

## **The Distribution of Zakat Funds by *Bayt al-Māl* for Disaster Relief: A Review Based on the Principle *Taşarruf al-Imām ‘alā ar-Ra’iyyah Manūṭun bi al-Maşlahah***

Niara Riski<sup>1</sup>, Sitti Mawar<sup>2</sup>, Husni A Jalil<sup>3</sup>

<sup>1,2,3</sup>UIN Ar-Raniry Banda Aceh, Indonesia

Correspondence Email: 220105031@student.ar-raniry.ac.id

### **Abstract**

Disaster management is a key responsibility of the government, which must be carried out in a structured, coordinated, and professional manner to achieve public welfare. In Islam, zakat functions not only as an act of worship but also as a socio-economic instrument. It aims to reduce poverty and economic inequality, which, if left unaddressed, can undermine human dignity, security, and social well-being. Zakat promotes values such as equality, cooperation, and compassion, and its distribution is managed by authorized institutions, including Baitul Maal. This study examines the legal basis for the distribution of zakat funds for disaster relief, grounded in the Islamic legal principle *Taşarruf al-Imām ‘alā ar-Ra’iyyah Manūṭun bi al-Maşlahah*, which means that a leader’s policies must prioritize the public interest (*maşlahah*). Employing a normative legal method with a conceptual and literature-based approach, this research utilizes Islamic legal analysis grounded in the principles of fiqh and the *maqāṣid al-sharī’ah*. The findings reveal that while the allocation of zakat for disaster response is not explicitly mentioned in Islamic scripture (*naṣṣ shar’ī*), it is permissible under specific conditions. In times of disaster, it becomes the duty of the ruler to protect the people, both in their worldly and spiritual affairs. Based on this principle, allocating zakat for disaster relief is considered lawful in Islam, particularly when it serves the public good. Therefore, Baitul Maal’s role in channeling zakat for disaster management is consistent with Islamic law and reflects the broader objective of promoting societal welfare.

**Keywords:** Distribution of Zakat Fund; *Bayt al-Māl*; Disaster Relief; Islamic Legal Principle

### **Introduction**

The reign of Umar bin Khattab is known as one of the most brilliant periods in the history of Islamic development. Although the duration of his leadership was relatively short, which was about ten years, various important achievements were achieved, making this era a milestone in the progress of Muslims. Under his leadership, the Islamic state experienced a surge of prosperity that was unprecedented in Arab civilization. Umar's success was not limited to spiritual and political aspects, but also included the economic sector. Through a series of strategic policies, Umar

succeeded in improving the standard of living of the community. One of his main contributions can be seen in the management of Baitul Maal, where he implemented an effective management system to ensure a fair and equitable distribution of state wealth, so that social welfare could be realized in real terms (Arniati, 2024).

The development of zakat management during the time of Umar bin Khattab, who was known as *amirul mu'minin*, who marked by firmness and a high concern for the development of Islam. Under his leadership, the condition of the Arabian Peninsula was relatively stable and peaceful, which was characterized by the willingness of the tribes to fulfill their zakat obligations voluntarily. During the caliphate of Umar bin Khattab, the management of zakat was carried out systematically by appointing an *amil* zakat who was in charge of collecting and distributing zakat to groups entitled to receive it. The rest of the zakat that is not directly distributed is then managed with structured management. The reign of Umar bin Khattab also marked the important role of state institutions in supporting the spread of Islamic teachings. Along with the expansion of the territory and the complexity of the problems faced, Umar improved his government structure by forming new institutions that were operational and exclusive. One of the most well-known institutions is the establishment of Baitul Maal. Baitul Maal was a state financial institution in classical Islamic government, especially during the time of *Khulafaur Rashidin*, which was in charge of managing state revenues and expenditures, including zakat, *infaq*, alms, *kharaj*, and *jizyah*.

During the caliphate of Umar bin Khattab, Baitul Maal became one of the main instruments in the country's fiscal policy. One of its greatest contributions is the establishment of an effective administrative system to support the smooth running of the ever-evolving government. Along with the expansion of Islamic territory due to various conquests, the flow of wealth entering Medina increased rapidly. This prompted the permanent establishment of Baitul Maal in the capital, which was then followed by the construction of branches in the provincial capital. Umar appointed Abdullah bin Arkam as the manager of Baitul Maal, assisted by Abdurrahman bin Ubaid al-Qari and Muqayqab as his assistants. In addition, Umar also established an administrative institution called *al-Diwan*, which functioned as an office for the payment of troop salaries and pensions. During his leadership, Umar managed Baitul Maal carefully and under Sharia principles, receiving only halal property and distributing it to the rightful parties (Titi Martini Harahap, 2021).

The establishment of Baitul Maal began with the arrival of Abu Hurairah as the Governor of Bahrain, which brought the results of *kharaj*, 500,000 dirhams. This amount was considered so large that, after discussing with the companions, Umar decided not to distribute it immediately, but to store it in the Baitul Maal Institution as a state reserve fund. In the management of Baitul Maal, Umar established a classification policy for the sources of state revenue, which are divided into four main categories. One of them is income from zakat and *'ushr*. Income from this category is

first distributed at the local level, and if there is a surplus, the surplus is stored in the central Baitul Maal to be distributed to eight groups of zakat recipients (*Ashnaf*) as stipulated in the Qur'an. This income classification is very important to be applied in the Islamic government system so that there is no mixing between types of income, such as between zakat and taxes. Zakat has a distribution that has been determined *Syar'i* for eight groups, while tax revenues can be managed and allocated by the caliph according to the needs of the country's development. Therefore, Baitul Maal officials do not have the authority to make decisions regarding zakat property, because its use has been expressly stipulated in the *Shari'a* Islam (Sumar'in Asmawi, 2017).

Zakat in Language is a form of *Masdar* from the root word *Zakki* (clean). Zakat translates "barakah" to grow, clean, and maslahah. Zakat from the term (*Fiqh*) means a certain amount of property that is required by Allah SWT and handed over or distributed to those who are entitled to receive it. Also, Zakat according to the language is growing, increasing. Zakat, according to *syara'* is an obligatory right on property (Syarhuddin et al., 2023). Meanwhile, according to the view of scholars of the *Shafi'i madhhab*, zakat is defined as an obligation that is imposed on a person's property or oneself, through procedures that have been regulated in the sharia.

This definition includes two forms of zakat, namely zakat Maal (zakat of property) and zakat fitrah (Haikal et al., 2024). The emphasis on the elements of "property" and "soul" in the definition shows that zakat is not only related to material aspects, but also spiritual, where zakat fitrah functions as a purification of the soul ahead of the Eid al-Fitr holiday, while zakat of property is closely related to aspects of justice and economic distribution in Islamic society (Iin Mutmain, 2020). The word zakat in the Qur'an has 32 verses and 82 times repeated using the synonyms zakat, namely sadaqah and *Infaq*. Of the 32 verses that contain the provisions of zakat, 29 verses connect zakat with prayer, and only 3 verses are not coupled with the word prayer (Saputra, 2020).

Zakat, as an obligation of Islam, contains spiritual and philosophical wisdom. Allah will provide sustenance to humans in various ways, some rich and some poor. Zakat is one of the pillars of Islam (the pillar of Islam), which is a valid requirement for a person's Islam and is a prerequisite for the establishment of Islam and can be implemented in society. Zakat is worship *Maaliyyah ijtima'iyah*, which has a very important, strategic, and decisive position, both from the teachings of Islam and from the development of the welfare of the ummah. As in the history of Islamic development, zakat as a source of state revenue also plays an important role as a means of *Syiar* Islam. Indonesia, as the majority of the population is Muslim and has a very large amount of zakat potential. This potential is a potential source of funding and will be a force for economic empowerment of the ummah, as well as being able to improve the nation's economy (Haris, 2022).

Zakat is one of the five pillars of Islam, along with the *shahada* (declaration of faith), prayer, fasting, and hajj. The performance of prayer symbolizes a person's relationship with Allah (*ḥablun min Allāh*), while zakat reflects a harmonious relationship among human beings (*ḥablun min al-nās*). However, zakat is not limited to the relationship between humans and Allah or among fellow human beings; it also represents an act of worship related to material wealth.

Zakat was made obligatory (*fard*) in Medina in the month of Shawwal during the second year of the Hijri calendar, following the obligation of Ramadan fasting and zakat al-fitr. Zakat is a form of worship that encompasses various activities, including the collection, distribution, supervision, administration, and accountability of zakat funds. As one of the pillars of Islam, zakat serves as a foundational element for the completeness of a Muslim's faith. It is both an act of worship and a social obligation for Muslims who are financially capable and meet the minimum threshold (*niṣāb*) over one year (*ḥawl*). For Muslims, zakat holds fundamental religious significance and is considered one of the essential pillars of Islam.

In the study of *Fiqh*, there is one important principle that can be the basis for consideration in the distribution of zakat assets for disaster management, namely the Rules *Taṣarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maṣlaḥah* (The policy of leaders over the people must be based on the principle of *Benefits*). This rule is a reference for leaders or governments in taking, making, and establishing policies related to the people. As trustees, governments are expected to consider the *Benefits* of the people in determining policies. Any policy that *tips* and brings benefits to the people, then it must be planned, organized, assessed, and evaluated for its results and progress. On the other hand, if the policy that brings in *kemudharatan* and *Stuttgart* for the people must be avoided, eliminated, and shunned (Hermanto, 2021).

Zakat wealth collected from the *muzakki* is aimed at and distributed to eight groups that are entitled to receive it (*Asnaf*) mentioned in the Qur'an (Ahmad Sudirman Abbas, 2017). Although the Qur'an and hadith do not explicitly mention disaster management or disaster victims as categories eligible to receive zakat, this study seeks to explore the issue through the lens of the Islamic legal maxim *Taṣarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maṣlaḥah* ("The leader's policy over the people must be based on the principle of public benefit"). Specifically, this research examines how this principle is applied in the context of zakat distribution, analyzes Imam al-Shāfi'ī's perspective on the maxim, and evaluates the extent to which the State, through Bait al-Māl, has implemented zakat distribution practices following this principle.

## Research Methods

In conducting research, one must use research methods that are useful and can facilitate formulating a research. The research method used is juridical-normative with

a conceptual approach and literature study (Wijaya et al., 2025). Islamic law analysis techniques based on Fiqh rules and maqasid al-sharia. The source of data for this research is secondary, namely journals, books, and other references related to this research. The method of data collection is by finding sources and reconstructing from various sources, such as books, journals, and references related to research (Syahrizal & Jailani, 2023).

## Result and Discussion

### The Application of the Rule of *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* to the Distribution of Zakat Property for Disaster Management

In general, the rule *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* (The leader's policy towards the people must be based on the principle of Benefits) can be interpreted as all the actions or policies of an imam (leader) towards the person under his leadership refer to the realization of benefits in his policies, either in the form of ukhrawi benefits achieved or in the form of danger and damage that is avoided from those under his leadership. Norm *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* is one of the important rules in *Siyasah Syar'iyah* (Islamic politics), which provides space for the government to take policies based on the benefit of the people. In this case, the leader (including state institutions or zakat management authorities) has the authority to manage zakat assets flexibly as long as they remain within the limits of *Syar'i* and in the public interest (*Maslahah 'Ammah*). (Rifai, 2015).

The rules of *Thasarruf Al-Imam 'Ala Ar-Raiyyah Manuthun Bil Maslahah* (the policy of leaders towards the people must be based on the principle of benefit) is taken from the meaning of the holy verses of the Qur'an and the following hadith of the Prophet ﷺ:

وَإِذْ أُنزِلَ آيَاتُ الْكِتَابِ عَلَىٰ إِبْرَاهِيمَ رَبُّهُ بِكَلِمَتٍ فَأَتَمَّهُنَّ ۗ قَالَ إِنِّي جَاعِلُكَ لِلنَّاسِ إِمَامًا ۗ قَالَ وَمِن ذُرِّيَّتِي ۗ قَالَ لَا يَنَالُ عَهْدِي الظَّالِمِينَ

"And (remember), when Abraham was tested by his Lord with a few sentences, then he carried it out perfectly. He (Allah) said, "Verily I have made you a leader over all mankind." He (Ibrahim) said, "And (also) of my descendants?" Allah said, "(True, but) My promise is not valid for the unrighteous." (Q.S Al-Baqarah: 124)

The Hadith of the Prophet ﷺ reads:

كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

"You are leaders, and all of you will be held accountable for your leadership."

Then the rule *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* (The leader's policy towards the people must be based on the principle of Benefits) stems from the words of Imam Shafi'i that the position of the imam (leader) towards his people is the same as the position of a guardian of an orphan. The phrase comes from *Qaul* Umar ibn Khattab which reads: "Indeed, I place myself against the wealth of Allah as a guardian of orphans, if I need it then I will take it from him, and if there is

anything left I will return it, and when I do not need it I will certainly stay away from it. Application of rules *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* (The leader's policy towards the people must be based on the principle of *Benefits*) is specifically related to the policies taken by a leader in carrying out his leadership role. Each such policy must be directed to achieve *Benefits* for the people he leads, both by bringing benefits (*jalb al-mashalih*) or avoiding losses (*Dar' al-Mafasid*). Moreover, *Benefits* that are to be achieved must reflect the common interests of all levels of society, not just the benefit of certain individuals or groups (Muhammad Harfin Zuhdi, 2017).

The distribution of zakat assets for disaster management in the application of the rules of *Thasarruf Al-Imam 'Ala Ar-Raiyyah Manuthun Bil Maslahah* (the policy of leaders towards the people must be based on the principle of *benefit*) can be justified according to Sharia because it fulfills the element of benefit. Disaster management includes emergency assistance, the provision of housing, economic recovery, health services, and this is included in the category of *maslahah daruriyah*, which is a primary benefit that should not be left behind. And the distribution of zakat assets for disaster management is a form of real implementation of this rule.

### **Baitul Maal's Contribution to Disaster Management**

The term Baitul Maal comes from two words in Arabic, namely *Al-Bait*, which means “home”, and *Al-Maal*, which means “treasure”. Word *al-Maal*: It covers a wide range of forms of wealth, including precious metals such as gold and silver, as well as other treasures. In the institutional context, Baitul Maal refers to institutions that act as a place to collect, store, and distribute state-owned assets. Functionally, Baitul Maal can be understood as a financial institution that manages state wealth, where its manager must be an honest and trustworthy figure (*Al-Amin*). The assets that have been collected through Baitul Maal will then be distributed back to the community under applicable Sharia rules and principles (Wardani & Tho'in, 2013).

Zakat in Islam is not just a non-binding virtue, but is one of the main and absolute foundations of Islam. Zakat in Islam is the right of the poor, which is stored in the wealth of the rich. The right is determined by the true owner of the wealth, namely Allah SWT. Zakat is a predetermined obligation that has been determined by religion in terms of *nisab*, amount, limits, time conditions, and payment methods. This obligation is not left to human will, but must be borne by the responsibility of collecting it and distributing it by the government. Baitul Maal can contribute through zakat in disaster management for the benefit of the public, such as holding disaster education for victims affected by disasters, with the provision that beneficiaries include one of the zakat *asnaf*. In an emergency, assistance from zakat funds can also be given directly to disaster victims, such as food, clean water, medicines and health services, temporary shelter and clothing, and hygiene supplies.

The Qur'an has established the group that is entitled to receive zakat known as *mustahiq* zakat or the eight *asnaf*, which include the poor, the poor, the administrators of zakat (*amilin*), converts, slaves or slaves who have been promised their freedom (*riqab*), those who are in debt (*gharimin*), those who fight in the way of Allah (*Fisabilillah*), and those who are on their way (*Ibn Sabil*). The eight *mustahiq* have become the stipulations of Islamic law. The groups who are entitled to receive zakat are listed in the Word of Allah SWT Al-Qur'an Surah At-Taubah verse 60, which reads:

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

"Indeed, zakat is only for the poor, the poor, amil zakat, whose hearts are softened (converts), for (liberating) the righteous servants, for (freeing) the debtors, for the way of Allah and for those who are on the way, as an obligation from Allah. Allah is All-Knowing, All-Wise." [Q.S. At Taubah:60]

If you look at the above verse, which mentions the eight groups that are entitled to receive zakat, there is no mention of disasters in it because the eight *mustahiq* have become a decree of Islamic sharia and cannot be challenged anymore (Efendi Dedy, 2017). However, in Aceh, *Baitul Maal Aceh (BMA)* in early March 2025 distributed assistance derived from zakat managed by *Baitul Maal Aceh*, especially from *senif gharimin*, which has been devoted to humanitarian assistance, both for victims of natural disasters and other disasters, if reviewed from the rules *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* can be done when it is in a state of *mudharat* and need help immediately because if you study from the rules *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* Distributing zakat assets for disaster management following the principles *Benefits*.

### **The Rules of *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* as a Reference for *Baitul Maal* in Taking Policies That Benefit the People in Indonesia**

In the discussion of the rules *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* (The leader's policy towards the people must be based on the principle of *Benefits*), only states that one *Amil Zakat* is not allowed to give a larger share to certain people, even though others also have the same needs (Yusri, 2020). Because such an action will not bring *Benefits* for them. From this statement, it is corroborated that *Baitul Maal* can provide a part for disaster management, but within the limits of *Asnaf*, who are included in the eight groups, are prioritized. Included in *Asnaf* that is *fakir*, poor, and *Gharim*. A *fakir* is a person who has very little or even no property, so that he is unable to meet his living needs. In the post-disaster context, victims generally experience various disturbances, both psychologically and economically. The poor are generally defined as someone who has a job and property, but is not able to meet the needs of their life properly. In this case, the financial condition of those affected by

disasters often results in an inability to meet basic needs. *Gharim* is an individual who has debts for personal purposes that are not related to immoral acts. If it is associated with post-disaster conditions, many victims have lost their source of income and experienced despair, which ultimately encourages them to go into debt to meet their living needs. Therefore, disaster victims who owe debt to meet the needs of *São Paulo* can still be categorized as *Gharim* and are entitled to receive assistance from zakat funds (Firdaningsih et al., 2019).

The Republic of Indonesia has geographical and biological conditions that are vulnerable to various types of disasters, both those that originate from nature and due by human actions that damage the environment. Various events such as earthquakes, landslides, tornadoes, floods, droughts, and fires often occur in various regions. These disasters not only damage the environment, but also threaten human safety and security, and even cause considerable property losses (Amar & Cahyani, 2023).

In Indonesia itself, the rule *Taşarruf al-Imām 'alā ar-Ra'iyah Manūṭun bi al-Maşlahah* (The leader's policy towards the people must be based on the principle of *Benefits*) is a reference for the ruler in the settlement, management, and distribution of zakat property problems, especially in its regulations. Especially in the distribution of zakat assets for disaster management contained in the Fatwa of the Indonesian Ulema Council Number 66 of 2022, because basically, disaster management is the responsibility of the government; in this case, zakat assets can be used as funds for disaster management. However, under the provisions that have been stipulated in the MUI Fatwa Number 66 of 2022 concerning the Utilization of Zakat Assets for Disaster Management and Its Impact which states that the distribution or distribution of zakat must be to *mustahiq* directly, the recipient must include one of the *Asnaf* zakat or people who are entitled to receive zakat, and distribution for the benefit of *Benefits* and beneficiaries included in *Asnaf fi sabilillah* (Fatwa No. 66 Tahun 2022 Tentang Pemanfaatan Harta Zakat Untuk Penanggulangan Bencana Dan Dampaknya, 2022).

In QS At-Taubah verse 103 which reads:

حُدِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take zakat from their wealth, to cleanse and purify them, and pray for them. Indeed, your prayer cultivates peace of mind for them. Allah is All-Hearing, All-Knowing."

This verse is an order to the ruler or state to administer zakat, and is the authority of the state to distribute it (Mursyid, 2023). If personal or individual zakat is not the authority of the State because it must be handed over to the village only, but once it is handed over to Baitul Maal, it is the government's right to distribute and is no longer the responsibility of the individual, meaning that if a *muzakki* hands over zakat assets to the government, for example as in Indonesia is handed over to Baitul Maal, then the zakat assets become the government's authority to distribute it or



Channel it (Iqbal, 2019) including for disaster management because based on *Kaidah Thasarruf Al-Imam 'Ala Ar-Raiyyah Manuthun Bil Maslahah*, there are *kemudharatan* in it.

Yes	Aspects	Scholars' Opinion	MUI Fatwa No. 66/2022
1	Shari'a Policy	Referring to the rules of <i>Taşarruf al-Imām 'alā ar-Ra'iiyyah Manūṭun bi al-Maşlahah</i>	It is permissible as long as it is within the framework of Sharia and according to the provisions of <i>asnaf</i>
2	Forms of Distribution	Directly to victims who fall into the category of <i>Fakir</i> , poor, or <i>gharim</i>	It must be channeled directly to the <i>mustahiq</i> ; it must not be in a general form that is not on target
3	Purpose	Public benefit and protection of the ummah	To overcome damage ( <i>mafsadah</i> ) due to disasters and ensure the welfare of the <i>mustahiq</i>
4	Form of zakat	Zakat Maal, which is productive and responsive	It is permissible in the form of emergency assistance, food, medical, housing, as long as it does not conflict with the distribution of <i>Sharia (asnaf)</i>

Table 1 Comparison of scholars' opinions with MUI Fatwa No.66/2022

## Conclusion

The distribution of zakat assets by Baitul Maal for disaster management is a form of strategic response in dealing with emergency conditions that threaten the safety and welfare of the community. If viewed from the rules of *Taşarruf al-Imām 'alā ar-Ra'iiyyah Manūṭun bi al-Maşlahah*, this action reflects the principle that a leader's policy towards his people must be based on consideration of *benefits*. *Maslahah* is meant by *maslahah mursalah*, which is *the benefit* that is considered good by reason, then no evidence prohibits it, and the evidence that supports it. In this context, Baitul Maal, as a representative of public authorities, is authorized to manage zakat flexibly for the benefit of the people, including in natural disaster situations that require quick and appropriate handling.

Therefore, the distribution of zakat for disaster management can be justified according to *Sharia* as long as it pays attention to the principles of justice, transparency, and the main purpose of zakat, which is to alleviate poverty and lift the burden of the suffering of the people. The distribution of zakat assets by Baitul Maal for disaster management is a legitimate step according to Islamic law based on the rules of *Taşarruf al-Imām 'alā ar-Ra'iiyyah Manūṭun bi al-Maşlahah*, namely that the leader's policies towards the people must always be based on the principle of *benefit*. Although the *sharia* does not explicitly mention the use of zakat for disasters, based on the principle

of benefits (*masalah mursalah*), the distribution of zakat for emergency needs such as disasters is justified.

This distribution must still refer to the provisions of Sharia, namely, zakat is given to eight relevant *mustahiq* groups, such as *the fakir*, the poor, and *gharim* (people who are in debt due to emergency needs). Therefore, Baitul Maal is authorized to distribute zakat to disaster victims as long as it meets the principles of justice, transparency, and *public welfare*, and does not deviate from the main purpose of zakat, which is to reduce suffering and improve the welfare of the people.

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