

## Analysis of the Achievement of Zakat Distribution and Utilization by the BAZNAS from the Perspective of Maqashid Syariah Jaseer Auda

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### Abstract

This article aims to evaluate the effectiveness of zakat property distribution and utilization by the National Amil Zakat Agency (BAZNAS) in contributing to poverty alleviation and community welfare in Indonesia. The research adopts a qualitative method with an empirical-normative approach. The subject of this study is BAZNAS, focusing on its ZIS-DSKL programs during 2023–2024. Data were collected through secondary sources, including official reports, academic literature, legal documents, and online publications. The analysis uses a content analysis method combined with Jasser Auda's *maqashid al-shariah* theory, which emphasizes development and human rights as essential objectives of Islamic law. The results show that 93–94% of zakat funds were distributed for temporary, consumptive assistance, while only 6–7% were directed toward economic empowerment. This pattern reflects a limited contribution to sustainable mustahiq independence and indicates that the current distribution strategy aligns more with classical protective goals than progressive development-oriented objectives. Academically, this study contributes to the discourse on zakat reform by offering a theoretical framework for evaluating zakat policy effectiveness based on contemporary *maqashid* thinking.

**Keywords:** Zakat Distribution; Utilization; BAZNAS; Maqashid al-Shariah; Jasser Auda

### Abstrak

Artikel ini bertujuan untuk mengevaluasi efektivitas distribusi dan pendayagunaan zakat oleh Badan Amil Zakat Nasional (BAZNAS) dalam mendukung program pengentasan kemiskinan dan peningkatan kesejahteraan masyarakat di Indonesia. Penelitian ini menggunakan metode kualitatif dengan pendekatan normatif-empiris. Subjek penelitian adalah BAZNAS, dengan fokus pada program pengelolaan ZIS-DSKL selama periode 2023 hingga 2024. Data diperoleh melalui sumber sekunder yang terdiri dari laporan kinerja resmi, dokumen peraturan, literatur akademik, dan artikel daring yang relevan. Teknik analisis yang digunakan adalah analisis isi (*content analysis*) yang kemudian dikaji menggunakan teori *maqāṣid al-syarī'ah* dari Jasser Auda, yang menekankan tujuan syariah pada aspek pembangunan dan pemenuhan hak asasi manusia. Hasil penelitian menunjukkan bahwa sebesar 93–94% dana zakat didistribusikan dalam bentuk bantuan bersifat konsumtif sesaat, sedangkan hanya 6–7% yang dialokasikan untuk program pemberdayaan ekonomi. Hal ini menunjukkan bahwa kontribusi zakat terhadap transformasi ekonomi mustahiq menuju kemandirian masih terbatas. Secara akademik, penelitian ini memberikan kontribusi teoritis dalam kerangka reformasi kebijakan zakat berbasis *maqāṣid* kontemporer yang lebih berorientasi pada pembangunan berkelanjutan dan keadilan sosial.

**Kata kunci:** Distribusi Zakat; Pendayagunaan; BAZNAS; Maqāṣid al-Syarī'ah; Jasser Auda

## Introduction

The National Amil Zakat Agency (Badan Amil Zakat Nasional / BAZNAS) according to the mandate of Law No. 23 of 2011 concerning the management of zakat is an institution that conducts the management of zakat nationally. To carry out this task, BAZNAS is assisted by the Amil Zakat Institute (LAZ) and the Zakat Collection Unit (UPZ). The purpose of zakat management according to article 3 of this Law is to increase the value of effectiveness and efficiency in zakat processing services and to increase the level of usefulness of zakat in order to realize community welfare and poverty alleviation in Indonesia (Law, 2011).

Reflecting on the purpose of zakat management in the law, it is in line with the poverty rate in Indonesia which is still very high. Based on data from the Central Statistics Agency (BPS) in March 2024, the poverty rate in Indonesia is at 9.36% (Public Relations, 2024). When compared to the 2020-2024 National Medium-Term Development Plan (RPJMN) which targets the poverty rate to be 6.5-7.5%, of course, the figure of 9.36% is still quite large and has a difference of 1.86% that must be pursued to achieve the target. The figure of 1.86% when viewed is not too large, but when compared to the fluctuations in the poverty rate in 1 decade of 2014 – 2024 as shown in figure 1 below which only ranges from 0.3 – 0.5% per year, the figure of 1.86% is relatively large and difficult to achieve until the end of the 2024 period (EP/SK-BPMI, 2024).

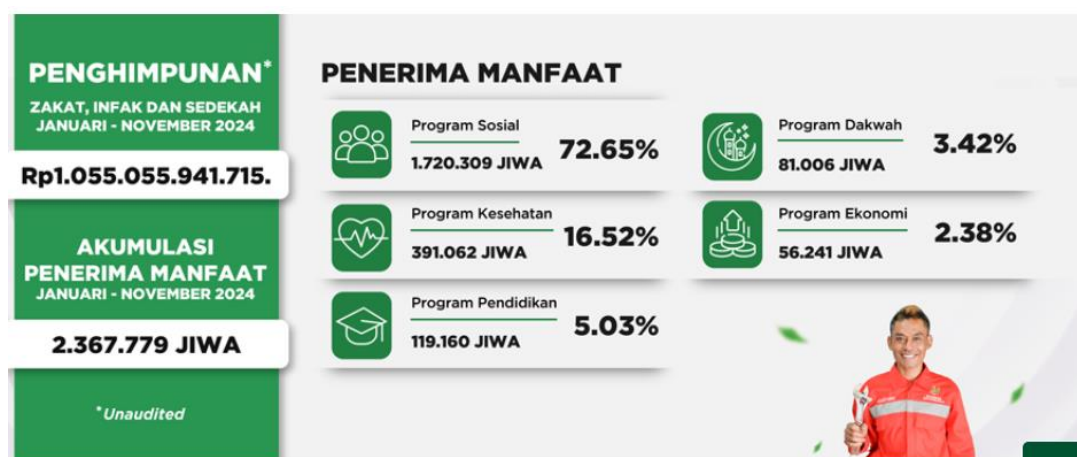


Figure 1. Indonesia's Poverty Level in the Last Decade

Source: Indonesiabaik.id

In response to this, when looking at the results of a research study, it is known that the potential for zakat funds in Indonesia is very large amounting to 327 trillion or equivalent to 75% of the social protection budget allocated from the Indonesian State Budget. It is only from the instrument of zakat, not to mention from social funds obtained through the

instruments of infaq and shadaqah which are voluntary gifts that cannot be estimated with certainty how much potential they have. Of all these potentials, only IDR 1,055,055,941,715 or equivalent to 0.32% of the total potential with an accumulation of 2,367,799 beneficiaries during the period of January – November 2024. When a number of beneficiaries are described based on program categories as shown in figure 2 below, it can be seen that 72.65% are in the form of social programs, 16.52% are health programs, 5.03% are educational programs, 3.42% are da'wah programs, and 2.38% are economic programs (BAZNAS, 2024).



**Figure 2.** Data on Collection and Beneficiaries of Zakat, Infaq, and Alms for the Period of January – November 2024 (BAZNAS, 2024)

Based on the data above, it can be seen that the beneficiaries in the utilization of ZIS in economic programs occupy the least number compared to the beneficiaries in other programs at only 56,241 people or equivalent to 2.38% of the total beneficiaries in 2024. Of course, this is a question, why does this happen? In fact, the purpose of zakat management according to article 3 paragraph 2 of the Zakat Management Law is to realize community welfare and poverty alleviation in Indonesia.

In order to realize the welfare of the community, spicker initiated several strategies including economic production, redistribution, and solidarity (Bakhri, 2020). Economic production supports communities in improving their economic conditions (Phillips & Pittman, 2009). Redistribution involves transferring resources from the wealthy to the needy (Baidhaw, 2012). Social security and solidarity provide welfare through financial aid, healthcare, and income support. These three concepts are reflected in BAZNAS programs for distributing and utilizing zakat, infaq, and shadaqah (Hafizd & Mardiatna, 2021; Herianingrum et al., 2024; Zakiah, 2011).

Since 2023, studies from Indonesia and several other countries have emphasized the vital role of zakat, infaq, and shadaqah in supporting economic production, wealth

redistribution, and social solidarity. In Indonesia, the 2023 BAZNAS Performance Report recorded over 47,000 beneficiaries from both consumptive and productive zakat programs, significantly contributing to the reduction of extreme poverty (BAZNAS, 2023). A 2024 study further confirmed that productive zakat, when distributed through business capital and skills training, has had a measurable impact on the economic well-being of mustahik (eligible zakat recipients) (Yusriadi et al., 2025). In Malaysia, between 2022 and 2023, zakat disbursement surpassed RM 1.57 billion, achieving a distribution efficiency of over 101% according to the PPZ-MAIWP report (Hadijah et al., 2024). In Pakistan, recent research highlighted that annual zakat collections—exceeding £1.7 billion—play a greater role in social support than many government assistance programs (ICTD, 2025). Meanwhile, a 2024 study from Egypt underlined the relevance and adaptability of traditional zakat systems in addressing contemporary poverty challenges (Elbanna, 2024). These findings demonstrate that zakat is not merely a spiritual obligation but also a powerful instrument for socio-economic transformation in Muslim-majority countries.

The distribution of ZIS in economic programs is often referred to as productive zakat. A study was also conducted by Rachmat Hidajat entitled "The Implementation of Productive Zakat Management in Improving the Economy of the People in PKPU (Pos Keadilan Peduli Umat) Makassar". The results of the study show the success of productive zakat management at PKPU Makassar Branch which uses a revolving fund system scheme by distributing capital loans to mustahiq in a qardu hasan manner. The implementation of this program is able to increase the mustahiq economy, train independence, and increase mustahiq knowledge about religious sciences (Hidajat, 2018). However, in the implementation of this program, there are also obstacles in the form of a limited number of capital loans and competition among fellow sellers, especially retail sellers or sellers with large capital. This factor is natural, because based on the data that has been explained above, the proportion of funds in economic programs is very small compared to the proportion of programs that other.

The management and regulation of zakat remain widely discussed among scholars. A study by Afif Muamar et al. (2022) on the implementation of professional zakat at BAZNAS Cirebon Regency in 2020 found that while the collection, distribution, and utilization processes met regulatory standards, challenges persisted. These included limited capacity and competence of amil, as well as low understanding and trust from muzakki toward the professional zakat scheme (Muamar et al., 2022).

Several other studies further reinforce the significance of zakat in enhancing social welfare and reducing poverty. Siti Nur Azizah et al. (2022) emphasized that zakat functions as

a form of Islamic social security, which has long been practiced by zakat institutions in Indonesia through programs focused on humanitarian aid, health services, and da'wah activities. However, they highlighted the importance of institutional integration between social security agencies and zakat management bodies to maximize the function of zakat assets as sustainable social protection. Supporting this view, Indra Hidayatullah (2019) analyzed the utilization of zakat in BAZNAS Lumajang Regency and found that, aside from consumptive assistance, productive zakat—channeled through empowerment programs—offered more substantial benefits and was deemed more effective in improving the lives of mustahiq. In a similar vein, Halimatussakdiyah and Nurlaily (2021), through a study using the CIBEST model, demonstrated that the implementation of productive zakat in BAZNAS North Sumatra significantly contributed to poverty reduction and improved the welfare of recipients. These findings collectively illustrate that when zakat is managed productively and collaboratively, it can function not only as charity but also as a strategic instrument for sustainable socio-economic development (Azizah et al., 2022; Hidayatullah, 2019; Nurlaily, 2021).

In summary, previous studies have addressed various aspects of zakat management: Afif Muamar et al. focused on implementation and obstacles in the ZIS scheme, Siti Nur Azizah et al. emphasized inter-agency collaboration for social protection, while Indra Hidayatullah and Halimatussakdiyah highlighted the role of productive zakat. This study differs by analyzing the actual achievements of BAZNAS in distributing and utilizing ZIS, and assessing their impact on community welfare through Jasser Auda's *maqashid sharia* framework. This approach aims to identify which programs most effectively contribute to welfare and should be prioritized for greater impact in the future.

This research is important as it addresses the persistent imbalance in BAZNAS' zakat distribution, which remains focused on short-term, consumptive aid, with only 6–7% allocated to economic empowerment. Using Jasser Auda's *maqashid al-shariah* framework—which emphasizes development and human rights—this study offers a critical perspective that has rarely been applied in evaluating national zakat practices. Its novelty lies in combining this progressive framework with empirical data to assess how zakat can more effectively contribute to sustainable welfare transformation in Indonesia.

## Methods

This research employs a qualitative method with an empirical-normative approach. The normative aspect examines legal texts and principles, particularly Law No. 23 of 2011 on

Zakat Management, while the empirical dimension explores actual conditions and data regarding zakat distribution and poverty in Indonesia. The theoretical framework is based on Jasser Auda's *maqashid al-shariah*, which emphasizes development and human rights as the expanded goals of Islamic law.

The subject of the study is the BAZNAS, specifically its performance in the distribution and utilization of zakat, infaq, and shadaqah (ZIS) funds during 2023–2024. The study seeks to assess how effectively BAZNAS programs contribute to poverty alleviation and community welfare. The data collection technique involves gathering secondary data, which include BAZNAS annual reports, government regulations, academic journals, research articles, books, and relevant online sources. These documents serve as the basis for interpreting the actual implementation of zakat programs in the field. For the data analysis, this study uses a descriptive qualitative method with a content analysis approach, allowing the researcher to identify patterns, categorize program achievements, and interpret their alignment with the objectives of zakat distribution. The findings are then examined through the lens of Jasser Auda's *maqashid* framework, to evaluate whether the programs lead to short-term relief only, or if they contribute to long-term empowerment and socio-economic transformation for *mustahiq*.

### **Islamic Socio-Economic Theology**

The Theory of Islamic Socio-Economic Theology, developed by M. Umer Chapra in his book *Islam and the Economic Challenge* (1992), is a normative and philosophical approach that positions the Islamic economic system not merely as a technical instrument for wealth redistribution, but as an integral part of a broader effort toward just social transformation (Chapra, 1992). In Chapra's view, the objective of Islamic economics is not merely to balance supply and demand, as in conventional economics, but rather to be grounded in moral values and the principles of justice (*'adl*), compassion (*rahmah*), and collective welfare (*maslahah*). Therefore, zakat—one of the key instruments in Islamic economics—should not be directed solely at alleviating temporary suffering through consumptive aid, but must serve as a tool for structural transformation that empowers *mustahiq* to become independent and productive economic actors.

Within this framework, Chapra rejects the dichotomy between economic efficiency and social justice. He asserts that an economic system cannot be considered Islamic if it merely succeeds in disbursing zakat on a large scale but fails to empower the community to rise out of structural poverty. Research findings indicate that the social function of zakat should not

end with the temporary fulfillment of basic needs, but must extend to capacity building, access to capital, skills training, and the development of a fair entrepreneurial environment (Elisca et al., 2024; Indrayani & Azzaki, 2024; Kahfi & Zen, 2024; Karimullah, 2025). This reflects a shift from a “relief-based” approach to an “empowerment-based” model. In the context of BAZNAS and the management of ZIS-DSKL, this theory offers a critique that as long as zakat distribution remains dominated by short-term humanitarian aid, the transformative role of zakat has not been fully realized.

Chapra also emphasizes that the ultimate goal of the Islamic economic system is to achieve *falāh* (well-being in both this world and the hereafter) through the synergy between economic policy and individual morality. Therefore, zakat should be viewed not merely as an individual obligation toward others, but also as an institutional mechanism for creating a more just and equitable social system (Zainal, 2024). In this regard, zakat management must go beyond mere administrative efficiency; it must have a clear strategic direction aimed at promoting distributive justice and equal economic opportunities (Juhro et al., 2025). The implementation of productive zakat such as providing business capital, vocational training, and entrepreneurial development forms part of the effort to build a society that is economically empowered while remaining spiritually grounded.

Thus, the Islamic Socio-Economic Theology Theory provides a strong theological justification for the need to shift the paradigm of zakat management from a consumptive to a productive model. This theory positions zakat strategically as a driver of social transformation rooted in religious values, rather than merely as an emergency aid tool. In the context of Jasser Auda’s version of *maqashid al-shariah*, which emphasizes development and human rights, Chapra’s theory is highly relevant in assessing whether BAZNAS zakat programs are directed toward the structural liberation of *mustahiq* from dependency, or instead prolong the cycle of dependence through short-term, non-transformative distribution. Therefore, for institutions like BAZNAS, policy orientation should focus on the sustainability of zakat impact not merely the volume of its distribution.

### **Implementation and Achievement of ZIS-DSKL Programs at BAZNAS**

In general, BAZNAS which is an authority institution appointed by the government that functions to manage Zakat, Infaqah, Shadaqah and Other Religious Social Funds in Indonesia in carrying out one of its roles distributes the results of their collection following the foundation stated in the QS. At-Taubah verse 60. That the proceeds of the zakat collection

must be distributed to 8 asnaf who are parties who are entitled to receive zakat, such as fakir, poor, amilin, converts, gharimin, riqab, fisabilillah and ibn sabil.

Distribution is theoretically defined as a distribution or distribution activity. In terminology, distribution is defined as the delivery of goods or services from a producer to a customer or user (Wild, 2006). Zakat distribution is an effort or action to distribute, distribute, or send goods, services, or money to mustahiq who are entitled to receive zakat (Hafizd et al., 2023; Law, 2011). Distribution This is an important step that must be taken immediately because it is related to the muzzaki trust fund to which the mustahiq are entitled. Distribution can be done in several ways: 1) traditional consumptive in which zakat property is given directly to the mustahiq for their daily needs; 2) creative consumptive where zakat assets are distributed in the form of useful goods, such as scholarships for students; and 3) traditional productive is formed in the form of productive goods that are expected to generate income for mustahiq when managed properly; and creative productivity is formed by providing capital (Mufraini, 2008).

In addition to the 4 patterns above, Huzaimah Tahido Tanggo in his book explained that the distribution of zakat has two forms, namely the momentary form and the empowerment form. In this literature, the momentary form is defined as a form of distribution to a person whose benefits are momentary so that it is not accompanied by the target of economic independence in mustahiq. Meanwhile, the form of empowerment is defined as a form of zakat distribution accompanied by a target that can change the condition of the recipient from the condition of the mustahiq category to muzakki so that in other words, the mustahiq can gradually get out of the circle of poverty so that this form of distribution can help realize efforts to prosper the community and reduce poverty in Indonesia in accordance with the goals of zakat management as stated in the Law No. 23 of 2011 concerning Zakat Management (Tanggo, 2005).

BAZNAS in carrying out the task of distributing and utilizing zakat is carried out in accordance with the mandate of Law No. 23 of 2011 where it must uphold the principles of Trust, mutual cooperation, usefulness, sustainability, participation, integrated and measurable. The distribution and utilization activities that have been carried out by BAZNAS so far are broadly divided into five sectors, namely economy, education, health, humanity as well as da'wah and advocacy.

The formation of these 5 sectors is a form of response from the government through BAZNAS where there is an idea that says that in helping to solve the problem of poverty, it must start from the main problems faced by the Indonesian nation, namely the problem of



access, growth, and social injustice. Access is an issue that arises in places where people do not have access to basic social services such as education, health, and other basic needs. Growth problems are defined as a problem faced by people because they do not have the opportunity to improve the situation from the initial slump to a better situation such as a lack of capital to start a business, referred to as a growth problem. Finally, the problem of social injustice is defined as a problem faced by the community because they cannot develop themselves, for example, they do not have capacity building (BAZNAS, 2018).

In response to this, based on data from BAZNAS in the first quarter of 2024, the national ZIS funds have been distributed to 3,480,992 people (Muhammad Hasbi Zaenal, 2024). This figure is relatively small when compared to data from the Central Statistics Agency (BPS) which said that in March 2024 the poor population in Indonesia amounted to 25.22 million people or only touched around 13.8% (Public Relations, 2024). Data on the distribution of ZIS-DSKL funds can be seen from the following table:

**Table 1.** ZIS-DSKL Distribution Data by BAZNAS Based on Asnaf Category

No.	Asnaf	Total Distribution (Rp)	
		Quarter I 2023	Quarter I 2024
1.	The Poor	714,341,106,112	319,455,784,881
2.	Amil	125,993,127,097	47,890,117,500
3.	I can't help but wonder	2,931,150,960	1,391,608,387
4.	Riqab	34,810,000	195,493,000
5.	Gharim	5,131,908,755	3,8333,492,650
6.	Sabilillah	162,217,588,272	112,734,269,696
7.	Ibn Sabil	3,522,412,883	2,021,124,604
8.	ZIS-DSKL Off Balance Sheet	288,321,279,516	55,027,443,733
<b>Total</b>		<b>1,014,172,104,079</b>	<b>542,549,334,451</b>

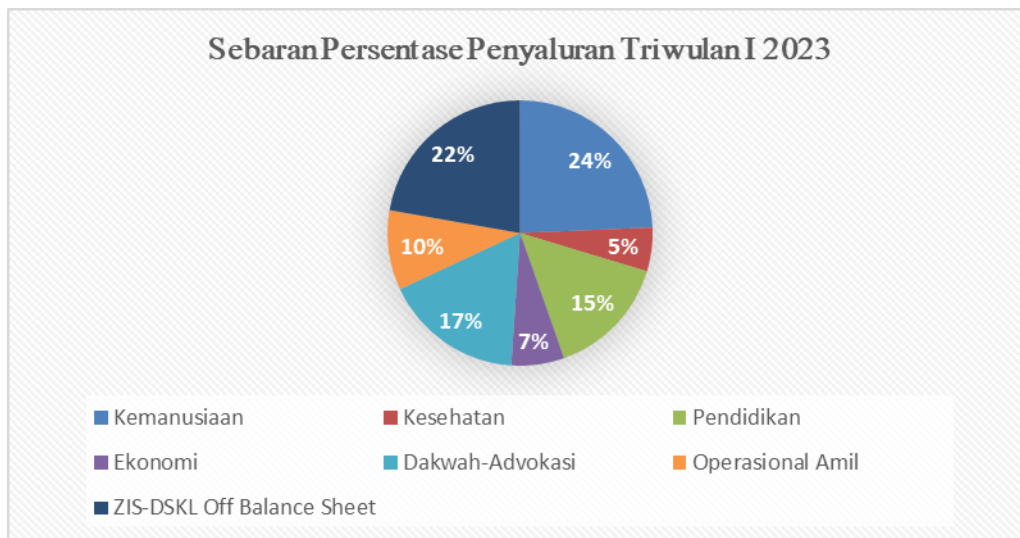
The data in table 1 presents the distribution of ZIS-DSKL based on *asnaf* categories, reflecting the legal recipients of zakat funds. Complementing this, table 2 shows how these funds are allocated across program areas, offering a practical overview of how zakat is utilized in various sectors.

**Table 2.** ZIS-DSKL Distribution Data by BAZNAS Based on Program Category

No.	Program Areas	Total Distribution (Rp)	
		Quarter I 2023	Quarter I 2024
1.	Humanity	315,380,379,733	323,178,888,447
2.	Health	69,100,507,176	48,094,284,254
3.	Education	193,908,058,628	118,162,407,167
4.	Economics	83,689,919,593	50,431,379,498
5.	Da'wah-Advocacy	220,039,697,368	164,469,672,802
6.	Amil Operations	125,993,127,097	83,374,027,771
7.	ZIS-DSKL Off Balance Sheet	288,321,279,516	55,027,443,733
<b>Total</b>		<b>1,296,432,969,111</b>	<b>842,738,103,571</b>

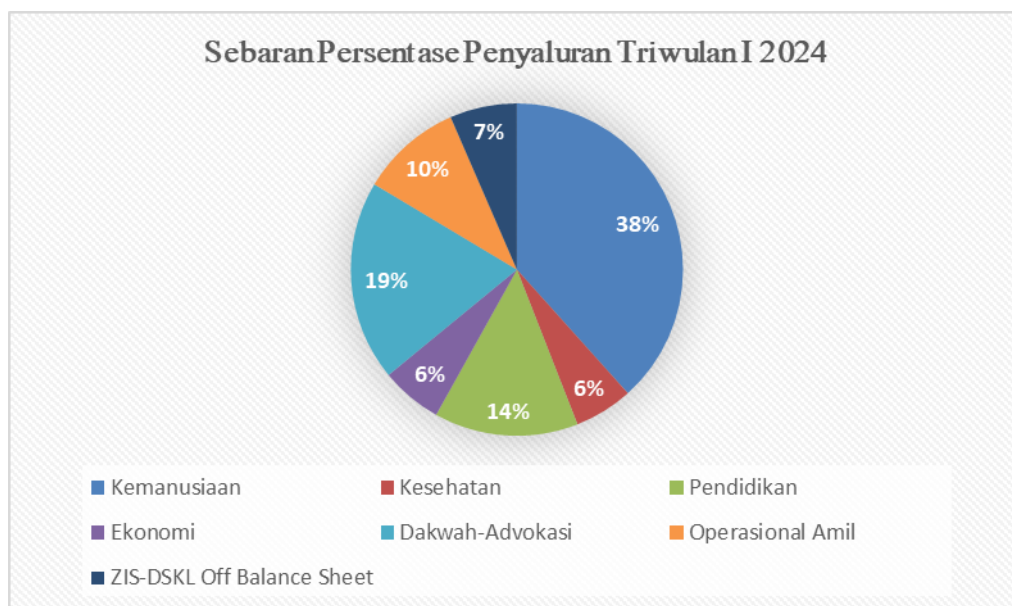
Based on this data, when processed in the form of percentages, the following results were obtained:

**Diagram 1.** Percentage of Total Disbursement (Rp) Q1 2023



Source: Processed from Table 2 data

**Diagram 2.** Percentage of Total Disbursement (Rp) Q1 2023



Source: Processed from Table 2 data

From the two data above, it shows that the humanitarian portion has the largest fund post in distribution in the first quarter of 2023 at 24% and in the first quarter of 2024 it will increase to 38%. Meanwhile, the portion of distribution funds in the productive sector as well as economic utilization is still very small at 7% in the first quarter of 2023 and decreased to 6% in the first quarter of 2024. Based on this data, when analyzed based on the distribution theory put forward by Huzaimah Tahido Tanggo, the distribution of zakat is 94% in the

transient sector while for the distribution sector it is very small only 6%. So from this data it shows that the distribution pattern carried out by BAZNAS is still focused on charitable distribution compared to utilizing and strengthening the community's economy.

### **The Effectiveness of ZIS-DSKL Management at BAZNAS Based on Bappenas Welfare Standards**

Poverty is a multidimensional and multisectoral problem in its efforts. Based on the National Medium-Term Plan (RPJMN) 2020-2024 which is a document that contains national development strategies, one of which is poverty alleviation efforts in Indonesia, contains several aspects that are strategies or standards in poverty alleviation by the National Development Planning Agency (BAPPENAS). Social protection, improving the quality and access to basic services, and developing sustainable livelihoods are the three pillars of the poverty alleviation strategy in the RPJMN.

In its implementation, according to BAPPENAS as a strategy to accelerate poverty alleviation, it can be seen from two aspects, namely macro and micro. The macro aspect focuses on elements that support equity, including maintaining macroeconomic stability, price control, creating productive jobs, preserving the investment environment, regulating trade, increasing productivity in the agricultural sector, and developing infrastructure in disadvantaged areas. While On the other hand, in the micro aspect, there are two main focuses, namely the strategy of reducing the burden of expenses through providing access to basic services and increasing income as an effort to improve sustainable livelihoods (Integrated Planning & Poverty, 2020).

In addition to these two aspects, there are several strategies that can be done to reduce poverty, namely: 1) expanding access; 2) improve the quality of health services and health programs for the community; 3) skills development and job training for low-income communities; 4) better infrastructure development; and 5) strengthening social assistance programs and protection for the poor and vulnerable (Kyla Rahma, 2022). Of these five strategies, they have actually been implemented and become five priority programs of BAZNAS. However, in their implementation, it is necessary to evaluate the effectiveness of these programs.

As an evaluation of the effectiveness of the ZIS-DSKL management program by BAZNAS in alleviating poverty in Indonesia based on the strategy that has been initiated by BAPPENAS above as a welfare standard, the effectiveness of ZIS-DSKL management can be seen from the following data: Based on the data that has been presented at the beginning, the

achievement of fundraising by the Baitul Maal institution in Indonesia is only at a percentage of 0.3 – 0.4% of the total potential of zakat which reaches 327 trillion. Then the distribution of ZIS-DSKL is still focused on humanitarian programs which are aspects of basic services. Meanwhile, the percentage of distribution in the aspect of increasing income is still very small, only around 6-7%. Furthermore, based on the BAZNAS poverty alleviation and poverty alleviation report, the total collection and distribution of ZIS-DSKL has not been able to achieve the poverty alleviation target, where in 2023 it will only be able to alleviate poverty of 577,138 people while the target of alleviation to be achieved is 1.1 million people (Puskas BAZNAS, 2024).

Further responding to this, there is a study which was carried out by Lilis Saadah, et al who raised the title of Evaluation of the Management Policy of Zakat Infaq Shadaqah (ZIS) at the Garut Regency Baznas. According to the study, the chairman of Baznas Garut Regency said that the management of ZIS funds by Baznas, especially Baznas Garut, has not been able to improve the level of community welfare but only occupies the stage of reducing the burden felt by the community such as education, health, and other costs. So according to his explanation, if the utilization of ZIS-DSKL can be implemented properly, then the results of the collection of ZIS-DSKL can be an instrument that can improve the standard of living of the local community and even nationally (Saadah et al., 2023).

### **Management of ZIS-DSKL at BAZNAS in Indonesia Perspective of Maqashid Syariah Jaseer Auda**

The success rate of BAZNAS in carrying out its role in helping the government in prospering the community and reducing poverty rates in Indonesia is influenced by the distribution programs carried out. In the previous subchapter, it has been explained that Baznas in carrying out its role has 5 main programs, namely humanitarian, education, health, economy, as well as da'wah and advocacy (BAZNAS, 2018).

The ZIS-DSKL management programs can actually be seen from the perspective of sharia maqashid. In the language of maqashid sharia comes from the words maqashid and sharia. Maqashid is a form of jama' of maqsad which is interpreted as "purpose" or "purpose". Meanwhile, in sharia language, it is interpreted as religion, teachings, and manhaj, the way, and sunnah. Conceptually, maqashid sharia is a very basic idea that is the main focus in Islamic law. In this idea, it is emphasized that the purpose of Islam's presence in the world is solely to realize and protect the interests of mankind.

According to Jasser Auda's perspective in his book, sharia maqashid is interpreted as a principle that is a reference and goal that the sharia compilers want to realize in the determination of sharia and law, which are studied by mujtahid scholars from sharia nash-nash (Auda, 2007). Biographically, Jaseer Auda is a contemporary scholar who was born in 1966 in Cairo. In his thoughts, especially in terms of sharia maqashid, he criticized many sharia maqasid theories in the classical century. This is because it is a response to his anxiety about the traditional concept of ushul fiqh which tends to be textualist so that it ignores the goals behind the text.

According to him, the sharia maqashid in the classical century had four weaknesses. Namely 1) the theories in the maqashid sharia tend to be general and do not detail the scope of specific chapters, so they are not able to answer certain issues. 2) The theory of maqashid sharia only discusses and focuses on the context of individual benefit, not the context of the benefit of the ummah in general. Classical maqasid does not cover broader fundamental aspects, such as justice, freedom of opinion, and others. 4) The determination of maqasid in classical maqasid theory comes from the intellectual heritage of fiqh produced by the scholars of jurisprudence, not from the main texts such as the Qur'an and Sunnah (Fatimawali et al., 2024).

In response to his criticism of classical sharia maqashid theory, Jaseer Auda originated the concept of contemporary sharia maqashid by emphasizing four aspects: *first*, improvement of the range of maqashid by dividing it into three levels, namely universal (*al-maqashid al-'ammah*), spesifik (*al-maqashid al-khassah*), and partial (*al-maqashid al-juz'iyah*). So that with the existence of these three, it is hoped that it can avoid contradictions with special and general maqashid. *Second* The improvement of the range from the beginning of the classic maqashid was only focused on the individual and then on the concept of this maqashid was expanded to society, nation, Muslims around the world, and even humanity. Third, there is a renewal in the origin of sharia maqashid. In this concept, the source of maqashid is taken directly from the Qur'an and as-Sunnah, not only based on the thoughts of scholars from various madhhabs. With this improvement, the concept of maqashid sharia can be applied more applicatively to various aspects of human life that are more comprehensive. *Fourth*, a shift to the paradigm of sharia maqashid where in classical sharia maqashid there is more emphasis on protection and preservation while in the concept of sharia maqashid it pays more attention to the Development Process and human rights) (Nikmah, 2022).

When viewed from the perspective of Jaseer Auda's maqashid, it can be seen that the substance of the article of Law No. 23 of 2011 still adopts the concept of sharia maqashid in

the classical century has not tended to lead to the progressivity of contemporary concepts. This can be seen in article 27 paragraphs 1 and 2 which say that in distributing zakat, zakat can be used for productive businesses if basic needs have been met. Seeing this, it can be analyzed that the distribution pattern regulated by the law is still aimed at maintaining the benefits of each individual. So that the effect of distributing ZIS-DSKL can only be felt by mustahiq who receive assistance, it cannot have a wider effect on the public benefit.

Then when viewed from the percentage of ZIS-DSKL distribution realization in the following table:

**Table 3.** Summary of Zakat Property Distribution (2023–2024)

No.	Distribution Field	Distribution Percentage (%)	
		2023	2024
1.	Humanity	24	38
2.	Health	5	6
3.	Education	15	14
4.	Economics	7	6
5.	Da'wah-Advocacy	17	19
6.	Amil Operations	10	10
7.	ZIS-DSKL Off Balance Sheet	22	7

Source: Processed from table 2.

Based on table 3 above, it is revealed that the largest portion in the distribution of ZIS-DSKL is occupied by the humanitarian sector with a large of 24% and 38%. The humanitarian program launched by BAZNAS as stated in its book is a program intended to provide services to mustahik that are urgent, such as disasters, health, education, persecution, and accidents. When analyzed, this program is a program that protects and preserves the sustainability of individual human life, both in the form of hifz nasl, nafs, and aql in the theory of classical sharia maqashid.

In second place, it is occupied by the da'wah-advocacy program. This program is a program that comprehensively aims to realize community life in accordance with Islamic values, economic justice, partiality to the weak community, and improve the dignity and dignity of the nation and people. In its implementation, this program can be in the form of da'wah activities and zakat socialization, foundation development, TPQ teacher development, fostering foster families for duafa' orphans, and others. When analyzed, this da'wah-advocacy program is one of the programs that is basically conservative. However, when viewed from the implementation of this program, it has developed into a program that has a spirit of development in terms of improving quality and quantity to fulfill human rights.

Furthermore, the third largest portion is occupied by the Education program as much as 15% in 2023 and 14% in 2024. programs that can be used as two schemes, namely the distribution scheme and the utilization of ZIS-DSKL. In this field, having a comprehensive roadmap helps mustahik in improving the quality of life for the community. The form of implementation of the Education program at BAZNAS is in the form of a scholarship program aimed at low-income and underprivileged people in sending their children to school. This scholarship is intended for students from basic education to higher education. In addition, there is also a skills education program. In contrast to the scholarship program, this program is intended for those who have graduated from formal education and are having difficulty getting a job. The existence of this training and scholarship can improve the quality of Indonesian students and society so that with the increase in the value of each community, it is hoped that it can independently improve their standard of living (Az-Zahro SP, 2024).

Then the fourth portion is occupied by the economic sector. Where in 2023 the economic program will only be 7% and will decrease in 2024 at 6% of the total realization of ZIS-DSKL distribution. productive utilization of ZIS-DSKL. This field covers the overall area of mustahik business capital programs, creative economy, farming business development, village market revitalization, and strengthening fisheries businesses both on land and sea, as well as various approaches to management and empowerment aimed at improving mustahik welfare. This economic program is one of the programs of distributing ZIS-DSKL into the productive realm such as Z-Auto (empowerment of MSMEs in the motorcycle sector), provision of business capital, training, business assistance, Zmart (economic empowerment in the form of micro retail businesses), and so on.

Economic empowerment in the productive realm in the MSME sector is very important. This is because, according to data from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, in 2023 the MSME sector will be able to contribute 61% of the Gross Domestic Product (GDP) and be able to absorb 97% of the total workforce (Kemenko Perekonomian, 2024).

The existence of productive economic utilization programs such as the development of MSMEs is in line with the concept of sharia maqashid offered by Jasser Auda. When viewed from the contribution of MSMEs to GDP and the absorption of labor, the program has undergone development from the application of classic sharia mqashid to contemporary which has a focus on development and not only focuses on individual protection and preservation but has a large contribution. So that not only is it beneficial for mustahiq individuals who

receive assistance to be able to provide information to other individuals to be able to improve a better standard of living together.

Although the potential is quite large, the productive economy-based utilization program still has a small distribution portion of only 6-7%. Of course, this is a question, what is the underlying reason why BAZNAS is still numbering so many economic empowerment programs and still focusing on distributing in the consumptive sector? In fact, based on research that compares zakat that is productive and consumptive in improving the welfare of zakat recipients, it shows that productive zakat is more effective in reducing poverty compared to consumptive zakat. This is because the provision of productive zakat by zakat managers to zakat recipients is always accompanied by business assistance so that it is considered to be more able to learn economically independently (Ali et al., 2016). In addition, there is also research conducted in Baitul Maal Aceh which conducts a study on productive zakat for poverty alleviation. The results of the study indicate that productive zakat carried out in Baitul Maal Aceh through business capital programs, the provision of work tools, and the productive gempong program, has resulted in a significant increase in income for the community. The average income has jumped to 6.69, compared to the previous figure which was only recorded at 4.60 when they did not receive productive zakat (Raihanul Akmal, Zaki Fuad, 2018).

Responding to this problem, there are certainly factors that affect why the majority of zakat distribution is still in consumptive form. There is a research conducted by Aulia Candra Sari on the problem of the utilization of productive zakat in the Baznas Jepara, it was found that the percentage of ZIS-DSKL distribution in productive economic programs is still very small because it is caused by several things, namely the management function of zakat utilization in the productive economic sector which has not been carried out optimally and the lack of mental readiness of the mustahiq to doing business and trying to manage the business well (Sari, 2018).

Finally, the program that occupies the smallest percentage of ZIS-DSKL distribution is the health program with a percentage of 5% in 2023 and an increase to 6% in 2024. The health program is a program that has two mechanisms, namely the distribution and utilization of ZIS-DSKL which includes preventive health, promotion, curative, rehabilitative, and advocacy to improve the health of mustahik. One example of a health program implemented by BAZNAS is the provision of medical services at no cost. When viewed from the perspective of maqashid sharia, the existence of this health program aims to protect every individual so that they continue to get access and convenience to health services in the hope



that if every individual (mustahiq) is in good health, they can lead a normal life and try to get out of the circle of poverty.

Based on the presentation of the main programs launched by BAZNAS from the perspective of maqashid sharia, it can be concluded that the majority of these programs still focus on programs that are self-protective for each mustahiq. When viewed from the concept of Jaseer Auda's sharia maqashid when the purpose of BAZNAS is as an institution that has a vision and mission in poverty alleviation in Indonesia, then programs that in their implementation are protective that are only useful in the short term, of course, an upgrade is needed in the realm of development (*development*) and fulfillment of human rights (*Human Righ*). One example is being able to give a larger portion to the distribution of economic programs that are productive and of course still adjusted to the needs and abilities of the mustahiq. In addition to providing a larger portion, it is also necessary to upgrade the quality and quantity of human resources both from Baitul Maal and mustahiq institutions in order to have strong mentalities in maximizing the optimal distribution of ZIS-DSKL so that later it can help improve the standard of living of the Indonesian people more broadly. In addition, it can also cooperate with institutions that function as *baitul tamwil* to develop *microfinance* based on zakat funds as capital assets. This can be done, because according to a research conducted on 26 BAZNAS village microfinance in Maros city, it is found that productive zakat distributed through the village microfinance program in Maros city has a significant effect on improving mustahiq welfare (Munawwarah Sahib, Nur Husna, 2024).

Based on this, these programs, when viewed from the Jaseer Auda sharia maqashid, which is a fundamental principle and methodology in contemporary Islamic law reform, provide the knowledge that the effectiveness or not of a system can be measured based on the achievement of its goals. So when referring to the ZIS-DSKL management programs, its effectiveness depends on the achievement of the maqashid. Therefore, in another context, how high is the ability to solve problems on a particular issue: whether it is more efficient, more useful, and more significant for society and humanity in general (Paryadi, 2021).

## Conclusion

The analysis of zakat distribution and utilization by BAZNAS in 2023–2024 reveals that 93–94% of ZIS-DSKL funds were allocated to short-term, consumptive assistance, while only 6–7% supported economic empowerment programs. This distribution pattern indicates a continued emphasis on temporary relief rather than sustainable economic development for mustahiq. Although such assistance can alleviate immediate financial burdens, it has limited

effectiveness in transforming mustahiq into self-reliant individuals, as reflected in the persistent national poverty rate of 9.36%—still above the RPJMN target of 6.5–7.5%.

Viewed through Jasser Auda's *maqashid al-shariah* framework, the current distribution model largely aligns with classical objectives focused on protection, rather than progressive goals such as human development and rights. Therefore, to enhance its transformative potential, zakat management should shift toward strategic programs that empower mustahiq economically, strengthen capacity, and collaborate with Islamic microfinance institutions to achieve long-term community welfare. This study, grounded in secondary data and normative analysis, provides a conceptual evaluation of zakat policy implementation, offering insights to guide more development-oriented zakat strategies at the national level.

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