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EMPOWERING MUSTAHIQ THROUGH PRODUCTIVE ZAKAT: A MAQASHID SHARIA ANALYSIS OF THE 'SURABAYA BERDAYA' PROGRAM

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Abstract: This study evaluates the "Surabaya Berdaya" program initiated by BAZNAS Surabaya as a model of productive zakat aimed at empowering mustahiq through sustainable economic development. Grounded in the *Maqashid Shariah* framework, particularly the objective of *Hifz al-Mal* (protection of wealth), this study investigates the effectiveness of the program in transforming zakat beneficiaries into independent economic actors. A qualitative descriptive approach was employed, with data collected through interviews with program implementers and *mustahiq*, direct observations, and documentation analyses. The interview data were further analyzed using open coding techniques, allowing the emergence of key themes that were subsequently mapped to empowerment indicators. Verbatim quotations selected from informants were included to enhance methodological rigor and authenticity. The programme offers business capital, vocational training, business equipment, and ongoing mentoring to support micro-entrepreneurship. Field findings indicated increased income levels, improved financial literacy, and enhanced self-confidence among participants. Empowerment was observed through multidimensional indicators, such as self-agency, skill acquisition, resilience, and cooperative networks. The analysis shows that zakat utilization in this program aligns effectively with *Maqashid Shariah*, when combined with ethical governance, contextual sensitivity, and post-disbursement support. However, disparities in outcomes highlight the need for adaptive mentoring and personalized empowerment pathways. This study contributes to the growing literature on Islamic social finance by offering empirical insights into the operationalization of *Maqashid Shariah* in urban zakat programmes. It recommends further research into the long-term impact, integration with digital zakat systems, and policy innovation to enhance program scalability and effectiveness.

Keywords: *Hifz al-Mal, Islamic Social Finance, Maqashid Shariah, Mustahiq Empowerment, Productive Zakat.*

Abstrak: Penelitian ini mengevaluasi program “Surabaya Berdaya” yang digagas oleh BAZNAS Surabaya sebagai model zakat produktif yang bertujuan memberdayakan mustahiq melalui pembangunan ekonomi berkelanjutan. Dengan berlandaskan pada kerangka Maqashid Shariah, khususnya tujuan Hifz al-Mal (perlindungan harta), penelitian ini mengkaji efektivitas program dalam mengubah penerima zakat menjadi pelaku ekonomi yang mandiri. Pendekatan deskriptif kualitatif digunakan, dengan data dikumpulkan melalui wawancara dengan pelaksana program dan mustahiq, observasi langsung, serta analisis dokumentasi. Data hasil wawancara dianalisis lebih lanjut dengan teknik open coding, sehingga memungkinkan munculnya tema-tema kunci yang kemudian dipetakan pada indikator pemberdayaan. Kutipan verbatim terpilih dari informan disertakan untuk meningkatkan ketelitian metodologis dan keaslian temuan. Program ini memberikan modal usaha, pelatihan keterampilan, peralatan usaha, serta pendampingan berkelanjutan guna mendukung kewirausahaan mikro. Temuan lapangan menunjukkan adanya peningkatan pendapatan, literasi keuangan yang lebih baik, serta peningkatan rasa percaya diri di kalangan peserta. Pemberdayaan teramati melalui indikator multidimensional seperti kemandirian, perolehan keterampilan, ketangguhan, dan terbentuknya jaringan koperatif. Analisis menunjukkan bahwa pemanfaatan zakat dalam program ini selaras secara efektif dengan Maqashid Shariah ketika dikombinasikan dengan tata kelola yang etis, sensitivitas kontekstual, dan dukungan pasca-distribusi. Namun demikian, perbedaan hasil di antara peserta menegaskan perlunya pendampingan yang adaptif dan jalur pemberdayaan yang lebih personal. Studi ini memberikan kontribusi pada literatur yang berkembang mengenai keuangan sosial Islam dengan menawarkan wawasan empiris tentang operasionalisasi Maqashid Shariah dalam program zakat perkotaan. Penelitian ini merekomendasikan kajian lebih lanjut mengenai dampak jangka panjang, integrasi dengan sistem zakat digital, serta inovasi kebijakan untuk meningkatkan skalabilitas dan efektivitas program.

Kata kunci: *Keuangan Sosial Islam, Maqashid Syariah, Pemberdayaan Mustahiq, Perlindungan Harta (Hifz al-Mal), Zakat Produktif.*

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INTRODUCTION

Zakat, as one of the central pillars of Islam, has long been recognized for its potential to function not only as a religious obligation, but also as a mechanism for socioeconomic redistribution and poverty alleviation in Muslim communities. As a mandatory charitable contribution, zakat is expected to bridge the socioeconomic divide between the affluent and the disadvantaged by channeling wealth from those who are financially capable to those in need.[1] In contemporary Islamic finance discourse, the notion of productive zakat has emerged as a compelling alternative to the traditional consumptive approach with the aim of fostering economic resilience and empowerment among *mustahiq* (zakat recipients).[2] Productive zakat focuses on providing recipients with income-generating support and capacity development, thus shifting the paradigm from short-term relief to sustainable development.[3] The evolution of zakat practice, especially through institutional arrangements, raises significant questions regarding its design, impact, and alignment with core Islamic ethical objectives.

Recent empirical investigations have highlighted various institutional efforts to incorporate zakat into broader national development agendas. In Malaysia and

[1] Kahf Mundzir, *Towards a Just Monetary System* (Islamic Development Bank Group, Islamic Research & Training Institute, 1999); Habib Ahmed and Islamic Development Bank Group, Jeddah, *Role of Zakāh and Awqāf in Poverty Alleviation*, with Islamic Research & Training Institute, Jeddah, Occasional Paper / Islamic Development Bank Group, Islamic Research & Training Institute 8 (Islamic Development Bank Group, Islamic Research & Training Institute, 2004).

[2] M. Kabir Hassan and Sirajo Aliyu, "A Contemporary Survey of Islamic Banking Literature," *Journal of Financial Stability* 34, no. C (2018): 12–43; Mohammed Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives," *Journal of Islamic Accounting and Business Research* 7 (September 2016): 349–64, https://doi.org/10.1108/JIABR-10-2014-0035.

[3] Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2022): 118–40, https://doi.org/10.1108/JIABR-05-2021-0145.

Indonesia, the two largest Muslim-majority countries in Southeast Asia, zakat management has undergone reform through the formalization of national and regional zakat institutions.[4] These institutions have sought to integrate Islamic social finance principles into policy and practice by designing programs that move beyond passive aid provisions. However, the degree to which these programs achieve long-term empowerment and comply with *Maqashid Shari*ah—the higher objective of Islamic law—remains a subject of scholarly scrutiny. Specifically, the *Maqashid* principle of *Hifz al-Mal* (protection and preservation of wealth) provides a normative lens through which the effectiveness of productive zakat programmes can be assessed.[5]

Despite advancements in institutional zakat management, a persistent issue in the literature is the gap between the theoretical promise of zakat as a tool for empowerment and its practical outcome. Studies show that while zakat disbursements may lead to immediate improvements in consumption, they do not necessarily translate into long-term financial independence.[6] Challenges such as inadequate monitoring, insufficient training, and lack of follow-up mechanisms hinder the transformative potential of zakat-based interventions.[7] Consequently, there is growing interest in exploring programmatic models that integrate capital support with skill development and mentoring to ensure sustainability.

One general solution proposed in the literature is the application of *Maqashid Shariah* as an evaluative design framework for zakat programs. The *Maqashid* framework allows for a multidimensional assessment of welfare, encompassing not only economic well-being, but also aspects such as dignity, justice, and community

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[4] Ascarya et al., "Proposed Model of Integrated Islamic Commercial and Social Finance for Islamic Bank in Indonesia," *Eurasian Economic Review* 12, no. 1 (2022): 115–38, https://doi.org/10.1007/s40822-022-00201-z; Muhammad Syafii Antonio, "Islamic Microfinance Initiatives to Enhance Small and Medium Enterprises in Indonesia: From Historical Overview to Contemporary Situation," *Journal of Indonesian Islam* 5, no. 2 (2011): 2, https://doi.org/10.15642/JIIS.2011.5.2.313-334.

[5] Mohammad Hashim Kamali, *Maqasid Al-Shariah Made Simple* (International Institute of Islamic Thought, 2008), https://doi.org/10.2307/j.ctvkc67vz; Muhammad Syukri Albani Nasution and Rahmat Hidayat Nasutio, *Filsafat Hukum Islam dan Maqashid Syariah: Edisi Kedua* (Prenada Media, 2022).

[6] Ram Al Jaffri Saad and Abubakar Umar Farouk, "A Comprehensive Review of Barriers to a Functional Zakat System in Nigeria: What Needs to Be Done?," *International Journal of Ethics and Systems* 35, no. 1 (2018): 24–42, https://doi.org/10.1108/IJOES-06-2018-0090; Mahyuddin Haji Abu Bakar and Abdullah Ghani, *Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)*, 2, no. 4 (2011).

[7] Ivan Rahmat Santoso et al., "The Conceptual Framework of Mustahiq Entrepreneurs' Welfare in Productive Zakat Empowerment (Sharia Maqasid Approach)," in *Islamic Sustainable Finance, Law and Innovation: Opportunities and Challenges*, ed. Nadia Mansour and Lorenzo Mateo Bujosa Vadell (Springer Nature Switzerland, 2023), https://doi.org/10.1007/978-3-031-27860-0_4; Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

solidarity.[8] In particular, the goal of *Hifz al-Mal* was invoked to argue that zakat should actively contribute to wealth creation and protection among recipients.[9] However, operationalizing this objective requires context-specific strategies that respond to the socioeconomic profiles of *mustahiq*, which vary widely across regions.

Within this discourse, scholars have proposed several program models to align Zakat with *Maqashid* objectives.[10] These include zakat-linked microfinance schemes, revolving fund systems, and integrated entrepreneurship development programmes.[11] These approaches emphasize the importance of combining financial assistance with training and support. The underlying assumption is that economic empowerment cannot be achieved solely through capital injection but requires a holistic intervention strategy.[12] Nonetheless, there remains a dearth of empirical evidence on the effectiveness of these models in real-world settings, particularly in urban contexts, where economic volatility and informal labor markets are prevalent.

In Indonesia, several pilot programmes have attempted to adopt a productive zakat framework with varying degrees of success. A prominent example is the "Surabaya Berdaya" initiative, introduced by BAZNAS Surabaya. This municipal-level program combines capital support, vocational training, business mentoring, and equipment provision to support micro-entrepreneurship in *mustahiq*.[13] Preliminary observations suggest that the program targets the transition from dependence to self-reliance by integrating economic support with skill development. However, comprehensive evaluations of such programs remain limited, especially regarding their alignment with *Maqashid Shariah* and their capacity to achieve sustainable

[8] Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, "Maqasid Al-Shari`ah, Maslahah, and Corporate Social Responsibility," *American Journal of Islam and Society* 24, no. 1 (2007): 25–45, https://doi.org/10.35632/ajis.v24i1.415; Muhammad Umer Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīảh*, with International Institute of Islamic Thought, Occasional Papers Series 15 (International Institute of Islamic Thought, 2008).

[9] Musa Yusuf Owoyemi, "Zakat Management: The Crisis of Confidence in Zakat Agencies and the Legality of Giving Zakat Directly to the Poor," *Journal of Islamic Accounting and Business Research* 11, no. 2 (2020): 498–510, https://doi.org/10.1108/JIABR-07-2017-0097.

[10] Ahmad Muqorobin and Novan Fatchu Alafianta, "Financing by Instalment in Indonesian Islamic Bank: A Maqasidic-Analytical Study," *Malaysian J. Syariah & L.* 11 (2023): 271.

[11] Ahmad Muqorobin and Mohammad Syifa Urrosyidin, "The Contribution of Zakat, Infaq, Sadaqa, and Waqf (Ziswaf) Strategic Management in Developing the Prosperity of Ummah," *Journal of Islamic Economics and Finance Studies* 4, no. 1 (2023): 27–47, https://doi.org/10.47700/jiefes.v4i1.5698; Aam Slamet Rusydiana et al., "Unveiling the Effects of Zakat toward Socioeconomic Empowerment in OIC Countries," *International Journal of Ethics and Systems*, ahead of print, May 7, 2025, https://doi.org/10.1108/IJOES-10-2024-0331.

[12] Isnaini Harahap et al., *The Power of Zakat in Contemporary Development: How Islamic Philanthropy Alleviates the Economic Impact of Toll Road Projects on MSMEs*, n.d., accessed July 30, 2025, https://e-journal.ejournal.metrouniv.ac.id/milrev/article/view/9391.

[13] Alfin Maulana et al., "Peningkatan Kesejahteraan Ekonomi Melalui Pendistribusian Zakat Produktif Pada Baznas Kota Surabaya," *Seminar Nasional Teknologi Dan Multidisiplin Ilmu (SEMNASTEKMU)* 4, no. 1 (2024): 26–34, https://doi.org/10.51903/t4psdm86.

empowerment.[14] Most existing assessments are descriptive in nature and do not critically engage with theoretical underpinnings or long-term impacts.

Recent literature suggests that there is a need for analytical models that not only measure economic outcomes, but also assess the degree to which zakat programs realize the ethical and developmental vision embedded in Islamic law.[15] For instance, while income growth among beneficiaries may be a positive indicator, it is insufficient unless accompanied by evidence of increased financial independence, reduced reliance on aid, and an enhanced capacity for wealth generation. Moreover, institutional accountability, transparency, and participatory governance are often overlooked in impact assessments despite their importance in building trust and achieving *Maqashid* goals.[16]

This study aimed to evaluate the *Surabaya Berdaya* program through the lens of *Maqashid Shariah*, focusing specifically on the principle of *Hifz al-Mal*. Employing a qualitative descriptive approach, data were collected through in-depth interviews with program implementers and *mustahiq*, direct field observations, and documentation analyses. The interview data were analyzed using simple *open coding techniques* to identify recurring themes, which were then categorized according to empowerment indicators—Power Within, Power To, Power Over, and Power With—thereby providing a structured and methodologically robust interpretation of beneficiaries' experiences. Short verbatim quotations from informants were presented to enhance the credibility and authenticity of the findings.[17] This study attempts to bridge the empirical program evaluation with the normative framework of *Maqashid Shariah*, moving beyond output indicators to examine transformative impacts. In doing so, it contributes to the broader field of Islamic social finance and zakat governance by offering evidence-based insights into the institutionalization of empowerment-oriented zakat models in urban Indonesia.

[14] Ahmad Muqorobin and Mohammad Syifa Urrosyidin, "Collection and Management of Ziswaf for the Prosperity of the Ummah," *Journal of Islamic Economics Management and Business (JIEMB)* 4, no. 2 (2022): 2, https://doi.org/10.21580/jiemb.2022.4.2.12548.

[15] Zaenul Mahmudi et al., "The Charity Values within Islamic Law of Inheritance in Malang: Maqāṣid al-Sharī'ah and Social Construction Perspectives," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 3 (2024): 3, https://doi.org/10.22373/sjhk.v8i3.19986; Muqorobin and Alafianta, "Financing by Instalment in Indonesian Islamic Bank."

[16] Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients"; Ascarya et al., "Proposed Model of Integrated Islamic Commercial and Social Finance for Islamic Bank in Indonesia"; Azman Ab Rahman et al., "Mechanism and Analysis of Zakat Distribution Schemes at Universiti Kebangsaan Malaysia (UKM) According to Maqasid Syariah," *Journal of Fatwa Management and Research* 30, no. 2 (2025): 2, https://doi.org/10.33102/jfatwa.vol30no2.677.

[17] John W Creswell and J David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. (SAGE Publications, 2018).

DISCUSSION

2.1 Utilization of Zakat in the 'Surabaya Berdaya' Program

The utilization of zakat in the "Surabaya Berdaya" program reflects the practical implementation of Islamic social finance principles aimed at promoting sustainable livelihoods among the *mustahiq*. The program's model of productive zakat diverges from conventional consumptive disbursement practices by incorporating capital assistance, vocational training, the provision of business tools, and mentoring.[18] This integrated approach has been increasingly endorsed in the literature as more effective in achieving long-term empowerment and economic resilience.[19] The role of zakat as an instrument of development when coupled with strategic implementation has the potential to address multidimensional poverty while upholding the ethical mandate of Islamic jurisprudence.[20]

Data collected from interviews and field observations indicate that BAZNAS Surabaya allocates zakat funds based on a structured beneficiary selection process that assesses applicants' entrepreneurial potential, socioeconomic status, and commitment level. Once selected, *mustahiq* is provided with initial business capital and is equipped with technical and soft skills through formal training sessions.[21] This process aligns with the growing academic consensus that empowerment requires more than financial support, and must include capacity building and post-disbursement follow-up.[22]

Table 1. Surabaya Berdaya Program

No.	Detail Program
1.	Zakat Community Development (ZCD) Program
2.	Business Financing Assistance (microfinance)
3.	Business Training & Empowerment of Small and Medium Enterprises
4.	Business Capital Assistance
5.	Work Equipment Assistance for Mustahik

Source: BAZNAS Surabaya

[18] Mohammad Zulfikar, "Interview with Zakat Fund Distribution and Empowerment Division," Agusutus 2024.

[19] Dewi Ghitsatul Hisan et al., "The Role of Zakat in Poverty Alleviation in Indonesia," *Indonesian Conference of Zakat - Proceedings*, 2022, 356–65, https://doi.org/10.37706/iconz.2022.428; Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives."

[20] Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīâh*.

[21] Mohammad Zulfikar, "Interview with Zakat Fund Distribution and Empowerment Division," Agusutus 2024.

[22] Dian Adi Perdana et al., "The Effect of Utilization of Productive Zakat Funds on Mustahik Empowerment at BAZNAS Gorontalo Regency," *International Journal of Islamic Finance* 1, no. 1 (2023): 1, https://doi.org/10.14421/ijif.v1i1.2030; Bakar and Ghani, *Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)*.

Furthermore, the provision of tools and materials tailored to each *mustahiq*'s business plan demonstrates a needs-based allocation system that helps enhance the relevance and applicability of the support provided. Several participants noted that the availability of business carts, equipment, and raw materials significantly lowered barriers to entry into the informal economy.[23] This mode of zakat utilization reflects an adaptive institutional strategy that considers the local economic context, a key recommendation in prior empirical research on zakat-based interventions.[24]

The mentoring component, which involves regular visits and coaching, is a distinct feature of the program. This ensures that beneficiaries are not only recipients of aid, but are continuously guided toward self-sufficiency. This post-disbursement support addresses a common shortfall identified in earlier zakat programmes, where a lack of follow-up contributed to the reversion of *mustahiq* to dependency.[25] By institutionalizing a mentorship structure, BAZNAS Surabaya strengthened the developmental role of zakat in line with its intended maqashid-oriented purpose.

2.2 Economic Empowerment Outcomes of the 'Surabaya Berdaya' Program

The effectiveness of the "Surabaya Berdaya" program can be evaluated through the economic empowerment outcomes experienced by the *mustahiq*. Based on qualitative interviews and documentation, many beneficiaries reported increased income, improved financial literacy, and enhanced business skills after participating in the programme. These findings are consistent with earlier studies that emphasize the potential of productive zakat to foster self-reliance among economically marginalized people.[26]

Several *mustahiq* have succeeded in transitioning from passive recipients to micro-entrepreneurs capable of sustaining their businesses independently. Some reported expanding their ventures, such as food stalls and home-based crafts, while others reported diversified income sources through online sales and services. These outcomes align with the empowerment goals highlighted by Bakar and Ghani, who

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23 Mohammad Zulfikar, "Interview with Zakat Fund Distribution and Empowerment Division," Agusutus 2024.

24 Muhammad Syafii Antonio, "Islamic Microfinance Initiatives To Enhance Small And Medium Enterprises In Indonesia: From Historical Overview to Contemporary Situation," *JOURNAL OF INDONESIAN ISLAM* 5, no. 2 (2011): 2, https://doi.org/10.15642/JIIS.2011.5.2.313-334.

25 Saad and Farouk, "A Comprehensive Review of Barriers to a Functional Zakat System in Nigeria."

26 Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives"; Hassan and Aliyu, "A Contemporary Survey of Islamic Banking Literature."

argue that economic resilience is reflected not only in income growth, but also in the ability to adapt and innovate in response to market dynamics.[27]

Increases in household income are also accompanied by improved financial management practices. Beneficiaries reported greater discipline in savings, budgeting, and reinvestment, which are key indicators of financial literacy. Training sessions integrated into the program appeared to have played a pivotal role in instilling these habits. Such results support the proposition that zakat, when channeled through educational and capacity-building frameworks, enhances financial behavior.[28]

However, the extent of success among beneficiaries varies, reflecting the influence of personal motivation, business acumen, and external market conditions. While some have achieved substantial progress, others have struggled to maintain consistency or adapt to challenges, particularly in unstable market segments. These differences highlight the need for more targeted mentoring and the incorporation of adaptive support mechanisms tailored to individual trajectories, a recommendation widely advocated in the Islamic social finance literature.[29]

To strengthen the analysis, the results of the interviews with *mustahiq* were coded and categorized thematically. Several key themes were identified and linked to empowerment indicators. The following table summarizes the findings.

Table 2. Coded Interview Data from *Mustahiq* of the "Surabaya Berdaya" Program

Informant Code	**Main Theme**	**Key Quotation**	**Empowerment Indicator**
M1	Increased Income	"After receiving a business cart from BAZNAS, it became easier for me to manage my food stall. Previously, I earned only IDR 300,000 a day, but now I can make around IDR 450,000."	Power Over (business management)
M2	Financial Literacy	"The support from BAZNAS, including equipment and mentoring, helped me to prepare accounting	Power To (knowledge & skills)

[27] Bakar and Ghani, *Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)*.

[28] Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients."

[29] Ascarya et al., "Proposed Model of Integrated Islamic Commercial and Social Finance for Islamic Bank in Indonesia."

Informant Code	Main Theme	Key Quotation	Empowerment Indicator
		records for my business."	
M3	Independence & Self-Confidence	"Initially, I only ran a catering business. After receiving a cart from BAZNAS, I felt more confident to expand. Now I sell not only catering but also various traditional cakes."	Power Within (self-confidence)
M4	Networking & Collaboration	"With BAZNAS assistance, I was able to grow my business. My income increased, and I even managed to hire more employees."	Power With (collective cooperation)

Source: Field Interviews, 2025

Table 2 illustrates that empowerment in the "Surabaya Berdaya" programme is not limited to income growth (Power Over). It also encompasses financial literacy (Power To), increased confidence and independence (Power Within), and the development of social networks and collaborative practices (Power With). This multidimensional evidence reinforces the argument that productive zakat serves not only as an instrument of economic assistance but also as a catalyst for holistic empowerment, resonating with the *Maqashid Shariah* framework, particularly the principle of *Hifz al-Mal*.

Overall, the outcomes suggest that productive zakat, when managed holistically, can serve as a strategic tool for socioeconomic empowerment. The experience of *mustahiq* in the "Surabaya Berdaya" program offers empirical validation of the argument that zakat should transition from short-term relief to a catalyst for long-term development.

2.3 Indicators of *Mustahiq* Economic Empowerment

To assess the extent of empowerment achieved through the "Surabaya Berdaya" program, this study draws upon a multidimensional framework of empowerment adapted from Suharto, emphasizing four interrelated dimensions: power within, power to, power over, and power with.[30] These indicators provide a holistic view of empowerment beyond mere financial improvement by focusing on agency, resilience, and collective capacity.

Table 3. Empowerment Indicator

[30] Edi Suharto, *Membangun Masyarakat Memberdayakan Rakyat* (Bandung: Refika Aditama, 2005).

Empowerment Indicator	Definition / Focus
Power Within	Development of self-confidence, internal motivation, and a sense of agency.
Power To	Acquisition of skills, knowledge, and the capacity to act.
Power Over	Ability to manage resources, make strategic decisions, and overcome obstacles.
Power With	Engagement in collective action and cooperation with peers or community.

Source: Suharto[31]

These indicators adopt a multidimensional approach that goes beyond income growth, encompassing aspects such as internal motivation, skill acquisition, resilience when facing challenges, and the ability to engage in collective community efforts. This framework was designed to capture the holistic transformation of *mustahiq* from passive zakat recipients into independent and empowered economic actors. Field findings indicate that the 'Surabaya Berdaya' program, implemented by BAZNAS Surabaya, has effectively fostered the economic empowerment of *mustahiq*. The key outcomes are summarized in table below.

Table 3. Surabaya Berdaya program and Evidence from *Mustahiq*

Surabaya Berdaya Programs	Empowerment Indicator	Description
Zakat Community Development (ZCD) Program Business Financing Assistance (microfinance) Business Training & Empowerment of Small and Medium Enterprises Business Capital Assistance Work Equipment Assistance for *Mustahiq*.	Power Within	(1) Beneficiaries expressed increased self-worth and confidence. (2) Several participants reported feeling empowered to pursue business goals independently for the first time.
	Power To	(1) Participants gained practical knowledge in entrepreneurship, financial planning, and marketing. (2) Beneficiaries reported improved ability to make informed business decisions.
	Power Over	(1) *Mustahiq* demonstrated flexibility in adapting to market changes. (2) Some shifted product strategies or sourcing in response to inflation and customer preferences.
	Power With	(1) Informal support groups emerged among participants. (2) Beneficiaries shared sales tips, resources, and collaborated to reduce operational costs.

Source: Author

The application of these four empowerment indicators revealed a nuanced understanding of how the program affects beneficiaries. While financial indicators,

[31] Edi Suharto, *Membangun Masyarakat Memberdayakan Rakyat* (Bandung: Refika Aditama, 2005).

such as income, are important, the transformation of agency and capabilities is equally crucial in ensuring long-term success. These findings reinforce the position that empowerment in Islamic social finance must be conceptualized and comprehensively measured.

2.4 *Maqashid Shariah* Analysis of the 'Surabaya Berdaya' Program

A *Maqashid Shariah* analysis of the "Surabaya Berdaya" program centers on its alignment with *Hifz al-Mal*, the protection and enhancement of wealth. According to Islamic legal theory, wealth is not only preserved, but also managed in ways that promote justice, eliminate harm, and benefit society.[32] In this context, the program's emphasis on entrepreneurial support represents a proactive realization of wealth preservation, where zakat is used not to maintain survival, but to elevate economic agency.

The practical design of the program incorporates several elements that operationalize the *maqashid* objective. First, by offering business capital and equipment, the programme enables beneficiaries to initiate economic activities that create wealth and not merely consume it. Second, the integration of training ensures that beneficiaries gain the knowledge to preserve and grow their capital, thus fulfilling the spirit of wealth preservation through responsible stewardship. These features correspond with Auda's interpretation of *Maqashid Shariah* as a dynamic, context-sensitive objective that evolves with societal needs.[33]

Moreover, transparency and accountability in zakat distribution—ensured through beneficiary selection, documentation, and monitoring— reinforces institutional trust and reflects the ethical governance principles embedded in Islamic law. Institutional integrity is a critical component of *maqashid*-oriented zakat administration, as highlighted by Dusuki and Abdullah, who stress the interconnection between justice, trust, and socioeconomic outcomes.[34]

Nevertheless, challenges remain in realizing *Hifz al-Mal* in its full sense. While the program shows positive trends in wealth creation, sustainability is not achieved uniformly. Some *mustahiqs* lack long-term planning capacity or face vulnerabilities beyond the scope of zakat support, such as health issues or family obligations. These factors can undermine the preservation of wealth despite initial gains. The literature

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[32] Yayan Firmansah et al., "Integration of Maqasid Sharia in Human Resource Development Practices: A Case Study in Waqf-Based Organization," *Journal of Islamic Accounting and Business Research*, Emerald Publishing Limited, 2025, https://www.emerald.com/insight/content/doi/10.1108/JIABR-09-2024-0329/full/html.

[33] Ǧāsir ʿAuda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach*, ed. Ǧāsir ʿAuda (The International Inst. of Islamic Thought, 2008).

[34] Dusuki and Abdullah, "Maqasid Al-Shari`ah, Maslahah, and Corporate Social Responsibility."

on *maqashid-oriented* development cautions that partial fulfillment of *maqashids* is insufficient if long-term resilience is not achieved.[35]

The analysis underscores that *Hifz al-Mal* must be pursued not only through the provision of means, but also through institutional commitment to continuous learning, adaptation, and holistic empowerment. As such, the "Surabaya Berdaya" program presents a promising case of how zakat can be reimagined to fulfill its developmental mandate while aligning with the normative ethics of Islamic jurisprudence. This reinforces the imperative for zakat institutions to design interventions that are not only economically effective but also morally and socially resonant.

CONCLUSION

This study examined the "Surabaya Berdaya" program as a model of productive zakat implementation aligned with the principle of *Hifz al-Mal* within the *Maqashid Shariah* framework. The findings reveal that the program not only supports the immediate financial needs of *mustahiq*, but also contributes significantly to their long-term economic empowerment through a structured approach integrating capital support, skills training, mentoring, and follow-up assistance. Evidence from this field shows increased income, business growth, and improved financial literacy among beneficiaries, accompanied by enhanced self-confidence and resilience.

The multidimensional analysis of empowerment, based on indicators such as self-agency, capability development, adaptability, and collaboration, demonstrates that economic improvement alone is insufficient. True empowerment emerges when *mustahiq* acquires the means and motivation to sustain wealth and independently navigate challenges. The study also highlights that alignment with *Hifz al-Mal* is best achieved when zakat is transparently managed, tailored to local contexts, and supported by institutional accountability.

This study contributes to the literature on Islamic social finance by bridging the theoretical perspective of *Maqashid Shariah* with empirical evaluations of zakat programs, particularly the “Surabaya Berdaya” program. It offers a replicable framework for zakat-based empowerment and calls for future studies to explore the long-term impacts, scalability across different socioeconomic settings, and integration with broader national development strategies. Ultimately, this study reaffirms the role of zakat as a dynamic tool for inclusive development, rooted in Islamic ethics.

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[35] Charlotte Bilo and Anna Carolina Machado, “The Role of Zakat in the Provision of Social Protection: A Comparison between Jordan and Sudan,” *International Journal of Sociology and Social Policy* 40, nos. 3–4 (2019): 236–48, https://doi.org/10.1108/IJSSP-11-2018-0218.

DISCLOSURE

Conflicts of Interest

The authors declare no conflicts of interest.

Disclaimer Statement

This paper is a summary of the thesis titled "Analysis of the Surabaya Berdaya Program for Economic Empowerment of *Mustahiq* through Zakat, written by Maritza Ussholihah as part of the requirements for obtaining a degree in Bachelor of Law from the Department of Sharia Economis Law, University of Darussalam Gontor. The thesis was supervised by Mr. Ahmad Muqorobin, S. H. I., M.A., Ph.D.

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Authorship and Level of Contribution

Maritza Ussholihah was responsible for the conception, research design, data collection, analysis, and interpretation of the findings presented in this paper. The authors also independently wrote and revised the manuscript, ensuring academic integrity and adherence to the ethical research standards.

Supervisory guidance was provided by Mr. Ahmad Muqorobin, S.H. I. M.A., Ph.D., who offered critical insights and feedback during the research process. However, the author was solely responsible for the final content, conclusions, and interpretations.

Author Bionote

Maritza Ussholihah is a recent graduate of the Faculty of Sharia at the University of Darussalam Gontor, where she completed her Bachelor of Laws (S.H.) degree in Islamic Economic Law in 2025 (1446 H). Her research interests lie in the intersection of Islamic economics and social development, particularly focusing on the role of zakat in economic empowerment of mustahiq individuals. Through her thesis, titled "Analysis of the Surabaya Berdaya Program for Economic Empowerment of *Mustahiq* Through Zakat," Maritza has gained valuable insights into the practical implications of Maqashid Sharia in enhancing the welfare of marginalized communities.

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