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Maqasid Syariah In The Productive Zakat Program: A Study Of The Economic Impact Of Mustahik

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ABSTRACT

This research examines the role of productive zakat as an instrument for mustahik economic empowerment through the lens of maqasid sharia using a qualitative approach based on library research. Through descriptive-analytical analysis of classic, contemporary literature and institutional reports on zakat, the research found that a productive zakat program designed holistically based on maqasid sharia produces an empowerment impact that is far more comprehensive and sustainable than conventional consumptive zakat distribution. The literature synthesis identified that the transformation of mustahik into muzakki as the ultimate outcome of the most theologically meaningful zakat empowerment can only be achieved through the integration of business capital, intensive mentoring, program monitoring, and spiritual formation within a coherent program framework based on the five dimensions of maqasid. This research contributes to the development of an operational maqasid-based productive zakat evaluation framework as an alternative to conventional evaluation approaches which are financial-reductionist in nature.

INTRODUCTION

Zakat as one of the the fifth pillar of Islam is instrument Islamic fiscal which has dimensions of worship (*ta'abbudi*) at the same time dimensions socio-economic (*ijtima'iyyah iqtishadiyyah*) which is not can separated. In perspective Islamic theology, zakat is not just ritual cleansing obligations wealth (*tazkiyat al-mal*), but rather mechanism designed redistribution For realize justice social and uplifting degrees weak group in a way economy become independent and productive. Qaradhawi (2005) emphasized that The ideal goal of zakat is create independence mustahik No dependence permanent, so that distribution of zakat must be designed so that every mustahik in the end No Again need zakat, even capable become muzakki.

Reality empirical research in Indonesia shows huge gap between potential transformative zakat and its true impact achieved. BAZNAS (2023) noted national zakat potential reaching Rp. 327 trillion per year, but realization collection only Rp. 26.5 trillion or around 8.1 percent from potential said. More critical, from successful zakat collected, partly big Still distributed in a way consumptive without create change structural in condition economy mustahik (Canggih, Fikriyah, & Yasin, 2017). BAZNAS data (2022) shows that only around 4.2 percent successful mustahik improve economic status in a way significant after receive productive zakat programs.

problem that explains gap This lies in the inaccuracy paradigm management of zakat which is still dominated by the approach distribution-centric and orientation financial solely. Most of the productive zakat programs designed based on logic empowerment economy conventional without integrate in a way explicit framework normative maqasid sharia as foundation program design and evaluation. As a result, productive zakat lost spiritual, moral, and social dimensions that should be differentiate it fundamentally from credit micro conventional (Asutay, 2012; Chapra, 2008). Problems second is absence framework comprehensive evaluation For measure success of the productive zakat program; indicators financial solely No adequate For catch dimensions more empowerment in what it should be become the purpose of zakat (Haneef & Furqani, 2011).

Study on productive zakat and empowerment mustahik has develop in a number of cluster First focus on impact economics : Beik and Arsyianti (2016) developed the CIBEST model for measure multidimensional impact of zakat ; Sartika (2008) studied The impact of productive zakat in Wonosobo ; Pratama (2015) evaluated effectiveness of the BAZNAS program; Ahmad, Nor, and Daud (2015) analyzed impact term Length of productive zakat in Malaysia. Cluster second focus on governance institutional : Firdaus et al. (2012) reviewed efficiency zakat collection institutions ; Kasri (2016) evaluated effectiveness zakat targeting. Cluster third focuses on maqasid : Chapra (2008) applies maqasid in development Islamic economics ; Mohammed, Taib, and Hamid (2008) operationalized it maqasid For evaluation of Islamic banks; Bedoui and Mansour (2015) developed measurement based maqasid.

Although literature Enough developing , there are three the gap that justifies study this. First, not yet There is study integration impact productive zakat economy with framework maqasid sharia. Second , not yet reviewed in a way deep transformation mustahik-muzakki as external with identify conditions that make it possible. Third, it has not explored in a way conceptual to business program supervision as mechanism mediation in achievement dimensions maqasid.

Based on description the there is a number of novelty in study This namely : (i) operationalization comprehensive five dimensions maqasid as framework evaluation of productive zakat ; (ii) analysis conceptual about condition transformation mustahik-muzakki from perspective maqasid ; and (iii) formulation of the Empowerment Model Mustahik Based Maqasid (MPBM) which is integrative and operational based on synthesis critical literature classical, contemporary, and empirical.

METHODOLOGY

Study This use method qualitative with approach studies library of a nature descriptive-analytical. Literature study in study This No just collection reference as support argument, but rather is method study That carried out by oneself through procedure systematic and can audited (Zed, 2022). In epistemological, research This adopt interpretivist- constructivist position which views knowledge built through interpretation critical to text, data, and arguments from various tradition scientific (Creswell, 2014; Moleong, 2021). Analysis descriptive done For describe in a way accurate draft maqasid sharia, the concept of productive zakat, and findings empirical from various research. Analysis analytical done For in a way critical evaluate strengths and limitations arguments, identifying connection conceptual, and building proposition new based on synthesis critical.

Research data sources covers relevant primary and secondary literature with topic study, including : (1) Literature classical Islam, namely works of scholars of fiqh and ushul jurisprudence that discusses maqasid sharia and zakat. (2) Literature contemporary, namely article journal scientific indexed, book academic, and reports research that examines productive zakat, empowerment mustahik , and application maqasid in Islamic economics ; (3) Documents institutional, namely BAZNAS report , regulations zakat management (Law No. 23/2011), and statistical data BPS poverty. Data collection was carried out through search systematically in scientific databases (Google Scholar, JSTOR, ScienceDirect).

Data analysis was performed through four mutually exclusive stages related. First, analyze content qualitative to collected literature For identify themes main concept key, and relevant arguments with question research (Krippendorff, 2018). Second, synthesis cross-literature with integrate findings from various source For identify consensus , contradictions, and unresolved gaps answered in existing literature. Third, analysis critical-normative with evaluate findings empirical in framework maqasid sharia as standard normative , for evaluate to what extent is the existing productive zakat program reach objective maqasid in a way comprehensive . Fourth , the formulation of the conceptual model based on synthesis and analysis critical steps taken at the stage previously.

RESULTS AND DISCUSSION

1. Portrait of Productive Zakat in Indonesia: Between Potential and Reality

Study of literature describe a paradoxical portrait about productive zakat in Indonesia. In one side , Indonesia has ecosystem relatively institutional zakat develop with BAZNAS as the state zakat agency equipped with regulations comprehensive (Law No. 23/2011), hundreds of LAZs operating in various levels and basis of muzakki enormous potential . On the other hand , the impact of productive zakat to transformation condition economy mustahik Still Far from optimal (Firdaus et al., 2012; BAZNAS, 2023).

Analysis to various reports and research identify three problem structural explanation gap between potential and reality : (i) volume orientation rather than quality , where the amil institution evaluates its performance based on the amount of funds collected and the amount mustahik who are served without reflect quality impact empowerment ; (ii) limited amil capacity in monitoring business programs that require competence coaching business , market understanding , and literacy finance (Nurzaman , 2016); and (iii) non-conformity program products with need heterogeneous mustahik in conditions , capacity and needs (Hafidhuddin , 2002).

2. The Impact of Productive Zakat on the Empowerment of Mustahik Based on Maqasid

2.1. Hifzh al-Mal Dimension: Financial Empowerment

Study of various study empirical confirm impact significant positive impact of productive zakat program to dimensions hifzh al-mal. Beik and Arsyianti (2016) through the CIBEST model found shift distribution mustahik from quadrant poverty going to quadrant significant prosperity After two years of the program, Sartika (2008) reported improvement average income 23.7 percent after One program year in Wonosobo . Ahmad, Nor, and Daud (2015) in Malaysia reported improvement more large (52.6 percent) in the program designed comprehensive with mentoring intensive . However , the impact on hifzh al-mal is very conditional regarding : quality of monitoring and assistance ; suitability type business with capacity mustahik ; market accessibility ; and sufficient program duration For consolidation business (Ridwan, 2016; Kasri , 2016).

2.2. Dimensions of Hifzh al-Nafs: Empowerment of Health and Dignity

Impact of the productive zakat program to hifzh al- nafs Work through two channels . Economic channel : increasing income in a way direct increase ability fulfil need nutrition , access service health , and provide place decent living conditions . Kasri (2016) reported decline significant in food insecurity in the community productive zakat program recipients compared to group control . Psychological -spiritual path: success business increase self-efficacy, confidence self and dignity self (karamah) of the mustahik . Ibn Ashur (1946) emphasized that hifzh al- nafs covers protection dignity and honor man as Allah's vicegerent on earth , so assistance that is of a nature collegial and respectful capacity mustahik is expression operational from dimensions this (Nurzaman , 2016).

2.3. Dimensions of Hifzh al-Aql: Empowerment of Knowledge and Cognitive Capabilities

Dimensions hifzh al- aql in context of productive zakat includes two interrelated aspects related . First , improvement access children mustahik to formal education , which was confirmed by Beik and Arsyianti (2016) who found significant increase in net enrollment rate after the program. Second , development capability cognitive mustahik through training skills managerial , literacy finance , and access market information . Saad, Wahab, and Mohd (2020) found that component training No only increase capability technical business but also improve critical thinking in identify opportunity business and managing risk .

2.4. The Hifzh al-Nasl Dimension: Empowering Sustainability Across Generations

Dimensions hifzh al- nasl is the least dimension get attention in evaluation of existing productive zakat programs — reflects domination orientation term short in measurement impact . Al-Hasan (2021) identified that successful mustahik build business sustainable show behavior planning finance term longer length good , including ownership savings For education child , plan inheritance business , and investment in assets that can inherited . Anwar and Sari (2019) found correlation significant positive between the success of the productive zakat and investment program mustahik in education children outside education base must .

2.5. Dimensions of Hifzh al-Din: Spiritual Empowerment and Religiosity

Dimensions hifzh al-din is the most distinctive dimension from framework maqasid compared to framework evaluation empowerment conventional . At the individual level, the ability mustahik For fulfill the obligation of zakat is moment when hifzh al-mal (success) financial) in direct activate hifzh al-din (zakat obligation)— a synergy maqasid which makes transformation mustahik-muzakki as achievement meaningful multidimensional . At the community level , Beik and Arsyianti (2016) through the CIBEST model found that improvement condition economy mustahik correlated positive significant with improvement spiritual index that includes quality worship practices , participation religious and caring social.

3. Transformation of Mustahik-Muzakki: A Conceptual Analysis Based on Maqasid

Transformation mustahik become zakat payer is the ultimate outcome of the most meaningful productive zakat program in a way theological . In framework maqasid , transformation This represent synergy simultaneous achievement all five dimensions : hifzh al-mal is realized through accumulation riches beyond nisab ; hifzh al- nafs through dignified and independent life ; hifzh al- aql through capability continuous managerial developing ; hifzh al- nasl through foundation economy that can inherited ; and hifzh al-din through ability fulfill obligation to pay zakat and contribute to the welfare community.

Study of literature identify six conditions that are together allows transformation This occurs : (1) conformity type business with capacity and interest mustahik (Sartika , 2008); (2) the quality and duration of the program is at least two to three year with consistent assistance (Ahmad et al., 2015); (3) facilitated market accessibility in a way active by LAZ (Kasri , 2016); (4) literacy enabling Islamic finance management business in a way responsible answer term length (Saad et al., 2020); (5) support family as source Power crucial remember characteristics of mustahik MSMEs in general scale House stairs (Anwar & Sari, 2019); and (6) spiritual motivation that creates commitment beyond calculation economy only (Qaradawi , 2005; Al-Hasan, 2021).

4. Maqasid-Based Mustahik Empowerment Model

Based on analysis from description a number of studies literature previously studied , then in study This formulate something modeling namely the empowerment model mustahik based on principle maqasid sharia which consists of from three layer interconnected components interact . *First* , Maqasid as foundation Normative : Maqasid sharia no only used

For evaluate success a program that has been executed, but maqasid sharia is used as reference in make planning a program. With maqasid sharia, then in stage planning Already covers clear program objectives, implementation strategies, standards measurement success, and standards accountability.

Second, Ability Mustahik : exists four dimensions the basics that must be owned by mustahik, namely ability finance, ability managerial, ability social , and spiritual abilities. *Third*, Ecosystem Empowerment : there is four pillars arranged covering access financing with appropriate sharia principles with need specific effort ; giving intensive and continuous training , mentoring and supervision mustahik ; Amil facilitates market access and networks business ; and coaching values and literacy Islamic finance as foundation identity future muzakki.

CONCLUSION

First, productive zakat proven in a way consistent in literature produce impact empowerment distant mustahik more comprehensive and sustainable compared to consumptive zakat, however its effectiveness is very conditional to quality design, implementation , and monitoring of the program. Findings This confirm that transformation paradigm from " fund distribution " to " empowerment " based maqasid " not just adjustment technical but change orientation fundamental institutional framework . Second , the maqasid syariah offers standard evaluation that is qualitative more comprehensive and more in accordance with the goals of Islam compared indicator financial solely . Operationalization of the five dimensions maqasid (hifzh al-din, hifzh al- nafs , hifzh al- aql , hifzh al- nasl, hifzh al-mal) as criteria evaluation produce a clearer picture accurate about success empowerment and identification the necessary dimensions get attention more.

Third, transformation mustahik become zakat payer as the ultimate outcome that represents synergy achievement all over dimensions maqasid is not aspirations utopian theology but real and achievable achievements improved the probability through program design that integrates six identified conditions : conformity effort , quality and duration of the program, market accessibility, literacy Islamic finance, support family, and spiritual motivation. Fourth, monitoring business programs mustahik is mechanism the most determinant empowerment in determine quality and sustainability the impact of productive zakat is far beyond The role of distributed business capital . Implications the most pressing policies is : (i) BAZNAS and all LAZ adopt system evaluation impact based maqasid as standard national accountability ; (ii) investment in improvement capacity of zakat collectors as companion business become priority allocation source Power institutions ; and (iii) integration component literacy Islamic finance and spiritual development as part not inseparable from every productive zakat program that aims transformation mustahik-muzakki.

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