

CONTEMPORARY ZAKAT GOVERNANCE IN REALIZING COMMUNITY WELFARE IN SIAK REGENCY: A MAQĀSIDIĪ INTERPRETATION APPROACH

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Abstract

Zakat management in the contemporary era faces challenges not only in the collection aspect, but also in the effectiveness of governance and its relevance in realizing sustainable community welfare. The main problem of this research is the extent to which zakat governance carried out by BAZNAS Siak Regency has been aligned with the objectives of the Qur'an (maqāsid al-Qur'ān) and contributed significantly to improving the welfare of mustahik. This study aims to analyze the practice of zakat management in Siak Regency through the maqāsidī interpretation approach, emphasizing the orientation of zakat as an instrument of social and economic empowerment. The method used is qualitative-normative research with a descriptive-analytical approach, through the study of Qur'anic verses on zakat, contemporary maqāsidī interpretation literature, and empirical data on zakat management and distribution of BAZNAS Siak Regency. The results of the study indicate that zakat governance in Siak Regency, through programs such as Smart Siak, Healthy Siak, and Prosperous Siak, has generally been in line with the maqāsid al-Qur'ān, especially in the aspects of welfare equality, protection of human dignity, and economic empowerment of mustahik. The increase in zakat collection to Rp4.8 billion in Ramadhan 1446 H reflects institutional effectiveness and increased public trust. However, this study also found challenges in the form of limited integration of mustahik data and the need to expand productive zakat. This study concludes that zakat in Siak Regency has functioned as a welfare instrument oriented towards Qur'anic goals, but still requires strengthening of governance for a more sustainable impact.

Keywords: zakat, welfare, interpretation of maqāsidī, BAZNAS Siak, maqāsid al-Qur'ān

Abstrak

Pengelolaan zakat di era kontemporer menghadapi tantangan tidak hanya pada aspek penghimpunan, tetapi juga pada efektivitas tata kelola dan relevansinya dalam mewujudkan kesejahteraan masyarakat secara berkelanjutan. Permasalahan utama penelitian ini adalah sejauh mana tata kelola zakat yang dijalankan oleh BAZNAS Kabupaten Siak telah selaras dengan tujuan-tujuan Al-Qur'an (maqāsid al-Qur'ān) dan berkontribusi nyata terhadap peningkatan kesejahteraan mustahik. Penelitian ini bertujuan untuk menganalisis praktik pengelolaan zakat di Kabupaten Siak melalui pendekatan tafsir maqāsidī, dengan menekankan orientasi zakat sebagai instrumen pemberdayaan sosial dan ekonomi. Metode yang digunakan adalah penelitian kualitatif-normatif dengan pendekatan deskriptif-analitis, melalui kajian ayat-ayat Al-Qur'an tentang zakat, literatur tafsir maqāsidī kontemporer, serta data empiris pengelolaan dan pendistribusian zakat BAZNAS Kabupaten Siak. Hasil penelitian menunjukkan bahwa tata kelola zakat di Kabupaten Siak, melalui program-program seperti Siak Cerdas, Siak Sehat, dan Siak Makmur, secara umum telah sejalan dengan maqāsid al-Qur'ān, khususnya dalam aspek pemerataan kesejahteraan, perlindungan martabat manusia, dan pemberdayaan ekonomi mustahik. Peningkatan penghimpunan zakat hingga Rp4,8 miliar pada Ramadhan 1446 H mencerminkan efektivitas kelembagaan dan meningkatnya kepercayaan publik. Namun demikian, penelitian ini juga menemukan tantangan berupa keterbatasan integrasi data mustahik dan perlunya perluasan zakat produktif. Penelitian ini menyimpulkan bahwa zakat di Kabupaten Siak telah berfungsi sebagai instrumen kesejahteraan yang berorientasi tujuan Qur'ani, namun masih memerlukan penguatan tata kelola agar dampaknya lebih berkelanjutan.

Kata kunci: zakat, kesejahteraan, tafsir maqāsidī, BAZNAS Siak, maqāsid al-Qur'ān



INTRODUCTION

Zakat is one of the most important socio-economic instruments within the structure of Islamic teachings. In various verses of the Qur'an, zakat is always placed alongside prayer,¹ an indication that the social dimension of zakat plays a fundamental role in building a just and prosperous society. In contemporary times, zakat is no longer understood merely as a charitable individual obligation, but has evolved into a social development instrument that can make a significant contribution to improving community welfare, reducing poverty, and strengthening the economic empowerment of the community.² This places zakat as part of the national development architecture, both regulatory and institutional.³

Zakat is not just a theoretical concept. Its implementation in Siak Regency has shown tangible results. For example, reports from official media indicate that zakat revenue in Siak Regency has seen a significant increase in line with collection efforts through the community zakat movement.⁴ Through the Siak Regency National Zakat Agency (BAZNAS), the local government strives to ensure that collected zakat is distributed appropriately, accountably, and provides long-term welfare benefits. Various empowerment and welfare programs have been implemented to provide tangible impacts for those who mustahik (recipients). These programs range from education (Siak Cerdas), health (Siak Sehat), productive economics (Siak Makmur), to social and humanitarian assistance, all contributing to improving the community's quality of life.

The latest concrete data from BAZNAS Siak Regency: during Ramadhan 1446 H, through the zakat-loving movement in all 14 sub-districts, BAZNAS Siak managed to collect zakat funds amounting to IDR 4.8 billion, an increase of 35% compared to the previous year.⁵ This shows that zakat in Siak is not just talk, but a real source of funds that continues to grow and can be mobilized for welfare programs.

¹ M. Y. Nury and M. Hamzah, "Tafsir Komprehensif Terhadap Ayat-Ayat Zakat: Kajian Terhadap Aspek Sosial Dan Ekonomi Dalam Al-Qur'an," *Manarul Qur'an: Jurnal Ilmiah Studi Islam* 24, no. 1 (2024): 10–24, <https://doi.org/10.32699/mq.v24i1.7747>.

² L. Nurhakim and S. Budimansyah, "Kajian Pustaka Tentang Kontribusi Zakat Dalam Mengatasi Kemiskinan Di Kalangan Umat Islam Modern," *Jurnal Intelek Insan Cendikia* 1, no. 7 (2024): 2479–93.

³ Y. Wibisono, *Mengelola Zakat Indonesia: Ideologi, Penyelenggaraan, Dan Permasalahan* (Kencana Prenadamedia Group, 2015).

⁴ Rosliana, "Pendapatan Zakat Siak Naik," *Media Center Riau*, June 20, 2018.

⁵ "Pengumpulan Zakat Ramadhan 1446 H Capai Rp4,8 Miliar, BAZNAS Siak Catat Kenaikan 35%," Humas BAZNAS Siak, 2025, <https://kabsiak.baznas.go.id/berita/news-show/pengumpulan-zakat-ramadhan-1446-h-capai-rp48-miliar-baznas-siak-catat-kenaikan-35/18556>.

In analyzing the phenomenon of zakat management in Siak, the maqāṣidī tafsir approach is very relevant because this approach views the verses of the Qur'an based on the great goals that the revelation wants to achieve, especially in the social, economic, and humanitarian aspects. By using the maqāṣidī tafsir approach, this study seeks to see the extent to which these programs are in line with the goals of the Qur'an in creating a prosperous, independent, and just society. This approach helps explain that zakat should not stop at the consumer level, but must be directed towards sustainable social transformation. Zakat, as understood in the maqāṣid al-Qur'ān, is a tool to strengthen individual capabilities, change the structure of inequality, and ensure that wealth does not circulate only among the rich as emphasized in QS. Al-Hasyr verse 7.

Thus, the maqāṣidī tafsir approach provides a conceptual and operational perspective that is more in line with the complexity of contemporary zakat management in Siak Regency. This approach can also help analyze whether BAZNAS policies and programs are running in line with the social goals of the Al-Qur'an, as well as providing guidance on how zakat can continue to be developed into significant social and economic capital to realize the welfare of the Siak community as a whole.

RESEARCH METHODS

Types and Approaches of Research

This research uses a qualitative-normative type of research with a maqāṣidī interpretation approach and descriptive-analytical analysis. A qualitative approach is used to understand the social phenomena and practices of zakat management in Siak Regency in depth, while the normative approach focuses on the analysis of Al-Qur'an verses and tafsir literature. The maqāṣidī interpretation used in this research refers to the maqāṣid al-Qur'ān framework as developed by modern commentators such as Fakhr al-Rāzī, Sayyid Quṭb, Abdullah al-Darrāz, Ibn 'Āshūr, Muhammad Syaṭūṭ, Abdul Mustaqim, and Yusuf Rahman. This approach looks at the goals of the Qur'an in building a just, empowered and prosperous society, not based on the classical maqāṣid al-syarī'ah framework such as al-kullīyyāt al-khams.

Thus, zakat is understood to be not just a ritual obligation, but a Qur'anic instrument that carries a vision of social transformation and equitable distribution of resources. This analysis allows research to assess the extent to which zakat governance in Siak Regency has moved in line with the objectives of the Al-Qur'an as explained in works such as Maqāṣid al-Qur'ān by Izzuddin bin Abdussalam, Rationality of Maqāṣid al-Qur'ān by Moh. Bakir, and Methods of Tafsir Al-Qur'an by M. Quraish Shihab.

Research Focus

The research focuses on:

1. BAZNAS Siak Regency as a local zakat management institution,
2. BAZNAS programs, especially those related to community welfare, such as:
 - Healthy Siak
 - Smart Siak
 - Prosperous Siak
3. Mustahik in various sub-districts as recipients of zakat benefits.

The selection of Siak was based on the region's success in developing productive and consumptive zakat innovations that align with the regional development vision.

RESULTS AND DISCUSSION

Concept of Tafsir Maqāṣidī: Orientation to the Goals of the Qur'an (Maqāṣid al-Qur'ān)

1. The Meaning of Tafsir Maqāṣidī in Contemporary Literature

Tafsir maqāṣidī is a method of interpreting the Qur'an that uses a maqāṣid al-syarī'ah approach with the main aim of realizing human benefit. This method focuses on interpreting the objectives of the Shari'a, but is still relatively new because maqāṣid studies in Indonesia have so far developed more in the realm of ushul fiqh.⁶ Tafsir maqāṣidī is considered a dynamic interpretation of the Qur'an because it is oriented to the big goals (maqāṣid) to be achieved by revelation, not only to the textual, literal or normative legal dimensions.⁷ This approach emphasizes the search for universal values, visions, and messages of the Qur'an, especially those related to human development, justice, social transformation, and common welfare.⁸ In this perspective, the verses of zakat are understood not only as ordering the giving of wealth, but also as carrying an agenda of social change, balanced distribution of wealth, and the formation of a prosperous and dignified society.

Contemporary literature on maqāṣid al-Qur'ān shows that the aims of the Qur'an include promoting human dignity, realizing social justice, solidarity, improving economic structures, and preventing oppression. This view is confirmed in the work Maqāṣid al-

⁶ H. Sholihah, "Tafsīr Maqāṣidī Sebagai Metode Alternatif Istimbāt Hukum," *Al-Afkar: Journal for Islamic Studies* 6, no. 3 (2023): 696–712, <https://doi.org/10.31943/afkarjournal.v6i3.624>.

⁷ A. Rohman, "Analisis Tafsir Maqāṣidī Muḥammad Tāḥir Bin 'Āsyūr Pada Ayat Qiṣāṣ," *Al-Dzikra: Jurnal Studi Ilmu al-Qur'an Dan Al-Hadits* 17, no. 1 (2023): 1–22, <https://doi.org/10.24042/al-dzikra.v17i1.13195>.

⁸ M. N. Fanindy, "Formulasi Maqasid Syariah Perspektif Jamaluddin Athiyyah: Studi Kasus Perda Daerah Istimewa Yogyakarta (DIY) No. 7 Tahun 2018 Tentang Ketahanan Keluarga," *Islamitsch Familierecht Journal* 1, no. 1 (2020): 23–45, <https://doi.org/10.32923/ifj.v1i01.1489>.

Qur'an by Sheikh Izzuddin bin Abdussalam⁹ and the Rationality of Maqāṣid al-Qur'ān by Moh. Bakir¹⁰, which illustrates that the Qur'an presents a broad vision of human welfare, not within a narrow framework of fiqh. Similarly, Quraish Shihab, in *The Methodology of Qur'anic Interpretation: From Thematic to Maqashidi*, explains that the meaning of a verse must be grasped through its moral message and social purpose, not simply by its wording.¹¹

In the context of zakat, the maqāṣidī approach views zakat as a Qur'anic mechanism for reorganizing the distribution of wealth, uplifting vulnerable groups, eliminating disparities, and encouraging economic empowerment.¹² Thus, the correlation between zakat and social welfare is not only normative, but is part of the grand vision of the Qur'an.

2. The Main Figures of Maqāṣidī Interpretation and Their Relevance to Zakat

a. Ibn 'Āshūr

In *al-Tahrīr wa al-Tanwīr* and his special work on the Maqāṣid al-Qur'ān, Ibn 'Āshūr emphasized that the purpose of the Qur'an is to establish a just social order, to ennoble humankind, and to create an equitable distribution of wealth. He emphasized that the verses of the Qur'an should be read within the framework of collectively improving human life.¹³ For Ibn 'Āshūr, zakat is a structural tool that serves to ensure economic balance and the sustainability of civilization.

b. Sayyid Quṭb

Sayyid Quṭb in *Fī Zilāl al-Qur'ān* sees zakat as part of the social transformation agenda of the Qur'an.¹⁴ For him, zakat aims to eradicate structural poverty, strengthen communal solidarity, and create social equality. He emphasized that zakat should not be understood as merely a ritual act of worship, but as a mechanism for planned social revolution.

c. Abdullah al-Darrāz

In *al-Naba' al-'Aẓīm*, al-Darrāz emphasizes that the Qur'an carries key moral values, such as trustworthiness, justice, and social solidarity.¹⁵ Zakat, according to him, is a concrete manifestation of these values which aims to elevate human dignity and build a caring society.

⁹ S. I. b. Abdussalam, *Maqashid Al-Qur'an: Memahami Tujuan-Tujuan Pokok Kitab Suci*, Cet. 1 (Penerbit Qaf Media Kreativa, 2021).

¹⁰ M. Bakir, *Rasionalitas Maqashid Al-Qur'an: Upaya Memahami Makna Al-Qur'an* (Nasya Expanding Management, 2015).

¹¹ M. Q. Shihab, *Metodologi Tafsir Al-Qur'an: Dari Tematik Hingga Maqashidi* (Penerbit Lentera Hati, 2025).

¹² A. Kurniawan et al., "Zakat Dalam Pendidikan Islam Perspektif Maqāshid Al-Sharī'ah," *Jurnal Pendidikan Tambusai* 9, no. 2 (2025): 21550–56, <https://doi.org/10.31004/jptam.v9i2.29992>.

¹³ M. T. I. 'Asyur, *Tafsir Al-Tahrir Wa al-Tanwir* (Dar al-Tunisiyyah li al-Nashr, 1984).

¹⁴ S. Quṭb, *Tafsir Fi Zhilalil Qur'an: Di Bawah Naungan Al-Qur'an* (Robbani Press, 2001).

¹⁵ M. A. Darrāz, *Al-Naba' al-'Aẓīm: Naẓarāt Jadīdah Fī al-Qur'ān* (Dar al-Qalam, 1960).

d. Mahmoud Syaltūt

Syaltūt emphasized the importance of reading the zakat verses contextually. According to him, zakat serves as social security to prevent suffering and ensure that vulnerable groups are not marginalized. Zakat must be managed strategically to support equitable social development.¹⁶

e. Abdul Mustaqim (Sunan Kalijaga State Islamic University)

Abdul Mustaqim developed a maqāsidī epistemology of interpretation that focuses on the value-oriented, social context, and moral objectives of the Quran. He emphasized that zakat must be understood as an instrument of empowerment, not simply short-term assistance.¹⁷

Al-Qur'an Verses about Zakat and Welfare in the Perspective of Maqāsid al-Qur'ān

1. QS al-Tawbah [9]: 60, Mustahik Structure as a Strategy of Qur'anic Social Justice

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Translation: Indeed, zakat is only for the needy, the needy, the recipients of zakat, those whose hearts have softened (converts), to (free) slave slaves, to (free) people who are in debt, for the path of Allah and for people who are on a journey (who need help), as an obligation from Allah. Allah is All-Knowing, All-Wise.

This verse describes eight groups of mustahik. From the perspective of the maqāsid of the Qur'ān, this grouping is not merely a legal classification, but rather the Qur'an's social design to eradicate poverty, improve the economic structure of vulnerable groups, and provide equal access and distribution of societal wealth. Ibn 'Āshūr emphasized that the arrangement of mustahik in this verse is a Qur'anic method for creating a just and equitable social order. Zakat is directed to strategic groups that can drive social transformation, not random distribution without vision.¹⁸

¹⁶ Amal, "Persepsi Masyarakat Terhadap Kewajiban Menunaikan Zakat (Studi Di Kelurahan Lemoe Parepare)" (IAIN Parepare, 2022).

¹⁷ M. N. Hakim, "Maqāshidiyyah Integratif Dan Prinsip Metodologi Teori Tafsīr Maqāshidī Abdul Mustaqim," *Islamadina: Jurnal Pemikiran Islam* 24, no. 2 (2023): 179–99.

¹⁸ M. M. A. Basith, "Redefinisi Konsep Mustahik Zakat Dalam Perspektif Maqāsid Asy-Syarīah Ibnu 'Āsyūr" (Universitas Islam Negeri Sunan Kalijaga Yogyakarta, 2019).

2. QS al-Baqarah [2]: 267, Giving from the Best Wealth to Maintain the Dignity of the Beneficiary

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا
الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Translation: O you who believe, spend of the good things you have earned and of what We have brought forth for you from the earth. Do not choose to spend what is evil, while you would not accept it except with aversion to it. Know that Allah is Self-Sufficient, Praiseworthy.

This verse commands that zakat be paid from good and quality assets. The meaning of this verse's maqāṣidī is to maintain the dignity of the mustahik, avoid psychological harassment, and ensure the quality of distribution to provide real benefits. Sayyid Qutb explained that this verse emphasizes the value of respect for human beings—that the mustahik have the right to quality and honorable distribution, not to be given what's left over.

3. QS al-Hashr [59]: 7, Preventing Oligarchy and Circulation of Wealth among the Wealthy Group

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَابْنِ السَّبِيلِ لَا يَكُنْ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا
نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Translation: Whatever (wealth obtained without war) that Allah bestowed on His Messenger from the inhabitants of several countries was for Allah, the Messenger, relatives (Rasul), orphans, the poor, and people on a journey. (So) so that wealth does not only circulate among the rich among you. Accept what the Apostle gives you. Leave what he forbids you. Have faith in Allah. Indeed, Allah is very severe in punishment.

This verse is one of the foundations of the Qur'an's maqāṣid (objectives) in economic regulation. Its primary purpose is to ensure that wealth does not circulate solely among the wealthy (anti-oligarchy), to create a healthy economic structure, and to provide a mechanism for equitable distribution through zakat (alms), alms (infaq), and public asset

management. According to Abdullah al-Darrāz, this verse is the moral foundation for economic equality that eliminates social disparities.

Expert Theory: Zakat as an Instrument for Community Welfare

1. Yusuf al-Qaradawi

In Fiqh al-Zakāh, Qaradawi states that zakat is a means of reducing poverty, increasing productivity, and strengthening the economic competitiveness of those entitled to it. He emphasizes that zakat is not merely a distribution of wealth, but a driving force for social development.

2. M. Quraish Shihab

In Insight into the Quran, Quraish Shihab explains that zakat has spiritual, social, and economic functions that work together to strengthen social solidarity, promote economic stability, and create a just society. He believes that zakat is a Quranic tool for maintaining social harmony through appropriate and strategic distribution.

3. Izzuddin bin Abdussalam

In the Maqāṣid al-Qur'ān, Sheikh Izzuddin emphasized that one of the highest goals of revelation is to realize collective social welfare. Zakat is included in this mashlahah tool because it serves to alleviate the burden on vulnerable communities and correct inequality.

4. Moh. Bakir (Rationality of the Maqāṣid al-Qur'ān)

Moh. Bakir explained that the maqāṣid of the Qur'ān is rational, progressive, and aimed at empowering humanity. Zakat is this rational mechanism because it distributes wealth evenly, reduces economic burdens, and strengthens social resilience through the empowerment of those entitled to receive it.

Implementation of Zakat in Siak Regency from the Perspective of Maqāṣidī Tafsir

During Ramadan 1446 H, BAZNAS Siak successfully collected zakat of Rp 4.8 billion, an increase of approximately 35% compared to the previous year. In other periods, BAZNAS Siak has claimed total zakat collection of approximately Rp 15 billion, making it one of the regencies with the largest zakat collection in Riau. Zakat distribution is carried out through various patterns: consumptive (direct assistance), productive (business capital, empowerment), and social/humanitarian programs.¹⁹ This data shows that zakat in Siak is not merely a formal ritual, but has become a real source of socio-economic development, and this enormous potential is relevant

¹⁹ Humas BAZNAS Siak, “Pengumpulan Zakat Ramadhan 1446 H Capai Rp4,8 Miliar, BAZNAS Siak Catat Kenaikan 35%.”

when analyzed within the framework of the maqāṣid al-Qur'ān. The following are some of the programs of the Siak Regency BAZNAS (National Agency for the Development of the Nation):

1. Smart Siak Program (Education Sector)

This program focuses on strengthening the educational capacity of those eligible for the scholarship through higher education scholarships, which include tuition assistance and academic support. This program is specifically aimed at high-achieving students in research, students with disabilities, and students from 3T (frontier, outermost, and disadvantaged) regions and remote indigenous communities.²⁰

This scholarship targets students from underprivileged families (mustahik) as an effort to increase access to higher education, encourage academic achievement, and strengthen the quality of human resources in Siak Regency. This program aligns with the Qur'anic goal of strengthening human capacity (QS az-Zumar: 9). In the interpretation of the maqāṣidī:

- a. Education is seen as human empowerment (tamkīn).
- b. Knowledge is a requirement to escape structural poverty.
- c. Educational investment is a Qur'anic strategy for mustahik to become independent and not always dependent on zakat.
- d. This program supports social mobility and improves the socio-economic structure of mustahik.

Thus, Smart Siak is a direct implementation of maqāṣid al-Qur'ān in developing empowered humans, not just providing consumer assistance.

2. Siak Sehat Program (Health & Social Humanitarian Sector)

This program is a social service for those who are entitled to receive the benefits and who are experiencing health emergencies or limitations, including:²¹

- a. basic and advanced health services, such as outpatient and inpatient services equivalent to class III at community health centers and referral hospitals
- b. emergency services, maternity and childbirth services, as well as operative and non-operative medical procedures.
- c. ambulance referral services, transportation assistance and patient companions.
- d. provision of health aids such as wheelchairs, canes, glasses and mobility aids based on medical indications.

²⁰ S. N. Asiah, "BAZNAS Kabupaten Siak Buka Beasiswa SICERIA 2025 Untuk Mahasiswa Riset, Disabilitas, Dan Daerah 3T," *Pojok Satu*, January 15, 2025.

²¹ Peraturan Daerah Kabupaten Siak Nomor 7 Tahun 2023 Tentang Perubahan Ketiga Atas Peraturan Daerah Kabupaten Siak Nomor 8 Tahun 2016 Tentang Pembentukan Dan Susunan Perangkat Daerah (2023).

This program is aimed at residents of Siak Regency who are not yet or not fully covered by BPJS, including the poor, disadvantaged, and displaced. Referring to QS al-Isra': 70, the Qur'an affirms that humans are honored by Allah. In the interpretation of the maqāṣidī (social welfare program), it follows:

- a. Zakat in the health sector is a form of maintaining human dignity (karāmah al-insān).
- b. This assistance ensures that the beneficiaries still have the right to a decent, healthy life and are not marginalized.
- c. Health programs break the chain of social vulnerability and prevent poor families from falling into worse conditions.
- d. The Siak Sehat Program, therefore, reflects the Qur'anic values of humanity, social protection, and solidarity.

3. Siak Makmur Program (Productive Economic Sector)

This program is the core of productive economic empowerment in Siak Regency. It includes:

- a. Micro Business Assistance (Business Capital)

Working capital for grocery stores, food businesses, sewing services, laundry, small workshops, and other home businesses, accompanied by basic business training and mentoring.²²

- b. Z-Mart and Z-Auto

Zakat grocery stall (Z-Mart) for mustahik to be able to run a trading business, zakat motorbike/car washing service (Z-Auto) as a service-based productive business.²³

- c. Productive Agriculture and Livestock

Assistance with seeds, equipment, fertilizer, and training for poor farmer groups. They also raise laying hens, goats, and other livestock. A concrete example is the "Rice Food Barn" program in Bungaraya.²⁴

- d. MSMEs and Home Industries

Assistance with business kitchen equipment, grinding machines, lawn mowers, ovens, food displays, etc. Increasing the capacity of MSMEs mustahik.

This program is very relevant to the concept of tamkīn (strengthening/enabling) which is a Qur'anic value in verses such as QS al-Qasas 28:77 (وَأَحْسِنْ كَمَا أَحْسَنَّا) Allah (Aqāṣī).

²² BAZNAS Kabupaten Siak, "BAZNAS Kabupaten Siak Berikan Bantuan Modal Usaha Kepada Ibu Siti Zubaidah Pelaku UMK," *Portal Berita BAZNAS Kabupaten Siak*, September 25, 2023.

²³ Humas BAZNAS Siak, *BAZNAS Kabupaten Siak Gelar Pelatihan Kewirausahaan Untuk Penerima Manfaat Program Z-Mart Dan Z-Auto* (BAZNAS Kabupaten Siak, 2025).

²⁴ Y. Septimadona, "Implementasi Program Pemberdayaan Peternak Mustahik Melalui Balai Ternak BAZNAS Kabupaten Siak Tahun 2021," *Al-Hasyimiyah: Jurnal Ekonomi Syariah* 1, no. 2 (2022): 23–35, <https://doi.org/10.64524/ah.v1i2.34>.

In the interpretation of maqāṣidī, productive zakat is a form of modern zakat that aims to transform the mustahik's economy. The goal is not merely to provide immediate consumption, but to change the economic structure of the mustahik's family. Economic empowerment creates a multiplier effect:

- a. mustahik to move up a class,
- b. increased income,
- c. growing business,
- d. independence is achieved,
- e. dependence on zakat decreases.

This program is a real implementation of the goal of the Qur'an, namely the equitable distribution of wealth, as reflected in QS al-Hashr 59:7.

Evaluation of Zakat Governance in Siak Regency from the Perspective of Maqāṣid al-Qur'ān

An evaluation of zakat governance in Siak Regency shows that various programs run by BAZNAS are generally in line with the values of the maqāṣid al-Qur'ān, especially in the aspects of welfare equality, community empowerment, and strengthening human capacity. The increase in zakat collection each year, including the achievement of Rp4.8 billion in Ramadhan 1446 H, is an indicator of increasing public trust and demonstrates the effectiveness of the collection system being built. In terms of distribution, BAZNAS Siak has allocated zakat comprehensively to several strategic sectors such as education, health, social humanity, and economic empowerment. Innovative programs such as Z-Mart, Z-Auto, Z-Farming, and productive business capital assistance demonstrate the transformation of zakat management from a consumptive pattern to a productive pattern that is more in line with the principles of the maqāṣid al-Qur'ān regarding empowerment (tamkīn).

In the education sector, the "Siak Cerdas" program is considered successful in creating a sustainable impact for those who mustahik (receiver) through scholarships, uniform assistance, and other educational support, thereby improving human capacity in the long term. On the other hand, health and social programs such as "Siak Sehat" also show significant contributions in maintaining the dignity (karāmah) of mustahik through the provision of medical assistance, medical equipment, and rapid response to disasters. Thus, these programs not only fulfill the normative demands of zakat distribution but also bring to life the Qur'anic goals of human protection and social recovery.

However, several challenges still need to be addressed to improve the quality of zakat governance. The integration of mustahik data between BAZNAS and village governments is not yet fully optimized, leading to potential duplication of aid or inaccurate targeting. Furthermore, productive zakat innovations still require expansion to reach more mustahik business groups,

particularly in the agricultural sector and village-based MSMEs. The capacity of amil (collective zakat recipients), particularly at the sub-district and village levels, also requires strengthening of administrative competencies, community economic management, and digital literacy. Accountability of zakat reporting is also crucial through full digitization to strengthen transparency and public trust. Overall, this evaluation shows that zakat governance in Siak has been running well and is goal-oriented, in accordance with the principles of the Qur'anic principles of maqāṣid (objectives of the Qur'an), but still requires refinement to be more progressive, responsive, and sustainable.

Analysis of the Welfare and Effectiveness of Zakat in Improving the Welfare of the Siak Community

Conceptually, zakat is designed by the Qur'an as an instrument of social welfare. In the context of Siak Regency, empirical data shows that zakat has a significant impact on improving the socio-economic conditions of those entitled to receive it. Various studies and theories by experts such as Yusuf al-Qaradawi, Quraish Shihab, and contemporary maqāṣid thinkers emphasize that zakat functions as a mechanism for economic equality, reducing social disparities, and addressing poverty systematically. This is evident in Siak, where zakat has successfully helped those entitled to receive it meet basic needs, reduce education costs, improve access to healthcare, and open up new business opportunities.

Economic empowerment programs such as micro-enterprise capital, Z-Mart, and Z-Auto have been proven to increase the income of beneficiary families and create a multiplier effect on the local economy. Education programs significantly impact the future sustainability of beneficiaries, as education is the most powerful instrument of social mobility. In the health sector, medical assistance and medical equipment improve quality of life and reduce social vulnerability. Meanwhile, humanitarian social programs strengthen social cohesion and foster community solidarity.

Thus, based on the perspective of the maqāṣid al-Qur'ān, zakat in Siak Regency can be said to function as an instrument to achieve the goals of the Qur'an, namely the equitable distribution of wealth, social justice, individual empowerment, and the sustainable resolution of poverty issues. This strengthens the argument that zakat, if managed professionally, measurably, and oriented towards Qur'anic goals, can become an important pillar of the development of the welfare of modern society.

CONCLUSION

This study confirms that zakat governance in Siak Regency has shown significant development and is oriented towards the values of the maqāṣid of the Qur'ān. By increasing zakat collection and developing strategic programs in the fields of education, health, productive economy, and social humanity, BAZNAS Siak has succeeded in making zakat not only a ritual obligation, but also an instrument of social development. The maqāṣidī interpretation approach provides a conceptual basis that zakat must be understood within the framework of the Qur'an's grand objectives: overcoming inequality, strengthening human empowerment, creating economic equality, and building a just social order.

Empirically, zakat has been proven to improve the welfare of those who mustahik (beneficiaries) in Siak, particularly through economic empowerment programs like Z-Mart and Z-Auto, and micro-enterprise capital programs that stimulate the local economy. Education and health programs also have long-term impacts, increasing social mobility and reducing vulnerability. Thus, zakat has served as an effective pillar of local development.

However, this study also identified several challenges that must be addressed to optimize zakat: integrating mustahik data with village government, strengthening the competence of amil (collectors), expanding productive zakat, and digitizing reporting. These improvements are necessary to ensure that zakat governance is more accountable, efficient, and aligned with the maqāṣid al-Qur'ān. Overall, zakat in Siak Regency can be said to function as a strategic instrument in realizing community welfare, and its potential will be even greater if managed with a Qur'anic approach that is oriented towards values, goals, and empowerment.

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