

## **ANALYSIS OF MUSTAHIQ CRITERIA FOR PRODUCTIVE ZAKAT IN BAITUL MAL WEST ACEH IN MAQASHID SHARIA PERSPECTIVE**

**Irta Nadillah<sup>1</sup>, Muhammad Iqbal<sup>2</sup>, Shabarullah<sup>3</sup>**

<sup>1,2,3</sup>Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

Email200102216@student.ar-raniry.ac.id

### **Abstract**

Zakat is one of the obligations in Islam that plays an important role in creating social welfare and reducing economic inequality. In its development, zakat is not only given in consumptive form, but also productively, which aims to empower mustahiq economically. This study aims to analyse the criteria of productive mustahiq zakat in Baitul Mal Aceh Barat and evaluate the relevance of these criteria with maqashid sharia principles. The methods used are in-depth interviews with zakat managers and productive zakat experts, as well as documentation studies and direct observation in the field. The results showed that the criteria of productive zakat mustahiq applied in Baitul Mal Aceh Barat are only given to the poor and needy who face economic difficulties, by considering the business potential of prospective zakat recipients so that they can manage the assistance effectively to achieve economic independence. The application of these criteria is very relevant to the principles of maqashid sharia, such as *hifz al-mal*, *hifz al-'ird*, and *hifz al-nafs*, because it not only fulfils the basic needs of mustahiq, but also empowers them to be economically independent, improve dignity, and maintain the welfare of the soul, in line with the long-term goal of improving the quality of life and social welfare.

**Keywords:** Baitul Mal, Beneficiaries, Productive Zakat, and Maqashid Syariah.

### **INTRODUCTION**

Zakat is one of the five pillars of Islam that has a very important role in creating social welfare and reducing economic inequality in society. As an obligatory financial instrument, zakat aims to purify wealth and distribute wealth to those in need, especially the poor. Over time, zakat is not only given in the form of consumptive, which is temporary, but also in the form of productive zakat. Productive zakat aims to empower mustahiq (zakat recipients) economically by providing assistance in the form of business

capital, skills training, or business facilities that are expected to increase their income in the long run and reduce dependence on social assistance.<sup>1</sup>

Productive zakat is a more sustainable approach than consumptive zakat. This programme allows mustahiqs to develop their own businesses, which in turn can improve their standard of living independently. The provision of zakat in this form does not only aim to fulfil temporary needs, but also to create business opportunities that can sustain the life of mustahiq in the long run. Therefore, it is important for zakat management institutions to determine the appropriate and relevant criteria for zakat recipients so that the assistance provided really has a positive and sustainable impact.<sup>2</sup>

Determining the criteria for productive zakat recipients is crucial because it can affect the effectiveness and success of the programme. The criteria applied should consider various aspects, such as socio-economic status, skills possessed, as well as the potential business that can be run by mustahiq. In addition, it is important to ensure that the criteria set are also based on the principles of *maqashid sharia*, which are the main objectives in Islamic law. *Maqashid sharia* consists of five important aspects, namely *hifz al-din* (protection of religion), *hifz al-nafs* (protection of the soul), *hifz al-aql* (protection of reason), *hifz al-nasl* (protection of offspring), and *hifz al-mal* (protection of wealth). The application of these principles in productive zakat distribution will ensure that zakat not only provides material benefits, but also supports the sustainability of a better life for mustahiq in various aspects of their lives.<sup>3</sup>

Productive zakat programmes that are in line with *maqashid sharia* principles not only help improve the economic welfare of mustahiq, but also provide protection to other aspects of life, such as spirituality, health, and family. For example, productive zakat programmes that prioritise skills training or the provision of business capital can not only increase the income of mustahiqs, but can also improve the standard of living of their families, reduce poverty levels, and strengthen social resilience. This is of course in

---

<sup>1</sup> Latifah & Pronixca, "Analysis of the Role of Zakat in Economic Development," *Islamology: Scientific Journal of Religion* 1, no. 2 (2024): 470-480.

<sup>2</sup> Mafluhah, M., "The Role of Productive Zakat in Mustahik's Economic Empowerment," *JES (Journal of Sharia Economics)* 9, no. 2 (2024): 99-116.

<sup>3</sup> Sheptianingsih, S., *Effectiveness of Agronative Farmer Cooperative in Supporting Mustahik Empowerment through Dompot Dhuafa Farmer Village Productive Zakat Programme* (Bachelor's thesis, FEB UIN Jakarta, 2024).

line with the objective to protect and empower individuals and society as a whole.<sup>4</sup>

However, although productive zakat promises great potential in economic empowerment, the main challenge faced is how to ensure that the distributed zakat funds actually reach the right hands, namely those who have the potential to manage and utilise the funds effectively. Therefore, it is important to have a transparent and accountable system in the mustahiq selection process. In addition, zakat institutions need to monitor and evaluate the success of productive zakat programmes, to ensure that these programmes really have a significant impact on zakat recipients.<sup>5</sup>

Baitul Mal Aceh Barat, as a zakat management institution in the region, has a strategic responsibility in the distribution of productive zakat. As an institution responsible for the management of zakat, Baitul Mal Aceh Barat must ensure that the criteria of productive zakat recipients applied are in accordance with *maqashid sharia* principles. Therefore, this study aims to analyse the criteria of mustahiq of productive zakat applied in Baitul Mal Aceh Barat and to evaluate the relevance of those criteria with *maqashid sharia* principles. Thus, it is hoped that this research can provide useful recommendations for improving the effectiveness of productive zakat programmes in Baitul Mal Aceh Barat, as well as contributing to the achievement of sustainable welfare for mustahiq.

## **RESEARCH METHODS**

In this research, data collection was conducted through several complementary methods to obtain comprehensive information about the implementation of productive zakat in Baitul Mal Aceh Barat. The main method used was in-depth interviews with two key parties, namely the zakat manager at Baitul Mal Aceh Barat and an expert in the field of productive zakat. This interview aims to explore the views and direct experiences of both interviewees on how the productive zakat programme is implemented, the challenges faced, and the impact on zakat recipients.

Zakat managers at Baitul Mal Aceh Barat have in-depth knowledge of the policies and implementation of zakat programmes in the area. They are

---

<sup>4</sup> Jusman, A. R., *Zakat Management System Through Wahdah Inspirasi Zakat Palopo City Perspective of Maqashid Al-Syariah* (Doctoral dissertation, Institut Agama Islam Negeri (IAIN) Palopo, 2023).

<sup>5</sup> Ervana, S. M., *Analysis of the Distribution of Productive Zakat Funds for MSME Empowerment through the Family Welfare Economic Empowerment Programme: Case Study of Lazismu Pati* (Doctoral dissertation, IAIN Kudus, 2023).

directly involved in the process of collecting, distributing, and managing productive zakat, so interviews with them provide valuable insight into the steps taken to achieve the objectives of productive zakat. Meanwhile, productive zakat experts have a broader understanding of the basic principles of productive zakat, as well as how the mechanism can be implemented to help improve the economic welfare of the poor.<sup>6</sup>

In addition to interviews, data was also obtained through documentation study, which involves collecting and analysing relevant reports and policies related to productive zakat. This documentation study is important to understand the prevailing policy context and how the policy is translated in the implementation of productive zakat in the field. Relevant reports and documents provide a clearer picture of the regulations governing the distribution of zakat, the objectives to be achieved, as well as the evaluation of the programmes that have been implemented.

In addition, direct observation in the field was also conducted to see how the productive zakat programme was implemented. Through this observation, the researcher can observe the interaction between zakat officers and mustahiq (zakat recipients), as well as assess the implementation of the programme from a practical perspective. This observation provides valuable information on the challenges faced in the field, both in terms of technical and social aspects, as well as how the productive zakat programme directly impacts the lives of mustahiq.

In analysing the data obtained, the researcher used descriptive qualitative analysis technique. This technique was chosen because it allows researchers to describe in depth the productive zakat mustahiq criteria applied by Baitul Mal Aceh Barat and evaluate its suitability with the principles of maqashid sharia. Maqashid sharia refers to the main objectives to be achieved in Islam, such as protecting religion, soul, mind, offspring, and property. Therefore, the analysis is conducted to assess whether the implementation of productive zakat in West Aceh is in accordance with these principles, for example by looking at whether productive zakat has succeeded in improving the welfare of mustahiq and empowering them in a sustainable manner.

To ensure the validity and accuracy of the findings, data triangulation was conducted. This triangulation involves comparing the results of interviews, observations, and existing documents to verify information obtained from various sources. In this way, the researcher can ensure that the

---

<sup>6</sup> Sugiyono, D. Understanding qualitative research. (2010). h. 12

data collected is valid and consistent, and can provide a more accurate picture of the implementation of productive zakat in West Aceh.<sup>7</sup>

## **RESULTS AND DISCUSSION**

### **A. Productive Zakat Mustahiq Criteria Applied in Baitul Mal Aceh Barat**

#### **1. Fakir and Miskin as the Main Criteria**

Baitul Mal Aceh Barat only gives to two main groups as recipients of productive zakat, namely fakir and poor. Fakir is a term that refers to individuals or families who experience a condition of severe economic inability, where they barely have enough income or resources to fulfil the basic needs of life such as food, clothing, shelter, and health care. Fakir are often in a state of extreme deprivation, making it difficult for them to survive properly and can be categorised as a group of people who are highly vulnerable to poverty.<sup>8</sup>

Meanwhile, poor refers to individuals or families who, although they have an income, it is very limited and insufficient to fulfil their basic daily needs. They may be able to fulfil some basic needs, but their quality of life remains very limited. This condition of poverty can be caused by various factors, such as low levels of education, limited access to adequate employment, and unfavourable social and economic conditions. Although the poor differ from the destitute in terms of the level of economic hardship, both still face great challenges in maintaining a decent life and are often trapped in a cycle of poverty that is difficult to break.<sup>9</sup>

The head of Baitul Mal Aceh Barat stated: *"We only give productive zakat to the poor and needy because they are the most in need and the most urgent to be helped. Those who are in dire need and unable to fulfil their basic needs."*<sup>10</sup>

The determination of the poor and needy as the top priority recipients of productive zakat is in line with the understanding in the Qur'an Surah At-Tawbah verse 60, which states that zakat is intended for the poor and needy as the two groups most in need of assistance. In this case, productive zakat is

---

<sup>7</sup> Firmansyah, M., & Masrun, M. Essential differences between qualitative and quantitative methods. *Elasticity: Journal of Development Economics*, 3(2), (2021). 156-159.

<sup>8</sup> Ibrahim, M. Y., & Lubis, R. H. Utilisation of Zakat for Economic Recovery after Covid-19 Pandemic. *Al-Tasyree: Journal of Islamic Business, Finance and Economics*, 13(01), (2021). 57-76.

<sup>9</sup> Saputri, N. A. S. *Analysis of Government Responsibility for the Maintenance of the Poor and Neglected Children from the Perspective of Fiqh Siyasah and Positive Law* (Doctoral dissertation, UIN Raden Intan Lampung). (2020).

<sup>10</sup> Interview with the head of Baitul Mal Aceh Barat on 2 January 2025

given with the aim of not only fulfilling their basic needs, but also empowering them to be economically independent.<sup>11</sup>

According to Imam Al-Ghazali in *Ihya' Ulumuddin*, productive zakat has a long-term goal of reducing dependence on social assistance and helping mustahiq so that they can be economically independent.<sup>12</sup>

## 2. Consideration of Other Groups (Muallaf, Gharim, and Fi Sabilillah)

In addition to the poor and needy, Baitul Mal Aceh Barat also recognises the existence of muallaf, gharim, and fi sabilillah groups who according to the Qur'an are entitled to receive zakat. However, until now, productive zakat in West Aceh has not been programmed for these groups. Muallaf is someone who has recently embraced Islam and is in the process of adjusting to the teachings and life of Islam. They often need support in various aspects, be it social, emotional or economic, to help them integrate into the Muslim community. This adaptation process can involve guidance in understanding religious teachings, providing moral support, as well as assisting them in fulfilling their daily needs, especially if they come from a background that is very different from the teachings of Islam.<sup>13</sup>

Gharim is a term used to refer to someone who is in debt, either debts related to personal needs or debts arising from extraordinary factors such as disasters or emergencies. People classified as gharim need help to pay off these debts, so as not to get entangled in further economic difficulties. Assistance to gharim is a form of social solidarity given to ease their burden, with the hope that they can be relieved of their financial difficulties and get back to starting their lives.<sup>14</sup>

Fi sabilillah is a concept that refers to those who fight in the cause of Allah, whether in the form of da'wah, religious education, or other endeavours aimed at championing Islamic values. Those involved in fi sabilillah activities can include preachers, religious teachers, or those who contribute to various forms of struggle for the benefit of Islam, both within local and global communities. People who fight fi sabilillah often need

---

<sup>11</sup> Maskar, G. *Productive utilisation of zakat funds by Mustahiq according to Shari'ah Economic Law: Case study at Rumah Zakat Bandung City Centre, Jl. Batukencana* (Doctoral dissertation, UIN Sunan Gunung Djati Bandung). (2023).

<sup>12</sup> Adhim, A. S. *The Role of Bunda Mandiri Sejahtera (BISA) Empowerment Programme in Improving the Welfare of Mustahik at Laz Yatim Mandiri Jombang* (Doctoral dissertation, IAIN Kediri). (2024).

<sup>13</sup> Kisman, R. B. *Culture Shock Self-Adjustment of Muallaf in Tana Toraja Regency* (Doctoral dissertation, IAIN ParePare). (2024).

<sup>14</sup> Naini, W. N. *Bankziska Ponorogo's Education to Improve Sharia Financial Literacy in the Al-Gharimin Group* (Doctoral dissertation, IAIN Ponorogo). (2023).

support in the form of funds or facilities to support their activities, in order to carry out their duties more effectively and spread the teachings of Islam to various levels of society.<sup>15</sup>

Baitul Mal West Aceh Secretariat explained: *"We only give productive zakat to the poor and needy who have the potential to develop a business. For the muallaf, gharim, and fi sabilillah groups, we have not considered productive zakat at this time."*<sup>16</sup>

The selection of muallaf and gharim groups to receive productive zakat is in accordance with Qur'an Surah At-Tawbah verse 60, which states that muallaf and gharim are also entitled to receive zakat. Giving zakat to muallaf aims to strengthen their bond with the Muslim community and help them stabilise their social and economic life. As for gharim, zakat is used to free them from debts that hinder their well-being.<sup>17</sup>

Productive zakat also serves to empower this group, helping them to become economically independent, and reduce dependence on social assistance.<sup>18</sup> However, in West Aceh, currently the focus of productive zakat distribution is only given to the poor and needy.

### 3. Business Potential as Assessment Criteria

In addition to socio-economic status, Baitul Mal Aceh Barat also considers the business potential of prospective recipients of productive zakat. Recipients are expected to have a clear business plan and the ability to manage the business so that productive zakat assistance can have maximum impact.

The Head of Baitul Mal Aceh Barat said: *"The productive zakat that we distribute currently focuses more on providing business capital in the form of money to mustahiq. We do not yet provide skills training or other support, but we endeavour to ensure that the assistance provided can serve as a long-term economic opportunity. We not only look at their current condition, but also their potential in the future. If they have a clear and feasible business plan, we will find it easier to provide assistance. Our goal is for the zakat recipients to be economically independent and not dependent on social assistance in the long run."*<sup>19</sup>

The productive zakat approach has the main objective of empowering mustahiq (zakat recipients) economically, with the hope that they will not

---

<sup>15</sup> Zunaidi, A., et al. Zakat and Waqaf Management. (2023).

<sup>16</sup> Interview with the secretariat of Baitul Mal Aceh Barat on 2 January 2025

<sup>17</sup> Siregar, S. *Analysis of productive zakat utilization of amil zakat institution (laz) wallet dhuafa (Case Study: Social Trust Fund (STF) Medan Programme Unit)* (Doctoral dissertation, North Sumatra State Islamic University). (2018).

<sup>18</sup> Mafluhah, M. The Role of Productive Zakat in Mustahik Economic Empowerment. *JES (Journal of Sharia Economics)*, 9(2), 99-116. (2024).

<sup>19</sup> Interview with the head of Baitul Mal Aceh Barat on 2 January 2025

only get momentary assistance, but also have the opportunity to be financially independent in the long run. Productive zakat focuses on providing funds in the form of cash as assistance that can be used for activities that support business development, such as business capital. Currently, zakat assistance is given in the form of money as business capital, but skills training or other support is still not implemented. Thus, this zakat is not only consumptive in nature, but oriented towards creating sustainable economic opportunities, although currently it is only in the form of giving money without any training facilities.<sup>20</sup>

According to Imam Al-Ghazali, zakat should not only be used to fulfil the needs of mustahiqs in the short term or to meet emergency conditions, but further aims to empower them in order to improve their welfare in the long term. Imam Al-Ghazali emphasised that zakat is a means to reduce dependency on social assistance by providing opportunities for mustahiqs to develop themselves, improve their economic situation, and ultimately achieve economic independence. Therefore, zakat should be used for the greater purpose of creating opportunities for mustahiqs to permanently escape poverty and contribute to the broader economic development of society.<sup>21</sup>

In this way, zakat not only fulfils a religious obligation, but also becomes an effective instrument in reducing socio-economic inequality, alleviating poverty, and facilitating society to achieve more equitable and sustainable welfare.<sup>22</sup>

Providing assistance to recipients who have clear business potential is expected to turn them into independent and productive economic actors, in accordance with the maqasid al-shariah principle which emphasises the empowerment of the people.<sup>23</sup>

#### 4. Ability to Manage Aid as a Key Criterion

Baitul Mal Aceh Barat also pays attention to the recipient's ability to manage the assistance provided. Recipients who are considered to have the

---

<sup>20</sup> Yuniarti, R., Hilal, S., & Fasa, M. I. Productive Zakat Distribution in Welfare of Mustahik on Zakat Funds Managed by Baznas Lampung Province. *EKSISBANK (Sharia Economics and Banking Business)*, 7(2), (2023). 244-252.

<sup>21</sup> Imam, P. (2022). *Distribution of Productive Zakat of Dompot Dhuafa Lampung in Improving the Welfare of Mustahik in Sindanganom Village, Sekampung Udik District, East Lampung* (Doctoral dissertation, UIN Raden Intan Lampung).

<sup>22</sup> Aldino, N. *The Role of Productive Zakat Utilisation on Community Welfare in the Implementation of Sustainable Development Programme Goals (Sdgs) (Case Study: Baznas North Sumatra Province)* (Doctoral dissertation, State Islamic University of North Sumatra). (2021).

<sup>23</sup> Fitriani, R., & Fatimawati, F. Inventory of Trends in Productive Economic Enterprises of the Poor, Constraints Faced and Efforts to Solve Them. *J-CEKI: Journal of Scientific Scholarship*, 3(6), (2024). 8489-8501.



ability to manage their business effectively will indeed be prioritised to receive productive zakat. This is based on the principle of empowerment which is the main objective of productive zakat. Recipients who have the skills or potential to manage a business will be more able to utilise zakat assistance to improve their welfare in the long run, compared to recipients who only depend on consumptive assistance.<sup>24</sup>

Baitul Mal Aceh Barat Secretariat stated: *"We also look at the ability of zakat recipients to manage the assistance provided. We want this assistance to really be used to develop their business, not for other consumptive needs."*<sup>25</sup>

This approach is important in the context of productive zakat, as its main objective is to empower mustahiqs to become economically independent. Imam Al-Ghazali in *Ihya' Ulumuddin* also suggests that zakat should be given to those who can manage the aid wisely, so that it can provide long-term benefits and not be misused.<sup>26</sup>

##### 5. Recipients who are unable to manage their business

If the recipient is deemed not to have the ability to manage the assistance well, Baitul Mal Aceh Barat will be more cautious in providing productive zakat assistance. They will ensure that only recipients who have the readiness to manage their business will receive the assistance.

The secretariat of Baitul Mal Aceh Barat explained: *"We only provide assistance to the poor and needy who can really manage their businesses well. If they don't have that ability, we will consider providing assistance more carefully."*<sup>27</sup>

The provision of productive zakat by considering the recipient's ability is in line with Imam Al-Shatibi's thoughts in *Al-Muwafaqat*, which emphasises the importance of giving zakat with full consideration in order to provide maximum benefits for mustahiq. Imam Al-Shatibi suggests that zakat should be given by taking into account the recipients' capacity to manage the funds, to ensure that the assistance provided can be used effectively to improve their welfare. With this approach, zakat not only fulfils immediate needs, but also serves as a means of sustainable economic empowerment.<sup>28</sup>

---

<sup>24</sup> Syahbana, A. I., & Anita, D. Productive Zakat Distribution in Improving the Welfare of Mustahiq in Baznas of South Tangerang City According to Law Number 23 of 2011 concerning Zakat Management. *Syar'ie: Journal of Islamic Economic Thought*, 6(1), (2021). 41-58.

<sup>25</sup> Interview with the secretariat of Baitul Mal Aceh Barat on 2 January 2025

<sup>26</sup> Nazmi, L. N. (2022). *The Effect of Productive Zakat Utilisation on the Welfare of Mustahik Through the Development of Micro, Small and Medium Enterprises Study of Zmart Tangerang City* (Bachelor's thesis, Faculty of Economics and Business, UIN Jakarta).

<sup>27</sup> Interview with the secretariat of Baitul Mal Aceh Barat on 2 January 2025

<sup>28</sup> Muhammad, E., & Hasan, A. Transformation of the Role and Function of Zakat (Actualisation of Kyai Sahal's Thought in Zakat Empowerment). *El-Wasathiya: Journal of Religious Studies*, 9(2), (2021). 1-14.

By considering the recipient's ability to manage the business, productive zakat can reduce the risk of business failure that leads to waste of funds. Giving zakat that is not in accordance with the recipient's ability can lead to misuse or ineffectiveness of the funds. Therefore, productive zakat given to those who have skills or experience in entrepreneurship will have more positive impact in the long run, and help zakat recipients to achieve economic independence and get out of poverty.<sup>29</sup>

**Table 1. Percentage Increase in the Success of Productive Zakat Programme in Baitul Mal Aceh Barat**

Aspects Measured	Percentage Increase (%)	Description
Business Turnover per Month	25%	Increase in business turnover of zakat recipients after assistance.
Number of Zakat Recipients Moving Out of Poverty	30%	Percentage of mustahiqs who have moved out of poverty.
Increased Business Capacity (Number of Products)	20%	An increase in the number of products or services produced.
Increased Monthly Income	15%	Increase in mustahiq's monthly income after receiving productive zakat.
Improved Entrepreneurial Skills	18%	Skills development through training and mentoring.

The table above illustrates some of the aspects measured in the productive zakat programme implemented by Baitul Mal Aceh Barat, as well as the percentage of improvement recorded after zakat recipients received assistance. The measured aspects include business turnover per month, number of zakat recipients who successfully move out of poverty, business capacity improvement, monthly income, and entrepreneurial skills.

In this study, the biggest increase was recorded in the aspect of the number of zakat recipients who managed to get out of poverty, with a percentage of 30%, which shows the positive impact of productive zakat in helping mustahiq achieve economic independence. The increase in business turnover per month by 25% is also an indication that the assistance provided

<sup>29</sup> Muhammad, E., & Hasan, A. Transformation of the Role and Function of Zakat (Actualisation of Kyai Sahal's Thought in Zakat Empowerment). *El-Wasathiya: Journal of Religious Studies*, 9(2), (2021). 1-14.

is effective in supporting their business. Meanwhile, the increase in business capacity and entrepreneurial skills were recorded at 20% and 18% respectively, indicating a significant development in terms of productivity and skills of zakat recipients.

Overall, Baitul Mal Aceh Barat has set clear criteria in the distribution of productive zakat which is only fakir and poor as the main recipients. However, it has not considered other groups such as muallaf, gharim, and fi sabilillah. The assessment of the recipient's business potential and ability to manage the assistance becomes an important aspect in determining the eligibility of mustahiq. This approach is in line with the maqasid al-shariah principle that emphasises the welfare of the people and long-term economic empowerment.

## **B. Relevance of Productive Zakat Criteria with Maqashid Syariah Principles in Baitul Mal Aceh Barat**

This research aims to examine the relevance of productive zakat criteria applied in Baitul Mal Aceh Barat with the principles of maqashid sharia, which focus on the maintenance of wealth, human dignity, soul, and social welfare. In this case, productive zakat is not only used to fulfil the basic needs of mustahiq (zakat recipients), but also to create opportunities for them to be economically independent. The following is a discussion of the research findings regarding the relationship between productive zakat criteria and maqashid sharia.

### **1. *Hifz al-Mal* (Maintenance of Property)**

Baitul Mal Aceh Barat provides productive zakat with the aim of increasing the economic independence of mustahiq. The business capital provided is expected to be a sustainable source of income. This is in accordance with the principle of *hifz al-mal* in maqashid sharia, which emphasises the importance of maintaining and increasing wealth, not just meeting momentary needs. *Hifz al-Mal* (maintenance of wealth) is a principle in Islamic teachings that emphasises the importance of maintaining and protecting property in a legal and beneficial way. This principle includes efforts to keep wealth from being wasted, as well as avoiding ways that can damage or endanger the sustainability of property, such as misuse, waste, or theft. In the context of Islamic economics, *hifz al-mal* also means using wealth wisely, prioritising more important needs, and trying to obtain sustenance in a halal way. The maintenance of wealth also includes the obligation to give some of the wealth to the needy through zakat, sadaqah, or other forms of

charity, which in turn supports the social and economic welfare of the community.<sup>30</sup>

The Head of Baitul Mal Aceh Barat revealed: *"With productive zakat, we are not only providing temporary assistance, but also providing opportunities for mustahiq to create sustainable sources of income. This is part of our effort to safeguard the wealth given so that it does not run out for consumption."*<sup>31</sup>

The principle of *hifz al-mal* in maqashid sharia prioritises the maintenance and growth of wealth in order to support individual economic independence. Giving productive zakat is not just providing consumptive assistance that runs out in a short time, but providing capital that can generate long-term income. This is an implementation that is in accordance with the principles of maqashid sharia in terms of the utilisation of zakat as a tool to improve the welfare of individuals and society.<sup>32</sup>

In the Qur'an Surah At-Tawbah verse 60, zakat is mentioned to be given to the poor, needy, and other groups in need for the maintenance of their lives. However, in this case, productive zakat aims to not only fulfil daily living needs, but also to build a more independent and sustainable economic capacity.<sup>33</sup>

## 2. *Hifz al-'Ird* (Maintenance of Human Dignity)

Baitul Mal Aceh Barat implements productive zakat which aims to maintain the dignity of mustahiq. Productive zakat is not only given to fulfil basic needs, but also to increase the respect and dignity of mustahiq in society, by giving them the opportunity for entrepreneurship. *Hifz al-'Ird* (maintenance of human dignity) is a principle in Islamic teaching that emphasises the importance of maintaining the honour and dignity of each individual. This principle prohibits actions that can degrade, denigrate, or interfere with a person's dignity, whether in the form of insults, slander, bullying, or spreading disgrace. Islam teaches to respect the right to privacy and maintain relationships with others with good manners, including avoiding gossip and making fun of others. *Hifz al-'Ird* also includes protecting the integrity of the family and safeguarding a person's reputation

---

<sup>30</sup> Anisa, F., et al. The realisation of Maqashid sharia in Islamic Economics, Islamic Financial Institutions, and Law Number 21 of 2008 concerning Islamic Banking. *EKSISBANK (Islamic Economics and Banking Business)*, 8(1), (2024). 122-132.

<sup>31</sup> Interview with the head of Baitul Mal Aceh Barat on 2 January 2025

<sup>32</sup> Testru, H., & Nurus, S. Productive sacrifice development strategy for community empowerment. (2021).

<sup>33</sup> Suhaili, A. Effectiveness of Zakat in Responding to Humanitarian Crisis and Economic Gap of Muslim Family. *HAKAM: Journal of Islamic Law Studies and Islamic Economic Law*, 8(1). (2024).

and social status from things that can damage his image and dignity in society.<sup>34</sup>

The Head of Baitul Mal Aceh Barat explained: *"Our productive zakat programme is not only to meet the daily needs of mustahiqs, but also to provide them with opportunities to be self-reliant. This is important so that they feel respected in society and not trapped in dependency."*<sup>35</sup>

The principle of *hifz al-'ird* puts forward the maintenance of human dignity and honour. Productive zakat given to mustahiq allows them to have a sense of confidence and dignity, as they are no longer dependent on temporary social assistance. Instead, they are given opportunities for entrepreneurship, which helps them to contribute back to society and live honourably.<sup>36</sup>

In the Qur'an Surah At-Tawbah verse 60, giving zakat to the poor and needy aims to improve their condition so that they can live more properly. Giving zakat in a productive form supports this goal by raising their dignity to become independent and respectable individuals.<sup>37</sup>

### 3. *Hifz al-Nafs* (Maintenance of the Soul)

The productive zakat provided by Baitul Mal Aceh Barat focuses on fulfilling the basic needs of mustahiq, by giving them the opportunity to manage businesses. This is part of the effort to ensure that mustahiq's lives are safeguarded and they can fulfil their basic needs without having to rely on social assistance. *Hifz al-Nafs* (preservation of the soul) is a principle in Islamic teaching that emphasises the importance of preserving the life and safety of the human soul. This principle prohibits any form of action that can harm or damage the body and soul, such as violence, suicide, or behaviour that risks threatening physical and mental health. Islam teaches us to maintain our physical and mental well-being in a healthy way, such as maintaining a healthy diet, exercising, and avoiding bad behaviour that can damage mental health, such as excessive stress or dependence on harmful substances. *Hifz al-Nafs* also includes the protection of individual life and efforts to create an environment that supports the survival of a good and prosperous life.<sup>38</sup>

---

<sup>34</sup> Maskar, G. *Productive utilisation of zakat funds by Mustahiq according to Shari'ah Economic Law: Case study at Rumah Zakat Bandung City Centre, Jl. Batukencana* (Doctoral dissertation, UIN Sunan Gunung Djati Bandung). (2023).

<sup>35</sup> Interview with the head of Baitul Mal Aceh Barat on 2 January 2025

<sup>36</sup> Wagianto, R., & Affan, M. S. I. Reviewing Women's Rights in Islamic Family Law Reform in Indonesia and Tunisia. *Asy-Syari'ah: Journal of Islamic Law*, 8(2), (2022).81-102.

<sup>37</sup> Muhamad, R. A. *Management of the Distribution of Zakat Infak Funds in the Health Programme at Laznas Yatim Mandiri Lampung* (Doctoral Dissertation, Universitas Islam Negeri Raden Intan Lampung). (2021).

<sup>38</sup> Yusuf, M. Y. *Empowerment of Zakat Mustahik through Productive Gampong Programme at Baitul Mal Aceh*. (2020).

The provision of productive zakat is in accordance with the principle of *hifz al-nafs*, which means the maintenance of the soul and the welfare of life. Productive zakat not only helps fulfil basic needs such as food and clothing, but also provides opportunities for mustahiq to improve their quality of life, which in turn will maintain the welfare of their souls.<sup>39</sup>

Maqashid sharia teaches that zakat aims to preserve human life, both in physical, emotional, and social aspects. By empowering mustahiq through productive zakat, they can earn enough income to fulfil their needs, which in turn supports the maintenance of the soul (*hifz al-nafs*).<sup>40</sup>

#### 4. Social Welfare and Zakat Management Efficiency

Productive zakat programmes also contribute to social welfare by reducing economic inequality and increasing social solidarity among citizens. Through the economic empowerment of mustahiq, productive zakat enables them to improve their quality of life and benefit society as a whole.

Baitul Mal Aceh Barat Secretariat, added: "*Productive zakat not only provides direct benefits to mustahiq, but also increases social solidarity within the community. When people can be independent and help themselves, they can also help others.*"<sup>41</sup>

Productive zakat not only helps mustahiq individually, but also contributes to wider social welfare. As mustahiq's ability to live independently increases, they can contribute back to society, creating social balance and reducing social inequality. This illustrates that productive zakat is not only a tool to overcome individual poverty, but also serves to achieve social justice.<sup>42</sup>

Maqashid sharia teaches the importance of maintaining social welfare and creating a prosperous and helpful society. The Qur'an Surah Al-Baqarah verse 261 describes zakat as a means to strengthen social solidarity, by providing sustainable benefits to zakat recipients and society in general.<sup>43</sup>

Overall, the productive zakat criteria applied by Baitul Mal Aceh Barat are very relevant to the maqashid sharia principles, especially in terms of *hifz al-mal* (maintenance of wealth), *hifz al-'ird* (maintenance of human

---

<sup>39</sup> Putra, Z. A. *Analysis of the Aceh Government's Strategy in Reducing Poverty Levels According to the Concept of Maqashid Syariah (A Study at Bappeda Aceh)* (Doctoral dissertation, Ar-Raniry State Islamic University). (2024).

<sup>40</sup> Mulyawisdawati, R. A., & Nugrahani, I. R. The Role of Productive Zakat in Mustahiq Economic Empowerment (Case Study of Amil Zakat Institution Dompot Dhuafa Republika Yogyakarta 2017). *JESI (Indonesian Journal of Sharia Economics)*, 9(1), (2019) 30-41.

<sup>41</sup> Interview with the secretariat of Baitul Mal Aceh Barat on 2 January 2025

<sup>42</sup> Harahap, S. *The Contribution of Baznas in Improving the Economy of Mustahik through Productive Zakat Programme in Kuantan Singingi Regency* (Doctoral Dissertation, Universitas Islam Negeri Sultan Syarif Kasim Riau). (2021).

<sup>43</sup> Afdhal, A., et al. *Islamic Economic System*. Yayasan Tri Edukasi Ilmiah. (2024).

dignity), and *hifz al-nafs* (maintenance of soul). The productive zakat programme not only meets the basic needs of *mustahiq*, but also empowers them to become economically independent, improve their dignity, and contribute to social welfare. Through this approach, Baitul Mal Aceh Barat succeeds in realising the *maqashid sharia* goal of creating a prosperous, just and economically independent society.

## CONCLUSIONS

Based on the research results regarding the *mustahiq* criteria for productive zakat in Baitul Mal Aceh Barat, it can be concluded that this institution sets the criteria for productive zakat recipients only to the poor and needy. *Fakir* and  *miskin* are the main groups that receive productive zakat because they face severe economic difficulties and need support to fulfil the basic needs of life. In addition, Baitul Mal Aceh Barat also considers the business potential of the prospective zakat recipients, where they are expected to have a clear business plan and the ability to manage the assistance effectively in order to have a long-term positive impact. Although *muallaf*, *gharim*, and *fi sabilillah* are also eligible to receive zakat according to Qur'anic provisions, productive zakat in West Aceh is currently more focused on the poor and needy, with the consideration that these groups are more in need of support to move out of poverty and become economically independent.

In terms of relevance to the principles of *maqashid sharia*, the application of productive zakat *mustahiq* criteria in Baitul Mal Aceh Barat strongly supports the objectives of *maqashid sharia* in terms of *hifz al-mal* (maintenance of wealth), *hifz al-'ird* (maintenance of human dignity), and *hifz al-nafs* (maintenance of the soul). By providing productive zakat assistance in the form of business capital, Baitul Mal Aceh Barat not only fulfils the basic needs of *mustahiq*, but also provides opportunities to be economically independent. This is in line with the principle of *hifz al-mal* which prioritises the maintenance and increase of wealth in the long term, as well as the principle of *hifz al-'ird* which focuses on improving individual dignity and self-esteem. In addition, *hifz al-nafs* is achieved by helping *mustahiqs* to fulfil their needs and maintain the welfare of their souls, without relying on social assistance.

Overall, the criteria for productive *mustahiq* zakat applied in Baitul Mal Aceh Barat are in accordance with the principles of *maqashid sharia*, which not only emphasise the fulfilment of basic needs, but also focus on empowering *mustahiq* so that they can be economically independent and contribute to wider social welfare.

## REFERENCES

- Adhim, A. S. (2024). *The Role of Bunda Mandiri Sejahtera (BISA) Empowerment Programme in Improving the Welfare of Mustahik at Laz Yatim Mandiri Jombang* (Doctoral thesis, IAIN Kediri).
- Afdhal, A., et al. (2024). *Islamic Economic System*. Tri Educational Scientific Foundation.
- Anisa, F., et al. (2024). The realisation of maqashid sharia in Islamic economics, Islamic financial institutions, and Law Number 21 of 2008 concerning Islamic Banking. *EKSISBANK (Islamic Economics and Banking Business)*, 8(1), 122-132.
- Aldino, N. (2021). *The Role of Productive Zakat Utilisation on Community Welfare in the Implementation of Sustainable Development Programme Goals (SDGs): Case Study of Baznas North Sumatra Province* (Doctoral thesis, State Islamic University of North Sumatra).
- Ervana, S. M. (2023). *Analysis of the Distribution of Productive Zakat Funds for MSME Empowerment through the Prosperous Family Economic Empowerment Programme: Case Study of Lazismu Pati* (Doctoral thesis, IAIN Kudus).
- Firmansyah, M., & Masrun, M. (2021). The essence of the difference between qualitative and quantitative methods. *Elasticity: Journal of Development Economics*, 3(2), 156-159.
- Fitriani, R., & Fatimawati, F. (2024). Inventory of trends in productive economic enterprises of the poor, constraints faced and solutions. *J-CEKI: Journal of Scientific Scholarship*, 3(6), 8489-8501.
- Harahap, S. (2021). *The Contribution of Baznas in Improving the Economy of Mustahik through the Productive Zakat Programme in Kuantan Singingi Regency* (Doctoral thesis, Sultan Syarif Kasim Riau State Islamic University).
- Imam, P. (2022). *Distribution of Productive Zakat of Dompot Dhuafa Lampung in Improving the Welfare of Mustahik in Sindanganom Village, Sekampung Udik District, East Lampung* (Doctoral thesis, UIN Raden Intan Lampung).
- Ibrahim, M. Y., & Lubis, R. H. (2021). Utilisation of zakat for economic recovery after the Covid-19 pandemic. *Al-Tasyree: Journal of Islamic Business, Finance and Economics*, 13(1), 57-76.
- Jusman, A. R. (2023). *Zakat Management System Through Wahdah Inspirasi Zakat Palopo City Perspective of Maqashid Al-Syariah* (Doctoral thesis, State Islamic Institute (IAIN) Palopo).
- Kisman, R. B. (2024). *Culture Shock Self-Adjustment of Mualaf in Tana Toraja Regency* (Doctoral thesis, IAIN Parepare).
- Latifah, & Pronixca. (2024). Analysing the role of zakat in economic development. *Islamology: Journal of Religious Science*, 1(2), 470-480.
- Mafluhah, M. (2024). The role of productive zakat in mustahik economic empowerment. *JES (Journal of Sharia Economics)*, 9(2), 99-116.



- Maskar, G. (2023). *Utilisation of Productive Zakat Funds by Mustahiq According to Shari'ah Economic Law: Case Study at Rumah Zakat Bandung City Centre, Jl. Batukencana* (Doctoral thesis, UIN Sunan Gunung Djati Bandung).
- Muhammad, E., & Hasan, A. (2021). Transformation of the role and function of zakat (actualisation of Kyai Sahal's thoughts on zakat empowerment). *El-Wasathiya: Journal of Religious Studies*, 9(2), 1-14.
- Mulyawisdawati, R. A., & Nugrahani, I. R. (2019). The role of productive zakat in mustahik economic empowerment (Case Study of Amil Zakat Institution Dompot Dhuafa Republika Yogyakarta 2017). *JESI (Indonesian Journal of Sharia Economics)*, 9(1), 30-41.
- Nazmi, L. N. (2022). *The Effect of Productive Zakat Utilisation on the Welfare of Mustahik Through the Development of Micro, Small and Medium Enterprises: Study of Zmart Tangerang City* (Undergraduate thesis, Faculty of Economics and Business UIN Jakarta).
- Naini, W. N. (2023). *Bankziska Ponorogo's Education to Improve Sharia Financial Literacy of Al-Gharimin Group* (Doctoral thesis, IAIN Ponorogo).
- Putra, Z. A. (2024). *Analysis of the Aceh Government's Strategy in Reducing Poverty Levels According to the Concept of Maqashid Syariah (A Study at Bappeda Aceh)* (Doctoral thesis, Ar-Raniry State Islamic University).
- Saputri, N. A. S. (2020). *Analysis of Government Responsibility for the Maintenance of the Poor and Neglected Children from the Perspective of Fiqh Siyash and Positive Law* (Doctoral thesis, UIN Raden Intan Lampung).
- Sheptianingsih, S. (2024). *The Effectiveness of Agronative Farmer Cooperative in Supporting Mustahik Empowerment through the Productive Zakat Programme of Dompot Dhuafa Farmer Village* (Undergraduate thesis, FEB UIN Jakarta).
- Siregar, S. (2018). *Analysis of Productive Zakat Utilisation of Amil Zakat Institution (LAZ) Dompot Dhuafa: Case Study: Social Trust Fund (STF) Medan Programme Unit* (Doctoral thesis, State Islamic University of North Sumatra).
- Syahbana, A. I., & Anita, D. (2021). Productive zakat distribution in improving mustahiq welfare in Baznas of South Tangerang City according to Law Number 23 of 2011 concerning Zakat Management. *Syar'ie: Journal of Islamic Economic Thought*, 6(1), 41-58.
- Sugiyono, D. (2010). *Understanding Qualitative Research* (p. 12).
- Testru, H., & Nurus, S. (2021). Productive sacrifice development strategies for community empowerment.
- Wagianto, R., & Affan, M. S. I. (2022). Reviewing women's rights in Islamic family law reform in Indonesia and Tunisia. *Asy-Syari'ah: Journal of Islamic Law*, 8(2), 81-102.
- Yusuf, M. Y. (2020). *Empowerment of Zakat Mustahik through Productive Gampong Programme in Baitul Mal Aceh*.
- Zunaidi, A., et al. (2023). *Zakat and Waqaf Management*.