



Optimization of Humanitarian Programs in Fulfilling the Expenses of Husbands who are Unable to Work (Case Study of BAZNAS Kab. Bone)

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Info artikel	Abstrak
Diterima* (15-07-2025)	<p>This research is titled <i>Optimizing Humanitarian Programs in Meeting the Needs of Husbands Unable to Work (Case Study of BAZNAS Bone Regency)</i>. The main objective is to analyze the effectiveness of BAZNAS Bone Regency's humanitarian programs in supporting <i>mustahiq</i> families, especially those who have lost their main provider due to the husband's inability to work caused by illness, old age, or disability. The study uses a qualitative descriptive approach with normative-theological, juridical, and sociological analyses. Data were collected through interviews, observations, and documentation. The findings show that BAZNAS's program contributes significantly by providing both consumptive zakat (basic food packages, monthly cash) and productive zakat (business capital, skills training). While consumptive aid addresses basic needs, productive aid promotes economic independence. Challenges remain, such as limited funds, lack of recipients' technical skills, and poor market access. Optimization requires accurate identification of <i>mustahiq</i>, intensive mentoring, and cross-institutional collaboration. Overall, the program aligns with the principles of <i>maqāsid al-syarī'ah</i>, especially in preserving life and encouraging the economic self-reliance of <i>dhuafa</i> families.</p>
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	<p>Kata kunci: Baznaz, <i>Mustahiq</i>, Humanitarian Program, Sustenance, Zakat, Islamic Law, <i>Maqāsid Al-Syarī'ah</i></p> <p><i>Penelitian ini berjudul Optimalisasi Program Kemanusiaan dalam Memenuhi Kebutuhan Suami yang Tidak Mampu Bekerja (Studi Kasus BAZNAS Kabupaten Bone). Tujuan utamanya adalah menganalisis efektivitas program kemanusiaan BAZNAS Kabupaten Bone dalam mendukung keluarga mustahiq, khususnya mereka yang kehilangan pencari nafkah utama akibat ketidakmampuan suami bekerja akibat sakit, usia lanjut, atau disabilitas. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan analisis normatif-teologis, yuridis, dan sosiologis. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi. Temuan penelitian menunjukkan bahwa program BAZNAS berkontribusi signifikan dengan menyediakan zakat konsumtif (paket sembako, uang tunai</i></p>



	<p><i>bulanan) dan zakat produktif (modal usaha, pelatihan keterampilan). Bantuan konsumtif memenuhi kebutuhan dasar, sedangkan bantuan produktif mendorong kemandirian ekonomi. Tantangan yang masih ada, seperti keterbatasan dana, kurangnya keterampilan teknis penerima, dan akses pasar yang buruk. Optimalisasi ini membutuhkan identifikasi mustahiq yang akurat, pendampingan intensif, dan kolaborasi lintas lembaga. Secara keseluruhan, program ini sejalan dengan prinsip maqāsid al-syarī'ah, terutama dalam menjaga kehidupan dan mendorong kemandirian ekonomi keluarga miskin.</i></p> <p>Kata kunci: Baznaz, Mustahiq, Program Kemanusiaan, Rezeki, Zakat, Hukum Islam, <i>Maqāsid Al-Syarī'ah</i></p>
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A. INTRODUCTION

In Bone Regency, the fulfillment of livelihood has become a basic family need that is generally the main responsibility of the husband, as regulated in Islamic law. The obligation of a husband to provide for his family is the main responsibility in family life according to Islamic law.¹ However, not a few husbands experience the inability to work due to old age, chronic illness, or other physical limitations. This condition triggers an imbalance in the household economy, causing the burden of maintenance to be shifted to the wife, children, or relatives, and even making the family fall into the category of *dhuafa* or neglected. The government through the National Board of Zakat (BAZNAS) Bone responded to this reality by developing a Humanitarian Program that provides compensation and basic needs assistance for families who have lost their main breadwinner.

This program is part of BAZNAS's five main programs, namely humanitarian, health, education, economic, and *da'wah* and advocacy. Among these programs, the humanitarian program is the largest in terms of fund allocation due to the high number of people in need of assistance. BAZNAS Bone District has launched a humanitarian program designed to have a positive impact on poor families, especially those facing severe economic challenges.² The program includes several strategic initiatives such as direct cash assistance and staple goods (clothing, food, and shelter) aimed at meeting basic daily needs.

Based on the data obtained, BAZNAS Bone Regency distributes consumptive assistance in the form of monthly compensation of IDR 300,000 to around 100 beneficiaries. This assistance is given to the poor who have no source of income and whose families have no substitute for the main breadwinner. In addition, BAZNAS also provides assistance in the

¹ Husni Fuaddi dan Nurhadi, *Konsep Nafkah Keluarga Dalam Islam* (Jakarta: Guepedia, 2020).

² Hariany, "Wakil Ketua Bidang Keuangan Dan Pelaporan BAZNAS Kab.Bone Wawancara Di Kantor BAZNAS Kab. Bone," 2025.



form of Livable Housing (RTLH) for families who do not have a decent place to live.³ Nowever, the amount of assistance provided is still limited and has not fully met the needs of daily life.

The obligation to provide for the family is attached to the husband, but there is tolerance if the wife helps in emergency conditions. Some previous studies have highlighted aspects of the wife's role in earning a living, but not many have examined how zakat institutions such as BAZNAS play a role in replacing the breadwinning function of husbands who are unable to work. Meanwhile, studies on the implementation of zakat distribution are still dominated by topics around productive zakat, not many have highlighted the effectiveness of humanitarian programs as an effort to fulfill livelihood.

Although BAZNAS has distributed monthly consumptive assistance to beneficiaries and provided a Livable Housing program, the effectiveness of this program is still in doubt. The assistance provided is temporary, budget constraints are the main obstacle, and data validation of beneficiaries has not been maximized. As a result, the distribution of zakat through humanitarian programs has not been able to fully meet the living needs of poor families in a sustainable and fair manner.

This study aims to analyze the optimization of the Humanitarian Program by BAZNAS Bone Regency in fulfilling the livelihood of families who have lost the main breadwinner, and to examine the implementation of the program in the perspective of justice in zakat distribution according to Islamic law. The existence of BAZNAS as a formal institution in the management of zakat is important to optimize its function as a substitute for economic support for people who experience inequality due to non-productive factors. If the humanitarian program is run with a sustainable and targeted approach, then its function can reach a broader dimension of benefit.

Previous research discussed the role of wives in earning a living from the perspective of the *Syāfi'iyah mazhab*, where earning a living is the main obligation of the husband, but under certain conditions the wife can participate in supporting the family economy. This study refers to the books of the *Syāfi'iyah mazhab* scholars as well as other relevant literature to understand the views of Islamic law regarding this matter. However, the study has not specifically discussed how the role of institutions such as BAZNAS in dealing with the condition of families who lose the main breadwinner due to the inability of the husband to work. Therefore, this research examines the optimization of humanitarian programs in fulfilling the livelihood of husbands who are unable to work with a case study on BAZNAS Bone Regency. The focus of this research is to assess the optimization of humanitarian

³ Hariany.



programs in meeting the needs of poor families in accordance with the principles of Islamic law.

This research offers a new perspective by examining the existence of BAZNAS as an extension of the state in caring for the poor, especially families who have lost their main breadwinner due to the husband's inability to work. This study highlights how the BAZNAS humanitarian program scheme can serve as a solution in fulfilling the livelihood of this group and evaluates whether the assistance provided has reflected the principle of justice in zakat distribution based on the perspective of Islamic law. Thus, this study is expected to provide recommendations in improving the effectiveness of humanitarian programs to be more inclusive and sustainable.

B. METHODS

This research method explains the systematic approach and steps used by researchers to collect, analyze, and conclude data related to the optimization of BAZNAS Bone Regency's humanitarian program in fulfilling the livelihood of husbands who are unable to work. This research uses a descriptive qualitative approach with the main data sources coming from interviews, observation, and documentation. The full description is as follows:

1. Type of Research

This type of research is descriptive qualitative research. Qualitative descriptive research is used to describe social phenomena in depth based on the point of view of the research subject.⁴ This approach allows researchers to understand the experiences, views, and meanings given by informants to the social phenomena under study. This research specifically explores the efforts to optimize the BAZNAS Bone Regency humanitarian program in providing assistance to families whose husbands are unable to work, as well as the impact of the program on the welfare of beneficiary families.

2. Time and Place of Research

This research was conducted from April to June 2025, located in Bone Regency, South Sulawesi, with a focus on the activities and implementation of the humanitarian program by BAZNAS Bone Regency. The research site included the BAZNAS office and several beneficiary families' homes in various sub-districts.

The research target is families who are beneficiaries of the humanitarian zakat program from BAZNAS Bone Regency, especially families where the husband is unable to

⁴ Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif, Dan R&D* (Bandung: Alfabeta, 2019).



work due to health reasons, old age, or disability conditions. The research subjects consisted of two main groups, namely:

- a. BAZNAS Bone District humanitarian program managers
- b. Beneficiary families of the BAZNAS humanitarian program

The subject determination used purpose sampling, which is the determination of informants based on certain criteria relevant to the research focus.

3. Research Procedure

This research procedure starts from the field data collection stage through direct observation of program implementation, in-depth interviews with key informants, and documentation of reports and supporting documents. This research also uses three main analysis approaches, namely:

- a. The normative-theological approach is a research method that examines the provisions and concepts in religious teachings based on normative sources such as the Quran, Hadith, and the views of scholars. Normative-theological, used to analyze the obligation of maintenance in Islam as well as the basis of sharia regarding the provision of zakat to poor families.⁵
- b. The juridical approach is a research method that focuses on analyzing written law and applicable regulations.⁶ Juridical, used to examine positive legal regulations related to zakat management, such as Law No. 23 of 2011 and BAZNAS Regulation No. 4 of 2018.
- c. The sociological approach is a research method that aims to understand social phenomena based on the reality that occurs in society.⁷ Sociological, used to understand the social impact of the BAZNAS program on the lives of beneficiary families.

Data were collected sequentially, starting from initial observations, then interviews, then document collection, to support triangulation and validity of information.

Although the combination of normative-theological, juridical, and sociological approaches provides a comprehensive analytical framework, this study still has several methodological limitations. Reliance on field data obtained through observation and in-depth interviews risks potential biases related to informants' subjective perceptions, selective recall, and their tendency to provide socially desirable responses. The sample of key informants may also not fully represent the diversity of mustahiq experiences across different villages or demographic groups, limiting the generalizability of the findings.

⁵ Soerjono Soekanto dan Sri Mamudji, *Penelitian Hukum Normatif* (Jakarta: Rajawali Pers, 2020).

⁶ Muhammad Afzalur Rahman, *Ensiklopedia Hukum Islam* (Jakarta: PT RajaGrafindo Persada, 2021).

⁷ Emile Durkheim, *The Rules of Sociological Method* (New York: The Free Press, 2021).



Furthermore, observational data are influenced by the researcher's interpretive lens, particularly in contexts where program implementation is dynamic and varies across local actors. While triangulation through documentation helps strengthen the validity of the data, the possibility of incomplete records or inconsistencies in program reporting may still affect the accuracy of the conclusions. These limitations should be considered when interpreting the results of this study.

4. Research Instruments

The Research instruments used consisted of:

- a. An observation guideline, which contains observation guidelines for the zakat distribution process, the interaction between officers and beneficiaries, and the socio-economic conditions of the beneficiaries.
- b. Interview guide, in the form of a list of open-ended questions to extract information from BAZNAS program managers and beneficiaries. Questions were arranged based on key themes such as program objectives, distribution process, and impact on family welfare. The selection of informants was carried out using purposive sampling because the informants interviewed had to meet criteria such as understanding zakat management and at least being a zakat manager at BAZNAS.
- c. Documentation, used to record and collect important documents such as activity reports, photos of zakat distribution, and data on the amount and type of assistance distributed.⁸

To ensure data validity, triangulation of sources and methods was carried out, namely by comparing data from interviews, observations, and documentation to ensure consistency of information.

5. Data Analysis Technique

Data analysis was conducted inductively and thematically, with the following stages:

- a. Data reduction, which is the process of sorting, selecting, and focusing data that is relevant to the research objectives, such as the theme of aid effectiveness or beneficiary responses.
- b. Data presentation, which is organizing data in the form of descriptive narratives, tables, or diagrams to facilitate analysis and understanding.
- c. Thematic analysis, used to identify patterns and themes that emerged from the results of interviews and observations, such as program success, obstacles in the field, and perceptions of zakat institutions.

⁸ I. K. S. Sukendra, I. K., & Atmaja, *Instrumen Penelitian* (Lumajang: Mahameru Press, 2020).



- d. Verification and inference, which is to recheck the data findings to ensure accuracy and relevance, then draw conclusions that are in accordance with the focus and objectives of the research.⁹

Through this approach, the research is expected to provide a complete picture of the effectiveness and contribution of BAZNAS Bone Regency's humanitarian program in helping families who experience economic difficulties because their husbands are unable to work

C. RESULT AND DISCUSSION

1. Results

This study found that the humanitarian program run by BAZNAS Bone Regency made a significant contribution in helping poor families experiencing economic difficulties, especially families where the husband is unable to work due to medical reasons, old age, or disability conditions. The program consists of two main types of assistance, namely consumptive zakat and productive zakat or economic empowerment.

In-depth interviews with BAZNAS Bone Regency managers revealed that the program is systematically designed with the main objective of meeting the basic livelihood needs of mustahik families and encouraging long-term economic independence.¹⁰ The process of identifying beneficiaries is carried out through village deliberations, data collection by volunteers or zakat officers in the field, and verification by the BAZNAS team to ensure that beneficiaries are truly classified as poor or needy and meet the mustahik criteria.

The forms of consumptive zakat distributed include:

1. Basic food packages (rice, oil, sugar, eggs, etc.)
2. Monthly cash assistance
3. Tuition assistance for mustahik children
4. Basic health or medical expenses

Meanwhile, productive zakat or economic empowerment programs are given in the form of:

1. Micro business capital such as food stalls, home-based snacks, handicrafts
2. Simple production tools (e.g. selling carts, sewing equipment, etc.)
3. Business assistance and basic skills training for family members who are able to work.

⁹ Namirah Adelliani, Citra Afny Sucirahayu, and Azmiya Rahma Zanjabila, *Analisis Tematik Pada Penelitian Kualitatif* (Penerbit Salemba, 2023).

¹⁰ Hariany, "Wakil Ketua Bidang Keuangan Dan Pelaporan BAZNAS Kab.Bone Wawancara Di Kantor BAZNAS Kab. Bone."



The results of interviews with beneficiary families show a very positive response to the program. Most of them stated that the consumptive assistance was very helpful in meeting their daily needs. They are no longer completely dependent on the mercy of neighbors or daily debts to buy food and basic necessities. For example, a housewife said that the regular assistance from BAZNAS enabled her to keep sending her children to school, even though her husband has been unable to work since suffering a stroke in the last two years.

In addition, assistance in the form of business capital is starting to show results. Some families revealed that their income has increased after opening a small business with the help of productive zakat capital. Although not yet entirely economically independent, they feel they have a new spirit to try and slowly get out of dependence on aid.

The research also noted that beneficiaries not only benefited materially, but also felt emotional and moral support. They feel cared for by social institutions and no longer feel left out or forgotten in society. The presence of the BAZNAS program is felt as a tangible form of people's concern for others.

Empirical data shows that the BAZNAS Bone Regency humanitarian program has had a positive and real impact, both in terms of meeting basic needs (livelihood) and family economic empowerment. The success of this program is especially evident in families who have other family members besides the husband who are still productive, so that productive zakat assistance can be utilized optimally.

2. Discussion

a. Optimization of Humanitarian Programs in Fulfilling the Needs of Husbands who are Unable to Work at BAZNAS Bone Regency

Losing a husband as the main breadwinner in the family is an event that not only has an emotional impact, but also significantly shakes the economic stability of the household.¹¹ In Bone Regency, this reality is experienced by many families whose husbands are left behind due to chronic illness, work accidents, old age, or even death. In this context, BAZNAS Bone Regency comes with its humanitarian program as an effort to answer the urgent needs of the poor and vulnerable who have lost their economic backbone.

This program is implemented through a phased approach. In the early stages, consumptive assistance such as food, cash, and health assistance was provided directly to respond to emergency situations. Based on the data, the average consumptive assistance provided reaches IDR 300,000 per month per mustahiq family. This assistance is crucial to cover urgent basic needs, such as food and medical treatment. However, mere dependence

¹¹ Ahmad Angga Kusuma, "Strategi Bertahan Hidup Para Perempuan Pasca Perceraian Di Desa Jambangan Kecamatan Paron Kabupaten Ngawi" (IAIN Ponorogo, 2023).



on consumptive assistance is certainly not able to answer the problem of structural poverty as a whole. Therefore, BAZNAS began to take transformative steps through productive zakat, which is the transfer of some mustahiq to medium and long-term assistance schemes in the form of small business capital, skills training such as sewing, food trading, or animal husbandry.

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Although this progress shows a positive direction, the optimization of the program still faces a number of challenges. Among other things, the number of recipients of productive assistance is still limited due to budget constraints and the lack of readiness of mustahiq (in terms of skills and physical condition) to manage the business independently. In addition, the data collection and verification process still relies on manual reports from the village / kelurahan and the Social Service which are sometimes inaccurate, so there is a risk of not being on target.

Therefore, the optimization of humanitarian programs needs to be done through the following strategies:

- 1) Digital and verified re-mapping of mustahiq data to ensure accuracy and efficiency of distribution.
- 2) Increased institutional synergy between BAZNAS, the Social Service, and skills training institutions.
- 3) Integrative approach between emergency consumptive assistance and sustainable productive assistance.
- 4) Continuous monitoring and mentoring for productive zakat recipient families so that their businesses actually develop and contribute to economic independence.

Thus, optimizing the humanitarian program at BAZNAS Bone Regency is not just a matter of distributing aid funds, but rather encouraging the process of economic empowerment of families who have lost the function of the head of the family as a breadwinner.

The findings of this study are in line with the perspective of legal sociology which emphasizes that legal institutions not only function to regulate behavior, but also to form patterns of welfare and social protection.¹² In the context of the Bone Regency BAZNAS

¹² Rianto Adi, *Sosiologi Hukum: Kajian Hukum Secara Sosiologis* (Yayasan Pustaka Obor Indonesia, 2012).



(National Zakat Agency), the implementation of humanitarian programs demonstrates how state-sanctioned religious institutions are able to translate legal norms, particularly the obligation of zakat, into concrete social actions. The emotional and moral responses of aid recipients illustrate the importance of legal legitimacy, which grows when interventions align with social values and meet real needs. However, inconsistencies in data collection and distribution indicate a gap between normative principles and empirical implementation, as widely criticized in the sociological-of-law literature on welfare programs.

From the perspective of economic empowerment theory, productive zakat assistance shows early signs of increasing the economic capacity of mustahik families.¹³ Small-scale business capital and basic skills training served as an initial stimulus that helped some families begin to reduce their economic dependence. This finding aligns with the theory that empowerment is effective when households have productive members who can benefit from the support. However, variations in success among recipients indicate that empowerment is not evenly distributed, necessitating ongoing mentoring and stronger program integration to ensure its impact is not limited to the short term.

b. Islamic Law Perspective on the Humanitarian Program in Fulfilling the Expenses of Husbands who are Unable to Work at BAZNAS Bone Regency

The obligation to earn a living in the review of Islamic law falls on the shoulders of a husband as prescribed in the Qur'an and hadith.¹⁴ However, when the husband experiences conditions of inability to fulfill this obligation either due to old age, illness, or disability, the responsibility for fulfilling the needs of the family can be transferred through zakat instruments managed by official institutions such as BAZNAS.

This is in line with the provisions of QS. At-Taubah verse 60, where zakat is intended for eight groups, including the poor and needy. The interpretations of M. Quraish Shihab and Yusuf al-Qardāwi confirm that families without a main breadwinner can be classified as part of the poor or needy who are entitled to receive zakat.¹⁵ Thus, the humanitarian program of BAZNAS Bone Regency is *fighiyah* valid, even important, in order to meet the basic needs of *mustahiq*.

Such programs in *maqāṣid al-syarī'ah* reflect concrete efforts in safeguarding *ḥifẓ al-nafs* (preserving life), *ḥifẓ al-māl* (preserving wealth), and *ḥifẓ al-'ird* (preserving family

¹³ Sofian Muhlisin, Kholil Nawawi, and Muhammad Khusairi Fathahillah, "Pengaruh Zakat Produktif Terhadap Pemberdayaan Ekonomi Mustahik Warga Aceh Di Kota Depok (Studi Kasus Taman Iskandar Muda, Sukmajaya)," *Jurnal Kajian Islam Dan Sosial Keagamaan* 2, no. 4 (2025): 671–79.

¹⁴ Mustopa Kamal, Zaki Abdul Wahab, and Nunu Nugraha, "Istri Sebagai Pencari Nafkah Dalam Pandangan Muhammad Quraish Shihab," *Istinbath/ Jurnal Penelitian Hukum Islam* 16, no. 1 (2019): 29–58.

¹⁵ M Quraish Shihab, "Tafsir Al-Misbah," *Jakarta: Lentera Hati* 2 (2002): 52–54.



honor), which are part of the main objectives of Islamic law. The principles of ta'awun (helping each other) and 'adālah (social justice) are also realized through this program. (keadilan sosial) juga direalisasikan secara nyata melalui program ini.¹⁶

Institutionally, BAZNAS carries out its role as an extension of the state in the management of zakat and social assistance as stipulated in Law No. 23/2011.¹⁷ This role is equivalent to the concept of wilāyah al-ḥisbah in fiqh siyasah, which is the state authority in carrying out the function of social supervision and distribution of justice based on Islamic law.

In addition, transparent, accountable and professional management of zakat, infaq and alms by LAZ will foster trust and a good image among donors and the wider public.¹⁸ The enactment of Law No. 23 of 2011 is based on Islamic law, trustworthiness, expediency, justice, legal certainty, integration, and accountability. The enactment of Law No. 23 of 2011 has had a positive impact and positioned BAZNAS, including BAZNAS Malang City, as a non-structural institution receiving full government attention.¹⁹ Likewise, BAZNAS Trenggalek has effectively implemented the principles of Islamic distribution ethics. Zakat and infaq management is carried out transparently, from collection and distribution to financial reporting.²⁰

Based on the provisions of Article 3 of the law, the main objective of zakat management is to increase the effectiveness and efficiency of services in collecting, distributing and utilizing zakat.²¹ In addition, zakat management is also intended to

¹⁶ Muhammad Fuad Mubarak, Maimun Maimun, and Abdul Qodir Zaelani, "Implementasi Ketahanan Keluarga Dan Implikasinya Terhadap Keharmonisan Keluarga (Studi Di Dinas Pemberdayaan Perempuan Dan Perlindungan Anak Provinsi Lampung)," *JIIIP-Jurnal Ilmiah Ilmu Pendidikan* 8, no. 3 (2025): 3373–82.

¹⁷ Mazroatus Saadah and Uswatun Hasanah, "The Common Goals of BAZNAS' zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 16, no. 2 (2021): 302–26.

¹⁸ Nur Kasanah, "Implementasi Pengelolaan Zakat Infak Dan Sedekah Di UPZIS NU Care Lazisnu Desa Mrican Kecamatan Jenangan Kabupaten Ponorogo," *Journal of Islamic Philanthropy and Disaster (JOIPAD)* 1, no. 1 (2021), <https://doi.org/10.21154/joipad.v1i1.3055>.

¹⁹ Slamet Slamet, Yaqub Cikusin, and Sunariyanto Sunariyanto, "Implementasi Undang-Undang 23 Tahun 2011 Tentang Pengelolaan Zakat Di BAZNAS Kota Malang," *Jurnal Administrasi Publik : Public Administration Journal* 12, no. 1 (2022): 79–86, <https://doi.org/10.31289/jap.v12i1.6315>; Nada Fitria Salwa, "Analisis Implementasi Asas Pengelolaan Zakat Pada Badan Amil Zakat Nasional Kota Malang," *Jurnal Ilmiah*, 2022.

²⁰ Fajar Dwi Nur Afifah, Adelia Mutiara Yaswindra, and Ayu Miranda, "Implementasi Etika Distribusi Dalam Islam Pada Pengelolaan Zakat Dan Infaq Di Baznas Trenggalek," in *Proceedings of Islamic Economics, Business, and Philanthropy*, 2024, 24–39.

²¹ Oli Aulia Aulia and Rima Elya Dasuki, "Pemberdayaan Anggota Melalui Efektivitas Pengelolaan Zakat Infaq Shodaqoh (ZIS): Studi Kasus Pada KSPPS BMT ItQan Bandung," *Eco-Iqtishodi: Jurnal Ilmiah Ekonomi Dan Keuangan Syariah* 5, no. 2 (2024): 201–16; Mahrini Mahrini, Muhammad Riduansyah Syafari, and Hastin Umi Anisah, "Efektifitas Pengelolaan Zakat, Infaq Dan Shodaqoh Oleh Kantor Badan Amil Zakat Nasional Kabupaten



maximize the benefits of zakat in order to realize community welfare and reduce poverty rates.²² Furthermore, Law Number 23 of 2011 also contains comprehensive provisions regarding the operational aspects of zakat institutions, including authority, licensing mechanisms, institutional requirements, and competency standards for their managers.²³

However, the research results also reveal a gap in understanding in the community. Some mustahiq do not fully understand that the zakat they receive comes from the formal authority of the state, and not just alms from the people. This indicates the need to strengthen communication and education about the spiritual value and legitimacy of zakat managed by BAZNAS.

This is because not all regions have implemented zakat regulations optimally, such as the implementation of zakat law number 23 of 2011 in LAZISMU Bima City which has not been fully realized.²⁴ Therefore, it is important to increase public awareness of the importance of zakat through effective campaigns and education, increase trust in zakat management institutions through transparency, accountability, and stricter supervision, increase transparency in zakat collection and distribution through the use of information technology, innovation in zakat collection, and improve the legal framework in zakat management to provide legal certainty and protection for all parties involved.²⁵

Zakat assistance from the spiritual side is not only perceived as an economic solution, but also as a form of social attention and divine blessing that can strengthen the recipient's spirit of life.²⁶ This awareness becomes an important aspect in assessing the success of zakat programs, not only from the economic side, but also social and spiritual. Thus, from the perspective of Islamic law, the humanitarian program of BAZNAS Bone Regency can be

Hulu Sungai Utara," *Jurnal Administrasi Publik Dan Pembangunan* 3, no. 2 (2022): 101–17, <https://doi.org/10.20527/jpp.v3i2.4326>.

²² Robiatin Adawiyah, M. Fadhil Azzam Arfa, and Etika Pujiarti, "Analisis Politik Hukum UU No 23 Tahun 2011 Di Indonesia," *Jurnal Muhtadiin* 11, no. 1 (2025).

²³ Abdullah Jundi Faishal, "Evaluasi Satu Dekade Implementasi Undang-Undang Nomor 23 Tahun 2011 Terhadap Kinerja Lembaga Amil Zakat (Studi Kasus Lembaga Amil Zakat Inisiatif Zakat Indonesia)," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 4, no. 3 (2022): 707–18, <https://doi.org/10.47467/elmal.v4i3.2029>.

²⁴ Muhammad Rasyad Al Fajar and Miftahul Jannah, "Implementasi Undang-Undang Zakat No. 23 Tahun 2011 Tentang Pengelolaan Zakat (Studi Kasus LAZISMU Kota Bima)," *J-ESA (Jurnal Ekonomi Syariah)* 4, no. 2 (2021): 127–40, <https://doi.org/10.52266/jesa.v4i2.750>.

²⁵ Risnawati Risnawati et al., "Permasalahan Dan Solusi Pengelolaan Zakat Di Indonesia," *Innovative: Journal Of Social Science Research* 3, no. 3 (2023): 2527–41; Faridatun Najiyah, Ulfatul Khasanah, and Fitria Asas, "Manajemen Zakat Di Indonesia (Tantangan Dan Solusi)," *Insight Management Journal* 2, no. 2 (2022): 71–89, <https://doi.org/10.47065/imj.v2i2.115>.

²⁶ H M Bahri Ghazali, *POTRET KEMAKMURAN MASJID: Dari Dakwah Kontemporer Hingga Filantropi Islam* (Samudra Biru, 2024).



considered as a representation of the implementation of Islamic teachings in alleviating poverty, maintaining social balance, and realizing distributive justice in society.

D. CONCLUSION

The optimization of the BAZNAS Bone Regency humanitarian program in supporting families whose husbands are unable to work due to illness, advanced age, or disability demonstrates clear short-term benefits through the provision of consumptive assistance in cash and basic necessities. While this assistance has effectively safeguarded the immediate livelihood of mustahiq households, the persistence of data-collection challenges and inconsistencies in field implementation indicates that the program has not yet reached an optimal level. Strengthening the operational framework particularly through standardized beneficiary profiling, real-time data updating, and transparent monitoring mechanisms is therefore essential to ensure that assistance reaches the intended groups more accurately and consistently.

From the perspective of Islamic law, the program aligns with the objectives of maqāsid al-syarī'ah, particularly in protecting life (ḥifẓ al-nafs) and property (ḥifẓ al-māl), as well as advancing justice ('adālah) and mutual support (ta'āwun). However, limited public understanding of BAZNAS' role as a state-authorized shar'ī institution and uneven aid distribution reduces its perceived legitimacy and the effectiveness of state-mandated social protection. To address these issues, concrete strategic improvements are required, including the integration of digital information systems, community-level socialization initiatives, and the involvement of key stakeholders such as local health units, village administrations, and social welfare actors. These measures will not only enhance transparency and institutional trust, but also shift the program from short-term consumptive relief toward an inclusive and sustainable social protection scheme.

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