



# Qurban as an instrument of Islamic social finance for sustainable social development in Indonesia

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## ABSTRACT

**Purpose:** to analyze qurban as an Islamic social finance instrument in socio-economic redistribution, assess its contribution to SDGs, and evaluate the effectiveness of its governance and digital management in Indonesia.

**Method:** this study uses a qualitative descriptive method based on secondary data from reports and literature on Islamic social finance and qurban in Indonesia, analyzed using content analysis.

**Findings:** qurban in Indonesia has developed into a structured Islamic Social Finance instrument supported by digital governance through SIMBA, improving transparency, accountability, and distribution efficiency. Despite a decline in collection value, distribution remains effective and contributes to poverty alleviation, food security, and social equity in line with SDGs. However, challenges persist in data integration, equitable distribution, and public literacy on productive qurban.

**Implications:** strengthening digital governance, institutional capacity, and public literacy is essential to optimize qurban as a sustainable Islamic social finance instrument that supports inclusive development and the achievement of the SDGs.

**Originality:** lies in its integration of qurban within the Islamic social finance and SDGs framework, while critically examining its digital governance transformation through SIMBA as a modern development instrument rather than solely a ritual practice.



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## Introduction

The development of Islamic social finance over the past two decades has led to significant growth in academic research and the implementation of socio-economic policies across various Muslim countries, including Indonesia (Ascarya, 2022). Islamic social finance encompasses various Islamic philanthropic instruments, such as zakat, infaq, sedekah, waqf, and qurban, which serve strategic functions in supporting the redistribution of welfare, strengthening social solidarity, and promoting community

economic development in line with sharia values (Mahomed & Saba, 2024). In the context of modern development, Islamic social finance is viewed not only as a religious instrument but also as a mechanism for inclusive and sustainable social development (Dirie et al., 2024; Tok et al., 2022). In Indonesia, the strengthening of governance at Islamic philanthropic institutions indicates a transformation in the management of religious social funds towards a more transparent, accountable, and impact-oriented system (Padli & Sahroni, 2026).

One Islamic social finance instrument with both spiritual and socio-economic dimensions is qurban (Budiantoro et al., 2025). Theologically, qurban is a manifestation of piety and obedience to Allah SWT, as exemplified by the Prophet Abraham AS (Muslih et al., 2025). However, from a modern socio-economic perspective, qurban has great potential as an instrument for redistributing wealth and strengthening community welfare by distributing meat to mustahik groups, people experiencing poverty, and food-insecure areas (Nasrulloh, 2021). The phenomenon of qurban management in Indonesia has seen significant developments, driven by increasingly modern and digital institutional support. Based on the 2025 National Zakat Management Report, the national qurban fund collection reached IDR 2.349 trillion, with a distribution of IDR 2.309 trillion (BAZNAS, 2025). Despite a 13.46% decrease in collection compared to the previous year, qurban distribution remains highly effective in reaching vulnerable communities. This condition indicates that qurban is no longer viewed merely as an annual ritual but has evolved into an instrument of Islamic philanthropy that strengthens social resilience and community development.

Within the framework of global development, qurban has strong relevance to the Sustainable Development Goals (SDGs), particularly the goals of no poverty, zero hunger, and reduced inequalities. Through resource distribution and strengthening social solidarity, qurban can be a community-based development instrument that supports the creation of sustainable social welfare. However, academic studies on qurban are still relatively limited compared to research on zakat and waqf. Previous research has focused on qurban as a mere ritual worship and Islamic jurisprudence (fiqh) study. Kasri (2016) found that zakat is effective in reducing poverty through welfare redistribution, while Shahid et al. (2024) explained that Islamic social finance has strategic relevance for achieving the SDGs. Ascarya (2022) also emphasized that Islamic social finance instruments can be a pillar of sustainable development in developing countries. However, research specifically examining qurban as a modern social development instrument based on Islamic social finance is still very limited. These limitations indicate a research gap regarding the analysis of qurban from the perspective of socio-economic redistribution, sustainable development, and modern institutional governance.

Based on these conditions, this study aims to analyze the role of qurban as an instrument of Islamic socio-economic redistribution, identify its contribution to sustainable social development, evaluate the effectiveness of national qurban governance as outlined in the 2025 National Zakat Management Report, and formulate strategies to optimize qurban management for sustainability. The novelty of this study lies in its integrative approach, which positions qurban not only as ritual worship but also as an Islamic social finance instrument that makes a real contribution to modern social development through the perspectives of maqasid sharia and the SDGs. This study also offers a critical analysis of the transformation of qurban management towards a professional, adaptive, and long-term, social-impact-oriented model of Islamic philanthropy governance.

This research is crucial because qurban has significant potential to strengthen community welfare, particularly amid rising social inequality and the challenges of sustainable development. In addition to providing theoretical contributions to the development of Islamic Social Finance studies, this research is expected to provide practical contributions to the government, Islamic philanthropic institutions, and qurban managers in formulating more effective, inclusive, and sustainable qurban management strategies. Thus, this research is expected to broaden the academic perspective on qurban as a modern social development instrument while strengthening the role of Islamic social finance in supporting equitable and sustainable national development.

## **Literature review**

### *Islamic social finance*

Islamic social finance is a social finance system based on sharia principles, with the primary goal of promoting distributive justice, social welfare, and inclusive economic development (Dirie et al., 2024). The primary instruments in Islamic social finance include zakat, infaq, sedekah, waqf, and qurban, which collectively serve as a mechanism for redistributing wealth from the wealthy to those in need (Kunhibava et al., 2024). Obaidullah and Shirazi (2015) explain that Islamic social finance is oriented toward strengthening socio-economic inclusion through equitable and sustainable resource distribution (Al-Daihani et al., 2025). From an Islamic economic perspective, this system aims not only to meet the material needs of society but also to build social and spiritual balance, which serves as the foundation for the well-being of the community (Kader, 2021).

The development of Islamic social finance in recent decades has witnessed a significant shift from traditional philanthropic models to a modern social development approach grounded in professional institutions (Ayub et al., 2025). The management of Islamic social funds is now not solely consumptive but also directed at programs for economic empowerment, food security, education, health, and poverty reduction (Salim et al., 2024). In this context, qurban (sacrifice) can be considered an integral part of Islamic social finance because it serves a strong socio-economic function by distributing meat to the poor, disadvantaged areas, and food-insecure groups (Saleem & Osman, 2025). Qurban is not only a symbol of individual worship but also an instrument of Islamic philanthropy that supports the strengthening of social solidarity and the equitable distribution of social welfare (Muslih et al., 2025).

Conceptually, Islamic social finance differs from conventional philanthropic systems because it is grounded in the values of monotheism, brotherhood, justice, and social responsibility (Kunhibava et al., 2024). These values position wealth distribution as part of worship and as the moral responsibility of Muslims towards social welfare (Khan & Haneef, 2022). Therefore, optimizing the qurban (sacrifice) instrument within the framework of Islamic social finance can be a sustainable social development strategy, particularly in developing countries with high levels of economic inequality, such as Indonesia (Budiantoro et al., 2025).

### *Qurban from the perspective of maqasid sharia*

Maqasid sharia is a fundamental concept in Islamic law that places human welfare as the primary objective of sharia (Karimullah, 2023). Al-Syatibi explained that maqasid sharia aims to safeguard five main aspects of human life: religion (*hifz al-din*),

life (*hifz al-nafs*), reason (*hifz al-'aql*), lineage (*hifz al-nasl*), and property (*hifz al-mal*). In the context of qurban, this practice of worship is strongly relevant to the goal of protecting life and property (Athambawa & Amin, 2026). The distribution of qurban meat to the poor and food-insecure groups helps meet the community's food needs, thereby supporting *hifz al-nafs* by improving food security and social welfare (Shaikh, 2025).

Furthermore, qurban is also related to *hifz al-mal* (charity of charity) because it embodies the principle of economic redistribution from those with financial means to those in need (Athambawa & Amin, 2026). From the perspective of maqasid sharia (the principles of Islamic law), qurban management is understood not only as a religious ritual but also as a social instrument with humanitarian and community development goals (Muslih et al., 2025). The values of sacrifice, solidarity, and social concern embodied in qurban are crucial for creating distributive justice and strengthening social cohesion.

In modern management, qurban has undergone a transformation enabled by digital technology and professional institutions, enabling broader and more targeted distribution of benefits (Abidin et al., 2024). The perspective of maqasid sharia emphasizes that the effectiveness of qurban is measured not only by ritual adherence but also by the extent to which the community feels the resulting socio-economic benefits (Muslih et al., 2025). Therefore, optimizing qurban governance is crucial to ensure that the inherent benefits of qurban have a sustainable social impact (Abidin et al., 2024).

#### *The theory of social justice and redistribution in Islam*

The theory of social justice in Islam emphasizes equitable resource distribution to create social balance and reduce economic disparities (Fahrudin, 2024). The Islamic economic system does not condone the accumulation of wealth concentrated in a particular group, but rather encourages its distribution through various socio-religious instruments (Aderemi & Ishak, 2023). Ismail & Rasid (2022) explains that the Islamic economic system aims to balance economic growth and distributive justice so that prosperity is enjoyed equally by all levels of society. The principle of justice in Islam is not limited to material concerns but also encompasses moral and social dimensions, prioritizing the welfare of society (Junaidi et al., 2023).

In the context of economic redistribution, qurban plays a strategic role as a mechanism for transferring resources from wealthy to vulnerable groups (Abidin et al., 2024). The distribution of qurban meat to people experiencing poverty is a concrete implementation of the Islamic principle of social justice (Muslih et al., 2025). Through qurban, underprivileged communities gain access to protein and food sources that would otherwise be difficult for them to obtain (Masruhen, 2023). This demonstrates that qurban contributes to strengthening community food security while reducing social consumption inequality (Budiantoro et al., 2025).

Furthermore, qurban also strengthens social solidarity and a sense of brotherhood among community members (Syahrin et al., 2025). The distribution of qurban creates more harmonious social relations between upper and lower economic groups, thereby strengthening social integration. From a modern social development perspective, qurban can be viewed as a community-based redistribution instrument that supports inclusive and equitable development (Ahmad & Islam, 2024). Therefore, professional and targeted qurban management has significant potential to support poverty reduction and improve community welfare.

### *Sustainable development goals (SDGs) and the relevance of qurban*

The Sustainable Development Goals (SDGs) are a global development agenda developed by the United Nations (UN) to achieve inclusive, equitable, and sustainable development by 2030 (Krannich & Reiser, 2023). The SDGs comprise 17 development goals encompassing various social, economic, and environmental aspects. In the context of Islamic social finance, various Islamic philanthropic instruments are strongly relevant to achieving the SDGs, including qurban (sacrifice) as a socio-economic distribution tool for Muslim communities (Al-Daihani et al., 2025).

Qurban is directly linked to several key SDGs, specifically no poverty, zero hunger, good health and well-being, and reduced inequalities (Rofiq & Khusnudin, 2025). Distributing qurban meat to poor communities and food-insecure areas helps meet community consumption and nutritional needs, thereby supporting efforts to reduce food insecurity (Zahir et al., 2024). Furthermore, access to animal protein sources through qurban also contributes to improving public health, particularly for vulnerable groups with limited access to nutritious food (Abidin et al., 2024).

From a sustainable development perspective, qurban not only provides short-term benefits through consumption distribution but also strengthens community social capital through solidarity and cooperation (Hayati et al., 2024). Professional, institution-based qurban management enables a more equitable, transparent, and targeted distribution of benefits, thereby optimizing its impact on social development. Therefore, integrating qurban within the framework of Islamic social finance and the SDGs demonstrates that it has significant potential as a modern social development instrument capable of supporting the creation of sustainable community welfare (Al-Daihani et al., 2025).

### **Method**

This study uses a qualitative descriptive approach with a documentation study method. This qualitative descriptive approach was chosen because this study aims to understand, analyze, and interpret the phenomenon of national qurban management as part of Islamic social finance from the perspective of sustainable social development. This approach allows researchers to systematically describe the empirical conditions regarding the collection, distribution, governance, and contribution of qurban to social development based on institutional data and relevant academic literature. Furthermore, the qualitative approach is used to provide a deeper understanding of the social, economic, and institutional dimensions of qurban that cannot be explained solely through quantitative analysis.

This study falls within the library research category and is supported by secondary data analysis. Library research was used because the primary sources were official documents, institutional reports, and various scientific publications on Islamic social finance, maqasid sharia, and the Sustainable Development Goals (SDGs). This research also employed a limited normative and empirical approach, linking academic theories with empirical data on national qurban management in Indonesia.

The data source for this study is secondary data from the 2025 National Zakat Management Report published by the National Zakat Agency. The data includes information on national qurban fund collection, qurban distribution, the level of utilization effectiveness, and institutional governance of qurban management in 2025. In addition, secondary data were obtained from various academic sources, including scientific journals, reference books, open-access articles, previous research reports, and documents related to Islamic social finance, Islamic philanthropy, maqasid sharia,

Islamic social justice theory, and SDG-based sustainable development.

Data collection was carried out in several stages. First, a documentation study was conducted by collecting and reviewing official reports on national zakat and qurban management published by BAZNAS and other related institutions. Second, a literature review examined various theories, concepts, and previous research findings relevant to the research focus. Third, statistical data on the collection and distribution of national qurban in 2024–2025 were identified and classified to provide an empirical picture of the development of qurban governance in Indonesia.

Data analysis in this study was conducted in stages, using content analysis techniques and a descriptive-analytical approach. The first stage is data reduction, the process of selecting and focusing on data relevant to the research objectives. The second stage is data presentation in narrative form, tables, and graphs to facilitate the interpretation of the research phenomena. The third stage is a comparative analysis of data on the collection and distribution of national qurban in 2024 and 2025 to identify trends and assess the effectiveness of qurban management. Next, a socio-economic interpretation is offered of the contribution of qurban to welfare redistribution, food security, and community social development.

## Results and discussion

### *National qurban collection*

The study results show that national qurban fundraising will experience significant dynamics in 2025. According to data from the National Zakat Agency (BAZNAS), total national qurban fundraising reached IDR 2.349 trillion. This represents a 13.46% decrease compared to IDR 2.715 trillion in 2024 (Table 1). This decline demonstrates the challenges of collecting qurban funds amid still-unstable economic conditions. Several factors are suspected to have contributed to the decline in qurban collections, including economic pressures, inflation, changes in household consumption patterns, and declining purchasing power. Furthermore, increased economic needs following the pandemic and volatile food prices have also impacted some people's ability to perform qurban. Nevertheless, the fact that collections remain in the trillions of rupiah demonstrates that public awareness of qurban as part of Islamic philanthropy remains relatively high.

**Table 1 national qurban fundraising trends**

Year	Collection of qurban funds (IDR)
2024	2.715 trillion
2025	2.349 trillion

Source: secondary data

Figure 1 shows a decline in the national qurban fund collection from 2024 to 2025. However, this decline does not directly reduce the effectiveness of qurban distribution and utilization to beneficiary communities.

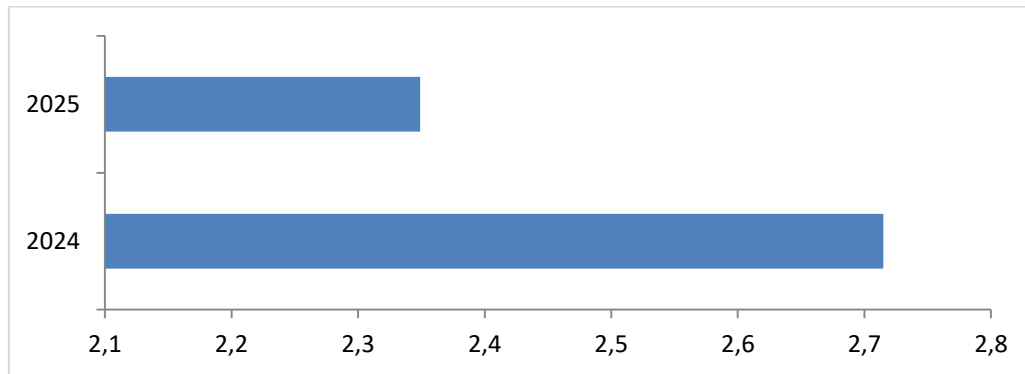


Figure 1 national qurban fundraising trend (IDR trillion)

Source: secondary data

*Distribution and utilization of qurban*

Despite a decline in qurban fund collection, the national distribution and utilization of qurban funds continue to demonstrate high effectiveness. In 2025, total national qurban fund distribution reached IDR 2.309 trillion, while in 2024, distribution reached IDR 2.645 trillion (Table 2). The high distribution rate relative to collection indicates that qurban management institutions can effectively optimize the distribution of funds to communities in need. Qurban distribution focuses on poor communities, food-insecure areas, remote areas, and humanitarian programs. This distribution pattern demonstrates a transformation in qurban management from a traditional consumer model to a more targeted, needs-based social philanthropic approach. In addition to direct distribution of qurban meat, several institutions have developed processed qurban programs and cross-regional distribution to expand the reach of beneficiaries. The results of this study demonstrate that qurban plays a crucial role as an instrument of socio-economic redistribution within the framework of Islamic social finance. The effectiveness of qurban distribution demonstrates that Islamic philanthropic instruments can strengthen social welfare, particularly for vulnerable groups.

Table 2 distribution of national qurban funds

Year	Distribution of qurban funds (IDR)
2024	2.645 trillion
2025	2.309 trillion

Source: secondary data

*Qurban contribution to social programs*

Qurban makes a significant contribution to various aspects of social development (Table 3). In the humanitarian field, qurban contributes through food distribution to the poor and food-insecure areas. This distribution program helps increase access to animal protein sources, which have traditionally been difficult for lower-income groups to obtain. Economically, qurban supports the empowerment of local livestock farmers by increasing demand for livestock ahead of *Eid al-Adha*. This has a positive economic impact on small-scale farmers and micro-entrepreneurs in the livestock sector. Furthermore, qurban also strengthens social solidarity by increasing social awareness and a spirit of sharing among individuals and communities. From a religious perspective, qurban reinforces Islamic social values such as brotherhood, concern for others, and social responsibility. Thus, qurban not only has spiritual value but also has a tangible socio-economic impact on community life.

**Table 3 contribution of qurban to social programs**

Field	Contribution
Humanity	Food distribution
Economy	Empowering livestock farmers
Social	Strengthening solidarity
Religion	Strengthening Islamic social values

Source: secondary data

*The contribution of qurban to sustainable development goals (SDGs)*

Study results show that qurban is strongly relevant to achieving the sustainable development goals (SDGs). This contribution is particularly evident in the goals of no poverty, zero hunger, reduced inequalities, and good health and well-being (Table 4). Distributing qurbani to people experiencing poverty helps reduce household consumption burdens and increases access to nutritious food. Providing qurbani meat also supports increased protein consumption, contributing to community health and well-being, particularly for vulnerable groups and low-income communities. Furthermore, the qurban redistribution mechanism demonstrates the role of Islamic social finance in creating more inclusive and equitable social development. Therefore, qurban can be viewed as a community-based social development instrument that supports the sustainable development agenda.

**Table 4 relevance of qurban to SDGs**

SDGs	Qurban contribution
No poverty	Distribution of social assistance
Zero hunger	Food provision
Reduced inequalities	Redistribution of welfare
Good health and well-being	Increased protein consumption

Source: secondary data

*Effectiveness of national qurban governance*

National qurban management in 2025 will demonstrate increasingly professional and accountable development. This is evident in the increasing institutional capacity of zakat and qurban management institutions, both those managed by BAZNAS (National Zakat Agency) and the Zakat Collection Institutions (LAZ). The 97.33% reporting rate for national zakat management demonstrates increased transparency and institutional accountability in the management of religious social funds. The digitalization of qurban management through the BAZNAS Management Information System (SIMBA) has also improved the effectiveness of qurban collection and distribution. The use of digital technology enables faster, more transparent, and more targeted reporting, data collection, distribution, and monitoring. Furthermore, digitalization has increased public trust in qurban management institutions by making the process more transparent and professional. This transformation in qurban governance demonstrates that qurban has evolved from a traditional ritual practice into a modern Islamic philanthropic system grounded in professional institutions and oriented toward social impact. With improved governance, qurban has significant potential for continued development as an Islamic social finance instrument supporting sustainable social development in Indonesia.

*Transformation of qurban as an Islamic social finance instrument*

This study shows that qurban can no longer be understood solely as an individual and temporary ritual of worship, but has evolved into an integral part of the Islamic social finance system, serving a strategic socio-economic function. This transformation

reflects a paradigm shift in contemporary Islamic philanthropic practices, in which instruments of worship are no longer solely oriented toward the spiritual dimension but also toward supporting social development and community welfare. In this context, qurban becomes a welfare distribution mechanism that strengthens Islam's social function through a more modern and structured institutional approach. Theoretically, this development aligns with the concept of Islamic social finance proposed by Ali et al. (2024), which posits that Islamic social instruments play a crucial role in creating distributive justice and socio-economic inclusion. Modern practice of qurban demonstrates these characteristics through the distribution of benefits to vulnerable groups, particularly people experiencing poverty and those in areas with limited access to food. Thus, qurban serves not only as a momentary charitable activity but also as an instrument for resource redistribution that supports strengthening community social resilience. This perspective demonstrates that qurban holds a relevant position within the Islamic economic system, which emphasizes a balance between spiritual, social, and economic dimensions.

The transformation of qurban can also be understood within the framework of Islamic social justice theory. Fahrudin (2024) explains that the Islamic economic system aims to create a balance between economic growth and equitable welfare distribution through a fair distribution mechanism. In this context, qurban becomes one form of implementation of the Islamic principle of wealth redistribution. The distribution of qurban meat to underprivileged groups reflects the practice of distributive justice that aims to reduce social inequality and strengthen solidarity among community members. Unlike conventional redistribution systems, which often rely on state policy, redistribution in qurban is based on religious awareness and individual social responsibility, thus possessing a stronger moral and spiritual dimension. The results of this study also show that the modernization of qurban management in Indonesia is part of the development of contemporary Islamic philanthropy. Previously, traditional and fragmented qurban management is now evolving toward more professional institutional governance through the involvement of the National Zakat Agency and various Zakat Institutions. This change demonstrates the application of modern governance principles such as transparency, accountability, efficiency, and digitalization in the management of religious social funds. This modernization is important because it increases public trust in qurban management institutions while expanding the reach of benefits distribution to communities in need.

This aligns with Dirie's et al. (2024) research, which states that Islamic social finance has strategic relevance to sustainable development and requires strengthened institutional governance to optimize its social impact. Furthermore, Ascarya (2022) emphasized that Islamic social finance instruments can become pillars of sustainable development in developing countries if supported by a professional, technology-based institutional system. In the context of qurban (sacrificial offering), the digitalization of management and a more integrated distribution system demonstrate the adaptation of Islamic philanthropy to technological developments and the needs of modern society. From the perspective of the maqasid sharia, the transformation of qurban demonstrates an expansion of the orientation of worship from the ritual aspect to achieving broader social benefits. Qurban is not only related to the dimension of *hifz al-din* (protecting religion), but also closely linked to *hifz al-nafs* (protecting the soul) through meeting community food needs and to *hifz al-mal* (protecting wealth) through economic redistribution. This demonstrates that qurban has a multidimensional function in supporting community welfare and strengthening social solidarity. Therefore, the

effectiveness of qurban is measured not only by the implementation of worship alone, but also by the extent to which its socio-economic benefits are widely and sustainably felt. Furthermore, the transformation of qurban also demonstrates a shift in Islamic philanthropy from a charity-based to an empowerment-based approach. While qurban was previously understood as an annual distribution of meat, modern practices have shifted toward supporting local livestock empowerment programs, strengthening food security, and ensuring a more equitable distribution across regions. This approach demonstrates the potential for qurban to be developed as a community-based social development instrument that contributes to poverty reduction and the reduction of social inequality.

#### *Qurban and the maqasid sharia*

In the maqasid sharia perspective, sacrifice has a broader meaning than just carrying out annual worship rituals. Maqasid sharia holds human benefit as the main goal of Islamic law, so that every practice of worship ideally produces real social benefits for people's lives. In this context, sacrifice represents the integration of the spiritual and socio-economic dimensions. The value of sacrifice in the qurban service not only reflects a form of obedience to Allah SWT, but also serves as an instrument for strengthening social care and community welfare. The contribution of qurban to *hifz al-nafs* (protection of the soul) is evident in its provision of access to food for poor and vulnerable groups. In societies with high levels of economic inequality, access to nutritious food, particularly animal protein, is often a challenge for low-income households. The distribution of qurban meat helps meet the community's nutritional needs, thereby improving health outcomes and food security. From the perspective of maqasid sharia, fulfilling basic community needs is part of the effort to maintain human survival and create social welfare.

Furthermore, qurban is also closely linked to *hifz al-mal* (protection of wealth) through economic redistribution mechanisms. Islam does not place wealth as an absolute individual right, but rather implies a social responsibility towards groups in need. Through qurban, economic benefits are transferred from the wealthy to the less fortunate, thereby helping to reduce social inequality. This redistribution mechanism demonstrates that qurban has an economic function that aligns with the principle of distributive justice in the Islamic economic system. This view aligns with Ekawaty's (2025) argument that the Islamic economic system aims to balance economic growth and equitable social welfare. In the context of qurban, the distribution of benefits not only produces material impacts by meeting food needs but also strengthens social cohesion and a sense of solidarity among community members. Thus, qurban becomes a social instrument that supports social stability by strengthening relationships between economically empowered and vulnerable groups.

This research also shows that modern qurban management is increasingly moving toward a maqasid-oriented governance approach, namely, governance oriented toward achieving broader social benefits. Qurban management is no longer focused on the immediate slaughter and distribution, but is increasingly geared toward effective benefits, equitable distribution, and sustainable socio-economic impacts. This demonstrates the development of the Islamic philanthropic paradigm from a charity-based approach to a more sustainable social empowerment-based approach. Previous research by Mahomed & Saba (2024) explained that Islamic social finance plays a strategic role in supporting social development, grounded in the principles of sharia (maqasid sharia), because Islamic social instruments can reach community groups not

yet fully covered by formal economic policies. Meanwhile, Ascarya (2022) emphasized that Islamic social finance instruments can serve as a foundation for sustainable development if managed professionally and integrated into the national development agenda. This research strengthens this argument by demonstrating that qurban (sacrifice) has significant potential as an instrument of Islamic philanthropy capable of generating direct and indirect socio-economic benefits.

#### *Contribution to sustainable social development*

This discussion demonstrates that qurban is highly relevant to the concept of sustainable social development, particularly in supporting the sustainable development goals (SDGs) agenda. This relevance demonstrates that Islamic philanthropic instruments function not only in a religious context but also make a real contribution to global development oriented toward community welfare. From a modern development perspective, qurban can be viewed as a community-based mechanism that integrates spiritual values, social solidarity, and equitable welfare distribution. Qurban's contribution to poverty reduction and food security aligns with the SDGs, particularly no poverty and zero hunger. The distribution of qurban meat helps poor communities gain access to nutritious food, which is normally relatively difficult for lower-income groups to afford. Access to animal protein sources has a significant impact on improving public health, especially for children and vulnerable groups. Thus, qurban not only helps meet immediate consumption needs but also supports broader improvements in the community's quality of life.

This finding aligns with Kasri's (2016) research, which demonstrated that Islamic social finance instruments are effective in supporting poverty reduction through welfare redistribution. Although Kasri's research focused more on zakat, this study demonstrates that qurban (sacrifice) also has a similar social distribution mechanism, particularly in strengthening community access to basic needs. The difference lies in the periodic nature of qurban and its religious momentum, but it still has a significant social impact when managed optimally. Beyond its consumptive impact, qurban also has productive potential, supporting the economic development of rural communities by empowering local livestock farmers. Developing a productive qurban model increases demand for local livestock, boosting the incomes of smallholder farmers and strengthening the rural economy. This approach demonstrates that qurban can create an economic multiplier effect, benefiting not only direct beneficiaries but also businesses in the livestock and food distribution sectors.

The concept of productive qurban demonstrates a transformation in Islamic philanthropy toward a community-empowerment-based approach to economic development. In this model, qurban is positioned not merely as an annual consumption distribution activity but also as an instrument for strengthening the local economy and sustainable social development. This aligns with the sustainable development approach, which emphasizes community-based development, strengthening local economies, and a more equitable distribution of benefits. Furthermore, sustainable qurbani management can also strengthen a community's social capital. The activity of qurbani creates social interaction, solidarity, and a sense of togetherness, which are essential foundations for social development. In a modern, individualistic society, the practice of qurbani can strengthen the values of cooperation and social awareness as part of Islamic social culture. Therefore, qurbani not only has economic value but also strengthens social integration and community resilience.

### *Analysis of the decline in qurban collection in 2025*

The decline in qurban collection in 2025 can be understood as a reflection of the socio-economic dynamics of society that influence religious philanthropic behavior. In a macroeconomic context, inflation, rising prices of necessities, and declining purchasing power can shift household spending priorities. This situation has led some people to be more cautious in allocating non-primary expenses, including qurban. This phenomenon demonstrates that Islamic philanthropic practices, despite having a strong spiritual foundation, remain influenced by economic stability and the general well-being of society. Theoretically, this condition can be explained through the theory of philanthropic behavior, which states that economic capacity is closely related to the level of community participation in socio-religious activities. In the context of Islamic social finance, qurban participation is influenced not only by religiosity but also by individual financial capacity and perceptions of future economic conditions. When communities face economic pressures, the tendency to delay or reduce philanthropic participation can increase. Therefore, the accumulation of qurban collectors cannot be separated from national economic conditions, which affect the stability of community income.

However, the decline in qurban collection does not automatically reflect a weakening of socio-religious awareness in society. In many cases, people remain committed to the practice of qurban but face economic constraints that prevent them from carrying it out. This demonstrates that qurban has unique characteristics as a worship-based philanthropic instrument, where spiritual motivation remains strong despite economic pressures. This perspective demonstrates that the primary challenge in qurban management lies not only in the collection aspect, but also in how the managing institution can maintain public trust and ensure optimal distribution of benefits. Kasri (2016) explains that the effectiveness of Islamic Social Finance is greatly influenced by the community's economic conditions and the institutional capacity of Islamic social fund managers. The study shows that when economic pressures arise, strengthening governance and institutional innovation are crucial to maintaining the sustainability of social benefit distribution. This research finding supports this argument, stating that even if qurban collection declines, distribution effectiveness can be maintained through more professional and integrated management.

Beyond economic factors, changes in consumption patterns and digital behavior also pose structural challenges to qurban management. Modern society tends to be more selective in choosing qurban management institutions and demands greater transparency in the collection and distribution of social funds. In this context, institutional legitimacy becomes crucial. Public trust in qurban management institutions is no longer built solely on religious legitimacy but also on accountability, professionalism, and the institutions' ability to demonstrate tangible social impact.

This development aligns with Ayub's et al. (2025) research, which states that the success of Islamic social finance in the modern era depends heavily on the quality of governance and the institution's ability to adapt to social and technological changes. Strengthening reporting systems, increasing transparency in distribution, and digitizing services can increase public trust in Islamic philanthropic institutions. In the context of qurban (annihilation), the use of digital platforms and modern management information systems demonstrates a transformation in governance that is more adaptive to contemporary society's needs. On the other hand, the maintained effectiveness of distribution indicates that national qurban management has seen increased institutional capacity. This demonstrates that quality governance significantly influences the success

of the qurban program, even under pressured collection. Distribution efficiency, mapping priority areas, and strengthening distribution networks enable qurban benefits to continue reaching communities in need more effectively. Thus, the success of qurban is measured not only by the amount of funds raised, but also by the effectiveness of management and the resulting social impact.

Furthermore, this situation demonstrates the importance of transforming the qurban management model from a traditional approach to one based on sustainable governance. In this approach, management institutions focus not only on seasonal collection but also on developing long-term strategies through public education, strengthening Islamic philanthropic literacy, digital innovation, and developing productive qurban programs. This strategy is crucial for maintaining stable community participation while expanding the socio-economic impact of qurban amidst constantly changing economic dynamics. Thus, the decline in qurban collection in 2025 should not only be understood as a quantitative issue, but also as an indicator of the need for strengthened governance and institutional innovation in Islamic social finance. This experience demonstrates that the resilience of the qurban management system depends heavily on the institution's ability to maintain public trust, enhance professionalism, and develop a more effective and sustainable distribution model.

#### *Governance and digitalization of qurban*

The digitalization of qurban management through systems like SIMBA represents a structural shift in Islamic philanthropic governance in Indonesia, moving from a conventional administrative model to a more standardized, data-driven, and measurable ecosystem. This transformation not only addresses the technical aspects of reporting but also reshapes the relationships among managing institutions, donors, and beneficiaries through more open, digital transparency mechanisms. From a governance perspective, this change aligns with the principles of good governance, which emphasize accountability, efficiency, and public participation as the primary foundations for managing modern socio-religious institutions. Previous studies have shown that digitalization in the Islamic social finance sector significantly increases public trust. A study by Maghfiroh et al. (2026) confirmed that information technology-based transparency in the management of zakat and Islamic philanthropy can strengthen institutional legitimacy in the eyes of the public. This finding is supported by Napitupulu et al. (2024), who explained that technology integration in Islamic Social Finance increases distribution efficiency while reducing information asymmetry between institutions and those receiving alms. In the context of qurban (sacrificial offerings), SIMBA serves as a digital instrument that systematically connects the collection, recording, and distribution processes, enabling real-time data tracking and minimizing potential distribution inefficiencies.

Furthermore, digitalization has also driven the development of a national data integration system, a crucial foundation for modern qurban management. However, several studies have shown that fragmented information systems remain a major challenge in implementing the digitalization of Islamic philanthropic institutions in Indonesia. Limited interoperability between managing institutions has prevented data from being fully integrated nationally, potentially hampering the optimization of distribution planning based on the community's real needs. This situation indicates that digital transformation has not yet reached full maturity within the digital governance framework. From a distribution perspective, the main challenge is ensuring equitable access to the benefits of qurban, particularly in remote areas and areas with limited

digital infrastructure. Research on technology-based philanthropy indicates the risk of a digital divide, a gap between areas with access to advanced technology and those still relying on manual mechanisms. Consequently, although digital systems have increased efficiency nationally, the distribution of benefits has not always been equitable. This necessitates a hybrid governance approach that combines a centralized digital system with local distribution networks based on communities and mosques.

Beyond the technical aspects, public literacy regarding productive qurban is also a crucial challenge. Previous studies have shown that public understanding of qurban remains dominated by a ritualistic perspective rather than as a socio-economic instrument that can be developed productively (Athambawa & Amin, 2026; Muslih et al., 2025). However, in several modern management models developed by Islamic philanthropic institutions, qurban can be integrated with economic empowerment programs such as sustainable livestock development, livestock processing, and strengthening local food value chains. This limited literacy has prevented the full realization of qurban's potential as an instrument of economic empowerment. Within the framework of the maqasid sharia, the digitalization of qurban management can also be understood as an effort to strengthen public welfare by increasing distribution effectiveness (*hifz al-nafs*) and economic justice (*hifz al-mal*). However, this effectiveness depends heavily on the extent to which digital systems can reach all levels of society without creating new technology-based exclusions. Therefore, strengthening institutional capacity, integrating national data systems, and improving digital and religious literacy are key factors in ensuring that digitalization truly produces inclusive social impacts. Thus, the digitalization of qurban through SIMBA not only reflects administrative modernization but also demonstrates the institutional transformation process toward a more adaptive, transparent, and data-driven Islamic social finance system. However, the sustainability of its impact largely depends on the ability to bridge the technological gap, strengthen national data integration, and enhance public understanding of qurban as an instrument for broader social development, rather than simply an annual ritual.

## Conclusions

This study shows that qurban, within the framework of Islamic social finance in Indonesia, has evolved into a socio-economic instrument increasingly structured and governed by modern principles. Digitalization through SIMBA strengthens transparency, accountability, and efficiency in the collection and distribution of qurban, while dynamics persist in the form of fluctuations in collection and challenges in equitable distribution. The analysis results also confirm that qurban not only functions as a ritual worship, but has played a role as a welfare redistribution mechanism that contributes to food security, reducing social inequality, and improving community welfare, in line with the principles of maqasid sharia and the objectives of the sustainable development goals (SDGs).

This study contributes to broadening the perspective of Islamic social finance studies by positioning qurban as a social development instrument integrated with a digital governance system. The digitalization of qurban management through SIMBA demonstrates significant potential to improve the governance of Islamic philanthropic institutions, particularly through data transparency, national system integration, and increased public trust. These findings also provide policy implications: optimizing qurban requires synergy between institutional strengthening, digital infrastructure

development, and increased public literacy to ensure the benefits of qurban are more inclusive and sustainable.

This study has limitations because it relies on secondary data from institutional reports and the available literature, thereby not directly reflecting the field experiences of all actors involved in qurban management and its beneficiaries across various regions. Furthermore, the analysis does not fully explore variations in digitalization implementation at the local level and differences in capacity between managing institutions. Therefore, further research is recommended using a mixed-methods approach, with broader primary data collection and comparative studies across regions or institutions, to evaluate the effectiveness of qurban digitalization in greater depth and context.

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