

Evaluation of *Mustahik* Welfare Achievement: A Case Study of BAZNAS Mojokerto Regency from the Perspective of *Maqashid Sharia*

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ARTICLE INFORMATION	ABSTRACT
<p>Received: December 2024 Revised: December 2024 Accepted: December 2024</p> <p><i>Keywords:</i> <i>Mustahik Welfare, Maqashid Sharia Perspective, BAZNAS E-Readiness, Zakat Fund Collection, Zakat Distribution</i></p>	<p>This study aims to evaluate the welfare of <i>mustahik</i> through the BAZNAS program in Mojokerto Regency from the perspective of <i>Maqashid Sharia</i>, and to examine the role of BAZNAS Mojokerto Regency in greater depth. The research employs a qualitative approach with a case study method. Observations, interviews, document analysis, annual reports, and literature reviews were conducted to validate the implementation of the BAZNAS program in Mojokerto Regency. The results show that BAZNAS Mojokerto Regency has made significant efforts in distributing zakat funds for the welfare of the community. However, there are several challenges related to the efficiency of fund management and distribution, which affect the optimal achievement of <i>Maqashid Sharia</i> goals. This study provides recommendations for more transparent and efficient zakat management, as well as enhanced coordination among stakeholders to achieve better community welfare outcomes. This research offers a new perspective in evaluating community welfare achievement through the <i>Maqashid Sharia</i> criteria in the BAZNAS Mojokerto Regency program.</p>

INTRODUCTION

Islamic philanthropy plays a crucial role in the Islamic economic and social finance system, focusing on community empowerment and its social aspects (Herianingrum et al., 2024). The primary goal of Islamic philanthropy is to reduce poverty (Kawadza, 2022), promote social justice, narrow economic disparities, and increase the income of producers through enhanced consumer purchasing power (Herianingrum et al., 2024). The basic principles of Islamic economics emphasize justice, balance, and equity, which are highly relevant in supporting philanthropy as a means to achieve these goals (Yasmeen,

2023). Moreover, Islamic philanthropy functions not only as a tool for wealth redistribution (Rawashdeh et al., 2017), but also as an instrument for creating sustainable social welfare, one of which is through zakat (Ryandono et al., 2023). Research has examined the benefits of zakat fund allocation and management, showing the significant contribution of Islamic philanthropy to improving human welfare (Herianingrum, Widiastuti, et al., 2024; Rawashdeh et al., 2017)

The collection and distribution of zakat in Indonesia face various challenges, one of which is the low public interest in channeling zakat through official zakat management organizations (Nurillah & Yasin, 2021). According to a report by CNN Indonesia, (2022), the zakat collection in Indonesia in 2021 reached only IDR 14 trillion, or about 4.28 percent of the projected zakat potential of IDR 327 trillion. Zakat digitalization began before the pandemic, but the pandemic accelerated digitalization, creating new challenges for zakat collection by most zakat institutions (Herianingrum et al., 2022). This digital transformation should facilitate zakat payment processes, yet it requires zakat institutions to adapt to technological advancements (Beik et al., 2023; Kasri & Yuniar, 2021; Saad et al., 2023)

The National Zakat Agency (BAZNAS), as the institution with authority over zakat collection and distribution, plays a key role in enhancing the welfare of the community (BAZNAS, 2020). However, previous research by Nurillah & Yasin, (2021), found that BAZNAS Mojokerto Regency had not fully succeeded in reducing the disparity in the region. Out of a population of approximately 100,000 to 120,000 people, only about 1,000 Muslims received assistance from BAZNAS under various criteria. This means that the assistance distributed reached only about 0.0086%, not even 1% of the total population.

In 2021, through a meeting between BAZNAS Mojokerto Regency and the Regent of Mojokerto, Regent Regulation (Perbup) No. 104 of 2021 was issued, which regulates the deduction of civil servant salaries (ASN) for zakat and infaq payments through BAZNAS Mojokerto Regency. This policy is considered a progressive and bold step, demonstrating the local government's commitment to supporting more optimal zakat management. The regulation became effective at the end of 2022, heading into 2023. While still in its early stages, the implementation of this regulation marks an important milestone for BAZNAS in expanding zakat fund collection. However, to ensure its effectiveness and impact, further evaluation is needed, especially by referring to previous research findings such as those by Nurillah & Yasin, (2021), so that this policy can be continuously improved and support better zakat management goals.

Several previous studies have identified the success of BAZNAS programs in providing positive impacts on poverty reduction and improving the quality of life through the *maqashid sharia* approach (Aibak, 2015; Lutfi, 2023; Toni & Rolando, 2023; Ulimaz, 2022). However, these studies focused more on the distribution of funds and have not extensively examined how the principles of *maqashid sharia* are applied in zakat, infaq, and charity programs. This reveals a gap in research concerning the relationship between BAZNAS programs and the achievement of *maqashid sharia* goals within the context of Islamic economics.

It is crucial to conduct an in-depth evaluation of the implementation of zakat programs by BAZNAS Mojokerto Regency, particularly regarding the application of *maqashid sharia* principles. This study is expected to provide a more comprehensive understanding of the effectiveness of zakat distribution in achieving more equitable, sustainable social and economic welfare, aligned with the basic principles of Islamic economics. Additionally, the findings of this research may offer strategic recommendations for improving zakat management, strengthening the contribution of Islamic philanthropy in reducing poverty and economic inequality in society.

LITERATURE REVIEW

Zakat Management and Poverty Alleviation in Indonesia

Zakat is a key instrument in the Islamic economic system, playing an essential role in reducing social inequality and improving community welfare (Nurillah & Yasin, 2021). As one of the pillars of the social economy, zakat functions to redistribute wealth from the affluent to those in need, aiming to achieve

economic equity and reduce disparities (Ilmi et al., 2024; Timur et al., 2023). In the context of Indonesia, effective zakat management is crucial to realizing these objectives (Anwar et al., 2024).

In Indonesia, the National Zakat Agency (BAZNAS) holds a central role in zakat management. According to Law No. 23 of 2011 on Zakat Management, BAZNAS is authorized to collect, manage, and distribute zakat, infaq, and alms for the benefit of the community. BAZNAS has successfully distributed zakat to key sectors such as education, healthcare, and social assistance to 1,300 beneficiaries in Bogor, Sukabumi, and Depok (Ayuniyyah et al., 2022). This success demonstrates zakat's contribution to improving community welfare, particularly for those in need of BAZNAS assistance (BAZNAS, 2020).

Maqashid Sharia as an Evaluation Framework

Maqashid Sharia, which comprises five primary objectives—protection of religion (*hifz ad-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz an-nasl*), and property (*hifz al-mal*)—is used as the foundation for assessing how zakat programs can enhance societal welfare. These objectives not only measure material aspects but also encompass the preservation of spiritual and social values in community life. *Maqashid Sharia* provides a framework that considers the balance between physical and spiritual aspects in achieving welfare.

According to As-Salafiyah et al., (2021), *Maqashid Sharia* emphasizes that the success of a program is not solely determined by the fulfillment of material needs but also by the preservation of broader spiritual and social dimensions. In the context of zakat management, this approach ensures that the assistance provided is not limited to financial support but also contributes to the development of other sectors such as education, healthcare, and the strengthening of religious and moral values.

RESEARCH METHODS

Research Type

This study is a qualitative research with a case study approach. The qualitative method was chosen because this study aims to understand the meanings, experiences, and perceptions in the context of the empowerment of *mustahik* implemented by BAZNAS Mojokerto Regency. This research emphasizes understanding phenomena in a broader context rather than merely testing hypotheses or examining relationships between variables. The case study approach was selected to allow the researcher to conduct an in-depth analysis of a phenomenon that occurs at BAZNAS Mojokerto Regency, as well as to provide a comprehensive picture of the evaluation of *mustahik* welfare based on the dimensions of *Maqashid Sharia*. The case study enables the researcher to explore specific situations or events that occur within a particular time frame and context.

Research Approach

The approach used in this study is a descriptive and exploratory case study. This study delves deeper into the policies and empowerment programs for *mustahik* implemented by BAZNAS Mojokerto Regency and analyzes them within the framework of *Maqashid Sharia*. This research not only aims to describe how these programs are implemented but also to explore the effects they have on the welfare of *mustahik* and their impact on the five dimensions of *Maqashid Sharia*.

Data Collection Techniques

Data were collected using three techniques. The first technique is In-Depth Interviews. Interviews were conducted with the managers and policymakers at BAZNAS Mojokerto Regency, as well as some *mustahik* who received assistance from the institution. The interviews aimed to gather deeper insights into the implementation of empowerment programs, challenges faced, and evaluations of the success of the programs that had been carried out.

The second technique is Participatory Observation. The researcher observed the implementation of empowerment programs conducted by BAZNAS Mojokerto Regency. In this case, the researcher actively participated in ongoing activities, such as training sessions, assistance distribution, or other social

activities, to gain a more holistic understanding of the *mustahik's* conditions and the impact of the programs. Lastly, data were also collected through Documentation available at BAZNAS Mojokerto Regency, such as activity reports, financial reports, and statistical data regarding the number of *mustahik* receiving assistance, the types of aid provided, and the success rate of the programs. This data helps analyze the extent to which program implementation aligns with the goals and expectations of *Maqashid Sharia*

RESULT AND DISCUSSION

Zakat, Infaq, and Sedekah Management Practices at BAZNAS Mojokerto Regency

The National Zakat Agency (BAZNAS) is a non-structural institution established by the government to carry out the collection and distribution of zakat, infaq, and sedekah (ZIS). In Mojokerto Regency, this institution was initially known as BAZ and was under the Ministry of Religious Affairs of Mojokerto Regency. At that time, its operations were conducted within the Ministry of Religious Affairs office located on Jalan R.A. Basuni Number 28 A, Mojokerto. However, due to a leadership vacuum, BAZ's activities were temporarily halted.

To address this issue, on December 20, 2018, the Regent of Mojokerto issued Regent's Decree No. 188.45/567/HK/416-012/2018. This decree was based on the Director General of Islamic Community Guidance's Decree No. DJ.II/568/Year 2014 on the Establishment of National Zakat Agencies in Districts and Cities throughout Indonesia. This initiative aimed to provide legal certainty for zakat management, optimize its benefits for the welfare of the community, and ensure the legitimacy of zakat practices.

With the issuance of the Regent's Decree, BAZNAS Mojokerto Regency gained legal status and clearer direction in performing its functions as a ZIS manager. This aligns with the zakat management theory that prioritizes transparency, accountability, and efficiency in managing public funds to support the welfare of the community. As an institution directly accountable to the local government and BAZNAS Province, BAZNAS Mojokerto Regency plays a strategic role in gathering local zakat potential and distributing it effectively to the eligible beneficiaries (*mustahik*).

Zakat management must encompass three main elements: planning, implementation, and oversight. Planning includes identifying zakat potential and strategies for collection, while implementation pertains to the collection, distribution, and utilization of zakat funds. Finally, oversight ensures that all activities adhere to regulations and achieve the established objectives. Based on these principles, the establishment of BAZNAS Mojokerto Regency through the Regent's Decree provides clarity regarding the organizational structure and authority to execute these functions.

Moreover, this step reflects the application of institutional theory, which underscores the importance of regulation and legitimacy in supporting the sustainability of an organization. This regulation also helps build public trust, which is crucial for the social capital necessary for ZIS collection. With the legal status obtained, BAZNAS Mojokerto Regency can carry out its mission to enhance the benefits of zakat, infaq, and sedekah through innovative empowerment programs. This not only provides direct benefits to the recipients (*mustahik*) but also supports a systematic and sustainable poverty alleviation agenda at the district level.

Zakat, Infaq, and Sedekah Collection at BAZNAS Mojokerto Regency

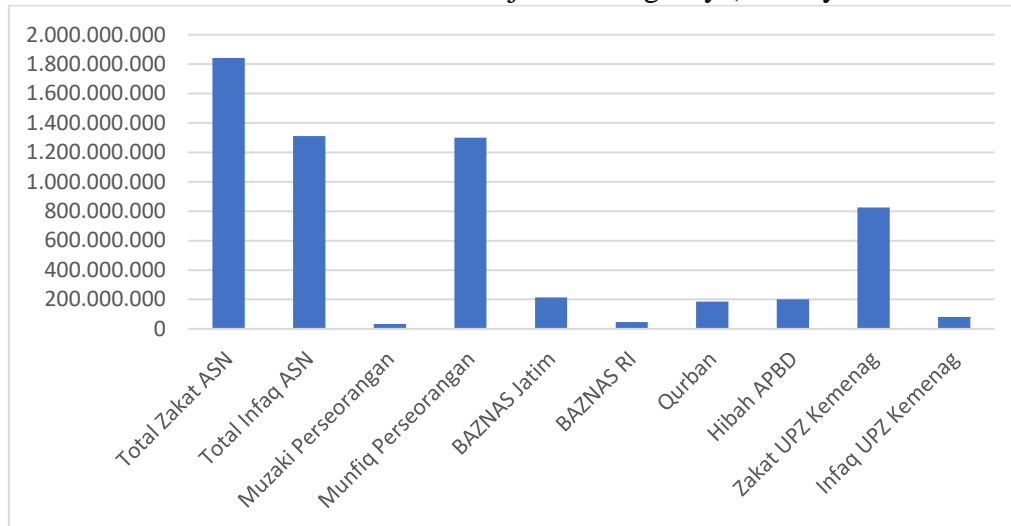
One of the most critical aspects of zakat fund management is collection. The collection of zakat, as outlined in Law No. 23 of 2011 on Zakat Management, stipulates the need for transparency and accountability in the collection and management of zakat to ensure that the ZIS funds are channeled effectively to the *mustahik*. Zakat management emphasizes the importance of thorough planning, efficient execution, and strict supervision in the collection process. BAZNAS Mojokerto Regency has applied these principles in its operations, utilizing various collection methods designed to achieve optimal results.

In practice, BAZNAS Mojokerto Regency implements several models of ZIS collection, both from individual contributors (*muzaki*) and institutions. The most effective zakat collection model in Mojokerto Regency to date is through salary deductions for civil servants (ASN), as regulated by the Regent's Regulation of Mojokerto. Additionally, BAZNAS collaborates with various stakeholders through Zakat Collection Units (UPZ), such as BPJS Employment, PDAM Mojokerto, Basoeni Gedeg Hospital, Soekandar

Mojosari Hospital, UPZ Ministry of Religious Affairs, UPZ Department of Communication and Informatics, and others. This collaboration allows BAZNAS Mojokerto Regency to gather a significant amount of funds to support various social programs.

Data on ZIS collection recorded at BAZNAS Mojokerto Regency as of December 30, 2024, shows a significant increase compared to 2023. In 2024, BAZNAS Mojokerto Regency successfully collected ZIS, both on balance sheet and off balance sheet, amounting to IDR6,464,787,500 from various sources as follows:

Figure 1.
Total Zakat Collection of BAZNAS Mojokerto Regency (January-December 2024)



Source: BAZNAS Mojokerto Regency

Based on Figure 1, the zakat collection achievements above are further detailed as follows: zakat from ASN totaled IDR 1.8 billion, ASN infaq amounted to IDR 1.3 billion, zakat fitrah was IDR 144 million, zakat from UPZ Ministry of Religious Affairs (Kemenag) was IDR 825 million, infaq from UPZ Kemenag was IDR 80 million, qurban donations totaled IDR 186 million, APBD grants amounted to IDR 200 million, sharing programs with BAZNAS Province were IDR 215 million, sharing programs with BAZNAS RI were IDR 45 million, individual zakat was IDR 32 million, and individual infaq donations reached IDR 1.3 billion. The majority of the funds came from ASN through regular monthly salary deductions. In addition, zakat from individuals has also increased compared to previous years, thanks to educational campaigns on the obligation of zakat and its social impact. However, zakat contributions from the private sector remain relatively low, posing a challenge for BAZNAS Mojokerto Regency to tap into the greater zakat potential from companies within the region.

Distribution and Disbursement of Zakat, Infaq, and Alms in Mojokerto Regency

The distribution and disbursement of zakat, infaq, and alms (ZIS) conducted by BAZNAS Mojokerto Regency aim to ensure that the funds collected are accurately allocated to those entitled to receive them, i.e., *mustahik*. This process is carried out by adhering to the principles of transparency, accountability, and efficiency, which are integral to zakat management. The management of ZIS fund distribution is regulated by the provisions outlined in Law No. 23 of 2011 on Zakat Management and Government Regulation No. 14 of 2011 on the Implementation of the Zakat Management Law.

So far, BAZNAS Mojokerto Regency has distributed ZIS funds to *mustahik* identified through rigorous verification and validation processes. *Mustahik* who receive ZIS funds include the categories of the poor, needy, as well as those requiring other forms of assistance, such as new Muslims (*muallaf*), *amil*, *gharimin*, *riqab*, *fi sabilillah*, and *ibnu sabil*. The distribution of ZIS funds in Mojokerto Regency is provided in the form of direct assistance, scholarships, business support, and other social aid, tailored to the specific needs of each *mustahik*. The distribution of BAZNAS Mojokerto Regency in 2024 is as follows:

Table 1. Total Distribution in the Humanitarian Sector

Total Distribution in the Humanitarian Sector	IDR3.079.787.500
Distribution of Zakat Fitrah	IDR200.000.000
Distribution of Qurban	IDR160.000.000
Rumah Tidak Layak Huni (Rutilahu)	IDR540.000.000
Distribution of Istt Upz	IDR9.187.500
Distribution of Zakat via UPZ	IDR612.500.000
Rantang Dhuafa Extreme Poor Assistance	IDR201.600.000
Disaster Impact Recovery Assistance	IDR8.000.000
Program Assistance	IDR86.400.000
Rutilahu Renovation	IDR360.000.000
Disaster Victim Assistance	IDR20.000.000
Fakir's Living Cost Assistance	IDR547.200.000
Incidental Mustahik Assistance	IDR49.600.000
Disability Assistance	IDR108.000.000
Marbot and Office Guard Assistance	IDR177.300.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 2. Total Distribution in the Health Sector

Total Distribution in the Health Sector	IDR125.000.000
Transportation for Mustahik's Treatment	IDR50.000.000
Medical Treatment Subsidy	IDR50.000.000
Stunting Nutrition Improvement Assistance	IDR25.000.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 3. Total Utilization in the Economic Sector

Total Utilization in the Economic Sector	IDR1.125.000.000
Support Z Chicken	IDR18.000.000
Business Tools and Capital Assistance	IDR360.000.000
Goat Group Assistance	IDR450.000.000
Poultry Group Assistance	IDR225.000.000
Work Tools Assistance	IDR72.000.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 4. Total Utilization in the Health Sector

Total Utilization in the Health Sector	IDR90.000.000
Clean Water Well Assistance	IDR90.000.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 5. Total Utilization in the Education Sector

Total Utilization in the Education Sector	IDR1.945.000.000
Yatim Pre-School and Kindergarten Education	IDR240.000.000
Senior High School Scholarship	IDR20.000.000
“One Family One Scholar” Assistance	IDR40.000.000
Human Resource Capacity Building	IDR1.285.000.000
Yatim Elementary School/Madrasah Ibtidaiyah Education Assistance	IDR360.000.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 6. Total Utilization in the Da'wah and Advocacy Sector

Total Utilization in the Da'wah and Advocacy Sector	IDR100.000.000
<i>Muallaf</i> Empowerment	IDR20.000.000
Place of Worship Renovation Assistance	IDR50.000.000
<i>Muallaf</i> Empowerment Assistance	IDR30.000.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Table 7. Total Utilization in the Sharing Program

Total Utilization in the Sharing Program	260.750.000
Senior High School Scholarship (BAZNAS East Java)	15.000.000
Property (BAZNAS East Java)	200.000.000
BTB Training (BAZNAS RI)	45.750.000

Source: Financial Report of BAZNAS Mojokerto Regency 2024

Based on the data presented in the tables above, BAZNAS Mojokerto Regency has successfully distributed and utilized funds in an organized manner across various sectors. In the humanitarian sector, the total distribution reached IDR3.079.787.500 covering essential programs such as zakat, qurban, rutilahu, disaster assistance, and mustahik welfare. Zakat fitrah and qurban assistance were provided to help those in need, while the rutilahu program, which includes the renovation of uninhabitable houses, also received significant allocation. Additionally, BAZNAS provided disaster recovery assistance and living expenses for the poor, reflecting its commitment to directly supporting *mustahik* in need.

In the health sector, BAZNAS Mojokerto Regency allocated IDR125.000.000 to support the health needs of *mustahik*. Most of this funding was directed toward medical treatment subsidies and transportation for *mustahik* struggling to meet their health needs. Furthermore, assistance was also provided to improve the nutrition of the community, particularly in addressing stunting, which highlights BAZNAS's significant attention to malnutrition issues that remain a challenge in certain regions. These programs aim to improve the quality of life for *mustahik* in terms of health and ensure better access to adequate medical services.

In the economic sector, BAZNAS Mojokerto Regency allocated a substantial IDR1.125.000.000 to support the economic empowerment of *mustahik*. The funds were used for various programs such as providing business capital, livestock group assistance, and work tools assistance. For example, the goat and poultry group assistance provided opportunities for *mustahik* to develop livestock businesses, while the work tools assistance supported those with skills but in need of capital to start a business. With these programs, BAZNAS not only provided direct assistance but also created opportunities for *mustahik* to improve their long-term welfare through economic capacity building.

Additionally, BAZNAS Mojokerto Regency prioritized equitable distribution throughout the regency, including to isolated or hard-to-reach areas. The distribution of assistance was carried out in collaboration with various social institutions such as Dompot Al-Qur'an, local governments, and community organizations to ensure that the aid reached the intended recipients. One form of distribution included basic food packages and direct cash assistance given during specific times, such as the Ramadan and Eid al-Fitr periods. These programs are designed to meet the basic needs of *mustahik*, particularly during times that typically put additional economic pressure on families. Through this approach, BAZNAS strives to reach more *mustahik* in need, including those in remote areas, ensuring that the assistance is well-targeted and maximizes its benefits.

e-Readiness Assessment Model for Optimizing Zakat, Infaq, and Sadaqah Collection at BAZNAS Mojokerto Regency

The initial stage before evaluating the welfare of *mustahik* is to assess the condition of the institution or organization. According to Mutula & van Brakel, (2006), to measure BAZNAS Mojokerto Regency's readiness to implement technology for collecting zakat, infaq, and sadaqah, an e-readiness assessment is essential. This assessment is important to ensure that zakat management institutions can adapt to digital technology developments, ultimately increasing the effectiveness of fundraising and fund distribution. This model is built based on four segments, including:

Institutional Readiness Segment

The institutional readiness segment assesses the extent to which BAZNAS Mojokerto Regency is prepared to adopt technology in its operational process of zakat, infaq, and sadaqah collection. This evaluation covers managerial aspects and institutional policies, including information management strategies, internal technology-related policies, and the institution's readiness to embrace digital change. Based on an interview with Mr. Akramin, the Implementing Amil of the Collection Department at BAZNAS Mojokerto Regency on December 30, 2024:

"Regarding the institution's readiness for digital literacy, I believe BAZNAS Mojokerto Regency is quite ready. Equipment like internet access and computers are available. Up to now, although not many individual *Muzakki* and *Munfiq* contribute each month, the numbers are significantly different from the zakat or infaq contributions of ASN across Mojokerto Regency. For us, the challenge is how to increase public awareness in Mojokerto about BAZNAS."

From the interview with Mr. Akramin, it was concluded that a strategy that needs to be developed is increasing outreach regarding the existence and benefits of zakat through digital platforms. Outreach can help more people become aware and motivated to engage. This effort can be carried out by collaborating with relevant parties, such as social media, to reach a wider audience and increase public trust in BAZNAS Mojokerto Regency's digitalization system. Another strategy that can be developed is creating internal policies related to developing a more integrated information system, which would make it easier for *Muzakki* and *Munfiq* to fulfill their zakat obligations in a practical and efficient manner via digital platforms.

Human Resources Readiness Segment

Human resources readiness is a critical factor in implementing technology at BAZNAS Mojokerto Regency. This segment evaluates the capacity of human resources in using technology, their digital skill levels, and their readiness to undergo relevant training. Additionally, the leadership within the institution is also considered when assessing the ability to drive digital transformation and prepare human resources for managing zakat funds based on technology.

Based on an interview with Mrs. Ayu Isna, the Implementing *Amil* of the Distribution Department at BAZNAS Mojokerto Regency on December 30, 2024:

"Since the establishment of BAZNAS Mojokerto Regency in 2019, human resource constraints have affected our performance. The limited number of *Amil*, especially before the issuance of Regent Regulation No. 104 of 2021, caused fluctuations in our revenue, mostly from a few agencies and individual *Muzaki*, hindering our recruitment efforts. As stipulated by the Minister of Religious Affairs' Decree No. 66, there is a specified percentage for *Amil* compensation, 12.5% for zakat and 20% for infaq. In BAZNAS, we have 4 *Amil* positions, but the lack of sufficient personnel from the start has been a major challenge."

From the interview with Mrs. Ayu, it was found that a strategy to be developed includes increasing the capacity and number of competent human resources. This initial step involves evaluating the human resource needs based on workload in each department, such as Collection, Distribution, Financial Reporting, and General Administration. Additionally, BAZNAS should enhance the recruitment system for *Amil*, considering not only quantity but also the quality of prospective *Amil*, ensuring they possess relevant competencies in managing zakat using technology.

Furthermore, training and digital skill development for *Amil* should be a priority. BAZNAS Mojokerto Regency could collaborate with BAZNAS East Java Province and other training institutions to conduct regular training programs, including digital zakat management, data management, and zakat application usage. For this, clear internal policies are needed regarding budget allocation for training and capacity-building of human resources. Additionally, leadership strengthening is also crucial to drive a workplace culture that is adaptable to technology. Leaders must motivate *Amil* to continue learning and innovating while managing the transition toward more modern zakat management effectively. These steps are expected to help BAZNAS Mojokerto Regency optimize its performance in collecting, managing, and distributing zakat funds while building public trust as a professional and competitive institution in the digital era.

Information Readiness Segment

The information readiness segment evaluates the extent to which BAZNAS Mojokerto Regency has an information system that supports the management of zakat, infaq, and sadaqah. This evaluation includes the availability of necessary data, proper information management, and policies related to the centralization or decentralization of information. The quality and accuracy of data greatly influence the implementation of technology to enhance efficiency and transparency in managing social funds collected.

Based on an interview with Mr. Luqman, the Implementing *Amil* of the Financial Reporting Department at BAZNAS Mojokerto Regency on December 30, 2024:

"The information system supporting ZIS management at BAZNAS is called Simba (BAZNAS Management Information System). This website features *Muzaki* management, from registration to payment history, as well as the management of ZIS funds, from receipt to distribution and reports. However, a major issue we face is that not all *Amil* are skilled enough to operate Simba, requiring intensive training."

Based on the interview with Mr. Luqman, it was concluded that a strategy to be developed by BAZNAS Mojokerto Regency includes enhancing information readiness by optimizing the use of the BAZNAS Management Information System (SIMBA). This strategy includes several steps:

1. Intensive Training for *Amil*
2. Recruitment of Competent Human Resources
3. Improving Technological Infrastructure
4. Information Management Policies and SOPs
5. Internal Socialization and Mentorship

6. Integration with Other Digital Services

Information and Communication Technology (ICT) Readiness Segment

The ICT readiness segment evaluates BAZNAS Mojokerto Regency's preparedness in terms of technology infrastructure to support zakat, infaq, and sadaqah collection. This assessment involves the availability of hardware, software, and networks needed to ensure smooth digital operations. It also includes budgeting for technology management and policies regarding infrastructure maintenance and updates to keep up with rapid technological advancements.

Based on an interview with Mr. Luqman, the Implementing Amil of the Financial Reporting Department at BAZNAS Mojokerto Regency on December 30, 2024:

"Currently, the technology infrastructure at BAZNAS Mojokerto Regency has some limitations, such as a shortage of well-functioning computers, with some needing upgrades. Moreover, unstable internet connections frequently disrupt operations, especially when using Simba and managing data online. Nevertheless, we continue to strive for improvement by requesting specific funding for new devices and better internet quality, though we need greater support from various parties, including the local government, to expedite this infrastructure upgrade."

Based on the interview, the strategy for enhancing ICT readiness includes procuring and modernizing hardware, improving internet connectivity, and allocating specific budgets for technology management. Additionally, internal policies for maintenance and upgrades should be set, including regular maintenance schedules and periodic evaluations. Support from local government and strategic partners is also needed to accelerate the improvement of infrastructure. Furthermore, BAZNAS could leverage cloud technology to overcome hardware limitations and improve data security and accessibility.

Evaluation of *Mustahik* Welfare at BAZNAS Mojokerto Regency from the *Maqashid Sharia* Framework

The evaluation of *mustahik* welfare based on the *Maqashid Sharia* requires a comprehensive approach that does not focus solely on the economic aspect but also includes protection of religion, life, intellect, lineage, and wealth. BAZNAS must ensure that the assistance provided is not only temporary but can improve the long-term quality of life for *mustahik*. The programs run should encompass religious education, health, economic skills, and access to facilities supporting sustainable welfare. Additionally, BAZNAS should consider the welfare of *mustahik*'s descendants by providing access to decent education and empowering women within families. Below is the Table for Evaluating *Mustahik* welfare from the *Maqashid Sharia* Framework:

Table 8. Evaluation of *Mustahik* Welfare from the *Maqashid Sharia* Perspective

<i>Maqashid Sharia</i> Dimension	Performance Indicator	Total <i>Mustahik</i> (7303)	Realization (Total <i>Mustahik</i> in Each Dimension / 7303 X 100%)
Protection of Life (<i>Hifz al-Nafs</i>) Source: Salafiyah et al., 2021	Food assistance, healthcare, and disaster relief	5397	73,9%
Protection of Wealth (<i>Hifz al-Mal</i>) Source: Salafiyah et al., 2021	Business capital assistance,	242	3,3%

	economic development, and wealth management		
Protection of Intellect (<i>Hifz al-Aql</i>) Source: Salafiyah et al., 2021	Educational assistance, training, and capacity building	269	3,6%
Protection of Lineage (<i>Hifz al-Nasl</i>) Source: Salafiyah et al., 2021	Assistance for families and orphans, such as scholarships	1300	17,8%
Protection of Religion (<i>Hifz al-Din</i>) Source: Salafiyah et al., 2021	Assistance for religious activities and dakwah	95	1,3%

The evaluation of the welfare of *Mustahik* by BAZNAS Mojokerto Regency based on the table above indicates that the five dimensions of *Maqashid Sharia* are prioritized according to the needs and potential of the *Mustahik*. This aligns with the findings of Herianingrum et al., (2024), which state that zakat institutions in Indonesia implement empowerment programs based on the priorities and potentials of *Mustahik* to achieve comprehensive welfare. According to the welfare evaluation of *Mustahik* by BAZNAS Mojokerto Regency from the perspective of *Maqashid Sharia*, the first dimension is the protection of life (*Hifz al-Nafs*), which focuses on maintaining and enhancing the physical and mental well-being of individuals. BAZNAS provides assistance such as food, healthcare services, and disaster relief to 73.9% of *Mustahik*, totaling 5397 individuals. This is in accordance with Islamic teachings that prioritize the protection of human life, as stated in the verse, "And do not kill the soul which Allah has forbidden, except by right..." (QS. Al-Isra: 33), which emphasizes the importance of protecting the life of every individual.

The next dimension is the protection of wealth (*Hifz al-Mal*), which focuses on the management and protection of wealth for the benefit of the community. BAZNAS assists *Mustahik* by providing business capital and economic management support, benefiting 3.3% of *Mustahik*, or 242 people. This reflects Islamic teachings regarding the wise and fair management of wealth. Allah SWT says, "And give them some of the wealth that Allah has given you to support them..." (QS. An-Nisa: 2), which reminds us of the importance of distributing wealth in a proper manner that benefits those in need, as BAZNAS does by providing business assistance.

Next, the dimension of protecting intellect (*Hifz al-Aql*) emphasizes the importance of preserving and developing intellectual abilities and knowledge. BAZNAS provides educational assistance, training, and capacity-building to 3.6% of *Mustahik*, or 269 individuals. Education is highly valued in Islam, and maintaining intellect is a duty for the community to ensure progress. Allah SWT says, "Say, 'Are those who know equal to those who do not know?'" (QS. Az-Zumar: 9), reminding us of the importance of knowledge as a means to improve the quality of life. Therefore, the educational and training support provided by BAZNAS aims to strengthen the capacity of *Mustahik*.

The dimension of protecting lineage (*Hifz al-Nasl*) focuses on the protection of future generations, including providing assistance to families and orphans, such as scholarships. BAZNAS provides this support to 17.8% of *Mustahik*, totaling 1300 individuals. Islam teaches that protecting lineage is a responsibility of the community, as they are the future that must be preserved. Allah SWT says, "And those who believe and do righteous deeds, We will admit them to gardens beneath which rivers flow, to abide therein forever. And for them therein are purified mates, and We will admit them to a shade of deep coolness." (QS. An-Nisa: 57), which shows the importance of ensuring the welfare of descendants through education and care for orphans.

The final dimension is the protection of religion (*Hifz al-Din*), which aims to protect and strengthen Islam through dakwah and religious activities. BAZNAS supports these activities by providing assistance to

1.3% of *Mustahik*, totaling 95 individuals. Protection of religion is an essential part of *Maqashid Sharia*, as religion is the foundation of life that must be preserved. Allah SWT says, "Indeed, the religion in the sight of Allah is Islam." (QS. Al-Imran: 19), emphasizing that religion must be protected and strengthened. Therefore, supporting religious activities and dakwah is part of the efforts to achieve the welfare of the community in the *Maqashid Sharia* perspective.

BAZNAS Mojokerto Regency has successfully gathered and managed funds well, providing positive impacts on 7,303 *Mustahik*. However, from the *Maqashid Sharia* perspective, there is still room for improvement, especially in aspects such as mosque development, the welfare of mosque caretakers (*marbot*), and enhancing overall welfare. The evaluation of *Mustahik* welfare indicates that the programs implemented are aligned with the five dimensions of *Maqashid Sharia*: the protection of life, wealth, intellect, lineage, and religion. However, strengthening these dimensions needs to be given more attention. Therefore, in the coming year, BAZNAS Mojokerto Regency is expected to expand the scope of assistance in various aspects to achieve a more holistic welfare in accordance with the principles of *Maqashid Sharia*.

CONCLUSIONS

This study finds that zakat collection at BAZNAS of Mojokerto Regency has been effectively conducted through various methods, such as from the salaries of civil servants (*ASN*) and collaborations with relevant stakeholders, resulting in a substantial amount of *ZIS* (zakat, infaq, and sedekah) funds. In 2024, the total funds raised amounted to IDR6,464,787,500, which were distributed to various social programs in the fields of humanitarian aid, health, economics, education, *da'wah* (Islamic preaching), and others. The distribution of zakat supports the well-being of *mustahik* based on the five dimensions of *maqashid sharia*, namely the protection of life, wealth, intellect, lineage, and religion.

The evaluation of the well-being of *mustahik* according to *maqashid sharia* indicates that BAZNAS of Mojokerto Regency provides assistance in accordance with the fundamental principles of Islam. The first dimension, protection of life (*Hifz al-Nafs*), is reflected through the provision of food assistance, health services, and disaster relief targeted at most of the *mustahik*. The protection of wealth (*Hifz al-Mal*) is implemented by providing business capital for *mustahik* in need. The protection of intellect (*Hifz al-Aql*) is realized through educational and training programs aimed at improving their capacities. The protection of lineage (*Hifz al-Nasl*) is achieved through assistance to families and orphans, while the protection of religion (*Hifz al-Din*) is given through support for *da'wah* and religious activities.

The practical implications of these findings highlight the necessity to continue and strengthen zakat programs that focus on the comprehensive well-being of *mustahik*, with an emphasis on transparent and efficient zakat management. Programs that encompass the five dimensions of *maqashid sharia* should be continuously improved to achieve a more equitable and sustainable welfare for the community. As recommendations for future research, scholars could explore the long-term impact of zakat programs on improving the well-being of *mustahik* and investigate the potential use of technology to enhance the efficiency of zakat collection and distribution in the future.

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