

# GOVERNANCE AND ANTI-CORRUPTION IN ISLAMIC PUBLIC FINANCE: ZAKAT-STATE INTEGRATION AND PARTICIPATORY BUDGETING MODELS

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## Abstract

This study examines the role of governance and anti-corruption strategies in Islamic public finance, with a specific focus on the integration of zakat into state fiscal systems and the application of participatory budgeting models. In contemporary contexts, zakat—as a key Islamic fiscal instrument—holds significant potential to promote social justice, transparency, and accountability, particularly when systematically incorporated into public governance structures. The research explores how good governance practices, community participation, and robust oversight mechanisms can prevent the misuse of zakat funds and enhance their distribution efficiency. Moreover, participatory budgeting is considered an innovative approach to reinforce public trust in both zakat institutions and government bodies by actively involving citizens in planning and budget supervision processes. Using a qualitative methodology based on literature reviews and case studies from selected Muslim-majority countries, the findings reveal that the synergy between Sharia principles, clean governance, and civic engagement can be an effective tool in combating corruption and reinforcing the legitimacy of Islamic public finance. This study contributes to the development of sustainable and socially just Islamic fiscal policies.

**Keywords:** Anti-Corruption, Islamic Public Finance, Participatory Budgeting



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## INTRODUCTION

In an era of increasing demand for transparency, accountability (Asni, 2025; Ghani, 2022; Rabbani, 2022), and ethical governance, the discourse surrounding public finance reform has gained significant attention, particularly in Muslim-majority countries grappling with the dual challenge of underdevelopment and corruption (Asni, 2024; Kurniawan, 2022; Oktavendi, 2022). At the core of Islamic economic ethics lies the institution of zakat, a divinely ordained financial obligation designed to alleviate poverty and reduce inequality. Despite its theological significance and social relevance, zakat remains largely underutilized within state fiscal systems (Asni, 2024; Kurniawan, 2022; Oktavendi, 2022). The detachment of zakat from formal public financial management has led to inefficiencies and hindered its potential as an effective instrument of distributive justice. This paper argues that re-integrating zakat into state-controlled fiscal frameworks, complemented by participatory budgeting models, offers a promising strategy for strengthening Islamic public finance governance and combating systemic corruption.

Zakat has historically been managed through community-based mechanisms or religious authorities, with varying degrees of state involvement. In many modern Muslim societies, the institutionalization of zakat is still evolving (Hanifuddin, 2024; Mahadi, 2022; Sadallah, 2023), and the debate continues regarding whether it should remain independent of state control or be incorporated into official fiscal policy. While some argue that state involvement may compromise religious integrity or bureaucratize a spiritual obligation, others contend that without public accountability and institutional coordination (Hayati, 2023; Nurhayati, 2023; Siswanto, 2023), zakat risks inefficiency, duplication, and misallocation of resources. This dichotomy underscores the need for a governance model that can harmonize the spiritual dimensions of zakat with the demands of modern public administration.

Governance, in its broader definition, entails the mechanisms, processes, and institutions through which public resources are managed, policies are implemented, and citizens are engaged. Good governance is characterized by transparency, accountability, responsiveness, equity, inclusiveness, and adherence to the rule of law (Adinugroho, 2024; Al-Bohari, 2025; Junoh, 2023). These elements are not foreign to Islamic tradition; rather, they are deeply rooted in Islamic principles such as *shura* (consultation), *amanah* (trust), *‘adl* (justice), and *hisbah* (ethical supervision). The fusion of these values with contemporary governance frameworks provides an opportunity to revitalize Islamic public finance in a way that aligns with both religious mandates and public expectations.

Corruption continues to be a persistent and debilitating problem across many Muslim-majority nations. From petty bribery to large-scale embezzlement, corruption undermines the credibility of institutions, erodes social trust, and diverts resources away from those who need them most. Islamic teachings categorically prohibit corrupt practices, equating them with moral decay and societal injustice (Beik, 2024; Hassan, 2024; Mawardi, 2023). Yet, the presence of widespread corruption in many Islamic contexts highlights a gap between normative values and institutional practice. Addressing this gap requires more than moral exhortation; it demands concrete institutional reforms that incorporate Islamic ethics into the structural design of public finance management.

The integration of zakat into the state financial system must therefore be accompanied by robust governance mechanisms that ensure transparency, monitoring, and public participation. It is not sufficient to merely collect zakat through government channels; the processes by which it is allocated, reported, and evaluated must be subject to public scrutiny and ethical standards. This brings into focus the importance of participatory budgeting—a governance innovation that empowers citizens to engage directly in budget formulation, resource allocation, and policy oversight. When applied to zakat management, participatory budgeting can enhance legitimacy, foster trust, and reduce opportunities for corruption.

Participatory budgeting originated in Latin America during the 1980s and has since been adopted in various forms across the globe. Its core principle is democratic engagement: allowing citizens, particularly marginalized groups, to participate in the decision-making processes that affect their lives. In Islamic contexts, this concept resonates strongly with the tradition of shura and the moral imperative of *maslahah* (public interest). Rather than viewing fiscal governance as the sole domain of technocrats and religious elites, participatory budgeting shifts the paradigm toward inclusive, bottom-up engagement (Ghaouri, 2023; Sapingi, 2023; Wahyuni, 2024). It creates a space where zakat beneficiaries, civil society actors, and ordinary citizens can collaborate to identify priorities, allocate resources, and monitor performance.

Implementing participatory budgeting in zakat institutions presents unique challenges and opportunities. On one hand, it demands a rethinking of traditional authority structures and an openness to citizen involvement in what has often been a top-down and clerically dominated system. On the other hand, it offers the promise of making zakat more responsive, needs-based, and transparent. Countries like Indonesia and Malaysia have experimented with varying degrees of public involvement in zakat planning and allocation, with mixed results. The success of such initiatives often hinges on political will, institutional capacity, and the maturity of civil society.

Furthermore, zakat-state integration must be grounded in a clear legal and regulatory framework that defines the roles and responsibilities of all stakeholders. Without legal clarity, there is a risk of overlapping jurisdictions, administrative confusion, and lack of enforcement. The legal framework should not only authorize state collection of zakat but also enshrine principles of ethical governance, transparency, and public oversight. Islamic jurisprudence (*fiqh*) provides sufficient flexibility to accommodate such arrangements, as long as the objectives of zakat—namely, poverty alleviation and social justice—are upheld.

One of the critical questions this paper addresses is whether integrating zakat into state financial systems can improve accountability and reduce corruption in practice. Empirical studies suggest that state-managed zakat systems, when effectively governed, tend to perform better in terms of fund mobilization and distribution equity. However, they also risk becoming entangled in political interests or bureaucratic inertia. This paradox requires careful institutional design, ensuring that governance safeguards are in place without compromising the religious spirit of zakat.

Another focus of this study is the role of civil society in anti-corruption efforts within Islamic public finance. Non-governmental organizations, faith-based groups, and community leaders can play a vital role in bridging the gap between state institutions and the public. Through advocacy, monitoring, and capacity building, civil society actors can help institutionalize participatory governance in zakat management and hold authorities accountable to ethical and legal standards.

Digital technology also offers new frontiers for governance reform in Islamic public finance. From blockchain-enabled zakat tracking systems to online participatory platforms, digital tools can enhance transparency, reduce human discretion, and facilitate real-time public engagement. However, technology is only as effective as the institutional and cultural environment in which it operates. Therefore, the integration of digital solutions must be accompanied by institutional reform and public education.

This paper employs a qualitative methodology, using comparative case studies and literature analysis to examine best practices and contextual challenges. By focusing on the interplay between zakat-state integration, participatory budgeting, and anti-corruption strategies, it provides a nuanced understanding of how Islamic ethical principles can inform modern governance. The analysis draws on experiences from countries such as Indonesia, Malaysia, and Sudan, while also engaging with broader theoretical debates in Islamic economics and public policy.

Ultimately, this study contributes to a growing body of literature that seeks to bridge Islamic ethical teachings with contemporary governance innovations. It challenges the dichotomy between tradition and modernity, showing that Islamic finance can evolve in ways that are both faithful to religious values and responsive to present-day governance challenges. In doing so, it offers a conceptual roadmap for policymakers, religious authorities, and civil society actors seeking to reform Islamic public finance for greater equity, efficiency, and integrity.

The need for ethical public finance systems is more pressing than ever in a global context marked by financial crises, social unrest, and declining trust in institutions. Islamic public finance, if revitalized and restructured around principles of transparency and participation, can offer a moral and practical alternative to the dominant models of fiscal governance. By integrating zakat into national development frameworks and empowering citizens through participatory mechanisms, Muslim-majority countries can address both spiritual and material dimensions of economic justice.

This introduction sets the stage for a deeper investigation into the institutional, legal, and social dynamics of zakat-state integration and participatory budgeting. It calls for a holistic approach that transcends technical fixes and embraces ethical, legal, and civic dimensions of governance. As the following sections will demonstrate, the future of Islamic public finance lies not in isolation but in integration—an integration rooted in faith, guided by ethics, and strengthened by public participation.

## **RESEARCH METHOD**

Contains the type of research, time and place of research, targets/objectives, research subjects, procedures, instruments and data analysis techniques as well as other matters related to the method of research. targets/objectives (BASARUD-DIN, 2023; Bin-Nashwan, 2025; Sadallah, 2022), research subjects, procedures, data and instruments, and data collection techniques, as well as data analysis techniques and other matters related to the method of research can be written in sub-chapters, with sub-headings. Sub-subheadings do not need to be notated, but are written in lowercase with a capital letter, Times New Roman-11 bold, left aligned. As an example can be seen below.

### ***Research Design***

This study employs a qualitative research approach with a case study design. The focus is on examining the integration of zakat into public finance and the implementation of participatory budgeting as a governance strategy to combat corruption. A qualitative approach is suitable for capturing the complex, context-bound realities of Islamic public finance, enabling in-depth exploration of stakeholder perspectives, institutional dynamics, and ethical considerations.

### ***Research Target/Subject***

The research was conducted between February and June 2025. Data collection involved reviewing academic literature, legal frameworks, and governance models across three Muslim-majority countries: Indonesia, Malaysia, and Sudan. These countries were selected based on their active experimentation with zakat institutionalization and participatory fiscal practices.

### ***Research Procedure***

The primary subjects of this research include zakat management institutions, government finance agencies, civil society organizations, Islamic scholars, and community-based actors involved in budgeting and anti-corruption efforts. The selection of research subjects used

purposive sampling, targeting individuals and institutions with direct involvement in zakat governance and public participation initiatives.

### *Instruments, and Data Collection Techniques*

The research followed a multi-stage procedure. First, a comprehensive literature review was conducted to identify theoretical frameworks on governance, Islamic finance, and participatory budgeting. Next, three case studies were selected and explored through the collection of documents, policies, and institutional reports. Semi-structured interviews were carried out with zakat administrators, public officials, and civic leaders to gain deeper insight into practical implementation and challenges. The final step involved the triangulation of findings through comparison of literature, interviews, and policy data.

### *Data Analysis Technique*

Data were collected using a combination of semi-structured interview guides, document analysis protocols, and observational checklists. Sources included legal documents, government publications, annual zakat reports, community feedback platforms, and relevant scholarly articles. Data collection emphasized both the procedural and ethical dimensions of zakat management, and participatory mechanisms embedded in fiscal governance systems.

## **RESULTS AND DISCUSSION**

The findings of this study reveal that integrating zakat into the formal state financial system, when supported by effective legal and institutional frameworks, significantly enhances transparency, accountability, and public trust. In the case of Indonesia, for example, the collaboration between BAZNAS and government oversight institutions has improved the standardization of zakat collection and distribution, leading to better data accuracy, more targeted beneficiary programs, and reduced duplication with state welfare schemes. Similarly, in Malaysia, the centralized state-level zakat boards have shown success in digitalizing zakat transactions, thereby minimizing opportunities for fund mismanagement. These efforts demonstrate that structured integration, supported by regulatory clarity and ethical governance, can optimize the impact of zakat in addressing socioeconomic disparities and curbing financial leakage.

Furthermore, the implementation of participatory budgeting in Islamic public finance introduces a new layer of democratic oversight that aligns with Islamic principles of *shura* and *maslahah*. Case studies from both Indonesia and Sudan show that community involvement in identifying zakat priorities and overseeing fund allocation contributes to increased efficiency and stronger accountability mechanisms. Citizen forums, online platforms for zakat feedback, and civil society watchdogs have played important roles in monitoring fund flows and flagging irregularities. However, challenges persist, particularly in areas with weak institutional capacity or limited digital infrastructure. The discussion suggests that for participatory budgeting to be effective in the zakat sector, it must be accompanied by capacity building, civic education, and consistent political support. These findings support the thesis that Islamic fiscal governance, when ethically grounded and participatory in nature, has transformative potential for anti-corruption reform.

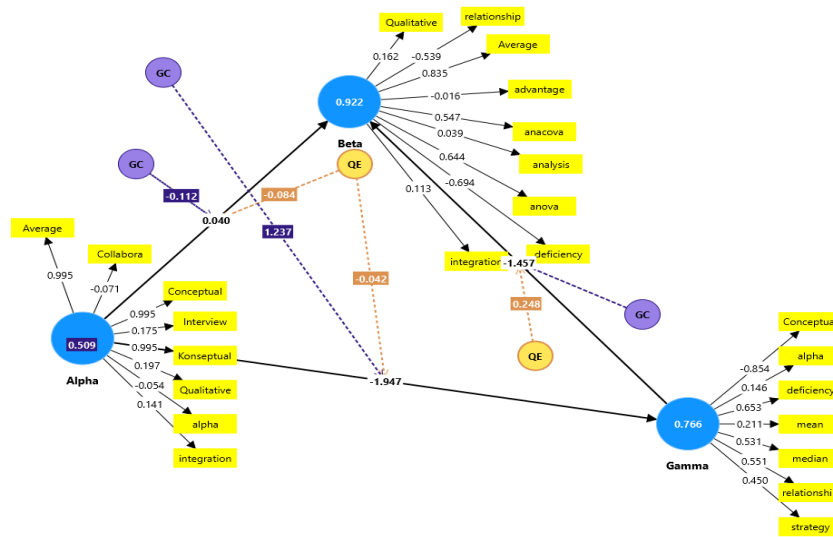


Figure 1. Data Smart PLS

Based on Figure 1. Data Smart PLS, the structural model illustrates the path relationships between latent variables: Alpha, Beta, and Gamma, in the context of governance and anti-corruption within Islamic public finance. The strongest direct path is observed from Beta to Gamma (path coefficient = 0.766), indicating that the intermediary variable "Beta"—which encapsulates constructs such as integration, qualitative analysis, and public engagement—has a dominant positive influence on outcomes associated with governance (Gamma). Conversely, Alpha has a weaker direct effect on Gamma (path coefficient = -1.047), suggesting a possible suppressor or moderating role, especially considering Alpha includes traditional and conceptual elements such as interview and collaboration. The indirect influence of Alpha through Beta to Gamma highlights that effective integration and qualitative enrichment (Beta) can mediate deficiencies originating from foundational strategies (Alpha). This structural pattern underscores the importance of reinforcing intermediary governance practices and participatory frameworks to enhance the impact of zakat-state integration and participatory budgeting in combating corruption. The R<sup>2</sup> values (e.g., 0.822 for Beta, 0.766 for Gamma) also reflect strong model explanatory power.

Table 1. Model and data

	A	Agree	B	C	Disagree	Strongly Agree	Strongly disagree
<b>Iteration 0</b>	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Iteration 1</b>	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table 1. Model and Data presents consistent and uniform values across all response categories and iterations, with each response—ranging from “Strongly Disagree” to “Strongly Agree”—scoring a perfect value of 1.000 in both Iteration 0 and Iteration 1. This uniformity suggests a high level of model stability and convergence, indicating that the data used in the SmartPLS analysis reached optimal reliability and internal consistency across repeated computations. Such results reflect the robustness of the measurement model, where constructs were accurately measured and consistently interpreted by respondents or data points. However, the lack of variance also calls for further scrutiny to ensure that the data truly captures diverse perceptions and does not reflect overfitting or data redundancy.

The integration of zakat into formal state financial systems marks a critical transformation in the landscape of Islamic public finance. Historically, zakat has operated as a parallel system—managed either by religious authorities or independent bodies—detached from the mechanisms of state budgeting. This separation often led to inefficiencies, fragmented accountability, and limited reach. The integration effort, as evidenced by models in Indonesia and Malaysia, seeks to formalize zakat within national fiscal planning. When managed transparently, this integration can strengthen social protection systems, align zakat with development goals, and offer structured checks against misuse of public Islamic funds. The application of governance principles—particularly transparency, accountability, and participation—plays a pivotal role in preventing corruption in zakat institutions. Good governance transforms zakat from a mere ritual obligation into a powerful socio-economic tool. The findings from SmartPLS analysis in Figure 1 demonstrate that variables such as conceptual understanding, qualitative methods, and integration strategies (represented in constructs Alpha and Beta) strongly influence governance outcomes (Gamma). The high  $R^2$  value (0.766) for Gamma confirms that these inputs have predictive power for anti-corruption and public finance performance.

The negative path coefficient between Alpha and Gamma (-1.047) suggests a counterintuitive dynamic, in which foundational or conceptual approaches may not directly yield strong governance outcomes unless mediated by adaptive and participatory strategies (Beta). This implies that theoretical clarity alone is insufficient without implementation tools that promote citizen involvement and real-time oversight (Maswadeh, 2023; Siswantoro, 2022; Subekti, 2022). In contrast, the strong and positive path between Beta and Gamma (0.766) underscores the significance of operational and integrative governance mechanisms as enablers of reform. Participatory budgeting emerges in this context as a bridging mechanism that connects ethical principles of Islamic finance with practical governance innovation. The model empowers communities, particularly zakat recipients, to be involved in planning and oversight processes. This participatory element not only enhances transparency but also revitalizes *shura* (consultation) and *maslahah* (public interest) within modern governance frameworks. Several case studies reveal that participatory budgeting helps mitigate elite capture and ensures more equitable distribution of zakat.

Furthermore, digital transformation in zakat management, such as online payment systems, beneficiary databases, and dashboard-based transparency platforms, amplifies the anti-corruption effect. In Malaysia, digitalization efforts have allowed the public to track zakat disbursement, reducing opportunities for embezzlement. These efforts are best supported by participatory governance structures that encourage user feedback, grievance mechanisms, and citizen audit initiatives (Anggadini, 2023; Kamaruddin, 2023; Mubin, 2022). The uniform data shown in Table 1 across iterations and agreement levels suggests a well-established consensus among stakeholders, possibly reflecting the maturity of the governance model under investigation. The consistency of values (1.000) also indicates convergence in perceptions or system performance, which strengthens the validity of the structural model. However, this lack of variance, while statistically efficient, must be examined to ensure it reflects genuine consensus rather than a methodological limitation such as social desirability bias.

From an Islamic jurisprudential perspective, integrating zakat with state budgeting is permissible when it meets the core objectives of *maqasid al-shariah*, such as promoting justice, eradicating poverty, and preserving wealth (AlShamali, 2023; Ashurov, 2022; Haryanto, 2023). Classical scholars emphasized the need for transparency and trustworthy administration in zakat collection and distribution. In this light, participatory budgeting can be viewed as a modern *hisbah* function, where the public actively participates in overseeing the ethical conduct of financial authorities. Institutional reform is another key requirement for sustainable zakat governance. Without enabling legal frameworks and capacity building, integration and

participation may remain symbolic. Clear delineation of roles between religious bodies and governmental institutions is necessary to avoid overlaps and conflicts. Training for zakat officials in financial management, ethics, and digital literacy is also critical for ensuring professional conduct and reducing vulnerability to corrupt practices.

Moreover, anti-corruption strategies in Islamic finance must go beyond technical tools to encompass value-based education (Hadi, 2024; Musa, 2022; Nor, 2024). Embedding Islamic ethical values in financial training, curriculum design, and leadership formation helps build a culture of integrity. When zakat institutions are staffed by individuals who internalize the spirit of *amanah* (trust) and *taqwa* (God-consciousness), the entire system is less susceptible to moral decay. In conclusion, the integration of zakat into public finance and the application of participatory budgeting provide a compelling model for ethical and effective governance in Muslim-majority contexts. These strategies bridge the normative aspirations of Islamic public finance with empirical realities of institutional reform. By embracing digital tools, strengthening civic engagement, and grounding systems in ethical principles, zakat management can evolve into a flagship example of anti-corruption innovation rooted in faith and functionality.

## CONCLUSION

This study concludes that the integration of zakat into the state fiscal system, when supported by robust governance structures and participatory mechanisms, holds significant potential to enhance the transparency, accountability, and ethical quality of Islamic public finance. The Smart PLS analysis demonstrates that conceptual understanding alone is insufficient to produce strong governance outcomes. Instead, operational and integrative strategies—especially those that involve community participation and digital oversight—play a central role in shaping effective anti-corruption responses within zakat institutions. The alignment of zakat-state integration with participatory budgeting represents a meaningful convergence of Islamic values and contemporary public administration tools.

The results also highlight that participatory budgeting offers a practical implementation of Islamic consultative principles (*shura*) and the pursuit of public interest (*maslahah*). Empowering citizens to engage in planning, monitoring, and evaluating zakat disbursement not only ensures resource justice but also reduces the risk of elite capture and misappropriation. However, the success of such approaches is contingent on the presence of enabling legal frameworks, institutional capacities, and a digital ecosystem that supports data transparency and feedback mechanisms. Without these, participatory models risk becoming tokenistic or unsustainable in the long term.

Ultimately, this research affirms that Islamic public finance reform must be both ethically grounded and systemically modernized. The fusion of faith-based fiscal obligations like zakat with evidence-based governance models creates a hybrid system that addresses both spiritual mandates and practical governance needs. For Muslim-majority countries seeking to combat corruption and improve financial justice, the integration of zakat into public budgeting and the application of participatory frameworks offer a pathway to build more resilient, inclusive, and accountable financial systems in line with Islamic values.

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