

The Legal Maxim *al-Darurat Tubih al-Mahzurat* in Innovative Zakat Utilization for the Economic Empowerment of the Ummah

Tb Rifat¹, Ahmad Hasan Ridwan² Dede Rohayati³, Eid Abdul Aziz⁴

^{1,3} Universitas Pamulang, Indonesia

² UIN Sunan Gunung Djati Bandung, Indonesia

⁴ Bayburt University, Turkiye

Email: ¹dosen03011@unpam.ac.id, ²ahmadhasanridwan@uinsgd.ac.id

³dosen03420@unpam.ac.id, ⁴efethi@bayburt.edu.tr

Abstract

Structural poverty requires zakat institutions to move beyond short-term relief while continuing to protect the legal entitlements of mustahik. This study examines the legal boundaries for applying the maxim *al-Darurat Tubih al-Mahzurat* to innovative forms of productive zakat and formulates a Sharia-compliant implementation framework. It employs normative Islamic legal research using conceptual, comparative, statutory, fatwa, and *maqāsid al-Sharia* approaches. Primary and secondary legal materials were collected through documentary analysis and examined through data condensation, data display, and conclusion drawing and verification. The findings demonstrate that the maxim does not provide a general justification for all productive zakat programs because productive zakat is not inherently prohibited. Nonrepayable business capital grants and capacity-building programs may be justified by *tamlīk*, *maṣlahah*, and *maqāsid al-Sharia*. By contrast, delayed distribution, institutional investment, and collectively managed productive assets require stricter tests of necessity, proportionality, governance, and beneficiary protection. Repayable revolving schemes should primarily use infaq, sadaqah, waqf, or other non-zakat funds because zakat transferred through valid *tamlīk* becomes the property of the mustahik. The study proposes a Sharia legal test based on mustahik eligibility, fulfillment of basic needs, the form of *tamlīk*, degree of necessity, availability of lawful alternatives, proportionality, Sharia governance, and program evaluation. This framework enables zakat institutions to promote sustainable economic empowerment without diminishing the rights and dignity of mustahik.

Keywords: Economic Empowerment; Legal Maxim; Maqāsid al-Sharia; Productive Zakat; Sharia Governance

Abstrak

Kemiskinan struktural menuntut lembaga pengelola zakat untuk tidak hanya memberikan bantuan jangka pendek, tetapi juga melindungi hak hukum mustahik. Penelitian ini menganalisis batas penerapan kaidah *al-Darurat Tubih al-Mahzurat* terhadap berbagai inovasi zakat produktif serta merumuskan kerangka pelaksanaannya yang sesuai dengan prinsip syariah. Penelitian ini menggunakan metode hukum Islam normatif dengan pendekatan konseptual, perbandingan mazhab, perundang-undangan, fatwa, dan *maqāsid al-Shari'ah*. Bahan hukum primer dan sekunder dikumpulkan melalui analisis dokumen, kemudian dianalisis melalui kondensasi data, penyajian data, serta penarikan dan verifikasi kesimpulan. Hasil penelitian menunjukkan bahwa kaidah tersebut tidak dapat dijadikan pembenaran umum bagi seluruh program zakat produktif karena zakat produktif pada dasarnya tidak dilarang.

Hibah modal usaha yang tidak wajib dikembalikan dan program peningkatan kapasitas dapat dibenarkan berdasarkan prinsip tamlik, masalah, dan maqāṣid al-Sharia. Sebaliknya, penundaan distribusi, investasi kelembagaan, dan pengelolaan aset produktif kolektif memerlukan pengujian yang lebih ketat terhadap unsur darurat, proporsionalitas, tata kelola, serta perlindungan bagi mustahik. Skema dana bergulir yang mewajibkan pengembalian sebaiknya menggunakan infak, sedekah, wakaf, atau dana nonzakat lainnya. Penelitian ini menawarkan uji hukum syariah yang mencakup status mustahik, pemenuhan kebutuhan dasar, bentuk tamlik, tingkat kedaruratan, ketersediaan alternatif halal, proporsionalitas, tata kelola syariah, serta evaluasi program. Kerangka ini memungkinkan inovasi zakat produktif mendukung pemberdayaan ekonomi berkelanjutan tanpa mengurangi hak dan martabat mustahik.

Kata Kunci: *Kaidah Fikih; Maqāṣid al-Sharia; Pemberdayaan Ekonomi; Tata Kelola Syariah; Zakat Produktif*

Introduction

Zakat constitutes a central instrument of Islamic social finance with substantial potential to address poverty, economic inequality, and unequal access to productive resources within Muslim societies (Zahrah, 2017; Ayuniyyah et al., 2018). As one of the pillars of Islam, zakat embodies both a devotional obligation and a redistributive mechanism designed to circulate wealth, protect vulnerable groups, and promote socioeconomic justice. In Indonesia, the National Board of Zakat (BAZNAS) recorded the national collection of zakat, infaq, sadaqah, and other religious social funds (ZIS-DSKL) at approximately Rp32.32 trillion in 2023 (BAZNAS, 2023). Although this figure encompasses several categories of Islamic social funds and therefore should not be equated directly with zakat potential alone, it demonstrates the considerable scale of nationally managed religious philanthropy. It also highlights the need to strengthen not only collection mechanisms but also the effectiveness, accountability, and socioeconomic impact of zakat utilization.

The normative basis for zakat distribution is established in Qur'an, Surah al-Tawbah [9]:60, which identifies eight categories of eligible recipients (*aṣnāf*). Classical Islamic jurisprudence places strong emphasis on ensuring that zakat reaches the legally entitled mustahik and that their rights are not subordinated to institutional or administrative interests. However, the classical schools do not present a uniformly consistent model of distribution. They differ regarding whether zakat must be distributed among all eight categories, whether priority may be given to those with the most urgent needs, how much may be given to an individual recipient, and whether the recipient may be provided with capital, tools, or other resources capable of generating sustainable income (Al-Nawawi, 2010; Qudamah, 2016). Accordingly, classical zakat jurisprudence should not be reduced to a purely consumptive

model. Its central concern is the protection of mustahik entitlement through an appropriate form of transfer, commonly discussed in relation to the principle of *tamlīk*.

Contemporary poverty nevertheless presents institutional and structural challenges that differ in scale and complexity from temporary income deprivation. Structural poverty is associated with limited access to productive assets, capital, education, markets, technology, healthcare, and economic networks. Under such conditions, one-time material assistance may be indispensable for meeting immediate needs, but it may not, by itself, provide a sustainable pathway out of poverty. Studies on zakat and socioeconomic welfare indicate that properly designed productive zakat programs may contribute to income improvement, business development, poverty alleviation, and the strengthening of mustahik resilience (Ayuniyyah et al., 2018; Choiriyah et al., 2020; Ayuniyyah et al., 2022; Mawardi et al., 2023; Herianingrum et al., 2024). Nevertheless, these findings do not render consumptive distribution irrelevant. Direct assistance remains essential for recipients who are unable to meet urgent needs relating to food, shelter, healthcare, and personal safety. Productive and consumptive zakat should therefore be understood as complementary mechanisms that respond to different categories and capacities of mustahik.

Indonesian law has formally recognized this differentiated approach. Article 27 of Law Number 23 of 2011 on Zakat Management permits the use of zakat for productive enterprises once the basic needs of mustahik have been met. This provision establishes two important principles. First, productive utilization is legally permissible and therefore should not be treated as inherently prohibited. Second, the fulfillment of the recipient's basic needs remains a prerequisite that institutional preferences for long-term programs cannot displace. This regulatory framework was further developed by Regulation of the Minister of Religious Affairs Number 16 of 2025 on the Utilization of Zakat for Productive Enterprises, which organizes the utilization of productive zakat through the stages of planning, implementation, control, and reporting. Consequently, the central legal question is no longer whether productive zakat is permissible in general, but how far zakat institutions may depart from immediate individual distribution while still protecting the legal and economic rights of mustahik.

Productive zakat encompasses several models with different legal consequences. The provision of business capital as a nonrepayable grant directly to an eligible mustahik may satisfy the principle of *tamlīk* because ownership is transferred to the recipient. By contrast, the investment of undistributed zakat funds, the establishment of collectively managed assets, the construction of productive infrastructure, and the use of revolving funds involve more complex questions concerning ownership, delayed distribution, risk allocation, institutional authority,

and the protection of mustahik rights. Indonesian fatwa practice has recognized the possibility of allocating zakat for productive activities, investing zakat funds under specified conditions, and distributing zakat through managed assets. These developments demonstrate the adaptability of Islamic law. Still, they also require clear legal limitations to prevent the interests of mustahik from being replaced by institutional claims of efficiency or public benefit.

The Turkish experience offers a relevant comparative perspective on the institutional foundations of productive zakat. Unlike in Indonesia, where a statutory zakat management framework is administered by BAZNAS and authorized zakat management organizations, zakat in Türkiye is generally practiced as a voluntary religious obligation and is not administered through a centralized state zakat institution. At the same time, Türkiye has a well-established tradition of waqf institutions that support education, humanitarian assistance, social services, and community welfare (Saad et al., 2017; Rakhmat & Beik, 2022). Studies on zakat potential in Türkiye indicate that zakat could make a substantial contribution to poverty reduction, but its effectiveness requires stronger institutional coordination, public trust, and accountable management (Gümüş et al., 2019). The Turkish context, therefore, demonstrates that the economic potential of zakat cannot be realized solely through normative recognition or individual compliance. It requires an institutional framework capable of coordinating zakat with waqf and other Islamic social-finance instruments while maintaining the distinct legal character of each fund. This comparative experience reinforces the argument that productive zakat innovation must be accompanied by clear governance, beneficiary protection, transparency, and measurable socioeconomic outcomes.

The maxim *al-Darurat Tubih al-Mahzurat*, commonly understood as “necessity permits what is otherwise prohibited,” is relevant within this specific area of legal tension (al-Suyuthi, 1990). Its relevance does not arise because all forms of productive zakat are, in principle, prohibited. Rather, the maxim may provide a limited justification for particular departures from the ordinary requirements of immediate distribution and individual ownership, such as delaying distribution for a justified period, managing zakat through a productive asset, or allocating zakat to a collective facility whose benefits are reserved primarily for mustahik. The maxim must therefore be applied together with the related principle *al-Darurat Tuqaddar bi Qadarihā*, which requires an exceptional measure to be restricted to the extent of the actual necessity.

The invocation of necessity also requires a careful distinction between *darūrah*, *hājah*, and *mašlahah*. Not every economic benefit constitutes a necessity, and not every condition of poverty automatically permits a departure from established legal rules. A general need (*al-hājah al-‘āmmah*) may justify legal facilitation when its neglect produces widespread hardship. At

the same time, a collective necessity (*al-ḍarūrah al-jamā'iyah*) arises when a serious and demonstrable threat affects the essential interests of a community. Maṣlaḥah, meanwhile, provides an evaluative framework for determining whether a policy promotes legitimate welfare without contradicting definitive Sharia principles. The classification of structural poverty as a collective necessity must consequently be demonstrated through the seriousness of the threat, the inadequacy of lawful alternatives, the proportionality of the proposed measure, and the continued protection of mustahik rights (Al-Qaradhawi, 2016; Al-Syatibi, 2016; Kamali, 2015).

Existing studies have extensively examined zakat as an instrument of poverty alleviation, income redistribution, financial inclusion, institutional governance, and sustainable development (Ayuniyyah et al., 2018; Cokrohadisumarto et al., 2020; Kamaruddin & Hanefah, 2021; Beik & Arsyanti, 2022; Zailani et al., 2022; Mawardi et al., 2023). Other studies have analyzed productive zakat programs and their effects on the welfare and economic capacity of mustahik (Widiastuti et al., 2015; Khasanah, 2020; Roziq et al., 2022). However, these studies have generally focused on institutional performance, economic impact, governance, or the general compatibility of productive zakat with maqāṣid al-Sharia. Limited attention has been given to the precise legal boundaries for invoking *al-Ḍarurat Tubiḥ al-Maḥzurat* when productive zakat programs delay individual distribution, transform direct ownership into managed benefits, or place zakat assets under institutional management.

This study addresses that gap by examining how the maxim *al-Ḍarurat Tubiḥ al-Maḥzurat* may be applied to innovative forms of productive zakat without converting necessity into an unrestricted justification for institutional experimentation. The principal question is how the maxim can be formulated as a controlled legal framework that integrates the requirements of tamlīk, the distinction between necessity and public need, *maqāṣid al-Sharia*, proportionality, and the protection of mustahik rights. To answer this question, the study examines the conceptual foundations of the maxim, evaluates its application to different productive zakat models, and formulates a Sharia legal test for their implementation.

The theoretical contribution of this study lies in repositioning the maxim of necessity from a general justification for productive zakat to a limited legal instrument for assessing specific departures from ordinary distribution rules. Its practical contribution is the formulation of an evaluative framework based on mustahik eligibility, fulfillment of basic needs, tamlīk, necessity, proportionality, *maqāṣid al-Sharia*, governance, and program evaluation. This framework is intended to assist BAZNAS, zakat management organizations, Sharia supervisory bodies, fatwa authorities, and government regulators in designing productive zakat programs

that promote sustainable economic empowerment while preserving the rights and dignity of mustahik.

Methods

This study employs normative Islamic legal research, using a qualitative doctrinal approach, to examine the legal boundaries of applying the maxim *al-Darurat Tubih al-Mahzurat* to innovative forms of productive zakat utilization. It combines conceptual, comparative, statutory, fatwa, and *maqāsid al-Sharia* approaches to analyze the relationship between *darūrah*, *hājah*, *maṣlahah*, *tamlīk*, and productive zakat; compare the views of the Hanafī, Maliki, Shafī'i, and Hanbali schools on zakat distribution, mustahik entitlement, ownership, and the authority of zakat administrators; assess the conformity of productive zakat models with Indonesian regulations and authoritative fatwas; and evaluate whether such innovations protect the essential interests, legal rights, welfare, and dignity of mustahik. The study is based on a structured documentary review of primary materials, including Qur'anic verses, Prophetic traditions, classical works of fiqh and *uṣūl al-fiqh* such as *Al-Asybah wa al-Nazā'ir*, *Al-Muwāfaqāt*, *Al-Mustashfā*, *Al-Majmū'*, and *Al-Mughnī*, relevant fatwas, and Indonesian zakat regulations, as well as secondary materials consisting of peer-reviewed articles, scholarly books, and official reports from BAZNAS and the Central Statistics Agency. Following Bowen's (2019) documentary analysis framework, the materials were identified, selected, classified, critically examined, and extracted, while the analysis adapted the stages of data condensation, data display, and conclusion drawing and verification proposed by Miles et al. (2014). The study then identified the ordinary rules of zakat distribution, classified productive zakat models, determined whether each model constituted ordinary utilization or required exceptional justification, and tested it against necessity, lawful alternatives, proportionality, *tamlīk*, *maqāsid al-Sharia*, Sharia governance, and the protection of mustahik rights. The credibility of the findings was strengthened by comparing classical and contemporary legal opinions and ensuring consistency among scriptural foundations, fatwas, regulations, and the objectives of zakat.

The Utilization of Zakat: Between Textual and Contextual Approaches in Economic Empowerment

The legal maxim *al-Darurat Tubih al-Mahzurat* is an important principle in Islamic law that permits limited flexibility in urgent situations that cannot be adequately addressed under ordinary rules. Literally, the maxim means that necessity permits what is otherwise prohibited.

It is derived from the broader universal legal maxims that guide the application of Islamic law across diverse circumstances (al-Suyuthi, 1990). However, the maxim should not be understood as a general authorization to disregard established legal norms. Its function is exceptional and conditional, applying only when a real and serious threat requires a measured departure from an ordinary legal rule.

The Qur'anic foundation of this maxim is found in Surah al-Baqarah [2]:173, which permits a person compelled by necessity to consume otherwise prohibited food, provided that the person neither desires the prohibited act nor exceeds the necessary limit. Similar provisions appear in Surah al-An'am [6]:119 and Surah al-Nahl [16]:115. These verses establish two interconnected principles: the permissibility of an exceptional action under genuine necessity and the obligation to restrict that action to the extent required by the circumstances. The principle is further supported by the Prophetic rule that harm must neither be inflicted nor reciprocated. Together, these sources demonstrate that flexibility is an integral feature of Sharia. However, it remains subject to legal restraints intended to prevent necessity from becoming an unrestricted justification for departing from established norms (Masud, 2016).

Classical and contemporary scholars distinguish between different levels of human need and hardship. A genuine necessity (*ḍarūrah ḥaqīqiyyah*) refers to a condition that threatens life, bodily integrity, or another essential interest. In contrast, a severe but non-life-threatening hardship may be categorized as a figurative necessity or pressing need (*ḍarūrah majāziyyah*) (Nujaym, 2016). Islamic legal theory also classifies human interests into necessities (*ḍarūriyyāt*), needs (*ḥājjiyyāt*), and complementary interests (*taḥsīniyyāt*) (Al-Syatibi, 2016). This distinction is essential because not every economic difficulty or expected benefit qualifies as a necessity. In many cases, structural poverty may initially be categorized as a general need (*al-ḥājah al-'āmmah*). Still, it may become a collective necessity when it seriously threatens access to food, healthcare, education, family welfare, and sustainable livelihoods.

The concept of collective necessity (*al-ḍarūrah al-jamā'iyyah*) expands the analysis of necessity beyond individual emergencies to circumstances that threaten the essential welfare of a community. Al-Qaradhawi explains that contemporary Islamic legal reasoning must take collective harms into account, especially when their consequences affect large groups and cannot be adequately resolved through individual remedies (Al-Qaradhawi, 2016). In this context, widespread and structural poverty may qualify as a collective necessity when its consequences are demonstrably severe, persistent, and connected to the deprivation of essential human interests. Nevertheless, the classification cannot be presumed merely from the existence

of poverty; it must be supported by evidence concerning the seriousness of the threat, the insufficiency of ordinary measures, and the absence of less restrictive alternatives.

The application of necessity is subject to strict legal conditions. First, the threat must be actual or highly probable rather than speculative. Second, no lawful and reasonably effective alternative should be available. Third, the exceptional measure must remain proportional to the actual need in accordance with the principle *al-Darurat Tuqaddar bi Qadarihā*. Fourth, the measure must not generate a harm greater than the harm it seeks to prevent. Fifth, the exceptional arrangement must be reviewed when the condition that justified it changes. Related maxims, including *al-dararu lā yuzālu bi al-darar*—harm may not be removed through another equivalent or greater harm—and *al-dararu al-ashaddu yuzālu bi al-darari al-akhaff*—a greater harm may be removed through a lesser harm—function as safeguards against the misuse of the necessity doctrine.

The jurisprudence of priorities (*fiqh al-awlawiyyāt*) further requires legal decision-makers to distinguish between urgent basic needs, long-term empowerment, and institutional interests. When zakat resources are limited, the immediate survival needs of mustahik must not be displaced by productive programs merely because such programs appear more innovative or administratively attractive. At the same time, restricting all zakat distribution to short-term assistance may fail to address the structural causes that keep economically capable mustahik in a cycle of recurring poverty. The jurisprudence of priorities, therefore, does not establish an absolute preference for productive over consumptive distribution. Instead, it requires selecting the most appropriate form of assistance based on the condition, capacity, and vulnerability of each category of mustahik (Al-Qaradhawi, 2016).

A proper assessment of productive zakat must begin with the classical legal framework governing zakat distribution. Surah al-Tawbah [9]:60 identifies eight categories of eligible recipients: the poor, the needy, zakat administrators, those whose hearts are to be reconciled, persons in bondage, debtors, those in the path of Allah, and stranded travelers. The central concern of classical jurisprudence is that zakat reaches persons who possess a legally recognized entitlement. However, the classical schools differ regarding the requirement to distribute zakat among all categories, the priority that may be given to particular recipients, the amount that may be allocated to one mustahik, and the authority of the imam or zakat administrator to determine the most beneficial form of distribution.

The Shafi'i school places significant emphasis on textual compliance, the identification of eligible recipients, and the transfer of zakat to the designated categories. Al-Nawawi maintains that distribution among the recognized categories should be observed whenever the

relevant recipients are present. Nevertheless, the broader classical tradition cannot be reduced to a single, exclusively consumptive pattern. The Maliki and Hanbali schools allow greater latitude to prioritize recipients according to urgency and public benefit. At the same time, classical jurists also discuss the possibility of providing a poor person with sufficient resources, tools, or capital to attain economic independence. Ibn Qudamah's discussion reflects the authority of legal administrators to consider the recipient's circumstances and the intended purpose of zakat, provided that the rights of the mustahik remain protected (Qudamah, 2016).

The principle of *tamlīk*, or transferring a legally recognized right to the mustahik, remains central to the debate. In its clearest form, *tamlīk* occurs when zakat is transferred directly to the recipient, who gains control and ownership over it. A business-capital grant that becomes the full property of an eligible mustahik may therefore be consistent with ordinary zakat distribution and does not necessarily require justification through the maxim of necessity. More complex legal questions arise when the funds are retained by an institution, invested before distribution, transformed into collectively managed assets, or used to provide benefits without transferring full ownership of the underlying asset. It is within these specific departures from direct ownership and immediate distribution that *al-Darurat Tubiḥ al-Maḥzurat* becomes legally relevant.

Contemporary poverty requires a differentiated response because mustahik do not experience poverty in identical ways. Direct, consumptive assistance remains indispensable for persons who cannot meet basic needs, including food, shelter, healthcare, and the protection of their immediate family. Productive assistance may be more appropriate for recipients who possess the physical capacity, skills, or business potential to develop a sustainable livelihood. Accordingly, consumptive and productive zakat should be treated as complementary rather than mutually exclusive models. Evaluations of zakat programs indicate that the economic impact of zakat depends not only on the amount distributed but also on beneficiary selection, mentoring, institutional governance, and the suitability of the assistance to the recipient's socioeconomic capacity (Irfan Syauqi Beik, 2018).

Studies on zakat collection and utilization have also shown that the large potential of zakat in Indonesia has not yet been fully translated into effective institutional collection and measurable poverty reduction. The gap between potential and actual collection demonstrates the need for improvements in public trust, collection mechanisms, reporting, and institutional accountability, rather than proving that one particular distribution model is inherently superior to all others (Clarashinta Canggih, Khusnul Fikriyah, 2017). Productive zakat programs may generate sustainable benefits when they are accompanied by training, business assistance,

market access, and periodic evaluation. Conversely, both consumptive and productive programs may fail when they are poorly targeted or implemented without adequate supervision.

The risk of dependency should therefore not be attributed automatically to consumptive zakat. Dependency may arise when assistance is repeatedly distributed without beneficiary assessment, graduation indicators, capacity development, or an appropriate transition strategy. Research on productive zakat management emphasizes that economic empowerment requires more than the transfer of capital; it also depends on mentoring, institutional competence, and the ability to match the program with the recipient's skills and economic environment (Tika Widiastuti, Rosyid Al Atok, 2015). Thus, the relevant legal and policy question is not whether consumptive assistance should be abandoned, but how zakat institutions can determine which form of distribution best protects the immediate and long-term interests of each mustahik.

Contemporary Islamic legal institutions have recognized several forms of productive zakat utilization, including business-capital grants, investment under specified conditions, and the distribution of zakat through managed assets. These developments demonstrate that productive utilization is not inherently prohibited. However, each model has distinct legal consequences. A nonrepayable capital grant differs from a revolving loan, while a training program differs from an institutionally owned productive asset. The requirement that a beneficiary return zakat capital, for example, raises questions because zakat transferred through valid *tamlīk* becomes the property of the mustahik. Revolving arrangements involving repayment may therefore be more appropriately financed through infaq, sadaqah, waqf, or other social funds, unless a clear and valid legal structure for managing zakat assets is established. Contemporary fatwa discussions similarly emphasize that productive utilization must preserve the interests of mustahik, avoid unreasonable risk, and remain subject to transparent Sharia governance (Tariqullah Khan, 2016).

From the perspective of *maqāṣid al-Sharia*, zakat is intended to protect human dignity, satisfy essential needs, circulate wealth, and strengthen social justice. Productive utilization can contribute to *ḥifẓ al-nafs* by improving access to necessities, *ḥifẓ al-'aql* by supporting education and capacity development, *ḥifẓ al-nasl* by strengthening family welfare, and *ḥifẓ al-māl* by facilitating sustainable livelihood and protection from exploitative debt. Nevertheless, the invocation of *maqāṣid* does not eliminate the textual entitlement of mustahik. *Maqāṣid* must operate together with, rather than against, the legal requirements governing zakat recipients, ownership, proportionality, and institutional accountability.

The principle *al-ḥukmu yadūru ma'a 'illatihi wujūdan wa 'adaman*—a legal ruling revolves with its effective cause in its presence and absence—supports the need to evaluate

zakat utilization according to the conditions that justify each model. Where direct assistance is sufficient and more protective of the recipient, there is no need to invoke necessity to justify institutional control over zakat funds. Where structural poverty creates an urgent collective threat and direct distribution alone cannot provide an adequate response, a limited departure from immediate individual distribution may be considered. Such a departure is valid only when it protects rather than diminishes the rights of mustahik, no less restrictive alternative is available, and its scope remains proportionate to the demonstrated need.

Accordingly, the maxim *al-Darurat Tubih al-Mahzurat* should not be used as a general foundation for all forms of productive zakat. Its proper function is to provide a controlled legal justification for particular innovative arrangements that depart from ordinary distribution rules, especially delayed distribution, collective productive assets, or limited institutional management. The permissibility of ordinary productive grants may rest directly on *tamlīk*, *maṣlahah*, *maqāṣid al-Sharia*, and the objectives of zakat, whereas more exceptional models require stricter necessity, proportionality, governance, and evaluation tests. This distinction enables Islamic legal reasoning to support economic empowerment without transforming necessity into an unlimited authorization for zakat institutions to restrict or replace the legally protected rights of mustahik.

Models of Productive Zakat Innovation for the Economic Empowerment of the Ummah

Based on the preceding legal analysis, productive zakat may be structured through several models, each with distinct implications for *tamlīk*, institutional authority, risk allocation, and the protection of mustahik rights. These models should not be treated as legally identical. Some may be justified through the ordinary principles of zakat distribution, while others require stricter examination under *maṣlahah*, *maqāṣid al-Sharia*, and, where they depart from immediate individual ownership, the maxim *al-Darurat Tubih al-Mahzurat*.

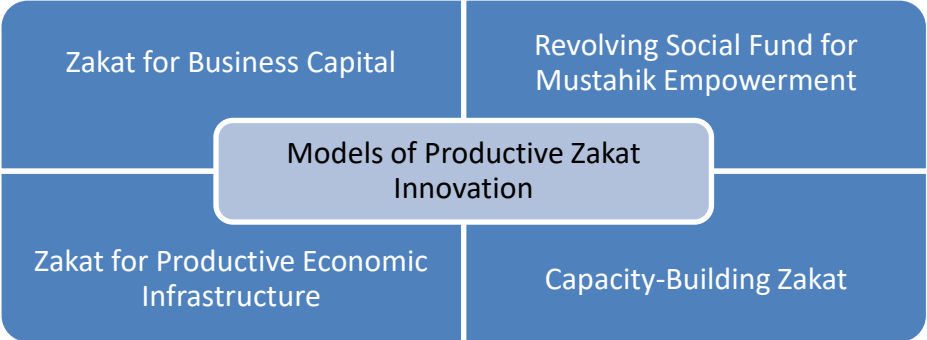


Figure 1 Four Models of Productive Zakat Innovation within a Sharia-Compliant Economic Empowerment Framework

Figure 1 illustrates four interconnected models of productive zakat innovation. The first is business-capital zakat, which provides nonrepayable productive grants to eligible mustahik who possess relevant skills, business experience, or feasible economic activities. This model is consistent with the principle of *tamlīk* because ownership of the funds or productive assets is transferred directly to the recipient. Productive capital may support income generation, business growth, and gradual economic independence (Wibisono, 2021). Empirical studies in Kuningan Regency and BAZNAS Cirebon City also show that productive zakat contributes positively to mustahik welfare, MSME empowerment, and economic sustainability (Hafizd, 2022; Hafizd et al., 2023). However, productive grants must be distinguished from *qardḥasan*. Once zakat has been validly transferred through *tamlīk*, the principal cannot automatically be reclaimed. Revolving financing should therefore primarily use infaq, sadaqah, cash waqf, or other nonzakat funds, while zakat may support the broader empowerment program through grants, equipment, training, or initial assistance. Institutional authority under the principle *taṣarruf al-imām ‘alā al-ra’iyyah manūṭun bi al-maṣlahah* does not permit zakat administrators to eliminate or reclaim mustahik property rights, and program effectiveness ultimately depends on beneficiary selection, mentoring, governance, and accountability (Mujiatun, 2019; Khasanah, 2020).

The second relevant arrangement is productive economic infrastructure, through which zakat funds are allocated to facilities collectively used by eligible mustahik, such as workshops, marketplaces, storage facilities, shared equipment, business centers, and vocational training centers (Hafidhuddin & Tanjung, 2017). Because this model does not necessarily transfer full ownership of the underlying asset to an individual, it requires clear rules governing ownership, management, benefit duration, access rights, and risk allocation. The application of *tamlīk al-manfa‘ah* may be accepted when the mustahik receives a clearly defined and enforceable right to use the asset, the beneficiaries are legally identified, and non-mustahik parties do not obtain disproportionate advantages. In this context, *al-Darurat Tubiḥ al-Maḥzurat* may be relevant where structural poverty creates an urgent collective need and direct distribution cannot provide an equivalent or reasonably effective solution, although any departure from immediate individual ownership must remain proportional and subject to periodic review. The expanded interpretation of *fī sabīlillāh* may also support productive and social infrastructure when the beneficiaries genuinely qualify as mustahik and the legal basis is clearly established, but it cannot justify unrestricted public infrastructure financed by zakat (Hafizd, 2021).

The fourth model is capacity-building zakat, which includes entrepreneurship training, vocational education, professional certification, financial literacy, business mentoring, and skills development for eligible mustahik (Hafidhuddin & Tanjung, 2017). This model supports *ḥifẓ al-‘aql* by developing knowledge and productive capacity, and *ḥifẓ al-māl* by improving access to sustainable economic resources. Nevertheless, training must be based on a prior needs assessment, directly connected to employment or business opportunities, and accompanied by mentoring and measurable outcome evaluation. Evidence from BAZNAS Cirebon City indicates that productive zakat produces stronger results when capacity development is connected to MSME empowerment and the economic sustainability of mustahik (Hafizd et al., 2023). These four models may be integrated into a comprehensive empowerment ecosystem beginning with mustahik identification and fulfillment of basic needs, followed by capacity building, nonrepayable business grants, mentoring, market access, and, where necessary, access to collectively managed productive facilities. Such integration reflects the concept of *falāḥ*, but the legal character and funding source of each component must remain distinct. Economic empowerment should therefore be measured not merely by the amount of zakat distributed, but by changes in income, business continuity, productive capacity, resilience, and the gradual movement of mustahik toward economic independence (Hafizd, 2022; Hafizd et al., 2023; Beik & Arsyianti, 2022). Each model must ultimately pass a legal and institutional assessment covering mustahik eligibility, fulfillment of basic needs, the form of *tamlīk*, funding sources, lawful alternatives, proportionality, risk protection, Sharia supervision, and program evaluation.

Limitations and Controls on the Application of the Dharurat Principle in Productive Zakat

The application of *al-Darurat Tubiḥ al-Maḥzurat* to productive zakat must be accompanied by strict substantive, procedural, and institutional safeguards. The maxim cannot be invoked merely because a productive program is expected to generate greater economic benefits than direct distribution. Its application requires evidence of an urgent need, the insufficiency of available lawful alternatives, proportionality between the measure and the identified necessity, and continued protection of the mustahik's rights. Productive utilization must therefore begin with an assessment of mustahik eligibility and the fulfillment of urgent basic needs. Zakat institutions should not divert funds into long-term projects when eligible recipients still require immediate support for food, shelter, healthcare, personal safety, or other essential needs. The principle *al-Darurat Tuqaddar bi Qadarihā* requires any departure from

immediate distribution or individual *tamlīk* to remain limited to the extent necessary to address the demonstrated need.

Proportionality should not be reduced to a fixed allocation ratio applicable to every institution, region, and period. The appropriate balance between consumptive and productive distribution depends on the number and condition of mustahik, the seriousness of their immediate needs, local poverty characteristics, institutional capacity, and the risks associated with the proposed program. Earlier institutional materials have discussed allocation benchmarks for balancing consumptive and productive distribution (Indonesia, 2015), but such benchmarks should not be treated as universal Sharia rules without a clear authoritative and empirical basis. Each zakat management institution should instead justify its allocation policy through a documented needs assessment, explain why productive utilization is necessary, and demonstrate that the policy does not deprive more vulnerable mustahik of direct assistance. The proportionality test must also consider whether the same objective can be achieved through infaq, sadaqah, waqf, or other social funds that impose fewer restrictions on institutional management.

Transparency and accountability constitute a second safeguard. Zakat management institutions should disclose the amount and source of funds allocated to productive programs, the legal form of each program, the criteria for selecting beneficiaries, administrative and operational costs, the number of mustahik served, the distribution of risks, and measurable program outcomes. Reporting should distinguish among zakat provided as a nonrepayable grant, zakat used for capacity building, zakat assets managed, and revolving financing derived from nonzakat funds. This distinction is necessary to prevent the legal status of zakat from being obscured within broader social-finance programs. Accountability should include financial audits, Sharia compliance reviews, conflict-of-interest controls, and impact assessments that measure changes in income, business continuity, productive capacity, family welfare, and the gradual economic independence of mustahik.

A competent and sufficiently independent Sharia supervisory function is also required. Its responsibility should extend beyond formally approving a program label and should include examining mustahik eligibility, the form of *tamlīk*, contractual arrangements, ownership of productive assets, the permissibility of business activities, risk allocation, and the treatment of program returns. Although the governance principles developed by the Islamic Financial Services Board primarily concern Islamic financial institutions, their emphasis on competence, independence, accountability, confidentiality, and consistency provides relevant guidance on governance for Sharia supervision in zakat institutions (IFSB, 2020). Sharia supervision should

be accompanied by an effective complaint-handling mechanism through which mustahik may question beneficiary selection, restrictions on the use of assistance, unfair contractual terms, loss of access to managed assets, or other practices that may diminish their rights.

Productive zakat programs must further incorporate periodic evaluation, beneficiary protection, graduation indicators, and an exit strategy. Evaluation periods should be determined according to the nature and business cycle of each program rather than imposed through an arbitrary uniform interval. The assessment should determine whether the program remains beneficial, whether its risks are acceptable, whether mustahik continues to qualify for assistance, and whether the arrangement still requires exceptional justification. A graduation mechanism may be applied when beneficiaries have achieved defined indicators of economic independence, but graduation should not be based solely on temporary increases in income. It should also consider business resilience, household stability, access to productive assets, and the beneficiary's capacity to withstand economic shocks.

An exit strategy does not necessarily require every productive program to return to consumptive distribution once an emergency has ended. Instead, it requires the termination or modification of the particular exceptional arrangement that was justified by necessity. For example, institutional retention of zakat funds, delayed distribution, or restricted access to collective assets must be reviewed when the original necessity no longer exists. A productive grant that already complies with *tamlīk*, serves eligible mustahik, and is supported by ordinary principles of *maṣlahah* and *maqāṣid al-Sharia* may continue without relying on the necessity maxim. This distinction prevents *darūrah* from becoming a permanent legal fiction while allowing Sharia-compliant productive empowerment to develop under its proper legal basis.

The flexibility of Islamic law (*murūnah*) must therefore be balanced by prudence (*iḥtiyāt*). Contextualization is necessary because a productive zakat model appropriate for an urban microenterprise may not be suitable for agricultural communities, remote areas, persons with disabilities, elderly recipients, or households experiencing extreme deprivation. Prudence requires zakat institutions to prioritize the interests of mustahik, avoid transferring excessive business risk to vulnerable beneficiaries, and refrain from using the language of empowerment to justify institutional control over zakat property. It also requires consistent reference to *maqāṣid al-Sharia*, not merely as an abstract declaration of benefit but as an evaluative framework for protecting life, intellect, family welfare, wealth, and human dignity.

From the perspective of Indonesian law, Law Number 23 of 2011 on Zakat Management permits the use of zakat for productive enterprises once the basic needs of mustahik have been met, while Government Regulation Number 14 of 2014 provides the broader institutional

framework for implementing zakat management. These provisions are now complemented by the Regulation of the Minister of Religious Affairs Number 16 of 2025 on the Utilization of Zakat for Productive Enterprises, which governs productive zakat across the stages of planning, implementation, control, and reporting. The regulatory focus should therefore move beyond merely recognizing the permissibility of productive zakat toward ensuring consistent standards for beneficiary assessment, program feasibility, ownership and contractual structures, risk mitigation, Sharia supervision, impact reporting, complaint handling, and the integration of zakat with other Islamic social-finance instruments.

The findings have several institutional implications. For BAZNAS and zakat management organizations, the proposed safeguards provide an operational framework for distinguishing ordinary productive distribution from exceptional arrangements that require the application of *al-Darurat Tubiḥ al-Maḥzurat*. For the Ministry of Religious Affairs and other regulators, the framework emphasizes the need for harmonized standards of Sharia compliance, financial reporting, beneficiary protection, and impact measurement. For the Muslim community, it demonstrates that the adaptability of Islamic law does not mean the unrestricted relaxation of legal rules; rather, legal flexibility remains tied to necessity, proportionality, accountability, and the protection of legally entitled recipients.

For the Indonesian Ulema Council, the findings may support a more systematic reading of the existing fatwa framework. MUI Fatwa Number 15 of 2011 concerning the collection, maintenance, and distribution of zakat should not be described as a general fatwa on productive zakat. It should be read together with MUI Fatwa Number 14 of 2011 concerning the distribution of zakat through managed assets and other relevant fatwas concerning the productive use and investment of zakat funds. Further elaboration of the fatwa could clarify the distinction among productive grants, managed assets, investment of temporarily undistributed funds, and repayable financing; establish criteria for verifying collective necessity; and formulate procedures for reviewing exceptional arrangements when their legal justification changes.

For academics and researchers, this framework opens several avenues for further investigation, including the development of a *maqāṣid al-Sharia*-based impact index, comparative studies of productive zakat models across different socioeconomic regions, and empirical examination of whether institutional management preserves or restricts the rights of mustahik. Further research is also needed on integrating zakat, waqf, infaq, sadaqah, and Islamic microfinance within a coordinated empowerment ecosystem while maintaining the distinct legal character of each instrument (Fauzia & Riyadi, 2020). Such research would help

ensure that institutional innovation is assessed not only by the amount of funds mobilized but also by its legal validity, distributive fairness, and contribution to sustainable mustahik welfare.

Conclusion

This study demonstrates that the maxim *al-Ḍarurat Tubiḥ al-Maḥzurāt* operates as an exceptional, highly conditional principle in productive zakat. While standard mechanisms like business-capital grants and capacity building align with ordinary principles (*tamlīk*, *maṣlahah*, and *maqāṣid al-Shari'ah*), departures from immediate individual ownership—such as delayed distribution or collective assets—strictly require the necessity maxim. Based on these conditions, this study proposes a structured Sharia legal test comprising four implementation models (grants, revolving financing, infrastructure, and capacity building) alongside strict governance criteria to ensure *mustahik* protection, proportionality, and compliance.

This study is limited by its normative and documentary approach, meaning it does not empirically measure the practical effectiveness of productive zakat programs or direct *mustahik* experiences. Consequently, future research should empirically test the proposed Sharia legal framework within organizations like BAZNAS and explore how institutional management impacts *mustahik* welfare. Additionally, future studies should develop measurable *maqāṣid al-Sharia* indicators, investigate regional variations in structural poverty classifications, and examine the integration of zakat with other social finance instruments (e.g., *waqf*, *infaq*) to ensure innovations achieve both legal validity and distributive justice.

Bibliography

- Alfaizin, A. W., Insani, T. D., & Herianingrum, S. (2018). Zakat: Concept and implications to social and economic development—An economic interpretation of Al-Tawbah: 103. *Journal of Islamic Monetary Economics and Finance*, 4(1), 117–132.
- Al-Nawawi, Y. ibn S. (2010). *Al-Majmū' sharḥ al-Muhadhdhab* (6th ed., Vol. 6). Maktabah al-Irsyad.
- Al-Qaradhawi, Y. (2016). *Al-ijtihād al-mu'āṣir bayna al-inḍibāṭ wa al-infirāṭ*. Dar al-Tauzi' wa al-Nasyr al-Islamiyyah.
- Al-Syatibi, A. I. (2016). *Al-Muwāfaqāt fī uṣūl al-syarī'ah* (Vol. 2). Dar Ibn 'Affan.
- Al-Suyuthi, J. al-D. (1990). *Al-asybāh wa al-naẓā'ir*. Dar al-Kutub al-'Ilmiyyah.
- Al-Zuhaili, W. (2008). *Al-fiqh al-Islāmī wa adillatuhu* (Vol. 7). Dar al-Fikr.
- Ascarya, A., & Sakti, A. (2022). Designing micro-fintech models for Islamic microfinancial institutions in Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(2), 236–254.

- Ascarya, A., & Yumanita, D. (2018). Comparing zakat management in Malaysia and Indonesia. *Tazkia Islamic Finance and Business Review*, 11(2), 161–188.
- As-Salafiyah, A., Rusydiana, A. S., & Mustafa, M. I. (2022). Maqashid Sharia-based mosque empowerment index. *International Journal of Ethics and Systems*, 38(2), 173–190.
- Awang, M. Z., Mat Nong, N. F., & Wan Chik, W. M. Y. (2025). Integrating Islamic social finance with the United Nations Sustainable Development Goals through maqasid al-Shariah principles. *International Journal of Academic Research in Business and Social Sciences*, 15(7), 35–51.
- Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2018). Zakat for poverty alleviation and income inequality reduction. *Journal of Islamic Monetary Economics and Finance*, 4(1), 85–100.
- Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2022). The impact of zakat on poverty alleviation and income inequality reduction from a gender perspective in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 924–942.
- Badan Amil Zakat Nasional. (2023). *Laporan pengelolaan zakat nasional 2023*. BAZNAS.
- Badan Pusat Statistik. (2024). *Profil kemiskinan di Indonesia Maret 2024*. BPS.
- Bahri, E. S., Aslam, M. M. A., Hasan, A. A. H., & Wibowo, H. (2019). Maqasid al-Shariah in micro-entrepreneurship development: An overview. In *Proceedings of the Indonesian Conference on Zakat* (pp. 258–267). BAZNAS.
- Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using the CIBEST model. *Journal of Islamic Monetary Economics and Finance*, 1(2), 141–160. doi:10.21098/jimf.v1i2.524
- Beik, I. S., & Arsyianti, L. D. (2022). Zakat empowerment index: Measuring the impact of zakat on poverty alleviation. *International Journal of Zakat*, 7(1), 1–15.
- Bowen, G. A. (2009). Document analysis as a qualitative research method. *Qualitative Research Journal*, 9(2), 27–40. doi:10.3316/QRJ0902027
- Canggih, C., Fikriyah, K., & Yasin, A. (2017). Potensi dan realisasi dana zakat Indonesia. *Al-Uqud: Journal of Islamic Economics*, 1(1), 14–26.
- Choiriyah, E. A. N., Kafi, A., Hikmah, I. F., & Indrawan, I. W. (2020). Zakat and poverty alleviation in Indonesia: A panel analysis at the provincial level. *Journal of Islamic Monetary Economics and Finance*, 6(4), 811–832.
- Cokrohadi Sumarto, W. B. M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2020). A study of the Indonesian community's behaviour regarding zakat payments. *Journal of Islamic Marketing*, 11(4), 961–976.
- Fauzia, I. Y., & Riyadi, A. K. (2020). *Prinsip dasar ekonomi Islam: Perspektif maqashid al-syariah*. Kencana.
- Gümüş, N., Yardımcıoğlu, F., & Altıntaş, N. (2019). The role of zakat potential in reducing poverty in Turkey. *International Journal of Islamic Economics and Finance Studies*, 5(2), 90–110. <https://doi.org/10.25272/ijisef.575488>
- Hafidhuddin, D., & Tanjung, H. (2017). *Manajemen syariah dalam praktik*. Gema Insani.

- Hafizd, J. Z. (2021). Position and optimization of the economic benefits of zakat for empowerment of the people. *Syekh Nurjati: Jurnal Studi Sosial Keagamaan*, 1(1), 116–131. doi:10.24235/sejati.v1i1.1
- Hafizd, J. Z. (2022). Pengaruh zakat terhadap kegiatan usaha dan kesejahteraan mustahik. *Al Barakat: Jurnal Kajian Hukum Ekonomi Syariah*, 2(2), 113–124. doi:10.59270/jab.v2i02.125
- Hafizd, J. Z., Khoirudin, A., & Anwar, A. F. (2023). Pengaruh zakat produktif terhadap pemberdayaan usaha mikro kecil menengah dan keberlanjutan ekonomi mustahiq di BAZNAS Kota Cirebon. *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah*, 8(1), 112–126. doi:10.24235/jm.v8i1.13073
- Hashim, A. M. (2023). Revisiting zakat with a distribution of weighted Shapley value. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(6), 1141–1158.
- Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643–660.
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2017). Zakat management: The way to empower the poor. *Journal of Economic Cooperation and Development*, 38(4), 59–74.
- Islamic Financial Services Board. (2009). *Guiding principles on Shari‘ah governance systems for institutions offering Islamic financial services (IFSB-10)*. IFSB.
- Kamali, M. H. (2015). Legal maxims of Islamic law: A survey. *Islamic Studies*, 54(1), 5–35.
- Kamaruddin, M. I. H., & Hanefah, M. M. (2021). Bridging zakat impacts toward maqasid Shariah and Sustainable Development Goals. In *Islamic wealth and the SDGs* (pp. 229–258). Palgrave Macmillan.
- Kasri, R. A., & Chaerunnisa, S. R. (2022). The role of knowledge, trust, and religiosity on zakat compliance: Evidence from Muslim millennials. *Journal of Islamic Accounting and Business Research*, 13(5), 769–789.
- Khallaf, A. al-W. (2017). *‘Ilm usūl al-fiqh*. Maktabah al-Da‘wah al-Islamiyyah.
- Khan, T., & Ahmed, H. (2001). *Risk management: An analysis of issues in Islamic financial industry* (Occasional Paper No. 5). Islamic Research and Training Institute, Islamic Development Bank.
- Khasanah, U. (2020). Strategies for utilizing productive zakat to empower recipients economically. *Indonesian Journal of Islamic Economics*, 10(2), 118–130.
- Majelis Ulama Indonesia. (1982). *Fatwa tentang mentasharrufkan dana zakat untuk kegiatan produktif dan kemaslahatan umum*. MUI.
- Majelis Ulama Indonesia. (2003). *Fatwa Nomor 4 Tahun 2003 tentang penggunaan dana zakat untuk istitsmar (investasi)*. MUI.
- Majelis Ulama Indonesia. (2011a). *Fatwa Nomor 14 Tahun 2011 tentang penyaluran harta zakat dalam bentuk aset kelolaan*. MUI.
- Majelis Ulama Indonesia. (2011b). *Fatwa Nomor 15 Tahun 2011 tentang penarikan, pemeliharaan, dan penyaluran harta zakat*. MUI.
- Majelis Ulama Indonesia. (2015). *Himpunan fatwa MUI sejak 1975*. Erlangga.

- Masud, M. K. (2016). *Dispensing justice in Islam: Qadis and their judgments*. Brill.
- Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analysing the impact of productive zakat on the welfare of zakat recipients. *Journal of Islamic Accounting and Business Research*, 14(1), 118–140.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). SAGE Publications.
- Mubtadi, N. A., & Susilowati, D. (2019). Analysis of Islamic accountability and Islamic governance in zakat institutions. *International Journal of Zakat*, 4(1), 41–57.
- Mujiatun, S. (2019). A model for the utilization of productive zakat. *Al-Masharif*, 7(1), 24–36.
- Nayak, V., & Hegde, K. P. (2023). Examining the impact of wealth redistribution through zakat. *Millah: Journal of Religious Studies*, 22(2), 285–312.
- Nujaym, Z. al-D. I. (2016). *Al-asybāh wa al-nazā'ir*. Dar al-Fikr.
- Qudamah, A. ibn A. I. (2016). *Al-mughnī* (Vol. 4). Dar 'Alam al-Kutub.
- Rakhmat, A. S., & Beik, I. S. (2022). Management of zakat and waqf in Malaysia and Turkey: Comparative studies. *ILTIZAM Journal of Shariah Economics Research*, 6(1), 48–58. <https://doi.org/10.30631/iltizam.v6i1.1077>
- Ramdani, R., Widiastuti, T., & Mawardi, I. (2024). Implementation of Islamic values in waqf governance: A systematic literature review. *Journal of Islamic Marketing*, 15(8), 1925–1941.
- Republik Indonesia. (2011). *Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*.
- Republik Indonesia. (2014). *Peraturan Pemerintah Republik Indonesia Nomor 14 Tahun 2014 tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*.
- Kementerian Agama Republik Indonesia. (2025). *Peraturan Menteri Agama Republik Indonesia Nomor 16 Tahun 2025 tentang Pendayagunaan Zakat untuk Usaha Produktif*.
- Ridwan, M., Asnawi, N., & Sutikno, S. (2019). Zakat collection and distribution system and its impact on the economy of Indonesia. *Uncertain Supply Chain Management*, 7(4), 589–598.
- Roziq, A., Yulinartati, & Yuliarti, N. C. (2022). Model of productive Islamic social fund management for the empowerment of the poor. *International Journal of Professional Business Review*, 7(5), e0597.
- Saad, N. M., Kayadibi, S., & Hamid, Z. (2017). The contribution of waqf institutions in Malaysia and Turkey in improving the socioeconomic conditions of society. *Turkish Journal of Islamic Economics*, 4(1), 1–29.
- Soekanto, S., & Mamudji, S. (2020). *Penelitian hukum normatif: Suatu tinjauan singkat*. RajaGrafindo Persada.
- Wahyudi, M., Ahmi, A., & Herianingrum, S. (2022). Examining trends, themes, and social structure of zakat literature: A bibliometric analysis. *Global Journal Al-Thaqafah*, 12(1), 40–67.

- Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effect of good governance and corporate social responsibility on the performance of Islamic banks in Indonesia. *Journal of Islamic Accounting and Business Research*, 12(5), 698–714.
- Wibisono, Y. (2021). *Mengelola zakat Indonesia: Diskursus pengelolaan zakat nasional dari rezim filantropi ke rezim fiskal*. Prenadamedia Group.
- Widiastuti, T., Cahyono, E. F., Zulaikha, S., Mawardi, I., & Al Mustofa, M. U. (2021). Optimizing zakat governance in East Java using analytical network process: The role of zakat technology. *Journal of Islamic Accounting and Business Research*, 12(3), 301–319.
- Widiastuti, T., & Rosyidi, S. (2015). Model pendayagunaan zakat produktif oleh lembaga zakat dalam meningkatkan pendapatan mustahiq. *Jurnal Ekonomi dan Bisnis Islam*, 1(1), 89–101.
- Yusrani, N., & Chadhiq, U. (2021). Understanding the impact of zakat and waqf on community economic development in rural areas. *International Research Journal of Management, IT and Social Sciences*, 8(6), 639–647.
- Zahrah, M. A. (2017). *Ushul fiqh* (S. Ma'shum, Ed.). Pustaka Firdaus.
- Zailani, M. N., Satar, N. H. M., & Zakaria, R. H. (2022). Maqasid al-Shariah-based index of socioeconomic development: A literature review. *Journal of Muamalat and Islamic Finance Research*, 19(1), 73–90.
- Zakiy, F. S., Falikhatun, F., & Fauziah, N. N. (2024). Sharia governance and organizational performance in zakat management organizations: Evidence from Indonesia. *Journal of Islamic Accounting and Business Research*, 15(2), 289–307.
- Zauro, N. A., Saad, R. A. J., & Sawandi, N. (2020). Enhancing socioeconomic justice and financial inclusion in Nigeria: The role of zakat, sadaqah, and qardhul hassan. *Journal of Islamic Accounting and Business Research*, 11(3), 555–572.