



## MAQĀSHID SHARIA-BASED ZAKAT DISTRIBUTION MODEL: ZAKAT DISTRIBUTION PROGRAM IN NATIONAL ZAKAT AGENCY DKI JAKARTA

Siti Nur Mahmudah<sup>1</sup>, Moh Abdul Aziz Alwa<sup>2</sup>

<sup>12</sup> Institut Agama Islam Negeri Ponorogo

Email: [sitinurmahmudah@iainponorogo.ac.id](mailto:sitinurmahmudah@iainponorogo.ac.id)<sup>1</sup>

Email: [alwa@iainponorogo.ac.id](mailto:alwa@iainponorogo.ac.id)<sup>2</sup>

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**Abstract:** Based on Law Number 23 of 2011 concerning Zakat Management, which strengthens BAZNAS as an institution authorized to manage Zakat responsible for supervising zakat management based on Islamic law, mandate, benefit, justice, legal certainty, integration, and accountability, the purpose of this article is to explain how BAZNAS distributes Zakat in DKI Jakarta. The research method involves literature, including websites, books from the National Amil Zakat Agency, and articles on the studied topics. The National Amil Zakat Agency (BAZNAS) distributes economic empowerment, economic programs, and educational programs from the point of view of *dharuriyat* (faith, soul, descent, reason, and wealth), *hajiyyat*, and *tahsiniyat* (BAZNAS). Regarding *Maqāshid Sharia*, this paper concludes that the "Jak B Be Taqwa" program, the "Jak B Cerdas" program, the "Jak B Sehat" program, the "Jak B Hijau" program, and the "Jak B Berdaya" program implemented from 2019 to 2022 are a form of implementation of the *Maqāshid Sharia*-based zakat distribution model by BAZNAS in DKI Jakarta.

**Keywords:** National Zakat Agency; *Maqāshid Sharia*; Zakat distribution.

**Abstrak:** Berdasarkan Undang-undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat, yang memperkuat BAZNAS sebagai lembaga yang berwenang mengelola zakat bertanggung jawab mengawasi pengelolaan zakat berdasarkan syariat Islam, amanah, kemaslahatan, keadilan, kepastian hukum, keterpaduan dan akuntabilitas, tujuan artikel ini adalah menjelaskan bagaimana BAZNAS mendistribusikan zakat di DKI Jakarta. Metode penelitian melibatkan penelitian kepustakaan, antara lain website, buku-buku dari Badan Amil Zakat Nasional, dan artikel-artikel tentang topik yang diteliti. Badan Amil Zakat Nasional (BAZNAS) mendistribusikan pemberdayaan ekonomi, program ekonomi, dan program pendidikan dari sudut pandang *dharuriyat* (iman, jiwa, keturunan, akal, dan kekayaan), *hajiyyat*, dan *tahsiniyaht* (BAZNAS). Mengenai *Maqāshid Sharia*, tulisan ini menyimpulkan bahwa program "Jak B Be Taqwa", program "Jak B Cerdas", program "Jak B Sehat", program "Jak B Hijau", dan program "Jak B Berdaya" dilaksanakan Tahun 2019 hingga 2022 merupakan wujud implementasi model penyaluran zakat berbasis *Maqāshid Sharia* oleh BAZNAS di DKI Jakarta.

**Keywords:** Badan Amil Zakat Nasional; Distribusi zakat; *Maqāshid Sharia*.

## INTRODUCTION

Ibn Asyria cites Al-Syatibi as saying that the *Maqāshid Sharia* is *maslahat*, which translates to the benefit and well-being of humanity in both this world and the future. Meanwhile, according to ushul fiqh scholars, defining *Maqāshid Sharia* to present laws for the benefit of humanity<sup>1</sup>. *Maqāshid Sharia*<sup>2</sup>, in general, can be interpreted as a concept to understand the purpose and purpose of *Sharia* values implied in the Qur'an and hadith to achieve the well-being (happiness) of the world and the hereafter. The importance of *Maqāshid* is used as one of the qualifications for certified ijtihad and fatwa experts so that the fatwa product can be by Allah's intentions and objectives in establishing <sup>3</sup>*Sharia* law<sup>4</sup>. Likewise, in the scope of *Sharia* finance, the existence of *Maqāshid Sharia* is a means of the link between nash and market interests (situation) to ensure that market interests are genuine interests (*maslahat*), that economic interests are the interests of many people (benefits). Business interests are long-term interests according to *Maqāshid Sharia muamalat*.<sup>5</sup>

Based on Law Number 23 of 2011 concerning Zakat Management, it is stipulated as follows; 1) Zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of Zakat. 2) Zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it by Islamic law. 3) Infaq is property issued by a person or business entity other than Zakat for the public interest. 4) Almsgiving is property or business entities outside of Zakat for the benefit of the general public. 5) Muzakki is a Muslim or business entity obliged to issue Zakat. 6) Mustahik is a person who is entitled to receive Zakat. 7) The National Zakat Agency, from now on referred to as BAZNAS, is an institution that manages Zakat nationally. 8) Amil Zakat Nasional, an institution abbreviated as LAZ, is an institution formed by the community that assists in Zakat's collection, distribution, and utilization. 9) Zakat Collection Unit, abbreviated as UPZ, is an organizational unit formed by BAZNAS to help collect Zakat. 10) Everyone is a natural person or legal entity.

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<sup>1</sup> Sudirman M Johan et al., "Konsep Hikmat Al-Tasyri' Sebagai Asas Ekonomi Dan Keuangan Bisnis Islam Menurut Ali Ahmad Al-Jurjawi (1866-1961M) Dalam Kitab Hikmat Al-Tasyri' Wa Falsafatuhu," *Al-Fikra : Jurnal Ilmiah Keislaman* 17, no. 1 (2018): 147, <https://doi.org/10.24014/af.v17i1.5338>.

<sup>2</sup> Oni Syahroni and Adiwarmanto A Karim, "Maqasid Bisnis Dan Keuangan Islam: Sintesis Fikih Dan Ekonomi, Jakarta: PT, " *Raja Grafindo Persada*, 2016.

<sup>3</sup> Ali Mutakin, "Hubungan Maqashid Al Syari'ah Dengan Metode Istinbath Hukum," *Analisis: Jurnal Studi Keislaman* (Raden Intan State Islamic University of Lampung, 2017), <https://doi.org/10.24042/ajsk.v17i1.1789>.

<sup>4</sup> Moh Nasuka, "Maqashid Syari'ah Sebagai Sebagai Dasar Pengembangan Sistem, Praktik, Dan Produk Perbankan Syariah," *DIKTUM: Jurnal Syariah Dan Hukum* 15, no. 1 (2017): 1-10, <https://doi.org/10.35905/diktum.v15i1.421>.

<sup>5</sup> Johan et al., "Konsep Hikmat Al-Tasyri' Sebagai Asas Ekonomi Dan Keuangan Bisnis Islam Menurut Ali Ahmad Al-Jurjawi (1866-1961M) Dalam Kitab Hikmat Al-Tasyri' Wa Falsafatuhu."

11) Amyl rights are a certain part of Zakat that can be used for operational costs in the management of Zakat according to Islamic law. 12) The minister of religion is the minister who administers government affairs in the field of religion. 13) Zakat collection is a fundraising activity carried out by BAZNAS.<sup>67</sup>

The issuance of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage Zakat nationally. In this Law, BAZNAS has declared an independent non-structural government agency and is responsible to the President through the Minister of Religious Affairs. Law Number 23 of 2011 explains that BAZNAS aims to improve the effectiveness and efficiency of Zakat management services, increase Zakat's benefits to realize community welfare, and alleviate poverty. Therefore, BAZNAS, together with the government, is responsible for overseeing the management of Zakat based on Islamic law, mandate, benefit, justice, legal certainty, integration, and accountability.<sup>8</sup>

Distribution is distributing goods or services from producers to consumers or users. The distribution of goods and services to consumers and their users has an important role in production and consumption activities. Goods or services will only arrive from producers to consumers with amyl (distributing agent), so production and consumption activities will not run smoothly. Therefore, it is necessary to know about the implementation of *Maqāshid Sharia* in distributing Zakat<sup>9</sup>.

Aibak did some research on Zakat in *Maqāshid Sharia*, and he concluded that the obligation to pay Zakat is an obligation that is not only related to mahdhah worship but is also a social charity related to the wider community. He also stated that the emphasis of *Maqāshid Sharia* is a policy that cannot be avoided for the benefit of the people. The second research was written by Muhammad Yasir, related to *Maqāshid Sharia*<sup>10</sup> and the concept of CSR, which states that both can be used as an approach to the distribution pattern of Zakat related to responsibility. Another study by Aam on the Islamic

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<sup>6</sup> Indonesia, "Peraturan Pemerintah Nomor 24 Tahun 2014 Tentang Pelaksanaan Undang-Undang Nomor 43 Tahun 2007 Tentang Perpustakaan," *Pemerintah Negara Republik Indonesia*, 2014, 60, <https://peraturan.bpk.go.id/Home/Details/5461/pp-no-24-tahun-2014>.

<sup>7</sup> Republik Indonesia, "Undang-Undang Republik Indonesia No. 23 Tahun 2011 Tentang Pengelolaan Zakat," *Tambahan Lembaran Negara Nomor 5255* (2011).

<sup>8</sup> Indonesia.

<sup>9</sup> Yusuf Wibisono, "Potensi Zakat Dan Tantangan Pengelolaan," 2018, [https://puskasbaznas.com/images/ppt/Panel-1\\_Yusuf-Wibisono](https://puskasbaznas.com/images/ppt/Panel-1_Yusuf-Wibisono).

<sup>10</sup> Kutbuddin Aibak, "Zakat in Maqashid Al-Syariah Perspective," *Ahkam: Journal of Islamic Law* 3 (n.d.): 199-218.

*Maqāshid*<sup>11</sup> Sharia Framework concluded that the ease of access to Islamic finance includes hajj *maslahat* and promotional facilities, including *maslahat tahsiniyyat*<sup>12</sup>. From previous studies, it is necessary to study the implementation of the *Maqāshid Sharia* theory in the distribution of Zakat because it plays an important role in formulating and interpreting something *maslahat* for humanity without leaving the core of Islamic teachings, namely the distribution of Zakat.

The research method used in this article is library research, which utilizes library sources in obtaining research data; researchers limit data sources to library collection materials without conducting field research. Literature research is carried out by collecting data from various sources; the primary sources in this research are the BAZNAS BAZIS DKI Jakarta website and other sites that discuss the program of BAZNAS BAZIS DKI Jakarta as supporting material.<sup>13</sup>

### **MAQĀSHID SHARIA-BASED ZAKAT DISTRIBUTION MODEL**

Zakat is part of the pillars of Islam and one of the ways to provide social security presented by Islam. The requirement to give Zakat is tied to obligatory worship and social charity related to the larger community; thus, there are two obligations in this instance, namely obligations to Allah and humanity (*Hablun Minallah Wahablun Min annas*). Zakat is not an end, but Zakat is a means to achieve social justice to alleviate poverty. Efforts to manage Zakat productively, actively, and creatively in the perspective of *Maqāshid Sharia* are unavoidable policies for the benefit of the people, welfare, and prosperity of the poor. The emphasis of *Maqāshid Sharia* by Al-Syatibi, for example, starts from the content of verses from the Qur'an, which shows that the laws of Allah contain benefits.

Hafidhuddin explained that *amil* is those who carry out all activities related to zakat affairs, starting from collecting, guarding, and maintaining, the distribution process, as well as the task of recording the entry and exit of zakat funds<sup>14</sup>. Sabiq explained that an *amil zakat* is a person or institution appointed by the ruler or deputy ruler to collect Zakat from rich people (*muzakki*) and distribute it to *mustahik*. *Amil* is responsible for the managed zakat property. If the zakat property is damaged in the

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<sup>11</sup> Muhammad Yasir Yusuf, "Pola Distribusi Zakat Produktif : Pendekatan Maqasid Syari'ah Dan Konsep CSR," *Jurnal Ekonomi Islam Fakultas Syari'ah Dan Ekonomi Islam Aceh* XVI, no. 1 (2014): 207-30.

<sup>12</sup> Irfan Nurfalah and Aam Slamet Rusydiana, "Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah," *Eksansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi* (Politeknik Negeri Bandung, 2019), <https://doi.org/10.35313/ekspansi.v11i1.1205>.

<sup>13</sup> Ajengwind, "Kenali Metode Penghitungan Zakat Perusahaan Anda," Ubico, 2020, <https://ubico.id/blog/kenali-metode-penghitungan-zakat-perusahaan-anda/>.

<sup>14</sup> Didin Hafidhuddin and Irfan Syauqi Beik, "Zakat Development: The Indonesia's Experience," *Al-Infaq: Jurnal Ekonomi Islam* 1, no. 1 (2019).

hands of the amil before it reaches the muzakki, then the muzakki has fallen into obligation. Amil zakat included in it is a person in charge of guarding zakat property, a herder of zakat livestock, and a clerk who works in the amil zakat office<sup>15</sup>.

Zakat management is the activity of planning, organizing, coordinating, and monitoring zakat resources effectively and efficiently. It aims to achieve the vision and mission of Zakat based on *Sharia* guidelines and related regulations. The quality of zakat institutions must be measurable and meet the following indicators:

1. Amanah (trustworthy), every agency appointed as an amil must have the nature of a mandate
2. In addition to the mandate, a zakat institution must have professionalism in its organizational culture.
3. Transparent, this attitude can optimize oversight mechanisms, where each party publicly announces their involvement or holds a role in internal and external organizations. This mechanism can reduce suspicion and minimize doubts with a transparent attitude.

*Maqāshid Sharia* is a theory of Islamic law that has grown since the beginning of forming Islamic law, then well developed by scholars after the tabi'in period. *Maqāshid Sharia* was popularized by a Maliki cleric in the 8th century, Abu Ishak al-Syatibi. However, previously the discussion of *Maqāshid Sharia* had been discussed when the scholars of ushul fiqh discussed the theory of *maslahat*. The formulation of *Maqāshid Sharia* was first discussed in the Kitab al-Burhan by Imam al Harmayn in the chapter Illah and Do'a. He argued that *Maqāshid Sharia* could be categorized into three: dharuriyat, hajiyat, and *tahsiniyat*. In addition, he also formulated dharuriyat al-Qubra in *Sharia* or better known as *Maqāshid al-khomsah*. In the 12th century AD, Imam Ghazali was an expert on jurists (*fiqh*), Islamic doctrines (*aqidah*), spirituality (Sufism), and philosophy argued in his book Syifa al-Ghalil that *Maqāshid Sharia* is divided into two parts, namely religion and the world. The division in the world category is focused on four things: guarding oneself, guarding reason, guarding offspring, and guarding property. The religious category is anything that refrains from abusive acts.

Imam Shatibi, known as Sheikhul *Maqāshid Sharia* in his work al-muwāfaqat, divides *Maqāshid Sharia* into two: qasdu al-shari'a and qasdu al-mukallaf. Imam As Syatibi claimed that the objective of Islamic law in Allah's *Sharia* is to achieve justice and profit on three levels: dharuriyat, hajiyat, and *tahsiniyat*. Imam As Syatibi also stated that the scholars' research. *Maqāshid Sharia* must assist in a general understanding of the law

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<sup>15</sup> As-Sayyid Sabiq et al., *Fiqh Al-Sunnah* (Dār al-Rayān lil-Turāth, 1990).

(*kulliyah*) and partial law (*juz'iyah*), comprehending *syar'i* texts correctly on a practical level. *Maqāshid Sharia* must assist in correctly limiting the meaning of the *lafadz* in question, as *nash*-related to the law is extremely varied in terms of *lafadz* and its meaning. *Maqāshid Sharia* limits the intended meaning when there is no definite postulate in the Qur'an and As-sunnah on the contemporary issue of mujtahids referring to *Maqāshid Sharia* in *istinbath* law after combining it with *qiyas*, *ijtihad*, *istihsan*, *istislah*. *Maqāshid Sharia* helps mujtahids to find laws related to human actions to produce laws that are to the conditions of society.<sup>16</sup>

In the distribution of Zakat, Islam has established mustahik, which is eight *asnāf*. The goal is to meet all the needs of the people and the interests of society. The collected Zakat is not given to all *asnāf* but is also given priority to certain *asnāf* who are in dire need. Abu Hanifah said that Zakat should not be given to others other than eight *asnāf* but could be chosen among the eight *asnāf*. Imam Ghazali argued that in managing property, zakat management should be handled by a special, independent institution that is far from government interference. Meanwhile, Ibn Taimiyah argued that the management of property (including Zakat) should be carried out by institutions with authority and coercive power, namely the state.<sup>17</sup>

Zakat means to grow and develop, fertility or increase, or it can also mean to purify. Law Number 23 of 2011, concerning zakat management, states the definition of Zakat, a property issued by a Muslim or business entity to be given to those entitled to receive it according to Islamic law. From a *Maqāshid Sharia* perspective, Zakat focused on finding the value of the human benefit in every taklif bestowed by Allah SWT. According to Al-Syatibi, *Sharia* aims to realize the benefit of humanity in the world and the hereafter.

If examined further than Al-Syatibi's statement, the content of *Maqāshid Sharia* or the law's purpose is humanity's benefit. Al-Syatibi's view of this is none other than the understanding that the obligation was created to realize the benefit of Allah's servants and that no law of Allah has no purpose. Hence, if the law has no purpose, it is tantamount to imposing something that cannot be implemented. Imam Al-Syatibi gave three criteria for determining *maslahat*, namely:

1. *Maslahat* is something 'aql (rational)
2. *Maslahat* must conform to *Maqāshid Sharia* as a whole

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<sup>16</sup> Irfan Nurfalalah and Aam Slamet Rusydiana, "Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah," *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi* 11, no. 1 (May 31, 2019): 55, <https://doi.org/10.35313/ekspansi.v11i1.1205>.

<sup>17</sup> Yusuf, "Pola Distribusi Zakat Produktif : Pendekatan Maqasid Syari'ah Dan Konsep CSR."

3. Maintaining things that are *dharuriyyat* or eliminating distress in religion

Therefore, the *maslahat* and *Maqāshid Sharia* approach in distributing Zakat with the contract of *Qardh Hasan* and *Mudharabah* makes it more rational and beneficial without leaving the spirit of the obligation to redeem zakat property to those who are entitled to receive it.<sup>18</sup>

## IMPLEMENTATION OF *MAQĀSHID SHARIA*-BASED ZAKAT DISTRIBUTION OF THE NATIONAL AMIL ZAKAT AGENCY IN DKI JAKARTA

Based on the distribution of zakat distribution programs that BAZNAS has implemented, they are as follows:

Table 1: BAZNAS Zakat Distribution Program

| Sector Field        | Amount (Rupiah)   | Amount (%) |
|---------------------|-------------------|------------|
| Economical          | 552.166.541.845   | 10,06      |
| Education           | 1.438.512.064.225 | 26,20      |
| Da'wah              | 1.288.101.574.916 | 23,46      |
| Health              | 462.616.244.461   | 8,43       |
| Social Humanitarian | 1.749.044.945.469 | 31,86      |

Source: National Zakat Statistics 2018<sup>19</sup>

The findings show that BAZNAS actively uses the website to convey information to the public as part of their reporting responsibilities on the management of zakat funds. However, the information must be regularly updated based on the reporting period. Websites are one of the simplest and fastest tools for delivering reports and conveying information about zakat management, data collection, or distributing evidence with images. Due to limited human resources, zakat managers in these three BAZNAS institutions chose manual reporting methods and delivering information to the public.

<sup>18</sup> Nurfalah and Rusydiana, "Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah," May 31, 2019.

<sup>19</sup> Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas Baznas), "Statistik Zakat Nasional 2018," 2018, <https://pid.baznas.go.id/wp-content/uploads/2020/02/Statistik-Zakat-Nasional-2018.pdf>.

Another reason is that muzakki is used to receiving official accountability reports (Accountability Reports-LPJ) in the form of prints/notes.<sup>2021</sup>

Viewed from this perspective, one aspect of zakat management accountability, transparency in reporting, has not been fulfilled. As an accountant, muzakki needs to be informed how zakat funds have been distributed. Nowadays, where people live in the digital world, the manual reporting process is considered ineffective and inefficient. This reporting process is because of the time and place constraints that cause information not to be conveyed correctly. In reporting zakat funds, religious values are needed as the BAZNAS Institution has a vital role in the implementation of Zakat, one of which is a pillar in Islam<sup>22</sup>.

It is the benefit that is the togetherness of human life that should exist for the benefit of man. *Maslahat* includes five things: maintaining religion, soul, offspring, property, and reason. By obeying *Sharia* law and refraining from behavior and speech forbidden by *Sharia*, Allah intends to establish and enforce religion in the human soul. This *Sharia* includes creeds, worship, and laws mandated by Allah SWT to regulate and regulate human relations with Allah SWT and regulate relations between people. Maintaining religion means that Allah commands to uphold Islamic *Sharia*; in this case, what is always done by the Amil Zakat Agency (BAZNAS) consists of Zakat Fitrah, Infaq, Shadaqoh, Fidyah, Corporate Zakat, Zakat Income, Zakat Emas and Zakat Perak. Then it is distributed in a consumptive and productive manner. In the Zakat Manual published by the Dirjen Bimas Islam Affairs of the Ministry of Religious Affairs, there is a policy on the use of zakat funds in the form of distribution innovations which are categorized as follows:<sup>23</sup>

1. Traditional consumptive: distribution of Zakat to be used directly by mustahik (especially the poor) to meet daily needs (e.g., zakat fitrah) or zakat mal, which is distributed to victims of natural disasters or under certain conditions;
2. Creative consumptive: distribution of Zakat, which is embodied in other forms of original goods but still in the consumptive category; for example, Zakat is distributed in the form of school supplies or scholarships;

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<sup>20</sup> "Kabar Baznas Bazis DKI," BAZNAS (BAZIS) Provinsi Dki Jakarta, accessed December 14, 2021, <https://baznasbazisdki.id/publikasi/>.

<sup>21</sup> PUSKAS BAZNAS, "Rasio Keuangan Organisasi Pengelola Zakat : Teori Dan Konsep," *News.Ge* 4 (2019): <https://news.ge/anakliis-porti-aris-qveynis-momava>, <https://news.ge/anakliis-porti-aris-qveynis-momava>.

<sup>22</sup> "Kabar Baznas Bazis DKI."

<sup>23</sup> Kementerian Agama RI, *Panduan Organisasi Pengelola Zakat, Paper Knowledge . Toward a Media History of Documents* (Kementerian Agama RI Dirjen Bimas Islam, 2014).



3. Traditional productive: the distribution of Zakat given in the form of productive goods, for example, buying goats, cows, razors, and mustahik. Distribution in this form to mustahik will be able to create businesses that create jobs;
4. Creative productive: zakat distribution which is realized in the form of capital, both capitals to build social projects and to increase the capital of traders and small entrepreneurs;

Muslims are bound to marry and procreate to ensure the continuation of humanity and preserve the human soul. *Sharia* law also mandates that individuals ensure survival by securing necessities like water, food, clothing, and a roof over their heads. Islam also obliges man to prevent something that endangers his life. Therefore, wishes and *diyat* is mandatory and it is forbidden. The activity was carried out on February 22, 2021, and the Amil Zakat Agency (BAZNAS) distributed necessities for the recovery of stunted children in Pangkal Beras Village, Kelapa District, West Bangka Regency.<sup>24</sup>

Furthermore, holding health counseling as an effort during the Covid 19 Pandemic. An emergency benefit in keeping offspring, Allah obliges people to marry to obtain offspring and obliges them to guard themselves against adultery and the sanction of *qadzaf* (accusing adultery). The cooperation activity of the National Amil Zakat Agency (BAZNAS) with the DKI Jakarta Provincial Government held a "*Wedding on the Street*" event at the Monas intersection in Central Jakarta on July 15, 2012. Emergency benefits in maintaining assets. Islam requires people to try to find *rizq* and allow *muamalaḥ* or buying and selling, bartering, and commercial transactions. It is illegal to commit theft, treason, unlawfully eat someone else's property, and impose sanctions on the offender, not waste property.<sup>25</sup>

The activity, carried out on March 12, 2021, by the National Amil Zakat Agency (BAZNAS) for microfinance in Jabon Mekar Village, facilitated business development for mustahik partners in Jabon Mekar Village, Parung, Bogor. In addition to providing financing facilities through interest-free business capital, it also assists and trains partners in business development. The form of benefit in the *Maqāshid Sharia* perspective in this program is to nurture reason. God obliges man to keep his mind; therefore, everything intoxicating is forbidden to be consumed, and the culprit will be doomed. Scholarship activities were carried out by the National Amil Zakat Agency (BAZNAS) as reported on

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<sup>24</sup> "Kabar Baznas Bazis DKI."

<sup>25</sup> "Kabar Baznas Bazis DKI."

February 19, 2021; there were 132 participants from 24 provinces who passed the selection and continued the next process.<sup>26</sup>

The need for hajj is the need of a man to obtain the spaciousness of life and avoid difficulties. The main principle in this aspect of hajj is to eliminate difficulties, ease the burden of taklif and facilitate human affairs. BAZNAS Microfinance activities provide capital facilities with zero percent interest to business actors with the aim of hajj interests, minimizing dependence on loan sharks. In addition, BAZNAS collaborates with PT Pegadaian with the aim that the public can make pawn transactions as well as do Zakat, infaq, and shadaqah.

The virtues of *tahsiniyat* are everything proper and proper to follow reason and customs and stay away from everything despicable following common sense. This need does not seem to touch an activity or something that is a basic or substantial need for life but only relates to something that is a means, ordinance, or effort to produce goods that can facilitate the fulfillment of protection in the level of *dharuriyyat* and *tahsiniyat*. The BAZNAS sea ambulance event has a specificity as an ambulance transportation with a length of 14 meters with three engines powered by 750 pk.<sup>27</sup>

**Table 2:** Program division based on *Maqāshid Sharia* – BAZIS DKI Jakarta

| No | <i>Maqāshid Sharia</i> | Program   |
|----|------------------------|---|
| 1  | <i>Hifdz Ad-Din</i>    | Operational assistance for Islamic Syiar activities<br>Operational assistance for muallaf activities<br>Clergy regeneration scholarship<br>Spiritual formation and religious activities<br>Monumental relief<br>Qari and Qari 'ah coaching program            |
| 2  | <i>Hifdz An-Nafs</i>   | Personal help for Quran teachers<br>Personal assistance for mosque cleaners, muezzins, and Imams<br>Personal assistance for honorary teachers of madrasahs<br>Personal help for TPA/TKA/TPQ teachers<br>Personal help for orphans<br>Personal help for dhuafa |

<sup>26</sup> "Kabar Baznas Bazis DKI."

<sup>27</sup> "Kabar Baznas Bazis DKI."

| No | <i>Maqāshid Sharia</i> | Program  |
|----|------------------------|--|
|    |                        | Dhuafa house renovation<br>Personal assistance for victims of natural disasters and humanitarian affairs   |
| 3  | <i>Hifdz Al-'Aql</i>   | High school student scholarships<br>Undergraduate student scholarships<br>Graduate student scholarships<br>Personal help for the program "Santri Cerdas."<br>Personal help for the "Smart ECCE Teacher" program<br>Pondok Dhuafa Program in arrears of tuition fees<br>Educational assistance for specialized research |
| 4  | <i>Hifdz Al-Nasl</i>   | Personal assistance for deceased pilgrims<br>Personal assistance for medical expenses<br>Personal help to ease the burden of life<br>Personal help for gharimin<br>Personal help to Ibn Sabil  |

Source: *baznasbazisdki.id*, 2022.<sup>28</sup>

BAZIS DKI Jakarta has five programs for distributing Zakat. In 2019, BAZIS DKI Jakarta distributed 23.17% in collecting Zakat for operational guidance of Islamic Syiar activities, operational guidance for converted gymnastics, ulama recovery grants, deep guidance and firm practice, Qari' and Qari 'ah training programs, as well as large training programs. This project is remembered as "Jakarta Bertaqwa" as the main program for strengthening the religious field with strict supervision.<sup>29</sup>

In life protection, BAZIS DKI Jakarta distributes its Zakat through the "Jak B Bertaqwa" Program with 20 activities, the "Jak B Cerdas" Program with 16 activities, the "Jak B Sehat" Program with 36 activities, the "Jak B Green" Program with 34 activities, the "Jak B Berdaya" Program with 23 activities from 2019 to 2022. The project is expected to increase the personal satisfaction of the *Asnāf*, especially Sabilillah, Fakir, Miskin, Gharimin, and Ibn Sabil. Individual coaching for Qur'an educators, Mosque Hygiene

<sup>28</sup> "Kabar Baznas Bazis DKI."

<sup>29</sup> "Kabar Baznas Bazis DKI."

Officers, Imams, and TPA / TKA / TPQ Teachers under "Jakarta Bertaqwa" as the main program. Then, individual guidelines for dhuafa circulated, including calculating medical expenses, natural disaster relief, medical expenses, and easing the burden of living, which is remembered as "Jakarta Peduli" as a program in strengthening the social sector.<sup>30</sup>

## CONCLUSION

In the distribution of Zakat, Islam has established mustahik, i.e., eight *Asnāf*. Based on Law Number 23 of 2011 concerning Zakat Management has implications for the basis of policies that cannot be doubted for the benefit of the people, the welfare, and the prosperity of the poor. The expediency of *dharuriyyat* (religion, soul, descent, property) with two levels, namely hajiyyat and *tahsiniyat*.

In connection with this, the National Amil Zakat Agency implemented one of the ways to reduce poverty in Muslim communities and the distribution of Zakat as far as possible not only to meet the consumption needs of the mustahik but for a long period freeing them from dependence on zakat funds.

The form of program implementation applied is in the form of traditional consumption, creative consumptive, traditional productive, and creatively productive. The "Jak B Bertaqwa" program, the "Jak B Cerdas" program, the "Jak B Sehat" program, the "Jak B Green" program, and the "Jak B Berdaya" program which was carried out from 2019 to 2022 a form of implementation of the *Maqāshid Sharia*-based zakat distribution model by BAZNAS in DKI Jakarta.

## DISCLOSURE

### Conflicts of Interest

The author(s) declare(s) that there is no conflict of interest regarding the publication of this paper.

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<sup>30</sup> "Kabar Baznas Bazis DKI."

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