

Cognitive Nature and Islamic Philanthropy Practices Among Muhammadiyah Members in Central Borneo

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ABSTRACT

Islamic philanthropy in Indonesia is often narrowly viewed as a ritualistic charitable practice, yet it holds great potential as a socio-legal force that shapes the dynamics of development, governance, and state-society relations. This study aims to examine how Islamic philanthropy practices among Muhammadiyah members in Central Borneo operate at the intersection of law, religion, and social action, with a focus on their cognitive foundations and institutional dynamics. This study employs an empirical legal approach, using qualitative data collected through observation, interview, and documentation, and analyzing them in reference to regulatory frameworks such as Law No. 23 of 2011 on Zakat Management. The research findings identify three main cognitive dimensions: charity as a righteous deed (*amal shaleh*); philanthropy grounded in the theology of *Al-Ma'un*; and charity as a humanitarian act, all of which are institutionalized through organizations such as LAZISMU and *waqf* management. The findings indicate that Islamic philanthropy in this context functions as an integrated socio-legal mechanism to strengthen civil society, expand access to social services, and contribute to inclusive national development. Furthermore, this practice reflects a dynamic interlegal space where state law, religious norms, and social practices interact and reinforce one another. This study contributes by developing a cognitive-empirical and interlegal perspective on Islamic philanthropy, while offering a contextual analysis of the Muhammadiyah philanthropy ecosystem. Implicitly, strengthening institutional capacity and regulatory synergy can enhance the role of religion-based philanthropy in addressing social inequality and supporting sustainable development.

KEYWORDS: Islamic Philanthropy; Cognitive Framework; Muhammadiyah; Zakat Governance; Interlegality

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Introduction

The generosity of civil society in Indonesia has gained international recognition, as evidenced by the 2019 Charities Aid Foundation (CAF) World Giving Index, which ranked Indonesia as the most charitable country in the world.¹ A strong tradition of *gotong-royong* (mutual cooperation) serves as a tangible manifestation of Indonesian generosity.² This spirit is expressed through various forms of philanthropic institutions, including both government-affiliated and civil society organizations. Philanthropic practices in Indonesia encompass both religious and non-religious giving,³ strengthening the tri-sector relationship among the state, corporations, and civil society in efforts to promote social welfare.

Philanthropy, as an expression of generosity toward others, covers a broad range of study dimensions. The discourse on philanthropy can be explored from a religious perspective, where acts of charity are rooted in religious teachings. Islamic philanthropy, for instance, includes charitable activities based on Islamic teachings, such as *zakāh* (almsgiving), *infāq* (donations), *ṣadaqah* (voluntary charity), and *waqf* (endowment).⁴ Islamic philanthropy is regarded as one of the most potent sources of social funding in Indonesia.⁵ Members of Muhammadiyah, as part of the country's second-largest Islamic organization,⁶ have expressed this charitable potential through Islamic philanthropic practices. In this study, the term cognitive refers to the distinctive characteristics of Muhammadiyah members in Central Borneo who implement Islamic philanthropy integrated with Muhammadiyah's charitable enterprises (*Amal Usaha Muhammadiyah*, AUM) across various sectors. These include healthcare through hospitals and clinics, education from pre-school to higher education, orphanages, and the Muhammadiyah Institution for Managing *zakāh*, *infāq*, and *ṣadaqah* (*Lembaga Amil Zakat, Infak, dan Sedekah Muhammadiyah*, LAZISMU), which supports these sectors. Previous research on philanthropy from a religious and belief-based perspective often employs a multidisciplinary approach. The discourse on philanthropy spans various areas, including urban sociology,⁷ socio-economics,⁸

¹ S. Galan, 'Top 20 Countries in the World Giving Index in 2019', Statista, 28 May 2021.

² Andi Agung Prihatna, 'Filantropi dan Keadilan Sosial di Indonesia', in *Revitalisasi Filantropi Islam: Studi Kasus Lembaga Zakat dan Wakaf di Indonesia*, ed. Chaider S. Bamualim and Irfan Abubakar (Jakarta: UIN Syarif Hidayatullah Jakarta and The Ford Foundation, 2005), 85–89.

³ James Midgley, *Social Welfare in Global Context* (California, London, New Delhi: SAGE Publications, Inc, 1997), 110–14.

⁴ Yusūf Qarādawī, *Fiqh Al-Zakāh* (Beirut; Muassasat Al-Risalah, 1994), 25–30.

⁵ Azwar Iskandar et al., 'Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions', *Al-Ihkam: Jurnal Hukum & Pranata Sosial* 16, no. 2 (2021): 274–301.

⁶ Martin Van Bruinessen, *NU Tradisi Relasi-Relasi Kuasa Pencarian Wacana Baru*, trans. Farid Wajidi (Yogyakarta: LKiS Yogyakarta, 1994), 85–88.

⁷ Ghifari Yuristiadhi, *Filantropi Masyarakat Perkotaan: Transformasi Kedermawanan oleh Gerakan Islam di Yogyakarta, 1912-1931* (Yogyakarta: Suara Muhammadiyah, 2020), 7; Sitti Harnia and M. Falikul Isbah, 'Mobilisasi Sumber Daya dan Partisipasi Publik dalam Gerakan Filantropi Islam: Studi pada LAZIS Muhammadiyah di Kecamatan Kalasan, Sleman', *Jurnal Sosiologi Agama* 15, no. 2 (2021): 261–80.

⁸ Hukmiah Husain et al., 'Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between Baznas and the Ministry of Religion', *El-Usrah* 7, no. 2 (2024): 462–79.

political ideology,⁹ management,¹⁰ constitutional law,¹¹ Islamic economic law,¹² the harmonization of state and customary law,¹³ legal politics,¹⁴ democratization,¹⁵ public policy,¹⁶ social system,¹⁷ communal economics,¹⁸ and even the links between philanthropy and terrorism financing.¹⁹ These studies generally focus more on the normative-theological aspects of philanthropy or on institutional practices without delving deeply into how individual cognitive constructs—such as understanding, perception, and internalization of Islamic values—influence philanthropic behavior in concrete terms. Furthermore, studies specifically addressing the context of Muhammadiyah members in Central Borneo remain relatively limited, thereby failing to provide a complete picture of local dynamics. Therefore, this study advances the literature by integrating cognitive and socio-religious perspectives into a unified analytical framework, offering a more contextual empirical understanding of organization-based Islamic philanthropy.

These diverse perspectives highlight that Muslim community participation in Indonesia supports democratic ideals, countering skepticism from certain quarters. Beyond Ernest Gellner,²⁰ other scholars such as Robert Hefner,²¹ R. William Liddle,²² and Samuel P. Huntington,²³ have questioned the role of Muslim

⁹ An example of Islamic philanthropic fundraising linked to political ideologization through education is seen in the activities of Yayasan Suryakarta Beramal. This foundation is politically affiliated with the Tarbiyah movement. The involvement of alumni in the Adil Makmur Party (PAM), a political wing of the Tarbiyah movement in Indonesia, indicates that Islamic philanthropic funds may be channeled towards ideological projects. See: Agus Wahyu Triatmo et al., 'A Political Ideology of the Indonesian Islamic Philanthropy Institution: A Case Study of Suryakarta Beramal Foundation', *Indonesian Journal of Islam and Muslim Societies* 10, no. 2 (2020): 353–80.

¹⁰ Ali Sati and Syafrianto Tambunan, *Management of Waqf Assets for the Welfare of the Community in the Perspectives of Maqāṣid al-Sharī'ah: A Case Study on Muhammadiyah Institution*, 9, no. 1 (2025): 254–72.

¹¹ Ali Murtadho Emzaed, Ibnu Elmi As Pelu, and Shakhzod Tokhirov, 'Islamic Law Legislation in Indonesia: Anomalies of the Relationship between Political Configuration and Zakat Legal Product during the Reform Era', *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 1 (2023): 97–112.

¹² Alfitri, *Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks*, (London: Routledge, 2022), 45–48; Ahmad Dakhoir, *Hukum Zakat: Pengaturan Dan Integrasi Kelembagaan Pengelolaan Zakat Dengan Fungsi Lembaga Perbankan*, (Surabaya: Aswaja Pressindo, 2015), 33–37.

¹³ Syaikhu Syaikhu, Norwili Norwili, and Rabiatal Adawiyah, 'The Zakat Management Legal Conflict of the Prismatic Society in Central Kalimantan', *Al-Manahij: Jurnal Kajian Hukum Islam*, 16, no.2 (2022), 209–22.

¹⁴ Ali Murtadho Emzaed, Kamsi Kamsi, and Ali Akhbar Abaib Mas Rabbani Lubis, 'A Politics of Recognition: The Legislation of Zakat Law in a Transition of New Order and Reform Era', *Ulumuna* 24, no. 2 (2020): 320–47.

¹⁵ Ali Murtadho Emzaed, Kamsi Kamsi, and Ahmad Bahiej, 'Saprah Amal, Democratization and Constitutional Rights The Habitus of Philanthropy Practices for the Banjar Muslim Society in South Kalimantan', *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 55, no. 2 (2021): 393–414.

¹⁶ Faisal Faisal et al., 'Strengthening Zakat Rules in Indonesia: A Legal Study of the Law on the Government of Aceh', *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, no. 1 (2023): 126–45.

¹⁷ Rhodri Davies, *What Is Philanthropy For?* (Bristol, United Kingdom: Bristol University Press, 2023).

¹⁸ Raslan, 'Filantropi dalam Pembangunan Ekonomi Umat: Studi Filantropi Produktif di Baznas dan Dompot Dhuafa' (Dissertation, Universitas Islam Negeri Syarif Hidayatullah, 2021).

¹⁹ Evan F. Kohlmann, *Al-Qaida's Jihad in Europe: The Afghan-Bosnian Network* (Oxford: Berg, 2004).

²⁰ Ernest Gellner, *Conditions of Liberty: Civil Society and Its Rivals* (London: H. Hamilton, 1994), 17–29.

²¹ Robert W. Hefner, *Civil Islam: Muslims and Democratization in Indonesia* (Princeton, NJ: Princeton University Press, 2000), 132–36.

²² R. William Liddle, 'The Islamic Turn in Indonesia: A Political Explanation', *The Journal of Asian Studies* 55, no. 3 (1996): 613–34.

²³ Samuel P. Huntington, *The Clash of Civilizations: Remaking of the World Order* (New York: Simon and Schuster, 1996), 112.

communities in strengthening democracy in Muslim-majority countries. This study argues that the cognitive nature²⁴—the unique character of Muhammadiyah members in Central Borneo—enables them to play an active role in national development through Islamic philanthropic practices. This disposition fosters generosity through institutions such as LAZISMU, as well as through the management of *waqf* and other religious assets. Muhammadiyah members in Central Borneo possess significant potential to contribute to development, where Islamic philanthropy is not limited to mere donations but is also driven by a cognitive awareness naturally and spiritually rooted in the individuals involved.

Referring to the explanation above, the study offers four main contributions. First, it advances the literature on Islamic philanthropy by moving beyond normative-theological and institutional analyses toward a cognitive-empirical framework that explains how internalized religious values are translated into concrete philanthropic behavior. Second, it provides a context-specific account of Muhammadiyah-based philanthropic practices in Central Borneo, thereby addressing an empirical gap in locally grounded studies. Third, it contributes to broader socio-legal and development debates by demonstrating how cognitive dispositions embedded within religious communities can strengthen philanthropic institutions and support inclusive social welfare governance. Fourth, it makes a theoretical contribution to the framework of interlegality by showing how Muhammadiyah's philanthropic practices operate at the intersection of state law, religious norms, and social practices, where these interactions are not merely coexistent but also constitute dynamic normative negotiations in the management of *zakāh*, *infāq*, and *ṣadaqah*. Through this integrated approach, the study offers a more systematic and contextually grounded understanding of organization-based Islamic philanthropy in Indonesia.

²⁴ Cognitive nature is a term in psychology related to cognition. Cognitive nature is understood as a concept referring to the cognitive traits inherent in human individuals. It involves aspects such as information processing, perception, understanding, reasoning, and decision-making. Within the framework of cognitive theory, cognitive nature refers to how an individual's mental processes—such as perception, understanding, and reasoning—shape how a person interprets values and acts in socio-religious life. E. Bruce Goldstein, *Cognitive Psychology: Connecting Mind, Research and Everyday Experience* (Australia, Brazil, Canada, Mexico, Singapore, Spain, United Kingdom, United States: Thomson Wadsworth, 2008), 2–5. This term is also used by Jasser Auda within the framework of his maqasid theory, which he developed through a systems approach. In his systems approach to understanding *maqāṣid al-shari'ah*, Auda positions cognitive nature as a crucial feature, emphasizing that Islamic law is not static and merely textual, but rather the result of human cognitive processes in understanding texts and reality. The interpretation of law is strongly influenced by the thinking, perception, and knowledge construction of the actors (legal subjects), thus opening up space for flexibility, contextuality, and the dynamics of *ijtihad*. Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: The International Institute of Islamic Thought, 2008), 45–50. In the context of the philanthropic practices of Muhammadiyah members, this cognitive nature is reflected in the practice of Islamic philanthropy which is not only normative, but is the result of the internalization of Islamic values which are processed cognitively and manifested in real actions such as *zakat*, *infak*, and *sedekah*, as well as other forms of Muhammadiyah charitable efforts.

Methodology

This study employs an empirical legal approach,²⁵ with the research conducted in Central Borneo, Indonesia. This approach was chosen to analyze the implementation of the legal framework—specifically Law No. 23 of 2011 on Zakat Management—in the practice of Islamic philanthropy at the local level, while also examining the interrelationships between legal norms, institutional practices, and the cognitive orientations of social actors.

Table 1. Profile of Interview Informants.

Code	Stakeholders	Gender
AR	Institutional Manager LAZISMU (Palangka Raya)	Male
BF	Institutional Manager LAZISMU (Kapuas)	Male
EB	Institutional Manager LAZISMU (Palangka Raya)	Male
AG	Institutional Manager LAZISMU (Sampit)	Male
SS	Religious Leader (Muhammadiyah)	Male
NH	Active Philanthropic Member	Male
SB	Active Philanthropic Member	Male
MZ	Religious Leader (Muhammadiyah)	Male

Source: authors' compilation

The data used in this study consist of both primary and secondary sources. Primary data were obtained from interviews with key stakeholders, as presented in Table 1 (Profile of Interview Informants) and further elaborated in Table 2 (Longitudinal Field Visits and Stakeholder Engagement, 2024).²⁶ Secondary data include relevant legal documents, particularly Law No. 23 of 2011 on Zakat Management, statistical data from the Central Bureau of Statistics (BPS) of Central Borneo, and scholarly literature that supports the analytical framework of this study. Data were collected through three main techniques: observation, semi-structured interviews, and documentation. These methods enabled a comprehensive understanding of both institutional practices and the cognitive dimensions underlying Islamic philanthropic activities.

Table 2. Longitudinal Field Visits and Stakeholder Engagement (2024).

No.	Location	Stakeholder Involved	Activity Type	Purpose
1	Palangka Raya	LAZISMU Institutional Manager (EB)	Interview	Institutional structure, branch expansion, and HR constraints
2	Palangka Raya	Active Philanthropic Member (NH)	Interview	Religious motivation and trust in institutional philanthropy
3	Palangka Raya	Active Philanthropic Member (SB)	Interview	Internalization of Al-Ma'un theology and philanthropic commitment
4	Kapuas	LAZISMU Institutional Manager (BF)	Interview	Program implementation and philanthropic outreach strategies
5	Palangka Raya	Religious Leader Muhammadiyah (SS)	Interview	Theological foundation of charity and cognitive framing of philanthropy
6	Sampit	LAZISMU Institutional Manager (AG)	Interview	Institutional challenges and regional strengthening strategies

²⁵ Aikaterini Argyrou, 'Making the Case for Case Studies in Empirical Legal Research', *Utrecht Law Review* 13, no. 3 (2017): 95–113.

²⁶ Michael Quinn Patton, *Qualitative Research and Evaluation Methods: Integrating Theory and Practice*, Fourth edition (Thousand Oaks, California: SAGE Publications, Inc, 2015), 264.

7	Palangka Raya	Religious Leader Muhammadiyah (MZ)	Interview	Religious discourse and transmission of philanthropic values
8	Palangka Raya	LAZISMU Institutional Manager (AR)	Interview	Organizational development and provincial-level coordination

Source: authors' compilation

Data analysis was conducted using an interactive model consisting of data condensation, data display, and drawing and verifying conclusions.²⁷ Data condensation involved selecting, simplifying, and transforming raw data obtained from fieldwork and documents. Data display was carried out by organizing information into structured narratives and analytical categories to facilitate interpretation. Finally, conclusions were drawn and continuously verified to ensure analytical consistency and validity. To protect informant confidentiality and security, personal identities were anonymized using informant codes (see Tables 1 & 2),²⁸ and all data were presented anonymously.

Islamic Philanthropy in Indonesia: Legal Politics and Development Law

Philanthropy, or one's generosity toward others, fundamentally reflects an aspect of human cognitive nature—a natural inclination to help others. In a democratic country like Indonesia, Islamic philanthropy receives legal recognition within legal politics to establish a legitimate legal basis. As a nation committed to the rule of law, every philanthropic activity in Indonesia requires a legal foundation for its operation. In Indonesia, regulations governing philanthropic activities are set out in two primary legislative acts: the Waqf Law No. 41 of 2004 and the Zakat Management Law No. 23 of 2011. Philosophically, these two laws serve as an “umbrella lex,” providing the legal framework for philanthropic activities in society, including those practiced by Muhammadiyah members in Central Borneo.

The formulation of various laws governing Islamic philanthropy is closely tied to the country's legal politics. Legal politics represents the state's official direction toward achieving set goals.²⁹ In Indonesia, legal politics aims to build a national legal system that promotes justice and welfare. This legal implementation is achieved through the legislative process in the People's Representative Council (DPR), which involves drafting and enacting laws enforced by the executive and overseen by the judiciary.³⁰ The legal politics of Islamic philanthropy are dynamic, adapting to the interests of political actors and the country's economic development needs for the Muslim community.

In addition to legal politics, Islamic philanthropy is related to development law. Muchtar Kusumaatmadja, an Indonesian legal scholar, developed the

²⁷ Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, Edition 3 (Los Angeles, London, New Delhi, Singapore, Washington DC: Sage, 2014), 12.

²⁸ Louise Corti, Annette Day, and Gill Backhouse, 'Confidentiality and Informed Consent: Issues for Consideration in the Preservation of and Provision of Access to Qualitative Data Archives', *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* 1, no. 2 (2000): 15–30.

²⁹ Moh. Mahfud MD, *Membangun Politik Hukum, Menegakkan Konstitusi*, (Jakarta: LP3ES, 2006), 15–16.

³⁰ Ali Murtadho Emzaed, 'Kritik Hukum atas Responsivitas Hukum Zakat di Masa Reformasi: Studi Terhadap Undang-Undang No. 23 Tahun 2011 Tentang Pengelolaan Zakat' (Dissertation, UIN Sunan Kalijaga, 2022), 75–80.

Development Law Theory, which positions law as a policy instrument that drives development. He argued that law should be designed as a policy tool responsive to rapidly evolving social dynamics. In Development Law Theory, law functions not only as a regulator and maintainer of order but also as an instrument capable of realizing social justice.³¹ This theory is used in this analysis to understand how the active participation of Muhammadiyah members in Central Borneo in sustainable development through Islamic philanthropic practices contributes to achieving national development goals. Indonesia is currently classified as a developing country, with a Gross Domestic Product (GDP) of approximately IDR 15.73 quadrillion or about USD 1.06 trillion in 2020.³² This status underscores the importance of sustainable development efforts as a vital need. Overall, Islamic philanthropy in Indonesia reflects a dynamic interplay between legal politics and development law, where regulatory frameworks not only legitimize charitable practices but also position them as strategic instruments for advancing social justice and national development.

Muhammadiyah Islamic Philanthropy Institutions in Central Borneo

The establishment of LAZISMU as an organization that manages Islamic philanthropic funds and other religious social funds has been recognized under Zakat Management Law No. 23 of 2011. Article 17 of this law stipulates that the public can establish Amil Zakat Institutions (Lembaga Amil Zakat, LAZ) to support the National Zakat Agency (Badan Amil Zakat Nasional, BAZNAS) in collecting, distributing, and utilizing *zakāh*. As such, LAZISMU is considered equivalent to other *zakāh* institutions, such as LAZISNU, BAZ DKI, Dompot Dhuafa, and LAZ Al Falah, as well as similar organizations.

LAZISMU primary responsibility is to manage *zakāh*, *infāq*, and *ṣadaqah*, as well as other charitable funds from various sources, including institutions, corporations, agencies, and individuals affiliated with Muhammadiyah. According to Article 1, Paragraph (17) of Muhammadiyah's Administrative Guidelines No. 01/PED/I.O/B/2017, LAZISMU is responsible for *zakāh* management on a national scale,³³ as a civil society-based *zakāh* institution.³⁴ This role is further strengthened by the Minister of Religious Affairs Decree No. 730 of 2016, which grants LAZISMU permission, as a national-level *zakāh* institution, to assist BAZNAS in collecting,

³¹ Mochtar Kusumaatmaja, *Konsep-Konsep Hukum dalam Pembangunan* (Bandung: PT. Alumni, 2013), 87–88.

³² Sejarah dan Sosial, 'Apakah Indonesia Negara Maju atau Berkembang? Ini Faktanya', accessed 25 October 2026, <https://kumparan.com>.

³³ Hilman Latief, *Melayani Umat: Filantropi Islam Dan Ideologi Kesejahteraan Kaum Modernis* (Yogyakarta: Suara Muhammadiyah, 2017), 274.

³⁴ In terms of regulation, there are primarily two types of zakat institutions in Indonesia. First, there is BAZNAS (Badan Amil Zakat Nasional), a national zakat agency affiliated with the government, and LAZNAS (Lembaga Amil Zakat Nasional), also government-affiliated. The government has even expressed a desire to centralize zakat management solely under BAZNAS. Meanwhile, LAZNAS zakat institutions are affiliated with Islamic civil society, granting Islamic civil society the authority to manage *zakāh*, *infāq*, and *ṣadaqah* on behalf of eligible recipients. Amelia Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia* (Leiden, Boston: Brill, 2013), 215–20.

distributing, and utilizing *zakāh*, *infāq*, *ṣadaqah*, and other religious social funds in accordance with regulatory provisions.³⁵ Thus, LAZISMU operates as a nationally recognized, civil society-based zakat institution with a strategic role in mobilizing and managing Islamic social funds in collaboration with the state.

Organizationally, LAZISMU operates independently of other Muhammadiyah institutions, enabling it to raise funds and manage social funds in a flexible, professional, and accountable manner, in line with modern management principles.³⁶ Historically, in Central Borneo, which consists of 13 regencies and one city,³⁷ [AR] stated that LAZISMU operates at the provincial level, with its headquarters in Palangka Raya since its establishment on July 14, 2016. However, according to [EB], LAZISMU should ideally be present in every regency and city capital; however, not all regions currently have active LAZISMU offices. A similar view was expressed by [BF], who noted that at present, eight LAZISMU offices operate full-time, while seven others are only active on specific occasions, such as during Ramadan. This is further reinforced by [EB], who emphasized that limited human resources constitute the primary constraint on the continuity of activities in several branches. Interestingly, according to [AG], this issue has been addressed through a Regional Work Meeting across Central Borneo, which has produced several solutions to strengthen LAZISMU presence, with a goal of active representation in 12 regencies and cities.³⁸ According to Fitriani, an executive member of LAZISMU in Central Borneo, the organization focuses on six key program pillars: education, health, social *da'wah*, humanitarian aid, economic development, and environmental stewardship.³⁹ Consequently, LAZISMU in Central Borneo reflects a flexible yet capacity-constrained institutional model undergoing gradual expansion.

One of Muhammadiyah's Islamic philanthropic institutions in Central Borneo is the Council for Waqf and Religious Property (*Majelis Wakaf dan Kehartabendaan*, MWK). With Domestic Affairs Decree No. 14/DDA/1972 on Designating the Muhammadiyah Association as a Legal Entity Authorized to Hold Land Ownership Rights, Muhammadiyah obtained legitimacy as a legal entity responsible for its waqf assets. This provision ensures that waqf assets cannot be managed personally by Muhammadiyah administrators or members; instead, they must be held in the name of the Muhammadiyah Association.⁴⁰ To safeguard and manage *waqf* assets responsibly, the Muhammadiyah Regional Board of Central Borneo has developed the Muhammadiyah Asset Management Information System (*Sistem Informasi Manajemen Aset Muhammadiyah*, SIMAM), which

³⁵ Latief, *Melayani Umat: Filantropi Islam dan Ideologi Kesejahteraan Kaum Modernis*, 303.

³⁶ Latief, 130.

³⁷ *Daftar Kabupaten dan Kota di Kalimantan Tengah*, accessed 19 October 2025, <https://id.wikipedia.org>.

³⁸ Lazizmu Pusat, 'Rakerwil Lazizmu di Kalimantan Tengah sebagai Wadah Konsolidasi Regional', Lazizmu, accessed 5 May 2024, <https://lazizmu.org>.

³⁹ Suara Muhammadiyah, 'Ambulanmu, Amal Jariah Nyata untuk Umat dan Bangsa', accessed 11 July 2024, <https://suaramuhammadiyah.id>.

⁴⁰ 'Sejarah Wakaf di Muhammadiyah', Wakafmu, accessed 17 May 2024, <https://wakafmu.or.id>.

systematically stores and secures Muhammadiyah's asset data. MWK records indicate that the total *waqf* assets amount to 766,285 hectares, distributed across all regencies and cities in Central Borneo.⁴¹ Muhammadiyah's *waqf* assets are managed through Muhammadiyah's charitable enterprises, which are businesses established by Muhammadiyah in pursuit of its mission to uphold Islamic values. According to Article 7, Paragraph (1) of the Muhammadiyah Bylaws and Article 1, Paragraph (9) of Central Board Guidelines No. 01/PED/I.o/B/2017, AUM aims to perform *dakwah* (Islamic preaching). In the field of education, Muhammadiyah has several enterprises in Central Borneo, including 38 early childhood education and kindergarten centers, 13 primary schools (SD/MI), 13 junior high schools (SMP/MTs), 15 senior high schools (SMA/MA/SMK), and two universities: *Universitas Muhammadiyah Palangka Raya* (UMP) in Palangka Raya and *Universitas Muhammadiyah Sampit* (UMSA).

Furthermore, according to [EB], in the healthcare sector, Muhammadiyah operates two hospitals in Central Borneo: *Rumah Sakit Islam* PKU Muhammadiyah in Palangka Raya (Type B) and *Rumah Sakit Islam* (RSI) Pangkalan Bun in Pangkalan Bun, which is currently awaiting an operational permit. In addition, several Aisiyah clinics are already operating across various areas in the region. [EB] also stated that in the area of social welfare services, Muhammadiyah manages five orphanages in Central Borneo: *Panti Asuhan Al-Ma'un* in Palangka Raya; *Panti Asuhan Muhammadiyah* in Pangkalan Bun; *Panti Asuhan Yatim* (PAY) Muhammadiyah Putra in Puruk Cahu, Murung Raya; *Panti Asuhan Puteri Muhammadiyah* in Puruk Cahu; and *Panti Asuhan Muhammadiyah Mujahidin* in Anjir Serapat, East Kapuas. [EB] further explained that in the field of mosque administration, the Regional Board of Muhammadiyah in Central Borneo oversees 72 mosques that serve as centers of community religious activities. These mosques play a crucial role in strengthening religious life, providing spaces for worship, and fostering greater spiritual awareness. These Muhammadiyah Enterprises, established on *waqf* land and on land acquired by the Association, demonstrate Muhammadiyah's contribution to improving community quality of life and expanding access to education, healthcare, and social welfare services. Overall, Muhammadiyah's philanthropic institutions in Central Borneo illustrate an integrated socio-legal ecosystem in which legal recognition, organizational capacity, and faith-based values converge to expand social services and strengthen community welfare.

Cognitive Nature of Islamic Philanthropy among Muhammadiyah Members

There are three main cognitive aspects underlying the practice of Islamic philanthropy among Muhammadiyah members in Central Borneo. These aspects form the foundation for members' understanding and motivation to carry out

⁴¹ Bonni Febrian, 'Kuatkan Data dan Amankan Aset Muhammadiyah, PWM Kalteng Gelar Pelatihan Simam', *Menara62*, accessed 17 May 2024, <https://menara62.com>.

charitable activities. As stated by [SS], the first aspect is charity as a virtuous deed that brings blessings. This aspect links generosity to the concept of *amal saleh* (good deeds), which is believed to yield multiplied rewards from Allah Swt. In this context, members emphasize sincerity in setting aside a portion of their wealth for those in need, with the expectation of receiving divine reward. This belief is consistent with Islamic teachings as supported by Qur'anic verses. For example, Surah Al-Baqarah (2:261) describes the multiplied rewards for those who spend their wealth in the way of Allah:

“The example of those who spend their wealth in the way of Allah is like a seed of grain that sprouts seven ears; in every ear, there are a hundred grains. Allah multiplies for whom He wills. Allah is All-Encompassing and All-Knowing.”

Furthermore, according to [SS], the understanding of the importance of philanthropy among Muhammadiyah members is also grounded in Allah's promise in Surah Al-Maidah (3:9): “Allah has promised those who believe and perform righteous deeds that they will receive forgiveness and a great reward.” [SS] explained that such verses, which promise rewards for virtuous deeds, strengthen the motivation of Muhammadiyah members to engage in charitable giving. In addition to seeking reward, Muhammadiyah members also believe that giving charity and making donations can serve as a means of averting misfortune (*tulak bala'*). This theological foundation is also reflected in a hadith of the Prophet Muhammad (PBUH):

Imam Al-Bayhaqi narrated from Ali ibn Abi Talib (RA) that the Prophet Muhammad (PBUH) said: “Hasten to give charity, for indeed calamity cannot overtake it.” Regarding charity, the Prophet (PBUH) also said in a hadith narrated by Imam Al-Tabarani: “The most beloved deed to Allah is to bring happiness to a fellow Muslim, to console them in times of distress, to relieve them of debt, or to feed them when they are hungry. Indeed, I would rather walk with a Muslim in need than perform *i'tikaf* in the mosque for a full month.” (HR. by Al-Tabarani).

According to [NH], this hadith has served as a source of motivation, encouraging Muhammadiyah members to give alms by entrusting the distribution of their *zakat*, *infak*, and *sedekah* to Muhammadiyah-affiliated institutions such as LAZISMU, which are regarded as professional and trustworthy in their management. This resonates with what [SS] conveyed: that this spirit of generosity is rooted in religious commitment among Muhammadiyah members, as Hilman Latief described it, an Islamic ethical framework.⁴² LAZISMU demonstrates its professionalism through its database of beneficiaries (*mustahiq*) and donors (*muzakki*), structured programs, and transparency in the distribution of funds. These factors foster members' trust in fulfilling their religious obligations through an institution that actively contributes to society's welfare.⁴³ This reflects a faith-

⁴² Hilman Latief, 'Etika Islam dan Semangat Filantropisme: Membaca Filantropi sebagai Kritik Pembangunan', Naskah Orasi Ilmiah Guru Besar, Universitas Yogyakarta, 30 January 2021, 50–55.

⁴³ Latief, 50–55.

driven, trust-based philanthropic system in which religious ethics and institutional professionalism reinforce one another.

Second, philanthropy is inspired by Al-Ma'un's theology. The second aspect of Muhammadiyah members' cognitive approach to philanthropy is philanthropy inspired by the theology of Al-Ma'un. This theology, developed by the founder of Muhammadiyah, K.H. Ahmad Dahlan, has shaped the character of Muhammadiyah's philanthropy for over a century. Ahmad Dahlan succeeded in instilling knowledge of the theology of Al-Ma'un, not only personally but also among members through daily practices of caring for others. He referred to his members as "the best of society."⁴⁴ The values contained in Surah Al-Ma'un have taken deep root among Muhammadiyah members,⁴⁵ as [NH] noted that preachers share its teachings during religious gatherings. This is reinforced by [SB] explanation that these lessons have inspired members to engage in charitable activities, not only motivating philanthropic efforts but also fostering a spirit of commitment to professional organizational management. In addition, in Al-Ma'un theology, three foundational pillars of civilization are identified: education, healthcare, and charitable works.⁴⁶ These pillars drive Muhammadiyah's social activism across three sectors: continuous educational development, inclusive healthcare services for people from diverse backgrounds, and charity-based social services nationwide.⁴⁷ These three foundations not only inspire Muhammadiyah members in their philanthropic work but also promote professionalism in the management of Muhammadiyah's enterprises.

Third, charity as humanitarian action. The third aspect of Muhammadiyah cognitive approach to philanthropy is rooted in humanitarian values. Philanthropy is seen as a manifestation of humanity's intrinsic traits of compassion, mutual assistance, and empathy. Muhammadiyah members often demonstrate this quality through significant donations for humanitarian causes, such as a 170-million-rupiah donation to support Palestinians affected by conflict.⁴⁸ Ontologically, humanitarian philanthropy promotes compassion, care, and goodwill toward oneself and others.⁴⁹ In Islam, kindness is expressed not only through material means but also through actions, such as speaking kindly, removing obstacles from the path, and smiling at others.⁵⁰ In its mission, LAZISMU strives to achieve welfare reform that focuses not only on economic aspects but also on respect and human dignity. LAZISMU manages *zakāh*, *infāq*, *ṣadaqah*, *waqf*, and other philanthropic

⁴⁴ Amelia Fauzia, *Filantropi Islam: Sejarah dan Kontestasi Masyarakat Sipil dan Negara di Indonesia*, (Yogyakarta: Gading Publishing, 2016), 149.

⁴⁵ Afandi, 'Kedermawanan Menjadi Tradisi, Muhammadiyah Berikan Manfaat Kepada 32 Juta Warga Indonesia', Muhammadiyah, accessed 8 May 2024, <https://muhammadiyah.or.id>.

⁴⁶ Ahmad Najib Burhani, 'Makna Teologi Al-Ma'un di Dua Generasi Muhammadiyah', Muhammadiyah Good News, accessed 25 September 2024, <https://www.muhammadiyahgoodnews.id>.

⁴⁷ Zakiyuddin Baidhawiy, 'Lazismu and Remaking the Muhammadiyah's New Way of Philanthropy', *Al-Jami'ah: Journal of Islamic Studies* 53, no. 2 (2015): 387-412.

⁴⁸ Instagram of LAZISMU Central Borneo.

⁴⁹ A. Zysow, 'Zakat', in *The Encyclopedia of Islam*, vol. 11, ed. P.J Bearman et al., 2002 (Leiden: Brill), 406-10.

⁵⁰ A. Zysow, 412-15.

contributions for social activities in line with Muhammadiyah second-century mission to support the poor and underprivileged, and to strengthen civil society.⁵¹ Within this context, Muhammadiyah continues to pursue revitalization and transformation to generate social enterprises and community actions that advocate for the weak.

“In its enlightenment movement, Muhammadiyah endeavors to develop strategies from revitalization (strengthening) to transformation (dynamic change) to create social enterprises and community-based actions that champion the poor and underprivileged, and to reinforce civil society for the progress and prosperity of the nation. Muhammadiyah’s intellectual development is grounded in a framework of *tajdīd* (renewal), embracing both purification and dynamic adaptation, and advances a practical orientation to solve life’s challenges. Muhammadiyah views education as a strategy and a cultural arena for the holistic development of human potential and intellect. Meanwhile, religious education is further enriched with values of faith, worship, ethics, and social engagement that foster both individual and social righteousness, leading to a new, more religious and humanistic social order.”⁵²

For Muhammadiyah members in Palangka Raya, philanthropic activities aim to improve the welfare of the impoverished, whether through consumable assistance or long-term programs in education, healthcare, and Ministry of Micro, Small and Medium Enterprises (UMKM) support. Universal humanitarian and charitable values underpin all these noble efforts, creating a harmonious, just, and prosperous social order. Humanity as a universal value acknowledges the dignity of each individual, embodying empathy and a sincere desire to help others without discrimination. Acts of charity reflect respect for humanity without the expectation of reward, encompassing various forms of giving, including *zakāh*, *infāq*, *ṣadaqah*, *waqf*, and other forms of philanthropy. In sum, these findings demonstrate that Muhammadiyah’s philanthropic practices are not merely driven by ritual obligation but are shaped by an integrated cognitive framework that combines theological belief, organizational ethos, and humanitarian values, thereby producing a sustained and socially impactful model of Islamic philanthropy.

Participation of Muhammadiyah Islamic Philanthropic Institutions in National Development

The Islamic philanthropic activities carried out by Muhammadiyah members in Central Borneo reflect their commitment to Islamic values and a spirit of nationalism. As part of a socio-religious movement grounded in the principles of Al-Ma’un, good deeds, and humanitarian values, [BF] stated that Muhammadiyah members in this region are actively involved in various philanthropic activities. [BF] also stated that the purpose of these activities is to support underprivileged communities and improve public welfare. In line with what was explained by [MR],

⁵¹ Baidhawiy, ‘Lazizmu and Remaking the Muhammadiyah’s New Way of Philanthropy’.

⁵² Pimpinan Pusat Muhammadiyah, *Dakwah Pencerahan Berbasis Komunitas* (Yogyakarta: Suara Muhammadiyah, 2015), 7.

the funds collected are channeled to assist the poor, orphans, and disaster victims, as well as allocated to sectors such as education, health, orphanages, economic development, social welfare, and the environment. All these activities demonstrate the commitment of Muhammadiyah members in Central Borneo to their communal and national mission.

This active participation of Muhammadiyah members can be seen as the constitutional right of citizens to contribute to national development. These activities are an expression of freedom of speech and assembly, as guaranteed in Article 28 of the 1945 Constitution of the Republic of Indonesia: “*The freedom to associate and assemble, to express thoughts orally and in writing, and so on, shall be regulated by law.*” This article grants citizens the freedom to express their aspirations through social, educational, and humanitarian activities in synergy with the AUM. These activities simultaneously serve as Muhammadiyah members’ contributions to supporting government-designed national development initiatives. On the other hand, [MR] explained, national development should remain the government’s responsibility, as outlined in Article 34, Paragraph (3) of the 1945 Constitution: “*The State shall be responsible for providing adequate health services and public facilities.*” This emphasizes that providing healthcare services and public facilities is the responsibility of the state.⁵³

Article 28C, Paragraph (2) of the 1945 Constitution further states: “*Everyone has the right to advance themselves in the struggle for their collective rights to develop their society, nation, and country.*” This article upholds two basic rights: the individual right to progress and the collective right to pursue these rights for common benefit. These rights are highly relevant to understanding the philanthropic work undertaken by Muhammadiyah members in Central Borneo. This article highlights three primary meanings in the context of Muhammadiyah members’ participation in national development: personal advancement through philanthropy, collective pursuit of rights through philanthropy, and the development of society, the nation, and the country. The essence of this article is individual and collective contributions to building society, the nation, and the state. Through their philanthropic efforts, Muhammadiyah members in Central Borneo play a vital role in creating an empowered and prosperous community. LAZISMU runs various programs, such as scholarships, free healthcare services, and economic assistance for low-income communities, supporting regional social and economic development. Article 28C, Paragraph (2) of the 1945 Constitution also provides a legal foundation for Muhammadiyah members to engage in philanthropy. The right to advance oneself and collectively pursue rights aligns with the spirit of Islamic philanthropy practiced by Muhammadiyah, where individuals and communities collaborate for collective welfare. Through

⁵³ Emzaed, Kamsi, and Bahiej, ‘Saprah Amal, Democratization and Constitutional Rights The Habitus of Philanthropy Practices for the Banjar Muslim Society in South Kalimantan’.

philanthropy, Muhammadiyah not only advocates for community rights but also actively contributes to building society, the nation, and the country through concrete contributions. This participation reflects the spirit of *gotong royong* (mutual cooperation), a core value of the Indonesian nation. Thus, Islamic philanthropy among Muhammadiyah members in Central Borneo is not only an act of worship but also a tangible step toward inclusive and equitable development.

Development Law Theory highlights the role of law as a tool that facilitates and promotes a nation's social, economic, and political development. In this framework, law is not merely a set of normative rules but also an instrument of social change. Law functions as a tool of social engineering, guiding community development, such as through Zakat Management Law No. 23 of 2011, which aims to improve the welfare of the poor. Development Law Theory directs the function of law not only to maintain social order but also to play an active role in fostering justice.⁵⁴ From the perspective of Development Law Theory, Muhammadiyah's philanthropic activities strengthen the socio-economic order in line with national development goals. Since its inception, Muhammadiyah, as a modernist Islamic movement, has been committed to making tangible contributions to development through education, healthcare, and social welfare.⁵⁵ This philanthropic movement embodies Islamic teachings that emphasize social justice and communal welfare. Development Law Theory also views Muhammadiyah's philanthropy as a form of empowerment in the economic and social spheres.⁵⁶ Law serves as a tool to support social programs that aim to improve living standards, expand access to education and healthcare, and reduce socio-economic inequalities. In the development process, law plays a critical role in creating social stability and facilitating fair interactions.⁵⁷ Through initiatives such as scholarships, healthcare facilities, and assistance for the poor, Muhammadiyah contributes to a more just social structure. Legal policies for development aim to realize an equitable and prosperous Indonesian society.⁵⁸ Stability and social order are prerequisites for sustainable development.⁵⁹ Muhammadiyah's philanthropic activities, inspired by Islamic values, also support national development across various sectors. More specifically, Muhammadiyah contributions to education, healthcare, and social services aid in building human capital, a key element for successful national development. For example, the quality education provided by Muhammadiyah produces human resources ready to participate in development. Similarly, healthcare services

⁵⁴ Mochtar Kusumaatmaja, *Konsep-Konsep Hukum dalam Pembangunan*, 87–88.

⁵⁵ Deliar Noer, *Gerakan Modern Islam di Indonesia 1900-1942* (Jakarta: LP3ES, 1980), 123–28.

⁵⁶ Wolfgang Friedmann, *Law and Social Change in Contemporary Britain* (London: Stevens and Sons Limited, 1951), 45–50.

⁵⁷ Philippe Nonet and Philip Selznick, *Law and Society in Transition: Toward Responsive Law* (New Brunswick, NJ: Transaction Publishers, 2001), 35–50.

⁵⁸ Moh. Mahfud MD, *Politik Hukum Di Indonesia*, 4th edn (Jakarta: Rajawali Pers, 2011).

⁵⁹ Ann Willcox Seidman and Robert B. Seidman, *State and Law in the Development Process: Problem Solving and Institutional Change in the Third World* (New York: Martin's Press, 1994), 112–15.

provided through Muhammadiyah clinics and hospitals help improve public health, in turn boosting economic productivity.

In addition, Development Law Theory acknowledges that this contribution is rooted in the legal framework governing social organizations like Muhammadiyah. The law provides space for Muhammadiyah to grow, gain legitimacy, and carry out programs with positive societal impact, fostering a more just and prosperous society.⁶⁰ In this context, Muhammadiyah through LAZISMU and its *waqf* management should be recognized as a third sector in Alexis de Tocqueville's terms, acting as an intermediary between the private sector and the state.⁶¹ As a third-sector institution, LAZISMU plays a vital role in delivering welfare services that may not be fully covered by public policies. As a third-sector institution, LAZISMU can also mediate between the state and civil society when the state faces limitations in delivering welfare to its citizens.⁶² As Taylor and Diani, cited by Latief, state:

“...third-sector organizations with social missions, which sometimes receive income from the government, philanthropic donations, and international agencies, require strong social and political legitimacy from both the government and society.”⁶³

Thus, LAZISMU can be classified as a third-sector institution that continuously strives to provide welfare to the community. As a third-sector organization, LAZISMU acts as a bridge between the state and society, working to enhance social welfare. As a philanthropic institution under Muhammadiyah, LAZISMU manages social funds derived from *zakāh*, *infāq*, *ṣadaqah*, and *waqf*, which are then distributed to community empowerment programs. LAZISMU role as a third-sector institution complements the government's role in providing welfare services, especially in areas not fully covered by public policy. Through programs in education, healthcare, economic empowerment, and disaster response, LAZISMU directly contributes to strengthening community capacity to address poverty and social inequality. In synergy with the government, private sector, and society, LAZISMU supports the achievement of Sustainable Development Goals (SDGs), particularly in poverty reduction, increased educational access, and job creation. The existence of institutions like LAZISMU demonstrates how the third sector can act as a dynamic agent of change in society, helping to build independence and strong social solidarity. In this context, Islamic philanthropy is globally recognized as a means to contribute to sustainable development and societal welfare. Islamic philanthropy aligns with global development goals through the 2015–2030 SDGs. As Latief notes:

⁶⁰ 'Visi, Misi, Tujuan dan Renstra', accessed 16 October 2024, <https://www.bappenas.go.id>.

⁶¹ Gemma Donnelly-Cox, Freda Donoghue, and Treasa Hayes, 'Conceptualizing the Third Sector in Ireland, North and South', *Voluntas: International Journal of Voluntary and Nonprofit Organizations* 12, no. 3 (2001): 195–204.

⁶² Hilman Latief, *Politik Filantropi Islam Di Indonesia: Negara, Pasar, dan Masyarakat Sipil* (Yogyakarta: Penerbit Ombak, 2013), 34.

⁶³ Latief, 34–35.

“The transformation of Islamic philanthropic institutions in Indonesia and their role in filling the ‘gaps’ in development programs across sectors, such as poverty alleviation, provision of educational facilities, healthcare, environmental sustainability, food security, disaster relief, and more, is the reason why UNDP and BAPPENAS have partnered with Islamic philanthropic institutions. The launch of ‘Zakat on SDGs’ by BAZNAS and the mainstreaming of SDGs have become important factors in engaging Islamic philanthropy to accelerate development.”⁶⁴

Islamic philanthropy practiced by Muhammadiyah members through LAZISMU and *waqf* management has integrated with global philanthropic practices.⁶⁵ In this context, Muhammadiyah members are playing a role in the third sector, originating from an Islamic mass organization, alongside the state and private sectors, to promote the welfare of society as a whole. Taken together, Muhammadiyah’s Islamic philanthropic institutions in Central Borneo illustrate how faith-based initiatives, supported by legal frameworks and third-sector dynamics, actively contribute to inclusive national development and the strengthening of social welfare.

Participation of Muhammadiyah Islamic Philanthropic Institutions in National Development

Islam and democracy are often viewed as conflicting concepts, especially by those who believe that Islamic teachings are incompatible with democratic principles such as freedom, social justice, and public participation. However, the philanthropic activities of Muhammadiyah members in Central Borneo, as part of Indonesia’s modernist Islamic movement, demonstrate that Islam’s contribution to strengthening democracy is both possible and significant.

The cognitive nature underlying Muhammadiyah philanthropic practices contributes to reinforcing democratic ideals in a Muslim-majority country like Indonesia, where the compatibility of Islam with democracy remains a subject of debate. Some anthropologists and political scientists, like Gellner, question whether Muslim communities play a meaningful role in fostering democracy in Muslim-majority countries.⁶⁶ Hefner argues that certain conservative Muslim groups are primary obstacles to democracy’s progress in Indonesia, especially as they resist ideas of pluralism and individual freedom.⁶⁷ Similarly, Liddle expresses concern that Islamist movements may restrict democratic space,⁶⁸ while Huntington suggests that the lack of Muslim civil society participation in democratization is due to a cultural clash between Islamic values and Western-origin democratic ideals.⁶⁹ According to Huntington, Islamic values are often seen as incompatible with Western concepts of democracy. Such concerns appear

⁶⁴ Latief, ‘Etika Islam dan Semangat Filantropisme: Membaca Filantropi Sebagai Kritik Pembangunan’, 13.

⁶⁵ Tony Blair, *Private Action, Public Benefit: A Review of Charities and the Wider Not-for Profit Sector* (London: Cabinet Office Strategy Unit, 2002), 23–26.

⁶⁶ Gellner, *Conditions of Liberty*, 17–29.

⁶⁷ Hefner, *Civil Islam*, 115–18.

⁶⁸ Liddle, ‘The Islamic Turn in Indonesia’, 112.

⁶⁹ Huntington, *The Clash of Civilizations: Remaking of the World Order*, 112.

validated when Islamic philanthropic funds are misused to finance extremist activities or terrorism, actions contrary to democratic principles.⁷⁰ Yet, contrasting this phenomenon, Muhammadiyah philanthropic activism aims to support national and state development.

As an Islamic movement rooted in religious values, Muhammadiyah has long been a pillar supporting democracy in Indonesia. The movement teaches that Islamic values, such as justice, consultation, and collective welfare, align with the core principles of democracy. Muhammadiyah members' active participation in philanthropic activities is not only an expression of religious teachings but also a tangible means of strengthening democratic principles, particularly in the realms of public participation, equality, and social justice. The active engagement of Muhammadiyah members through institutions like LAZISMU and the management of *waqf* is a clear example of bolstering Islamic civil society in Indonesia. In this context, Azyumardi Azra asserts:

“From a democratic perspective, strengthening civil society must be prioritized; yet, this should not dismiss the position of the state altogether. The prevailing notion in many substantive democracies is that a state is strong because its civil society is also strong, independent, and relatively free from state intervention. The fundamental premise is that a robust civil society can be a balancing force, monitor, and complement to humanitarian efforts that the government may not be able to execute swiftly.”⁷¹

Azra highlights the importance of balancing the roles of the state and civil society, which is exemplified through Muhammadiyah philanthropic practices in Central Borneo. These philanthropic efforts demonstrate swift and tactical responses in addressing humanitarian needs, which the state may struggle to address promptly.

The philanthropic activities conducted by Muhammadiyah members in Central Borneo contribute to strengthening democratic values in Indonesia in several ways. First, Muhammadiyah members' participation in philanthropy reflects a form of participatory democracy, where society directly contributes to collective welfare. Muhammadiyah philanthropy not only addresses material needs but also broadens opportunities for the public to engage directly in social development. Second, the principle of social justice in Islam, applied by Muhammadiyah through philanthropic activities, aligns with democratic values. Through initiatives such as scholarships, educational support, and free healthcare services, Muhammadiyah seeks to promote inclusive welfare for all segments of society. Third, Muhammadiyah philanthropic activities—particularly those undertaken by LAZISMU and through *waqf* management—directly contribute to public welfare. Thus, the Islamic philanthropic practices upheld by Muhammadiyah reflect both their commitment to Islamic values and an integral effort to strengthen democracy in Indonesia. Through their philanthropic work,

⁷⁰ Kohlmann, *Al-Qaida's Jihad in Europe*, 145–50.

⁷¹ Fauzia, *Filantropi Islam*, 1–5.

Muhammadiyah demonstrates that Islam and democracy are not mutually exclusive concepts. Instead, the two can synergize, forming a social order that is just, prosperous, and democratic. Collectively, Muhammadiyah's philanthropic practices in Central Borneo demonstrate that Islamic values and democratic principles can converge, with faith-based civic engagement strengthening participation, social justice, and inclusive welfare in Indonesia.

Conclusion

This study demonstrates that Islamic philanthropy in Indonesia operates within a dynamic nexus of legal politics, development law, and socio-religious practice, where regulatory frameworks, institutional arrangements, and cognitive orientations mutually reinforce one another. The case of Muhammadiyah in Central Borneo reveals that philanthropic practices are not merely expressions of ritual obligation but are embedded in an integrated system that combines theological convictions, organizational professionalism, and humanitarian commitments. Through institutions such as LAZISMU and waqf management, these practices function as socio-legal mechanisms that expand access to education, healthcare, and social welfare, while simultaneously strengthening civil society and contributing to inclusive national development. In this regard, Islamic philanthropy emerges not only as a religious duty but as a strategic instrument of social transformation, capable of bridging state, market, and society within a democratic framework.

This study contributes to the literature by advancing a cognitive-empirical and interlegal perspective on Islamic philanthropy, demonstrating how the interaction between state law, religious norms, and social practices produces a dynamic field of normative negotiation. It also offers a contextually grounded account of Muhammadiyah's philanthropic ecosystem, enriching discussions on third-sector institutions and their role in development and democracy. The findings imply that strengthening institutional capacity and legal synergy can enhance the effectiveness of faith-based philanthropy in addressing social inequality and supporting sustainable development agendas. Nevertheless, this study is limited by its regional focus on Central Borneo and its qualitative scope, which may not fully capture broader variations across Indonesia. Future research may expand comparative analyses across regions and incorporate mixed-method approaches to further examine the scalability and long-term impact of Islamic philanthropic practices within diverse socio-legal contexts.

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