

**THESIS**

**ANALYSIS MAQASHID SHARIAH IN SURABAYA BERDAYA  
PROGRAM AS MUSTAHIQ ECONOMIC EMPOWERMENT  
THROUGH ZAKAT : A CASE STUDY BAZNAS SURABAYA**



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**UNIVERSITY OF DARUSSALAM GONTOR**

**2025 M/ 1446 H**

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PROGRAM AS MUSTAHIQ ECONOMIC EMPOWERMENT  
THROUGH ZAKAT : A CASE STUDY BAZNAS SURABAYA**

**THESIS**

Presented to the University of Darussalam Gontor in Partial Fulfilment of  
Requirement for Bachelor Degree (S1) In the Department of Islamic Economic  
Law, Faculty of Sharia University of Darussalam Gontor

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42.2021.328.069

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**DEPARTMENT OF ISLAMIC ECONOMICS LAW**

**FACULTY OF SHARIA**

**UNIVERSITY OF DARUSSALAM GONTOR**

**1446 H/2025 M**



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## ABSTRACT

### **Analysis Maqashid Sharia in Surabaya Berdaya Program as Mustahiq Economic Empowerment Through Zakat : A case Study BAZNAS Surabaya**

**Maritza Ussholihah**

**422021328069**

The Badan Amil Zakat Nasional (BAZNAS) Surabaya City, through the “Surabaya Berdaya” program, focus on mustahiq economic empowerment using a productive zakat approach. This program provides business capital, skills training, work tools, and business assistance to enhance mustahiq welfare and promote economic independence. This study analyzes the implementation of the Surabaya Berdaya program from the perspective of Maqashid Sharia, particularly Hifdzu Maal (protection of wealth).

Using a qualitative descriptive approach, data were collected through in-depth interviews with BAZNAS administrators and mustahiq beneficiaries, as well as documentation and direct observation. The findings reveal that the program significantly improves mustahiq economic capacity by fostering business development, increasing income, and reducing dependency on external aid. Moreover, the program aligns with Maqashid Sharia principles by ensuring economic sustainability and social justice through the transparent and trustworthy distribution of productive zakat.

In 2022, BAZNAS Surabaya City distributed 1,206 assistance, increasing to 1,349 assistance in 2023, and 1,610 assistance in 2024. This increase reflects the optimization of the management of zakat funds and the success of the \*Surabaya Berdaya\* program in increasing the economic empowerment of mustahiq and creating independence and welfare of the people.

**Keywords:** *Productive Zakat, Economic Empowerment, Maqashid Sharia, Hifdzu Maal*

## ABSTRAK

### **Analisis Maqashid Syariah pada Program Surabaya Berdaya untuk Pemberdayaan Ekonomi Mustahiq melalui Zakat : Studi di BAZNAS Kota Surabaya**

**Maritza Ussholihah**

**422021328069**


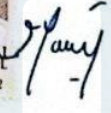

Badan Amil Zakat Nasional (BAZNAS) Kota Surabaya, melalui program “Surabaya Berdaya”, fokus pada pemberdayaan ekonomi mustahik dengan pendekatan zakat produktif. Program ini memberikan modal usaha, pelatihan keterampilan, peralatan kerja, dan pendampingan usaha untuk meningkatkan kesejahteraan mustahik dan mendorong kemandirian ekonomi. Penelitian ini menganalisis implementasi program Surabaya Berdaya dari perspektif Maqashid Syariah, khususnya Hifdzu Maal (perlindungan harta).

Dengan menggunakan pendekatan deskriptif kualitatif, data dikumpulkan melalui wawancara mendalam dengan pengurus BAZNAS dan mustahiq penerima manfaat, serta dokumentasi dan observasi langsung. Hasil penelitian menunjukkan bahwa program ini secara signifikan meningkatkan kapasitas ekonomi mustahik dengan mendorong pengembangan usaha, meningkatkan pendapatan, dan mengurangi ketergantungan pada bantuan eksternal. Selain itu, program ini juga sejalan dengan prinsip-prinsip Maqashid Syariah dengan memastikan keberlanjutan ekonomi dan keadilan sosial melalui pendistribusian zakat produktif yang transparan dan amanah.

Pada 2022, BAZNAS Kota Surabaya menyalurkan 1.206 bantuan, meningkat menjadi 1.349 bantuan pada 2023, dan 1.610 bantuan pada 2024. Kenaikan ini mencerminkan optimalisasi pengelolaan dana zakat dan keberhasilan program *Surabaya Berdaya* dalam meningkatkan pemberdayaan ekonomi mustahiq serta menciptakan kemandirian dan kesejahteraan umat.

**Kata Kunci:** Zakat Produktif, Pemberdayaan Ekonomi, Maqashid Syariah, Hifdzu Maal

## DECLARATION

 <b>UNIDA</b> GONTOR جامعة دار السلام كونتور UNIVERSITY OF DARUSSALAM GONTOR	<b>Faculty of Syari'ah</b> كلية الشريعة
<b>DECLARATION</b>	
I here by,	
Name	: Maritza Usshohahah
Registration Number	: 422021328069
Faculty	: Sharia
Department	: Islamic Economic Law Department
Title	: Analysis Maqashid Sharia in "Surabaya Berdaya" Program as Mustahiq Economic Empowerment Through Zakat : A case Study BAZNAS Surabaya
<p>I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.</p> <p>Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.</p>	
Ponorogo,	Rajab 22 <sup>th</sup> , 1446 H January 22 <sup>th</sup> , 2024 M
Researcher,	
  <u>Maritza Usshohahah</u> NIM. 422021328069	

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## SUPERVISOR APPROVAL STATEMENT



Faculty of Syari'ah  
كلية الشريعة

### SUPERVISOR DECISION LETTER

The Honorable,  
Dean of Sharia Faculty  
University of Darussalam Gontor  
*Bismillahirrahmanirrahim*  
*Assalamu'alaikum Warahmatullahi Wabarakatuh*

I have to honour to present this thesis written by:

Name : Maritza Ussholihah  
Registered Number : 422021328069  
Faculty : Sharia  
Department : Islamic Economic Law  
The Tittle : Analysis Maqashid Sharia in "Surabaya Berdaya" Program as Mustahiq  
Economic Empowerment Through Zakat : A case Study BAZNAS  
Surabaya

It has been processed and corrected to meet the practical requirement to obtain the Bachelor's Degree (S1) in the Islamic Economic Law, Sharia Faculty University of Darussalam Gontor. Therefore, we hope this thesis could be examined.


Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution

*Wassalamu'alaikum Warahmatullahi Wabarakatuh*

Ponorogo, 

22 <sup>th</sup>	January	2025 M
22 <sup>th</sup>	Rajab	1446 H

Supervisor,

  
Ahmad Muqorobin, S.H.I., M.A., Ph.D.  
NIY. 150503

## DECISION OF THE TEAM



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كلية الشريعة

### DECISION OF THE TEAM

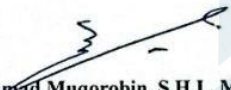
The committee of the thesis examination in partial fulfilment of the requirements for the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

Name : Maritza Ussolihah  
Reg. Number : 422021328069  
Title : Analysis Maqashid Sharia in Surabaya Berdaya program as Mustahiq Economic Empowerment through Zakat : A case BAZNAS Surabaya

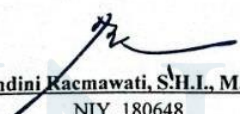
Has been examined by the board of examiners of the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economic Law Faculty of Sharia University of Darussalam Gontor on 01 of February 2025.

The board of examiners has decided to grant her pass in the thesis examination. Hence, she is eligible to be awarded the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia.

Board Examiner  
Supervisor

  
Ahmad Muqorobin, S.H.I., M.A., Ph.D.  
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1<sup>st</sup> Examiner

  
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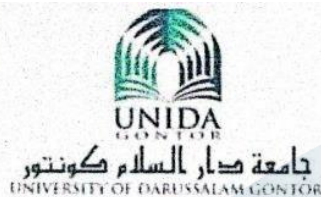
2<sup>nd</sup> Examiner

  
Vina Fithriaga Wibisono, S.H., M.H.



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## THESIS ACCEPTANCE LETTER



Faculty of Syari'ah  
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### THESIS ACCEPTANCE LETTER

*Bismillahirramanirrahim*  
*Assalamualaikum wr. wb.*

The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia  
has received a thesis written by:

Name : Maritza Usshohihah

Reg. Number : 422021328069

The Title : Analysis Maqashid Sharia in Surabaya Berdaya program as  
Mustahiq Economic Empowerment through Zakat : A case BAZNAS Surabaya

In partial fulfilment of the requirement for the degree of Licentiate in  
Islamic Economics and Law Department in the Faculty of Sharia, academic year 1445-  
1446/2024-2025.

UNIDA, Sya'ban 9<sup>th</sup>, 1446 H  
February 8<sup>th</sup>, 2025 M

Dean of Sharia Faculty

A handwritten signature in black ink, belonging to Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

NIY. 960125

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## MOTTO

قال الله تعالى في كتاب الكريم

أعوذ بالله من الشيطان الرجيم

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرٌ وَأَعْظَمُ أَجْرًا وَاسْتَغْفِرُوا لِلَّهِ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

“Establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves, you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful.”

(Q.S Al-Muzammil: 20)



**"Charity uplifts communities, but when guided by the principles of maqashid syariah, it becomes a transformative force, aligning compassion with justice to empower lives meaningfully."**

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## DEDICATION

بسم الله الرحمن الرحيم

Alhamdulillahirobbil a'lamiiin. The amount of gratitude that I feel and I offer to Allah SWT because with His grace and grace the author can be easy and strong so that the author can go through the stages of writing this thesis well. Do not forget my sholawat and salam to the Great Prophet Muhammad SAW who has given Light in this life, may the intercession of the Prophet Muhammad SAW always accompany the author and all of us. Aamiin. This thesis the author presents with love to:

1. My beloved parents, Mr. Sumanto and Mrs. Mulyasni, who always prayed for the author without stopping, gave their blessings, and full support and hard work to give the best for the author.
2. For my beloved sister and brother Aulya Sri Utami and Abdi Dzil Ikram who always provide prayers, attention, and support to the author so that the author is always enthusiastic in working on this thesis.
3. For my best friends and friends who are always there in times of joy or sorrow, always ready to listen to complaints, and always provide support and motivation as well as prayers so that the author can complete this thesis.

May this work be a small reflection of the prayers you have whispered for me, and may Allah accept it as an act of devotion.

## ACKNOWLEDGMENT

All praise and gratitude be to Allah SWT, the Most Merciful and the Most Compassionate, who has bestowed upon me His endless grace, strength, and guidance throughout this journey. It is solely by His will that I have been able to complete this thesis as a requirement for obtaining a Bachelor of Law degree at the Faculty of Sharia, University of Darussalam Gontor. All the people who were very influential in completing the thesis, including:

1. The honorable, the President of University of Darussalam Gontor Al-Ustadz KH. Hasan Abdullah Sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A., Drs. K.H Akrim Mariyat, Dipl.a.Ed.
2. The honorable Rector of University of Darussalam Gontor Al-Ustadz. Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.E.d., M.Phil., Vice Rector I for Academic, Research, and Innovation-Assoc. Prof. Dr. Abdul Hafidz Zaid, M.A., Vice Chancellor II for Human Resources and Institutional Development-Assoc. Dr. Setiawan bin Lahuri, M.A. Vice Chancellor III for Boarding, Student Affairs, Cooperation, and International Affairs-Assoc. Prof. Dr. Khoirul Umam, M.Ec. Vice Rector IV for Finance, Assets, and Family Welfare Royyan Ramadhani Djayusman, Ph.D.
3. Dear Dean of the Faculty of Sharia, Al-ustadz Imam Kamaluddin, Lc., M. Hum. and Vice Dean 1 Al-ustadz Ahmad Muqorobin, S.H.I., M.A., Ph.D., Vice Dean 2 Andini Rachmawati, S.H.I., M.CL., Vice Dean 3 Dr. Eko Nur Cahyo, S. Th.I., M.A.
4. Dear, Head of the Sharia Economic Law Department Al-Ustadz Abdul Aziz M.A.
5. My esteemed supervisor, Al-Ustadz Ahmad Muqorobin, S.H.I., M.A., Ph.D. whose wisdom, patience, and insightful advice have been a guiding star throughout this process. lot of knowledge that he has given me prayers, support, and extraordinary motivation so that I can complete this thesis well and on time.

6. All the respected lecturers of the Department of Islamic Economic Law, who have imparted not only knowledge but also the values that will guide me beyond this academic journey.
7. To my honorable parents, sister, brother and my extended family who always provide support and prayers to me so that with his prayers I can survive until this point.
8. For Friends who helped me in compiling this research and all my friends in the field of Islamic Economic and Law in 2021 who cannot be mentioned one by one, I hope our friendship will continue to be maintained.
9. For everyone who has given encouragement, strength, and sincere prayers for the author in going through all the processes so far.

With so much support from various parties, the author can only pray that Allah Swt will always bless him in every step.

Ponorogo, January 22, 2025



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