

Reorienting the Distribution of Zakat Mal from the Perspective of Maqāsid Al-Sharī'ah: A Case Study of the Educational Scholarship Program at CV Aththoifah in Bekasi

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Keywords:	Abstract
zakat mal, reorientation of zakat, educational scholarship, maqāsid al-sharī'ah, productive zakat.	Zakat mal should ideally not only be distributed to fulfill the immediate needs of mustahiq but also utilized to develop recipients' capacity, provided that such utilization does not overlook more urgent needs. However, the use of zakat funds for educational purposes by business entities remains relatively underexplored, particularly regarding the processes of reorientation, implementation, and alignment with maqāsid al-sharī'ah. This study aimed to analyze the background and process of reorienting zakat mal distribution from consumptive assistance to educational scholarship programs, the implementation of the program, and its alignment with maqāsid al-sharī'ah at CV Ath-Thoifah, Bekasi. This study employed a qualitative approach with a case study design. Data were collected through in-depth interviews, observations, and documentation involving program managers, scholarship recipients, parents or guardians, and educational institutions. The data were analyzed thematically through coding, theme development, and interpretation, while data validity was ensured through triangulation. The results showed that the reorientation was driven by religious, social, and managerial considerations and was not intended to eliminate consumptive assistance. The program was implemented through the identification and verification of prospective recipients, needs-based selection, distribution of educational assistance, and monitoring processes. The initial benefits identified included partial support for education costs, sustained access to education, and increased learning motivation and optimism reported by recipients and their parents. From the perspective of maqāsid al-sharī'ah, the program demonstrated potential alignment with ḥifẓ al-dīn, ḥifẓ al-'aql, ḥifẓ al-māl, and ḥifẓ al-nasl, with ḥifẓ al-'aql being the dimension most directly supported by the findings.

INTRODUCTION

Zakat is one of the fundamental instruments in Islamic teachings, functioning both as an obligatory act of worship and as a mechanism for wealth distribution and strengthening social solidarity among the Muslim community. In contemporary practice, zakat management has gradually shifted from focusing solely on short-term consumptive assistance toward productive programs that provide sustainable benefits for the lives of mustahiq. One form of productive zakat utilization that has developed is educational scholarship programs for children from underprivileged families, as education is considered an important instrument for improving human resource quality and achieving long-term benefits.

The practice of zakat management is no longer limited to formal amil zakat institutions but has also begun to be implemented by business entities concerned with community development. CV Ath-Thoifah Bekasi, a traditional medicine manufacturing company, represents an example of a business entity that has reoriented the distribution of funds classified and managed by the company as zakat mal, shifting from consumptive assistance in the form of cash and basic necessities to an educational scholarship program. This reorientation emerged following an internal evaluation indicating that consumptive assistance could fulfill the short-term needs of mustahiq, but its benefits tended to be temporary and had not created sustainable improvements in economic conditions.

Although the use of zakat for educational purposes has been widely discussed within formal zakat institutions, studies examining the process of reorientation, implementation, and alignment with *maqāṣid al-sharī'ah* in business entities remain relatively limited. This study is important because zakat fund reorientation conducted by business entities has different characteristics from formal amil zakat institutions in terms of governance, funding sources, and decision-making mechanisms. Therefore, this study aimed to: first, analyze the background and process of reorienting the distribution of zakat mal from consumptive assistance to educational scholarship programs at CV Ath-Thoifah Bekasi; second, describe the implementation of the educational scholarship program; and third, analyze the alignment of the program's reorientation and implementation with *maqāṣid al-sharī'ah*, particularly the dimensions of *ḥifẓ al-dīn*, *ḥifẓ al-ʿaql*, *ḥifẓ al-māl*, and *ḥifẓ al-nasl*.

This study is expected to provide theoretical contributions to the development of zakat fiqh studies, particularly regarding productive zakat management and distribution based on *maqāṣid al-sharī'ah*. It also provides practical contributions for zakat management institutions, business entities, academics, and Islamic economic practitioners in developing zakat distribution models that are more effective, sustainable, and capable of generating broader social benefits.

Etymologically, zakat refers to purity, growth, development, and blessing. In Islamic legal terminology, zakat is an obligation to allocate a certain portion of eligible wealth to the groups entitled to receive it (*aṣnāf*) (Chaerunnisa et al., 2025). Zakat mal specifically applies to legally owned assets that have reached the required *niṣāb* and *ḥaul* and fulfill sharia requirements, including Islam, full ownership, and freedom from debts that reduce the *niṣāb* threshold (Fatmawati et al., 2024). In the context of business entities, zakat mal also includes trade zakat (*zakāt al-tijārah*), which applies to business profits, company cash, and current assets used in business activities (Qaraḍāwī & Siddiqui, 2011). This practice is further supported by Law Number 23 of 2011 concerning Zakat Management, which recognizes business entities as potential sources of zakat (President of the Republic of Indonesia, 2011).

In zakat management practices, distribution patterns are generally categorized into consumptive and productive distribution. Consumptive distribution provides zakat for the direct needs of mustahiq, such as food, clothing, and financial assistance, functioning as a social safety net for vulnerable groups. Conversely, productive distribution aims to

empower mustahiq through business capital, skills development, and educational scholarships, enabling them to achieve greater economic and social independence and potentially transform into muzakki (Fauzi & Nasution, 2025). The productive approach is considered more aligned with structural poverty alleviation objectives than consumptive approaches that primarily provide short-term assistance (Sukma & Suryaningsih, 2024).

Productive zakat refers to a zakat distribution model aimed at improving the economic capacity of mustahiq through activities that generate long-term benefits. One contemporary development is the utilization of zakat in education through scholarships, tuition assistance, and academic mentoring programs. Zakariya et al. (2024) demonstrated that productive zakat contributes significantly to improving the welfare of mustahiq through community-based empowerment approaches, while Hanipah and Haris (2021) explained that properly managed productive zakat can sustainably improve the welfare of mustahiq. The National Amil Zakat Agency also identifies education as one of the priority sectors for zakat distribution because of its significant influence on improving the quality of life of disadvantaged communities (Haldi & Saleh, 2024).

In contemporary fiqh studies, the distribution of zakat to the eight recipient groups (*aṣṇāf*) as stipulated in QS. al-Taubah verse 60 does not restrict assistance solely to consumptive needs. The category of *fī sabīlillāh*, for example, has been interpreted more broadly by some contemporary scholars to include *da‘wah*, Islamic education, and public interests of the *ummah*, thereby providing opportunities for educational scholarship distribution, provided that recipients belong to eligible categories such as the poor and needy and that the program is oriented toward achieving benefits (*maṣlaḥah*) (Qaraḍāwī & Siddiqui, 2011). Efendi (2017) emphasized that the success of zakat should not only be measured by the amount of funds distributed but also by the extent to which zakat creates sustainable socio-economic improvements in the lives of mustahiq.

{*Maqāṣid al-sharī‘ah*} refers to the fundamental objectives of Islamic law in achieving human welfare (*jalb al-maṣāliḥ*) and preventing harm (*dar’ al-mafāṣid*). Al-Ghazālī formulated five essential objectives (*al-ḍarūriyyāt al-khams*), namely *ḥifẓ al-dīn*, *ḥifẓ al-nafs*, *ḥifẓ al-‘aql*, *ḥifẓ al-nasl*, and *ḥifẓ al-māl* (Al-Ghazālī, 1993). These concepts were further systematized by Al-Syāṭibī in *al-Muwāfaqāt* through the classification of human needs into three levels: *ḍarūriyyāt* (primary), *ḥājjiyyāt* (secondary), and *taḥṣīniyyāt* (tertiary) (Al-Syāṭibī, 1997). In contemporary Islamic thought, Jasser Auda expanded the *maqāṣid* framework through a systems approach that views *maqāṣid* as dynamic, open, multidimensional, and goal-oriented, emphasizing that policies should be analyzed through interconnected dimensions rather than a single aspect (Auda, 2008).

The four dimensions of *maqāṣid* relevant to education-based zakat reorientation are: (1) *ḥifẓ al-dīn*, through maintaining recipients’ access to Islamic education; (2) *ḥifẓ al-‘aql*, through educational continuity, learning motivation, and intellectual capacity development; (3) *ḥifẓ al-māl*, through reducing the burden of family education expenses and strengthening accountability in fund management; and (4) *ḥifẓ al-nasl*, through the potential development of future generations among mustahiq families (Sari et al., 2025).

Before assessing program benefits from the perspective of *maqāṣid al-sharī'ah*, this study positioned sharia prerequisites (*sharia gate*) as the initial analytical stage, including the accuracy of recipient classification (*aṣnāf*), fulfillment of the *tamlīk* principle or transfer of benefits to *mustahiq*, prioritization of urgent needs, and accountability in fund management.

Several previous studies have examined productive zakat and its relationship with *maqāṣid al-sharī'ah* and education, as summarized in Table 1.

Table 1. Summary of Previous Research

Author/Year	Focus and Method	Key Findings	Differences with This Study
Rachmawati et al. (2019)	Productive zakat thd growth of micro businesses; Quantitative, logistic regression	Productive zakat has a significant effect on the growth of businesses and well-being.	The focus of economic endeavors, has not discussed education & <i>maqāṣid</i> in depth.
Abdullah (2017)	Utilization of productive zakat of BAZ Sukabumi; Descriptive Qualitative	Assistance & revolving funds are effective in the empowerment of the <i>mustahiq</i> economy.	It does not discuss educational scholarship or the <i>maqāṣid</i> approach.
Yahya & Nofialdi (2021)	Zakat is productive in the review of <i>maqāṣid shariah</i> ; Qualitative	The use of zakat for education and basic needs is assessed according to <i>maqāṣid al-sharī'ah</i> .	Has not discussed structured scholarship programs on business entities.
Mohammad & Khairunnisa (2024)	Utilization of productive zakat Zmart Baznas; Case Study	The programme is doing well in economic empowerment and poverty alleviation.	Emphasizing the empowerment of retail businesses, not reorientation to the education sector.
Jalaluddin & Jannah (2022)	The impact of the distribution of productive zakat in the form of scholarships; Qualitative	Scholarships increase access to education & motivation to learn.	It has not used the framework of <i>maqāṣid al-sharī'ah</i> explicitly.
Lutfi (2023)	Implementation of <i>maqāṣid sharia</i> on productive zakat of BAZNAS & LAZ; Comparative Qualitative	Productive zakat is assessed according to the purpose of <i>maqāṣid</i> through the empowerment of <i>mustahiq</i> .	Not focusing on the education sector & scholarship programs.
Nasution & Indra (2022)	The effectiveness of the distribution of zakat in Baznas Labuhanbatu; qualitative descriptive	Distribution is considered effective through active service and good supervision.	Focus on the effectiveness of general distribution, not reorientation to education.

Author/Year	Focus and Method	Key Findings	Differences with This Study
Febriyanti et al. (2025)	Z-Chicken productive zakat program with Zakat Utilization Index; Quantitative Evaluative	The program is considered not optimal based on the IPZ score.	The focus of the culinary business, not education or maqāṣid.
Yakin et al. (2025)	Optimization of productive zakat based on sharia maqashid; Community service	The transformation of consumptive to productive zakat increases the orientation of empowerment.	It has not yet studied educational scholarships as the main model.
Syahrizal & Alhidayatillah (2025)	Zakat is productive and well-being of the ummah; Qualitative	Capital, construction, & supervision improve the well-being of mustahiq.	It does not explicitly discuss education or maqāṣid.
Nurfuadi & Nasution (2025)	The effectiveness of the distribution of zakat funds of BAZNAS North Sumatra; Literature Studies	The distribution is considered quite effective in increasing mustachik income, not optimal in the long term.	Focus on general effectiveness, not reorientation to educational scholarship.

Source: processed from a literature review (2025-2026).

Based on Table 1, previous studies have generally discussed productive zakat within the contexts of economic empowerment, distribution effectiveness, or its alignment with maqāṣid al-sharīʿah separately. Research that specifically examines the reorientation of zakat mal distribution from consumptive assistance to educational scholarship programs within business entities, accompanied by a systematic analysis of sharia prerequisites and the four dimensions of maqāṣid al-sharīʿah in an integrated manner, remains relatively limited. This research gap highlights the urgency of the present study.

METHOD

3.1 Types and Research Approaches

This study employed a qualitative approach with a case study design to examine the reorientation of zakat mal distribution from a consumptive pattern to an educational scholarship program, focusing on the process, underlying reasons, and benefits experienced by recipients. The main unit of analysis was the process and implementation of zakat mal reorientation through the scholarship program at CV Ath-Thoifah during the 2025–2026 period. The researcher served as the primary instrument for collecting, analyzing, and interpreting data obtained directly from the field in a natural setting.

3.2 Research Location and Researcher Position

The research was carried out at CV Ath-Thoifah Bekasi, a traditional medicine production company that has a fund distribution program that is declared and treated as zakat mall for the education sector. The location was chosen purposively because it has

distribution reorientation practices that are in accordance with the focus of the research. The researcher is the owner and Director of CV Ath-Thoifah so that he has direct access to policy history, program documents, and relevant informants. These internal positions have the potential to cause confirmation bias and the tendency of informants to give positive answers. To control potential bias, the study involved various groups of informants (managers, beneficiaries, parents/guardians, and educational institutions), comparing the information with the results of observations and program documents through triangulation of sources and techniques, and disguising the identity of the informant using codes.

3.3 Research Informant

The determination of informants uses the purposive sampling technique, which is to select parties who have knowledge, experience, and direct involvement in the program. The informants consisted of: two managers/management of CV Ath-Thoifah, four beneficiaries (students), three parents/guardians of beneficiaries, and one representative of educational institutions, making a total of ten informants (Table 2). The number is determined based on the adequacy and relevance of the information to answer the focus of the study, not to represent the population statistically. This study does not claim to achieve data saturation formally, and realizes limitations in the form of potential social-desirability bias and the involvement of prospective recipients who do not pass the selection or independent zakat experts as a comparative perspective.

Table 2. Research Informant Profile

Code	Informant Categories	Role in Research	Data Relevance
PZ-1	Zakat Manager	Person in charge of zakat management & program policymaker	History of zakat management, background of reorientation, basis of policy considerations
PZ-2	Zakat Manager	Technical implementer of the educational scholarship program	Selection mechanism, form of assistance, distribution, mentoring, monitoring
OT-1, OT-2, OT-3	Parent/Guardian Recipient	Parents of scholarship recipients	Impact of assistance on the sustainability of children's education and family economic conditions
PM-1 to PM-4	Beneficiaries	Students/students who receive scholarships	Experience, benefits, motivation to learn, & sustainability of education
LP-1	Educational Institutions	Representative of the beneficiary school/pesantren	Verify the educational status, program implementation, & impact of the learner

Source: primary data from researcher interviews (2026).

3.4 Data Collection and Analysis Techniques

Data was collected through in-depth interviews, observations, and documentation. Interviews were conducted in a semi-structured manner to all categories of informants; observation is used to observe the implementation of the program and the interaction between the manager and the beneficiary; Meanwhile, documentation includes distribution archives, recipient data, and proof of use of assistance. The data were analyzed thematically through three stages: (1) open-coding of interview transcripts and field notes; (2) grouping the code into main themes according to the formulation of the problem; and (3) interpretation of the theme by referring to the framework of productive zakat and maqāṣid al-sharī'ah. Some of the coding results are summarized in Table 3.

Table 3. Example of Coding Matrix Data Analysis Results

Yes	Initial Code (Example)	Main Themes	Data Source	RM Relevance
1	Previous assistance was dominated by consumptive assistance	Reorientation Background	Manager interviews, documentation	RM 1
2	Consumptive assistance only provides short-term benefits	Reorientation Background	Manager interviews	RM 1
3	Education is seen as a sustainable investment	Religious & Managerial Considerations	Manager interviews	RM 1
4	Goal setting based on mustahiq category	Implementation of the Scholarship Program	Manager interviews	RM 2
5	Distribution is adjusted to educational needs	Implementation of the Scholarship Program	Manager, recipient interviews	RM 2
6	Monitoring the Educational Progress of the Recipient	Program Assistance	Manager, school interview	RM 2
7	The burden of family education costs is reduced	Program Benefits	Parent interviews	RM 2
8	Recipients' motivation to learn increases	Program Benefits	Recipient interviews	RM 2
9	The program strengthens the access to Islamic education of recipients	Analysis of Ḥifẓ al-Dīn	Triangulation of interviews & documentation	RM 3

Yes	Initial Code (Example)	Main Themes	Data Source	RM Relevance
10	The reorientation of zakat is more in line with the purpose of maqāṣid al-sharī'ah	Synthesis of Maqāṣid Analysis	All research data	RM 3

Source: processed from the results of coding research data (2026).

The validity of the data was checked through source triangulation (comparing the information of managers, recipients, parents, and educational institutions) and technical triangulation (comparing the results of interviews, observations, and documentation). The ethical aspects of research are maintained through informant consent, identity disguise, and confidentiality of personal data.

RESULTS AND DISCUSSION

4.1 Background of Reorientation of Mall Zakat Distribution

The reorientation of the distribution of zakat mall at CV Ath-Thoifah Bekasi is inseparable from the internal evaluation of the distribution pattern which was previously more manifested in the form of consumptive assistance, such as cash compensation and basic necessities to the surrounding community. One of the managers explained, "Previously, zakat was given in the form of cash to local residents and some in the form of basic necessities" (PZ-2). The pattern is considered effective in meeting short-term needs, but the results of the evaluation show that most beneficiaries still face relatively similar economic conditions after the aid is used, so they have not fully created sustainable change.

The evaluation encourages companies to look for a more optimal form of zakat utilization, "so that the provision of benefits is maximized" (PZ-1). Education was then chosen as a priority sector because it was seen as a sustainable investment, "Because education is a sustainable investment" (PZ-1), as well as answering the real problems faced by mustahiq families, "We see many families who actually want their children to continue to school, but are constrained by costs. Therefore, we began to think that zakat should also be directed to help their education" (PZ-1). This finding was reinforced by the parents of the beneficiaries who stated that the assistance "helped ease the burden of education costs" (OT-1), and by the educational institution who affirmed that "Our institution is intended for the economically disadvantaged, so this scholarship program is urgently needed" (LP-1).

This reorientation is also based on religious considerations that are in line with Al-Syāṭibī's thought that all sharia provisions are aimed at realizing benefits (jalb al-maṣāliḥ) and preventing damage (dar' al-mafāsid) (Al-Syāṭibī, 1997), as well as Al-Qaraḍāwī's view that the utilization of zakat should not be limited to consumptive assistance, but can be directed to programs that increase the ability of mustahiq to become independent (Al-Qaraḍāwī, 1999). Managerial considerations also play a role because the company seeks to increase the effectiveness of zakat utilization so that the benefits are felt more widely

and sustainably. It is important to note that this reorientation is not intended to eliminate consumptive aid altogether, but rather as a differentiation of forms of aid based on the level of mustahiq need: consumptive aid remains prioritized for urgent needs, while educational aid is directed to real educational needs.

4.2 Implementation of the Education Scholarship Program

The implementation of the scholarship program is carried out through four main stages: setting goals and criteria, selection and verification, distributing assistance, and mentoring and supervision. The main target of the program is students from poor or economically disadvantaged families, referring to the eight *aṣnāf* in QS. al-Taubah verse 60. Status as a child of an employee or student does not automatically make a person entitled to receive zakat; Eligibility is determined based on the economic condition of the family through surveys, "Surveyed first" (PZ-1) and "Surveyed and look at the condition of the family" (PZ-2), with priority given to "those who really need" (PZ-2).

The selection of recipients focuses on the family's economic condition rather than academic achievement, so it is need-based, "Judging from the economic condition of the family" (PZ-1). The form of assistance is flexible and adjusted to the real needs of the recipients, including "school tuition and school supplies" (PZ-1) and "Monthly tuition fee and school supplies payment" (PZ-2). The distribution is carried out directly to parents at school or through account transfers, "Directly transferred from CV Ath-Thoifah account to the beneficiary" (PZ-2), accompanied by supervision of the use of funds through documentation, "By taking photos of evidence that the assistance is used by the recipient" (PZ-2).

Mentoring is carried out through regular communication with parents and monitoring educational development with the school. However, the study identified a number of implementation constraints, namely limited funds that limit the scope of the program, not all mustahiq that needs to be affordable (risk of exclusion error), and standardization of criteria, documentation, and evaluation of outcomes that still need to be strengthened. The proximity of the prospective recipient to the company, including the status as a child of an employee, can only be used as an initial identification path, not as a substantive basis for zakat eligibility, so as not to cause a bias that defeats the level of real economic needs.

Table 4 summarizes the results of triangulation between interviews, observations, and documentation on some of the key findings of program implementation.

Table 4. Summary of Data Triangulation Results

Yes	Findings	Interview	Observations	Documentation	Validation Conclusion
1	The distribution of zakat was previously dominated by	Manager: initial distribution in the form of cash and basic necessities	Documentation of consumptive distribution before the	Distribution archives of previous years	Valid, the initial distribution pattern is consumptive

Yes	Findings	Interview	Observations	Documentation	Validation Conclusion
	consumptive assistance		scholarship program		
2	Reorientation towards educational scholarship programs	Manager: internal evaluation changes the direction of distribution	Implementation of the scholarship program is underway	Recipient documents & data indicate policy changes	Valid, all three techniques are consistent
3	Selection of recipients based on mustahiq category	Manager: selection mechanism based on economic conditions	The verification process of prospective recipients is observed	Recipient data shows mustahiq status as the main requirement	Valid, inter-technique
4	Assistance to reduce the burden of family education costs	Parents & recipients: help to ease costs	Recipients continue to participate in continuing education	Proof of payment & educational aid data	Valid, economic benefits are felt directly
5	The program is accompanied by mentoring and supervision	Managers & parents: regular communication	Monitoring activities of observed recipients	Program monitoring and evaluation records available	Valid, there is compatibility between sources
6	The program increases the learning motivation of recipients	Recipients: more excited after receiving the scholarship	The enthusiasm of the recipient during the mentoring was observed	School records show positive developments	Valid, all data show increased motivation

Source: primary data from the researcher's triangulation (2026).

4.3 Early Benefits of the Scholarship Program

As a program that is still in the early stages of implementation, this study is not directed to quantitatively measure long-term impacts, but to identify the initial benefits that are beginning to be felt by various parties. For beneficiaries, the program reduces the burden of education costs and increases peace of mind and motivation to study: "The assistance is very helpful because it can ease the burden of my education costs" (PM-1), and "After receiving the scholarship I feel calmer and more enthusiastic about learning" (PM-1). Another recipient added, "I have become more enthusiastic about learning" (PM-2) and "This assistance is very helpful to continue my education" (PM-3).

For parents/guardians, the benefits are felt both economically and psychologically. In addition to easing the cost burden (OT-1), the assistance is seen as a form of real concern for children's education, "It is very helpful because the assistance from CV Ath-

Thoifah is a form of concern given for children's education" (OT-2), and fosters hope for the sustainability of the program, "Hopefully the scholarship program will continue to run so that more children can get educational assistance" (OT-3). From the perspective of educational institutions, the program is considered to have a significant effect on the motivation, discipline, and achievement of students, "Changes in attendance, discipline or achievement are increasingly significant" (LP-1), and recommended to be expanded, "It needs to be increased because zakat for the ummah and must return to the ummah" (LP-1). The manager assessed that the main benefit lies in increasing the effectiveness of zakat utilization, "This program is good because it helps underprivileged families/students" (PZ-1).

In summary, the initial benefits identified include: reduced burden of family education costs, maintained access and sustainability of recipients' education, increased learning motivation and discipline, and growing parental optimism about the future of children's education. This study limits its conclusions to these initial benefits and does not conclude that there is an increase in religiosity, economic independence, social mobility, or measurable changes in intergenerational quality, as this requires a longer observation period.

4.4 Differences of Opinion of Scholars on the Utilization of Productive Zakat

The productive use of zakat is a contemporary fiqh issue related to the limits of the authority of *amil*, especially regarding the principle of *mustahik* ownership (*tamlīk*), the need to accelerate distribution, the risk of reduced funds, and long-term benefits for recipients (Hasbi, 2022). The opinion that limits the investment of zakat funds by *amil* rests on the principle of *al-tamlīk*, which is the necessity of transferring the ownership of zakat to the rightful party, as shown by the use of *lām al-tamlīk* in the Qur'an. *al-Taubah* verse 60 (Hussain, 2021). Based on this view, *amil* is in the position of a party entrusted to collect and distribute zakat, not as the owner of funds who are free to hold or invest it; *Al-Kāsānī* emphasizes the importance of handing over zakat to the recipients who are entitled to it, while *Ibn Qudāmah* places the fulfillment of the needs of the poor as the main purpose of its distribution (*Al-Kāsānī*, 1986; *Ibn Qudāmah*, 1997).

On the other hand, the opinion that allows the productive use of zakat rests on the concept of sufficiency (*al-kifāyah*). In the *Shāfi'ī* madhhab, the poor or poor can be given wealth that takes them out of poverty to sufficiency: *mustahiq* who has skills is given work tools, those who are able to trade are given business capital, and those who do not have skills can be bought productive assets (*Al-Nawawī*, 1996). *Al-Ramlī* explained in more detail that the amount of assistance is not limited in nominal terms, but is adjusted to the type of work and sufficient needs (*Al-Ramlī*, 1984). The principle of sufficiency is also found in the *Hanbalī* madhhab, which allows the giving of zakat in an amount that eliminates the needs of the recipient, not just daily consumption (*Ibn Qudāmah*, 1997); This substance shows that the utilization of self-reliance-oriented zakat has its roots in classical jurisprudence, although the term "productive zakat" and its institutional model developed more widely in contemporary times (*Sarif et al.*, 2024).

Yusuf al-Qaraḍāwī developed this approach systematically in *Fiqh al-Zakāh*, asserting that the purpose of zakat distribution is to free the poor from the pressure of necessity towards a decent life, in the form of assistance tailored to the real conditions and needs of the recipient, including "other needs... education, health services, and other social needs" (Al-Qaraḍāwī, 1999). He even stated that students who devote time to learning useful knowledge can still receive zakat, including for learning needs, because the benefits of knowledge do not only return to individuals but also to society (Al-Qaraḍāwī, 1999). These abilities are conditional: the recipient remains in the category of *aṣnāf*, the benefits are actually received *mustahiq*, the risk of diminished funds is minimized, management is carried out transparently, and urgent needs (*ḍarūriyyāt*) are prioritized over secondary needs (*ḥājjiyyāt*) such as education costs.

Based on this comparison, this study tends to strengthen the view of al-Qaraḍāwī who places zakat as an instrument for fulfilling sufficiency as well as developing *mustahiq* capacity, while maintaining the normative limits of QS. al-Tauba verse 60. The distribution of zakat for educational scholarships at CV Ath-Thoifah can be justified in *fiqh* because the recipient has been verified as *mustahiq*, the educational needs are real, the benefits are received directly by the entitled parties, and consumptive assistance is maintained for urgent needs so that the two forms of distribution are not in absolute conflict.

4.5 Analysis of the Reorientation of Zakat Mal in the Perspective of Maqāṣid al-Sharī'ah

The analysis of *maqāṣid* in this study is preceded by an examination of sharia prerequisites (*sharia gate*), including the accuracy of *aṣnāf*, the fulfillment of the *tamlīk* principle, the priority of urgent needs, and the mandate of fund management. The results showed that the four prerequisites were generally met: the recipients were verified through a survey of economic conditions, the benefits were received directly by the *mustahiq* or the school on their behalf, the educational needs were assessed as real needs that did not ignore the emergency needs, and the management of the funds was documented through evidence of distribution and photographs of the use of the aid.

The dimension of *ḥifẓ al-'aql* is the most direct and most powerful dimension supported by empirical findings, because the entire program mechanism — from goal setting to perceived benefits — is oriented towards access, sustainability, and recipient learning motivation. The dimension of *ḥifẓ al-dīn* is realized through the sustainability of recipients' access to Islamic education, especially for recipients who study in Islamic boarding schools, without this study specifically measuring changes in the level of religiosity. The dimension of *ḥifẓ al-māl* is reflected in the reduced burden of family education costs and the mandate of fund management through documented identification, verification, distribution, and supervision. The dimension of *ḥifẓ al-nasl* is still a long-term potential in building a generation of *mustahiq* who is more knowledgeable and characterful.

Using Jasser Auda's system approach, the four dimensions are interconnected: reduced educational cost pressures (*ḥifẓ al-māl*) help school sustainability and learning

motivation (*ḥifẓ al-'aql*), which for recipients in Islamic educational institutions helps maintain access to religious learning (*ḥifẓ al-dīn*), and potentially supports the formation of generational quality (*ḥifẓ al-nasl*) (Auda, 2008). However, this systemic analysis also reveals the trade-offs and risks that need to be managed: the risk of exclusion error for *mustaḥiq* that is feasible but not affordable, the potential for bias due to the proximity of potential recipients to the company, the risk of being excluded from family emergency needs, dependence if assistance is not accompanied by periodic evaluations, and the dependence of program sustainability on the company's financial condition.

Thus, the reorientation of the distribution of funds declared and treated by CV Ath-Thoifah Bekasi as zakat mal towards an educational scholarship program shows the potential for multidimensional alignment with *maqāṣid al-sharī'ah*. This harmony is conditional on the fulfillment of the validity of zakat, the accuracy of *aṣnāf*, the receipt of benefits by *mustaḥiq*, the priority of urgent needs, and the mandate of management, in line with Al-Syāṭibī's view that benefits are realized through the integration of various complementary sharia goals, not just one stand-alone goal (Al-Syāṭibī, 1997).

CONCLUSION

This study concludes that the reorientation of zakat mal distribution at CV Ath-Thoifah Bekasi from consumptive assistance to an educational scholarship program was driven by internal evaluations indicating that consumptive assistance primarily addressed short-term needs, as well as by religious, social, and managerial considerations to optimize the benefits of zakat without eliminating consumptive assistance for urgent needs. The program was implemented through goal determination based on the *mustaḥiq* category, recipient selection based on economic needs, flexible distribution of assistance according to educational requirements, and mentoring and monitoring processes. However, the standardization of criteria, documentation, and outcome evaluation requires further improvement. The program provided initial benefits in the form of reduced family education costs, maintained access to and continuity of education, and increased learning motivation and optimism among recipients and their parents. From the perspective of *maqāṣid al-sharī'ah*, this reorientation demonstrated potential alignment with *ḥifẓ al-dīn*, *ḥifẓ al-'aql*, *ḥifẓ al-māl*, and *ḥifẓ al-nasl*, with *ḥifẓ al-'aql* being the dimension most directly supported by empirical findings. However, the program also involved potential *mafsadah* risks, such as exclusion errors and dependency, which should be managed through standardized eligibility indicators. Based on these findings, CV Ath-Thoifah is recommended to strengthen data collection, recipient selection, mentoring, and evaluation systems using measurable output and outcome indicators. Other zakat management institutions are encouraged to consider this education-based reorientation model as a reference for productive zakat utilization. Educational institutions are advised to enhance collaboration in identifying and monitoring beneficiaries, while future researchers are encouraged to expand institutional and temporal research scopes and apply quantitative or mixed-method approaches to comprehensively measure the long-term effects of such

programs on beneficiaries' academic achievement, economic welfare, and social mobility.

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