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Implementation of Maqasid Sharia-Based Zakat Management and Zakat Regulation: A Case Study of BAZNAS Enrekang Regency

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Abstract

The implementation of zakat governance in Indonesia continues to show inconsistencies between regulatory mandates and practical outcomes, particularly in how Maqasid Syariah principles are integrated into institutional performance. Although zakat is expected to contribute significantly to poverty alleviation, institutional optimization remains uneven. This study analyzes zakat management at BAZNAS Enrekang Regency through a Maqasid Syariah framework and assesses its compliance with national zakat regulation. A qualitative case study approach was used, with data collected through in-depth interviews with BAZNAS administrators, muzakki, and mustahik, complemented by institutional reports and regulatory documents. The findings show that zakat governance generally fulfils the key Maqasid objectives protection of religion, life, intellect, lineage, and wealth through programs in education, health, economic empowerment, and social welfare. However, challenges persist, including limited operational capacity, uneven technology adoption, and a gap between zakat potential and actual collection. From a regulatory standpoint, BAZNAS has implemented the core mandates of Law No. 23/2011, although reporting transparency, digitalization, and community oversight still require strengthening. Overall, zakat governance is moving toward Maqasid-oriented institutional compliance but needs further strategic improvement to enhance its socio-economic impact, including reorienting the approach from charitable to productive zakat through intensive business mentoring and stronger amil digital literacy.
Keywords: *Institutional Performance; Maqasid Syariah; Regulatory Compliance; Zakat Governance.*

Introduction

Zakat is an Islamic fiscal instrument that plays a strategic role in the distribution of wealth and the alleviation of poverty (Vera Diyah Anggriani & Rayyan Firdaus, 2024). As a religious obligation with clear socio-economic implications, zakat is often positioned by policymakers and scholars alike as a complementary instrument to state-led poverty reduction programs, particularly in regions where formal social protection mechanisms

remain limited in coverage. Ideally, effective zakat management should be directly related to a reduction in the poverty rate of a region, since funds collected from muzakki are, in principle, channeled back into the community to meet the basic needs of mustahik and to support their economic independence (Syamsuri et al., 2022). However, the phenomenon observed in Enrekang Regency reveals a paradox of its own, one that calls into question the straightforward assumption that growth in zakat collection automatically translates into a proportional decline in poverty. Although BAZNAS Enrekang Regency holds substantial zakat potential, with the potential zakat from civil servants (ASN) projected at IDR 6 billion and from the agricultural sector at IDR 4 billion per year according to BAZNAS's Annual Budget Work Plan (RKAT) (2023), data from the Central Statistics Agency (2024) show dynamic fluctuations in the poverty rate rather than a steady downward trend. The percentage of the poor population declined in 2022, rose significantly again to 12.69% in 2023, and then declined once more in 2024, a pattern that does not move in lockstep with the reported growth of zakat potential and institutional programming in the same period. This condition indicates that the optimization of zakat management does not depend solely on the amount collected, but also on the accuracy of the distribution and utilization strategy in line with the objectives of Sharia and state regulation.

A range of prior studies has examined the effectiveness of zakat management from various perspectives, each contributing a partial piece of the broader puzzle of what makes zakat institutions succeed or struggle in achieving their socio-economic mandate. (Rizki et al., 2023) and (Ashari et al., 2023) evaluated the effectiveness of productive zakat and found that sustained mentoring is key to success, although it is often constrained by operational funding, suggesting that the design of productive zakat programs cannot be separated from the institutional capacity available to sustain them beyond the initial disbursement of capital. Meanwhile, (Mukti & Bahri, 2025), (Muroqobatullah & Zamzami, 2022), and (Wahdatul Ilmi et al., 2023) highlight that transparency and accountability in reporting have a significant positive effect on the public's interest in paying zakat, indicating that muzakki behavior is not solely a function of religious obligation but is also shaped by trust in how an institution manages and reports on the funds it receives. This finding is particularly relevant to the case of BAZNAS Enrekang Regency, where the gap between potential and realized collection suggests that public confidence in the institution's stewardship of zakat funds may itself be an underexplored variable. From a philosophical standpoint, (Isman & Wahid, 2022), (Kadir et al., 2020), and (Mohammed Noor et al., 2023) analyze the application of Maqasid Syariah in the utilization of zakat, concluding that zakat assistance effectively safeguards the basic needs (dharuriyyat) of society, especially during crises such as the pandemic, which together suggest that the legitimacy of a zakat program should be measured not only in administrative or financial terms, but also in terms of how closely its outcomes align with the deeper objectives of Islamic law.

Despite this growing body of literature, most previous studies tend to separate the evaluation of management performance, such as effectiveness and transparency, from the philosophical study of Islamic law embodied in Maqasid Syariah. Studies that focus on

institutional performance typically rely on managerial or accounting frameworks, measuring outcomes such as collection growth, distribution ratios, or reporting compliance, while studies grounded in Maqasid Syariah tend to remain at the level of normative or textual analysis, offering limited empirical grounding in the day-to-day operations of a specific zakat institution. Few studies have simultaneously integrated Maqasid Syariah analysis with compliance to positive law, that is, state regulation, within a single regional case study framework that captures both dimensions in an interconnected manner. This separation is arguably problematic because, in practice, a zakat institution operates under both spiritual and administrative demands at once: it must satisfy the requirements of national law, such as Law No. 23 of 2011 and its derivative regulations, while also fulfilling the deeper religious purpose for which zakat was ordained. This study seeks to bridge that gap by offering a perspective that harmonizes the spiritual demands of Sharia with the administrative demands of the state, using BAZNAS Enrekang Regency as a case that exemplifies the tension, and potentially the complementarity, between these two sets of obligations.

This study aims to examine the zakat management system at BAZNAS Enrekang Regency from two main angles: first, the extent to which it complies with Law No. 23 of 2011 on Zakat Management, including its derivative regulations governing institutional structure, distribution procedures, and reporting obligations; and second, how well it applies the principles of Maqasid Syariah, which cover the protection of religion, life, intellect, lineage, and wealth, as these principles are operationalized through the regency's zakat programs. By examining these two angles together rather than in isolation, this study departs from the more common practice of treating regulatory compliance and religious-philosophical alignment as separate, parallel lines of inquiry. Beyond the theoretical insight into the potential benefits of combining Islamic law with positive law, this study is expected to provide information useful for improving zakat administration at the regency level, particularly for institutions operating in geographically and socio-economically distinctive settings such as Enrekang, where mountainous terrain, a largely agrarian economy, and a substantial civil servant population create a zakat potential base that differs markedly from that of more urbanized regencies.

The significance of this study extends beyond the specific case of Enrekang Regency, insofar as similar tensions between administrative compliance and substantive socio-economic impact are likely to be found across many BAZNAS branches throughout Indonesia, particularly in regions where zakat potential remains only partially realized. By treating Enrekang as an illustrative case rather than an isolated anomaly, this study contributes to a broader conversation about how zakat institutions can be evaluated using a dual lens that neither reduces zakat governance to a matter of bureaucratic compliance nor treats Maqasid Syariah as a purely abstract ideal disconnected from measurable institutional outcomes. In doing so, the study also responds to the practical concern raised by the fluctuating poverty data noted above: if zakat potential in Enrekang is genuinely as large as officially projected, then understanding precisely where the implementation gap lies, whether in collection strategy, distribution targeting, post-disbursement mentoring, or

regulatory enforcement, becomes essential for designing more effective interventions going forward.

Literature Review

A. Zakat Management

Zakat management is best understood as a series of interlocking processes covering planning, collection, distribution, utilization, and supervision, all of which must function in a coordinated manner to ensure that zakat is channeled effectively from muzakki to mustahik. From the perspective of modern management, this reflects the management function put forward by George R. Terry, namely that organizational goals are achieved through the systematic management of resources, encompassing planning, organizing, actuating, and controlling as an integrated cycle rather than as isolated administrative tasks (Rahsel & Gumanti, 2022). Applied to a zakat institution such as BAZNAS, this managerial lens implies that success cannot be attributed to any single function in isolation; a well-designed distribution program, for instance, will fail to achieve its intended impact if the underlying collection and planning processes are weak, just as an efficient collection system delivers little social benefit if the subsequent distribution and utilization processes are poorly targeted or inadequately supervised. Yusuf al-Qardhawi explains that zakat is an obligation on certain assets, under certain conditions, to be handed over to mustahik, a definition that underscores both the compulsory nature of zakat as a pillar of Islamic practice and the conditionality embedded in its rules of eligibility, whether on the side of the payer or the recipient (. et al., 2019); (Purnama, 2023).

Technically, this management aims to improve service effectiveness, transparency, and accountability in accordance with the mandate of Law Number 23 of 2011, which formalizes the roles and responsibilities of zakat management organizations operating at the national, provincial, and regency or municipal levels ((Rahma Fatimah Santoso et al., 2023); (Akbar & Tjenreng, 2025)). Within this regulatory architecture, zakat fundraising encompasses education and digitalization strategies intended to widen the base of muzakki and to simplify the payment process, while utilization is oriented toward meeting basic needs as well as economic empowerment toward mustahik self-reliance, reflecting a dual mandate that spans both immediate relief and longer-term development objectives (Hasan & Yunita, 2025). This dual mandate is not always easy to balance in practice, since the pressure to respond to urgent, short-term needs, particularly during disasters or economic shocks, can crowd out the more patient, resource-intensive work of building productive economic capacity among mustahik, a tension that resurfaces later in this study's findings on BAZNAS Enrekang Regency.

B. Maqasid Syariah

Maqasid Syariah refers to the higher objectives of Sharia in realizing human welfare, functioning as an interpretive framework that looks beyond the literal text of Islamic legal rulings toward the underlying purposes those rulings are meant to serve. Al-Syatibi classified

the maqasid into five essential elements, known as al-dharuriyyat al-khams: hifz al-din (protection of religion), hifz al-nafs (protection of life), hifz al-'aql (protection of intellect), hifz al-nasl (protection of lineage), and hifz al-mal (protection of wealth) (Kamali, 2025). These five elements are considered dharuriyyat, or essential necessities, precisely because their absence is held to threaten the very foundations of individual and communal well-being, in contrast to secondary needs (hajiyyat) or refinements (tahsiniyyat), which improve quality of life without being strictly indispensable to it. In the context of zakat, maqasid serves as an evaluative framework for assessing whether zakat programs empower mustahik holistically rather than merely providing short-term material relief, since a program that meets an immediate consumptive need but does nothing to protect a recipient's longer-term capacity, whether religious, physical, intellectual, familial, or economic, would only partially fulfil the objectives that zakat is meant to serve (Kamaruddin et al., 2024).

Empirical studies applying this framework to productive zakat programs offer instructive, if occasionally contrasting, findings. Studies by (Karmilah Karmilah et al., 2024) and Yasin and Ariyani (2022) show that well-targeted productive zakat can achieve the protection of wealth and improve family quality of life, suggesting that when capital assistance is paired with appropriate targeting and follow-up, it can move recipients meaningfully along the path from mustahik toward eventual muzakki status. Similarly, (Kadir et al., 2020) confirm that the utilization of zakat during a crisis is consistent with maqasid because it safeguards the survival (hifz al-nafs) of the affected community, indicating that the relative priority given to different maqasid elements is not fixed but shifts according to context, with the protection of life understandably taking precedence during emergencies even where, in ordinary circumstances, the protection of wealth through productive programming might otherwise be emphasized more heavily. Taken together, these studies suggest that an institution's success in fulfilling maqasid objectives should be judged not against a single, static template but against its capacity to calibrate its program mix to the needs of the moment while still working, over the longer term, toward the fuller set of five protections.

The formal structure of zakat administration in Indonesia is established by statutory regulation rather than left to voluntary or purely religious arrangement, reflecting the state's decision to formalize zakat as part of the national fiscal and social welfare architecture. According to (Rahma Fatimah Santoso et al., 2023) and (Akbar & Tjenreng, 2025), BAZNAS is designated as a non-structural government body under Law Number 23 of 2011, occupying a position that is neither a conventional government ministry nor a purely private charitable organization, but rather a hybrid institution vested with public authority over zakat management while retaining a degree of operational independence. Its permitted functions include managing zakat at the national level, strengthening institutional elements at the provincial and regency levels, and coordinating across levels of government to avoid duplication or fragmentation of effort, a coordinating role that becomes especially important in a decentralized country such as Indonesia, where local BAZNAS branches operate with a degree of administrative autonomy from the national body.

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C. Government Regulation

Technical guidance on implementation and funding is regulated in Government Regulation No. 14 of 2014 and Regulation of the Minister of Religious Affairs No. 21 of 2021, both of which elaborate on the more general provisions of Law No. 23 of 2011 by specifying operational procedures, funding mechanisms, and institutional reporting lines. More specifically, the distribution and utilization process, including the priority given to the eight asnaf, or categories of zakat recipients, is regulated in BAZNAS Regulation Number 3 of 2018, which provides the operational detail that individual BAZNAS branches, including BAZNAS Enrekang Regency, are expected to follow when allocating collected funds among competing needs and recipient categories. The regulatory analysis in this study serves to assess the level of institutional compliance of BAZNAS Enrekang Regency with these provisions, covering aspects of reporting, particularly through the BAZNAS Management Information System (SIMBA), and operational governance more broadly, since compliance in this sector is rarely a binary matter of adherence or non-adherence but instead unfolds along a spectrum shaped by local capacity, infrastructure, and human resources ((Alamsyah & Hayati, 2024) (Potton, 2023)).

Research Methodology

This study employs a qualitative approach using a case study design, a choice that follows directly from the nature of the phenomenon under investigation rather than from a general preference for qualitative over quantitative methods. This approach was chosen to understand the phenomenon of zakat management in depth, given its complex and dynamic nature within a real-life context that resists reduction to a small set of quantifiable indicators. The phenomenon at BAZNAS Enrekang Regency, South Sulawesi, has unique sociological and geographical characteristics related to Islamic charitable practice in the region, including a predominantly agrarian and mountainous socio-economic landscape, a sizeable civil servant population whose zakat potential is concentrated in salaried income, and community norms around religious giving that are shaped by local custom as much as by formal fiqh rulings, requiring sharper analysis than a merely descriptive one (Ratulaah & Kwarto, 2025). A case study design is particularly well suited to capturing these contextual particularities, since it allows the researcher to examine the interaction between regulatory compliance, managerial practice, and religious-philosophical alignment as they unfold together within a single, bounded institutional setting, rather than abstracting any one dimension away from the others.

Rather than using a statistical population and sample, which would be poorly suited to a study concerned with institutional processes and lived experience rather than with generalizable numerical estimation, this study uses a purposive sampling technique to determine key informants. Informants were selected based on the criterion of direct involvement in zakat management, consisting of: the Chairperson of BAZNAS Enrekang Regency, whose position affords an institution-wide vantage point on strategy and policy; the Deputy Chairperson II for Distribution and Utilization, who oversees the operational

side of channeling funds to mustahik; the Head of the Collection Division, who is closest to the fundraising and muzakki engagement side of the institution's work; and representatives of muzakki and mustahik, whose inclusion was intended to obtain external perspective validity by incorporating the viewpoints of those on the giving and receiving ends of the zakat relationship, rather than relying solely on the self-reported assessments of BAZNAS administrators themselves (Nyimbili & Nyimbili, 2024). This combination of internal and external informants was deliberately designed to guard against the risk that an institution's own account of its performance might diverge from the lived experience of the community it is meant to serve.

Data were collected through three main techniques, following a strategy of methodological triangulation intended to strengthen the credibility of the findings by cross-checking evidence obtained through different means. First, direct observation of the zakat service and distribution process, both at the BAZNAS office and at mustahik locations, allowed the researcher to witness firsthand how programs such as Enrekang Peduli, Enrekang Sehat, Enrekang Cerdas, and Enrekang Sejahtera are actually delivered on the ground, rather than relying solely on how they are described in official documentation. Second, in-depth interviews using a semi-structured interview guide were conducted to explore the implementation of Maqasid Syariah indicators and regulatory compliance, with the semi-structured format chosen specifically to allow sufficient flexibility for informants to raise issues or nuances that a fully structured instrument might have foreclosed, while still ensuring that the core themes of the study, namely the five maqasid elements and the relevant regulatory provisions, were consistently covered across informants. Third, documentation of annual reports, financial statements, and ZIS, that is, zakat, infaq, and sedekah, realization data for the 2021-2024 period provided a documentary record against which the observational and interview-based findings could be checked for consistency.

Data analysis was conducted inductively following the interactive model of Miles and Huberman, which comprises three stages operating in a cyclical rather than strictly linear fashion. The first stage, Data Reduction, involves the process of selecting, focusing on, and simplifying the raw data from field notes, interview transcripts, and documentary sources, a necessary step given the volume and heterogeneity of material generated across observation, interview, and documentation. The second stage, Data Display, involves the organization of the reduced information into narrative text to facilitate understanding, allowing patterns across informants and data sources to be more readily identified and compared than would be possible if the raw material were left in its original, unstructured form. The third stage, Verification, involves the review of notes to verify the final findings, a step that in this study was carried out iteratively alongside the first two stages rather than only at the end of the analytical process, consistent with the interactive character of the Miles and Huberman model (Mindarti et al., 2023).

The validity of the data was tested using source triangulation to compare information across informants, on the logic that a finding corroborated independently by, for instance, a

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BAZNAS administrator, a mustahik recipient, and the documentary record carries considerably more evidentiary weight than a finding resting on a single source alone. Where discrepancies emerged between sources, for example between an administrator's account of a program's reach and a mustahik informant's description of the assistance actually received, these discrepancies were treated not as data to be discarded but as substantive findings in their own right, since they often pointed toward precisely the kind of gap between formal policy and operational reality that this study sought to investigate. This approach to validity is consistent with the broader aim of the study, which is not merely to document BAZNAS Enrekang Regency's stated compliance with Maqasid Syariah and positive regulation, but to assess the extent to which that compliance is substantively realized in practice.

Results and Discussion

BAZNAS Enrekang Regency is a non-structural government institution authorized to manage zakat, infaq, and sedekah in the Enrekang Regency area, operating under the broader institutional and regulatory framework described in the preceding sections. Operationally, BAZNAS Enrekang Regency carries out its functions through five main program pillars, namely Enrekang Religius, focused on da'wah and advocacy; Enrekang Peduli, focused on humanitarian assistance; Enrekang Sehat, focused on health; Enrekang Cerdas, focused on education; and Enrekang Sejahtera, focused on productive economic empowerment, a program architecture that maps in a fairly direct, if not entirely one-to-one, fashion onto the five maqasid elements of protecting religion, life, health as an extension of life, intellect, and wealth respectively.

In terms of collection, BAZNAS Enrekang continues to strive to optimize the region's zakat potential, particularly from the civil servant (ASN) and agricultural sectors, although realization still fluctuates from year to year in a manner that does not always track the underlying growth in potential described in the Introduction. Meanwhile, in terms of distribution, zakat funds are channeled to respond to the needs of mustahik, both consumptive, or short-term, and productive, or long-term, with the balance between these two categories shifting according to prevailing social conditions. Fund disbursement data for the 2021-2024 period show dynamics that follow the social conditions of the community, such as a surge in humanitarian aid during disasters, a pattern that becomes clearer when the five program pillars are examined in relation to one another rather than in isolation.

The results show that BAZNAS Enrekang Regency has integrated the principles of Maqasid Syariah into its work programs across all five essential elements, or al-dharuriyyat al-khams, even though the institution does not necessarily frame its own programming in these explicit theological terms. The protection of religion, hifz al-din, is realized through the Enrekang Religius program, which does not merely provide charitable assistance but focuses on strengthening the faith, or aqidah, of communities in minority areas and on the

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guidance of converts, or mualaf, with operational support for preachers, or da'i, and Quran teachers also prioritized to ensure the continuity of Islamic outreach in remote areas of Enrekang. The protection of life, hifz al-nafs, receives the largest budgetary allocation of the five, channeled through the Enrekang Peduli and Enrekang Sehat programs, whose implementation includes free ambulance services, medical cost assistance for poor residents not covered by BPJS, the national health insurance scheme, and emergency response to natural disasters, all of which align with the Sharia objective of guaranteeing every individual's right to life. The protection of intellect, hifz al-'aql, is pursued through the Enrekang Cerdas program, through which BAZNAS strives to safeguard the intellectual quality of the younger generation by providing educational scholarships for underprivileged students from the primary level through higher education, as well as support for completing final-year studies to prevent dropout due to financial constraints. The protection of lineage, hifz al-nasl, is implemented through nutritional interventions to prevent stunting among children of underprivileged, or dhuafa, families, a program designed to ensure that the next generation grows up physically and mentally healthy and thereby to maintain the quality of the community's lineage over time. Finally, the protection of wealth, hifz al-mal, is pursued through the Enrekang Sejahtera program, under which BAZNAS provides microenterprise capital in the form of Z-Mart retail units, goat farming, and agricultural inputs so that mustahik can achieve economic self-reliance, although, as discussed further below, the greatest challenge in this fifth aspect is the need for intensive business mentoring so that the capital provided is not simply consumed by short-term consumptive needs rather than translated into sustainable productive activity.

Fund disbursement realization data for the 2021-2024 period, presented in Table 1, show a consistent pattern of budget allocation across these five aspects over the four-year period under study, with a clear dominance in the humanitarian and da'wah fields relative to the other three program areas. This distributional pattern is worth examining in some detail, since the relative weight given to each program pillar over time offers a useful empirical window onto how BAZNAS Enrekang Regency actually prioritizes among the five maqasid elements in practice, as distinct from how it might describe its priorities in official planning documents.

Table 1. Distribution Realization by Program (Rupiah)

Program (Maqasid)	2021	2022	2023	2024
Enrekang Peduli (Nafs)	3.763.271.300	9.835.174.080	3.723.825.631	3.409.645.182
Enrekang Sehat (Nafs)	407.075.000	373.290.300	648.496.880	743.796.296

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Program (Maqasid)	2021	2022	2023	2024
Enrekang Cerdas (Aql)	747.074.500	501.146.000	486.982.000	1.296.728.500
Enrekang Sejahtera (Mal)	393.191.280	325.600.000	419.660.000	667.283.000
Enrekang Religius (Din)	2.928.076.000	2.152.240.000	2.448.606.375	1.768.732.300

Source: *BAZNAS Enrekang Regency Report (processed), 2025.*

The table above shows a significant surge in 2022 in the humanitarian sector due to disaster response, a pattern that is consistent with Maqasid theory in the sense that safeguarding survival, hifz al-nafs, becomes the top priority, or dharuriyyat, in emergency conditions, taking precedence even over programs that might otherwise be considered equally important under ordinary circumstances. However, when the four-year period is examined as a whole rather than through the lens of any single year, the allocation for economic empowerment, hifz al-mal, is relatively smaller than that for consumptive assistance across nearly every year in the series, indicating that the transformation of mustahik into muzakki, which is arguably the most ambitious and most difficult of the five maqasid objectives to achieve, is still progressing slowly relative to the other four. This is not necessarily a criticism of BAZNAS Enrekang Regency's judgment in any individual year, since disaster response and urgent humanitarian need legitimately demand immediate resources, but it does suggest a structural pattern in which productive, wealth-protecting programming tends to receive residual rather than primary budgetary attention over the medium term.

Based on document analysis and interviews, the implementation of zakat regulation at BAZNAS Enrekang Regency was evaluated based on compliance with Law Number 23 of 2011 and its derivative regulations, an evaluation that can usefully be divided into three main dimensions. Institutionally, BAZNAS Enrekang Regency has fulfilled its legality as a non-structural government institution in accordance with the mandate of Law No. 23 of 2011, a claim reinforced by the existence of a Leadership Decree, or SK, and an organizational structure that includes both leadership and executive elements consistent with what the law requires (Rahma Fatimah Santoso et al., 2023). In addition, collection and distribution procedures have been standardized with reference to BAZNAS Regulation Number 3 of 2018, ensuring that the entire zakat management process has a strong and accountable legal basis rather than resting on ad hoc or informal arrangements that might vary unpredictably from year to year (Royani et al., 2024). One of the main indicators of regulatory compliance in the modern era is reporting digitalization, and in this respect BAZNAS Enrekang has implemented the BAZNAS Management Information System, or SIMBA, to record the inflow and outflow of ZIS funds in real time, a system whose use

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represents a form of compliance with the obligation of financial reporting transparency and which is subsequently audited by both the Internal Audit Unit, or SAI, and external auditors (Potton, 2023). This integrated financial reporting ensures institutional accountability before the public and the government, addressing, at least in formal terms, the transparency concerns raised earlier in this study's review of the literature on muzakki trust and willingness to pay (Alamsyah & Hayati, 2024).

Although compliance has procedurally been fulfilled at the institutional level described above, there are dynamics in implementation at the operational level that complicate any straightforward reading of BAZNAS Enrekang Regency as a fully compliant institution. Field findings indicate constraints in amil digital literacy, particularly at Zakat Collection Units, or UPZ, in mountainous areas that are not yet optimal in operating SIMBA, a limitation that reflects the broader infrastructural and human resource challenges facing many local government and quasi-government institutions operating outside Indonesia's more urbanized centers. In addition, the validity of mustahik data sometimes experiences delayed updates, creating a gap between system data and actual field conditions that can, in principle, undermine the accuracy of both distribution targeting and public reporting even where the underlying reporting system is formally sound. This is noted as an area for evaluation in future regulatory governance improvement, and it illustrates a broader point relevant to the study's overall argument, namely that formal regulatory compliance, while necessary, is not sufficient on its own to guarantee that a zakat institution's day-to-day operations fully embody the substantive objectives that the regulation was designed to serve.

Discussion

This study finds that the harmonization between Maqasid Syariah and positive regulation at BAZNAS Enrekang has been established procedurally but is not yet optimal substantively, a conclusion that follows from considering the institutional and operational findings described above together rather than in isolation. Theoretically, the finding that all five dharuriyyat are embedded across BAZNAS Enrekang's program portfolio extends, rather than simply replicates, the empirical Maqasid literature reviewed earlier. Kamaruddin et al. (2024) and Karmilah Karmilah et al. (2024) demonstrate that a single, well-targeted productive zakat program can fulfil hifz al-mal and improve household welfare, but their unit of analysis is typically one flagship program evaluated on its own terms. The Enrekang case suggests that a fuller Maqasid assessment may need to look beyond any single program to the institution's entire program architecture, since it is only when Enrekang Religius, Enrekang Peduli, Enrekang Sehat, Enrekang Cerdas, and Enrekang Sejahtera are read together that the full set of five protections becomes visible; evaluated individually, no single program would appear to fulfil more than one or two dharuriyyat at a time. This portfolio-level reading is consistent with Al-Syatibi's original conception of maslahah as an integrated objective of Sharia rather than a target to be pursued program by program (Kamali, 2025), and it suggests that future empirical studies of zakat institutions might

usefully evaluate maqasid fulfilment at the institutional level rather than, or in addition to, the program level that has dominated prior research.

The budget allocation data in Table 1 also give empirical substance to the dual mandate tension flagged earlier in this study's review of the literature (Hasan & Yunita, 2025): the pressure to respond to urgent, short-term needs can crowd out the more patient work of building productive economic capacity. The pronounced 2022 surge in Enrekang Peduli funding, driven by disaster response, and the comparatively flat, consistently smaller allocation to Enrekang Sejahtera across all four years, are not two independent facts but two sides of the same structural pattern: resources that flow toward immediate humanitarian relief in a crisis year are resources that are, at least implicitly, not available for productive economic empowerment that same year. This pattern is broadly consistent with the crisis-oriented Maqasid literature reviewed earlier, in which zakat assistance during emergencies such as the COVID-19 pandemic was found to prioritise hifz al-nafs as the most urgent of the five protections (Isman & Wahid, 2022; Kadir et al., 2020; Mohammed Noor et al., 2023). The present findings extend that literature by showing that the same prioritisation logic applies not only during a nationally declared health emergency but also to more localised, recurring shocks such as regional natural disasters, suggesting that the tension between immediate relief and productive empowerment may be a structural feature of zakat management generally rather than a pandemic-specific anomaly.

However, in contrast to the findings of Rizki et al. (2023) and Ashari et al. (2023), which emphasise the success of productive zakat programs when paired with intensive mentoring, the present study finds that hifz al-mal, or the protection of wealth, through the Enrekang Sejahtera program is still constrained by minimal post-disbursement mentoring. This divergence appears to stem from differences in institutional capacity rather than from any disagreement in principle about what productive zakat should aim to achieve: limited amil human resources mean that Enrekang Sejahtera often stops at the provision of capital, in the form of Z-Mart retail units, goat farming, and agricultural inputs, without the sustained monitoring of business sustainability that Rizki et al. (2023) and Ashari et al. (2023) identify as the decisive factor in other institutions' success. This finding instead reinforces the studies of Abidin et al. (2023) and Aulia et al. (2022), which show that under conditions of limited funding and capacity, zakat institutions tend to prioritise the charitable aspect of their mandate to meet urgent needs over long-term empowerment programs, a pattern that BAZNAS Enrekang Regency's own budget allocation data, discussed above, appears to corroborate rather than contradict.

The gap between procedural and substantive compliance identified in this study can be partly explained by BAZNAS's status as a hybrid, non-structural government institution (Rahma Fatimah Santoso et al., 2023; Akbar & Tjenreng, 2025). Because the legal framework governing zakat management, namely Law No. 23 of 2011 and its derivative regulations, is uniform across Indonesia, institutional legality, reporting obligations, and the standardisation of collection and distribution procedures can, in principle, be satisfied by

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any BAZNAS branch regardless of its local operational capacity, and BAZNAS Enrekang's institutional and reporting compliance, discussed above, bears this out. What the law does not standardise, however, is the human and infrastructural capacity through which that legal framework is actually implemented, and it is precisely at this operational level, amil digital literacy in mountainous UPZ areas and the timeliness of mustahik data, that this study's findings diverge from a straightforward reading of full compliance. This distinction between legal and operational compliance is not always drawn sharply in the regulatory-compliance literature reviewed in this study (Royani et al., 2024; Potton, 2023; Alamsyah & Hayati, 2024), which tends to treat regulatory compliance as a single, largely binary outcome; the Enrekang case suggests that future research and regulatory evaluation instruments alike may benefit from disaggregating compliance into its legal and operational dimensions, since an institution can fully satisfy the former while still falling short of the latter.

These findings illustrate the value of the dual-lens approach outlined in the Introduction. Assessed through the lens of Maqasid Syariah alone, BAZNAS Enrekang Regency would appear to be a broadly successful institution, since all five dharuriyyat are represented somewhere in its program portfolio. Assessed through the lens of regulatory compliance alone, the institution would likewise appear largely successful, given its legal standing, standardised procedures, and digital reporting system. It is only when the two lenses are triangulated against one another, and against the four-year budget allocation data in Table 1, that the more specific and actionable weakness in this study's findings becomes visible: a persistent under-investment in the mentoring and monitoring capacity needed to convert Enrekang Sejahtera's capital assistance into durable mustahik self-reliance. Neither a purely maqasid-oriented evaluation nor a purely compliance-oriented one would, on its own, have surfaced this specific gap with the same clarity, which is the analytical contribution this study aims to offer to the wider literature on zakat institution evaluation. Therefore, a reorientation of strategy is needed to balance administrative compliance with the effectiveness of social impact, a reorientation that this study argues should focus specifically on strengthening the mentoring and monitoring capacity that currently limits the fifth, and arguably most transformative, of the five maqasid objectives from being fully realised in practice.

Conclusion

This study concludes that zakat management at BAZNAS Enrekang Regency has pursued harmonization between the principles of Maqasid Syariah and positive regulation, although implementation is not yet fully optimal when the institution's procedural compliance and its substantive social impact are examined together rather than separately. Substantively, the five dharuriyyat elements, namely the protection of religion, life, intellect, lineage, and wealth, have been integrated into various distribution programs spanning Enrekang Religius, Enrekang Peduli, Enrekang Sehat, Enrekang Cerdas, and Enrekang Sejahtera, demonstrating that the institution's program architecture is not designed arbitrarily but reflects, whether explicitly or implicitly, an underlying awareness of the broader objectives

that zakat is meant to serve. However, the realization of wealth protection, hifz al-mal, through productive zakat is not yet maximized, due to the dominance of the charitable approach and minimal sustained business mentoring for mustahik, a finding that echoes similar patterns identified in prior studies of other zakat institutions operating under comparable funding and capacity constraints.

In terms of regulation, the level of institutional compliance with Law Number 23 of 2011 is relatively high, as evidenced by the standardization of administrative procedures through the Annual Budget Work Plan, or RKAT, and digital system-based reporting through SIMBA, both of which indicate that BAZNAS Enrekang Regency has taken the formal requirements of national zakat law seriously rather than treating them as a mere bureaucratic formality. Nevertheless, the effectiveness of this compliance is still hampered by the gap between administrative national policy and the dynamics of emergency needs in the field, as well as by disparities in amil digital literacy in mountainous areas that affect data accuracy, both of which point toward operational rather than institutional or legal shortcomings as the primary obstacles to fuller Maqasid-oriented performance.

Based on these findings, it is recommended that BAZNAS Enrekang Regency reorient its utilization strategy from merely providing capital to intensive business mentoring in order to accelerate the transformation of mustahik into muzakki, since the evidence gathered in this study suggests that the provision of capital alone, however well targeted, is unlikely on its own to produce durable economic self-reliance among recipients. In addition, the strengthening of human resource capacity related to the use of SIMBA technology needs to be extended to Zakat Collection Units, or UPZ, at the sub-district level to ensure the validity and speed of reporting, particularly in the mountainous areas identified in this study as facing the greatest digital literacy constraints. For future researchers, it is recommended to broaden the study by quantitatively measuring the impact of productive zakat programs using the Zakat Village Index, or IDZ, or the BAZNAS Welfare Index, or IKB, to complement these qualitative findings, since a quantitative extension of this kind would allow the patterns identified here through interviews, observation, and documentary analysis to be tested for their generalizability across a larger sample of mustahik households and, potentially, across other BAZNAS branches facing similar geographic and socio-economic conditions.

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