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Determining Zakat Beneficiaries Based on Housing Conditions: An Analysis of Social Practices and an Evaluation from the Perspective of Islamic Law in Nagari Rao-Rao

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A B S T R A C T

The determination of zakat beneficiaries (*mustahiq*) is normatively stipulated in Qur'an Surah At-Tawbah (9):60, which clearly identifies eight categories of recipients, with the poor (*fuqara*) and the needy (*masakin*) as primary beneficiaries based on their actual economic conditions. However, in social practice in Nagari Rao-Rao, the identification of zakat beneficiaries tends to rely on the physical condition of houses, particularly whether a house is considered habitable or uninhabitable. This practice raises methodological and normative concerns, as housing condition is not a formally recognized criterion in classical Islamic jurisprudence on zakat. This study aims to analyze the practice of determining zakat beneficiaries based on housing conditions, identify the social factors underlying this practice, and evaluate its compatibility with the principles of Islamic law. This research employs a field research design using a socio-empirical qualitative approach. Data were collected through in-depth interviews with zakat administrators, data collectors responsible for identifying beneficiaries, and zakat recipients, and were complemented by field observations and a review of relevant literature on zakat jurisprudence. The findings reveal that the reliance on housing conditions as the primary basis for determining zakat beneficiaries is influenced by prevailing social perceptions of poverty, the absence of standardized beneficiary assessment mechanisms, and limited understanding of Islamic legal principles among local zakat managers. From the perspective of Islamic law, housing condition cannot serve as the principal criterion for determining zakat eligibility; rather, it may only function as an initial indicator that must be verified through a comprehensive assessment of a household's economic situation. The study therefore recommends aligning local beneficiary identification mechanisms with Islamic legal principles in order to ensure that zakat distribution becomes more equitable and accurately targeted.

1. Introduction

Zakat constitutes a fundamental instrument in the Islamic economic system, functioning as a mechanism for wealth redistribution aimed at alleviating poverty and promoting equitable social welfare among Muslims. As one of the five pillars of Islam, the obligation of zakat is clearly established in the Qur'an and the hadith of the Prophet Muhammad (peace be upon him). Classical Islamic scholars subsequently elaborated these scriptural foundations into normative guidelines concerning the categories of individuals entitled to receive zakat (*mustahiq*) and the mechanisms through which zakat should be distributed. In Qur'an Surah At-Tawbah (9):60, eight categories of eligible recipients are identified: the poor (*fuqara*), the needy (*masakin*), zakat administrators (*amil*), new converts (mu'allaf), those in debt (*gharimin*), those striving in the path of God (*fi sabilillah*), and stranded travelers (*ibn al-sabil*). These categories and their respective criteria have served as the normative foundation for zakat distribution across many Muslim jurisdictions. Nevertheless, in contemporary zakat management practices, various approaches have emerged among zakat institutions and local communities in determining eligible beneficiaries according to their specific social contexts.

Within the literature on zakat management, several studies have explored different approaches to determining *mustahiq*, both from normative and empirical perspectives. A study conducted at Baitul Mal Aceh Barat, for instance, evaluated the criteria for productive zakat beneficiaries through the lens of *maqasid al-shariah*. The study found that zakat managers considered not only the economic condition of recipients but also their entrepreneurial potential, with the aim of enabling zakat funds to help beneficiaries escape structural poverty and achieve sustainable economic independence. These findings highlight the relationship between beneficiary selection criteria and the broader objectives of zakat within the framework of *maqasid al-shariah*, particularly in the context of productive zakat distribution for economic empowerment (Nadillah & Iqbal, 2024).

Other studies have examined the prioritization of zakat beneficiaries more generally, focusing on how zakat institutions weigh various criteria to establish recipient priorities in order to ensure that zakat funds are distributed effectively and in accordance with Islamic normative objectives as well as prevailing social conditions (Sanusi, 2021). Similarly, research on zakat governance emphasizes the importance of consistent and integrated management practices in enhancing the welfare of zakat beneficiaries, highlighting the need for zakat institutions to strengthen institutional governance so that zakat distribution can generate meaningful socio-economic impact (Damayanti et al., 2023).

Despite the growing body of literature addressing general criteria for *mustahiq* and the effectiveness of zakat distribution, an important gap remains. Specifically, limited scholarly attention has been devoted to examining how zakat institutions and local communities practically determine beneficiaries based on specific visual social indicators, such as the physical condition of beneficiaries' houses, and how such indicators can be evaluated normatively within the framework of Islamic law (*fiqh al-zakat*) and *maqasid al-shariah*. Previous research has largely focused on economic indicators—such as household income, employment status, number of dependents, or asset ownership—as primary criteria for identifying zakat beneficiaries. In contrast, empirical studies that critically examine the use of visual social indicators, such as housing conditions, as a basis for determining zakat eligibility remain relatively scarce in the academic literature. This gap raises an important question: can social indicators such as housing conditions legitimately serve as the primary basis for determining zakat beneficiaries, and to what extent are such indicators consistent with the principles of Islamic law?

The use of housing conditions as a criterion for identifying zakat beneficiaries is frequently observed in local practices across many regions, particularly at the level of nagari, villages, or Muslim community organizations where independent zakat management operates without standardized guidelines or sufficient technical resources. The decision to rely on housing conditions often arises from practical considerations, including the ease of direct observation, the widespread social perception that housing reflects an individual's economic status, and the limited institutional capacity to conduct comprehensive assessments of household economic conditions. However, significant challenges arise when such criteria rely solely on visual assessment without verification of the household's actual economic capacity, such as income level, asset ownership, debt obligations, and f*amil*y dependents. As a result, the determination of zakat beneficiaries may become inaccurate, leading to discrepancies between the household's real economic condition and the assessment based solely on the physical condition of the house. Such practices may ultimately result in the misallocation of zakat funds, thereby undermining social justice and reducing the effectiveness of zakat in achieving its broader objectives within the framework of *maqasid al-shariah*.

Previous research, such as the study conducted by Fatma Nurul Maula, has highlighted deviations in zakat distribution practices when beneficiary criteria do not align with the normative provisions of Islamic law. The study indicates that such deviations often stem from weak governance structures and insufficient awareness of the authentic criteria for zakat beneficiaries as defined in Islamic jurisprudence, leading to suboptimal zakat distribution and reduced effectiveness in achieving the intended goals of zakat (Maula, 2025). While studies of this kind underscore the importance of adhering to sharia-compliant beneficiary criteria, there remains a need for empirical research that directly examines field practices in which specific social indicators—such as housing conditions—are used as the primary basis for determining zakat beneficiaries, and evaluates these practices in relation to Islamic legal principles.

Furthermore, much of the contemporary literature on zakat tends to focus primarily on the outcomes of zakat distribution, such as how productive zakat programs contribute to improving the income and welfare of beneficiaries. These studies generally demonstrate that productive zakat can effectively enhance the welfare of *mustahiq* when implemented with appropriate strategies and strong institutional management (Fathoni et al., 2021). However, such research rarely explains how zakat beneficiaries are initially selected or whether the criteria used for their selection are consistent with Islamic normative principles before the funds are distributed.

Against this background, the present study seeks to address an important research gap within the contemporary zakat literature by examining the social practice of determining zakat beneficiaries based on housing conditions at the community level and by conducting a normative evaluation of this practice from the perspectives of Islamic law and *maqasid al-shariah*. Specifically, this research aims to clarify whether the widespread use of visual social indicators in identifying zakat beneficiaries represents an adaptive response to practical challenges in local zakat management or whether it constitutes a deviation from the sharia-based criteria that should guide zakat distribution.

Examining this phenomenon is important because it can assist zakat institutions, independent zakat managers, and religious policymakers in developing more appropriate guidelines for determining zakat beneficiaries. Such guidelines should not only be practically applicable in field conditions but also firmly grounded in Islamic legal principles and the objectives of zakat. In this way, zakat distribution can move beyond merely fulfilling administrative procedures and instead genuinely reflect the Islamic principles of social justice, thereby achieving the fundamental purpose of zakat in empowering beneficiaries in a fair and effective manner.

2. Method

This study employs a field research design using a socio-empirical qualitative approach. This approach was selected because the research does not merely aim to understand the normative provisions of Islamic law regarding zakat in a textual sense, but also to examine how these norms are interpreted and practiced within the social realities of the community, particularly in the determination of zakat beneficiaries based on housing conditions in Nagari Rao-Rao. A socio-empirical approach allows for an integrative analysis that connects the normative framework of *fiqh al-zakat* with the social practices that develop at the local level (Creswell & Poth, 2016). The study adopts a descriptive-analytical design, which involves systematically describing the existing practice of determining zakat beneficiaries and subsequently evaluating it from the perspective of Islamic law by referring to the Qur'an, classical and contemporary zakat jurisprudence literature, and scholarly works in Islamic legal studies.

The research was conducted in Nagari Rao-Rao, Tanah Datar Regency, West Sumatra, Indonesia. This location was selected because it presents a distinctive practice in which the physical condition of houses is used as a primary indicator in determining eligibility for zakat beneficiaries. The research participants included local zakat administrators, members of the data collection or verification team responsible for identifying potential beneficiaries, community leaders involved in zakat management, and members of the community who receive zakat assistance. Informants were selected using purposive sampling, based on their involvement in and relevance to the research focus. This sampling strategy was complemented, to a limited extent, by snowball sampling in order to identify additional participants who could provide relevant insights and information (Palinkas et al., 2015).

Primary data were collected through semi-structured in-depth interviews and field observations. Interviews were chosen as the primary data collection method because they allow researchers to explore participants' experiences, perceptions, and interpretations in depth regarding the practice of determining zakat beneficiaries (Kvale & Brinkmann, 2009).

Field observations were conducted to examine the physical condition of houses and the surrounding social environment of zakat recipients, enabling the researcher to contextualize interview data with direct empirical evidence. Secondary data were obtained through library research, including classical and contemporary literature on zakat jurisprudence, relevant legal regulations, documents related to local zakat management practices, and scholarly journal articles discussing zakat governance and beneficiary determination.

Data analysis followed the qualitative analytical procedures proposed by Miles, Huberman, and Saldaña, which consist of three interconnected stages: data reduction, data display, and conclusion drawing (Miles et al., 2013). During the data reduction stage, interview transcripts and observation notes were carefully reviewed and coded to identify relevant themes related to the determination of zakat beneficiaries. The data were then organized and presented thematically in order to facilitate interpretation. Finally, conclusions were drawn by linking empirical findings from the field with the normative framework of Islamic law governing zakat.

To ensure the validity and credibility of the findings, this study employed source and methodological triangulation. Source triangulation was conducted by comparing information obtained from different categories of informants, such as zakat administrators, community leaders, and zakat recipients. Methodological triangulation was achieved by integrating interview data with field observations and documentary analysis. These strategies were implemented to minimize researcher bias and enhance the reliability of the research findings (Denzin, 2017).

3. Results and Discussion

3.1. The Practice of Determining Zakat Beneficiaries Based on Housing Conditions

Based on in-depth interviews with local zakat administrators, beneficiary data collectors, and zakat recipients, supported by field observations of residential conditions within the community, the study found that the determination of zakat beneficiaries (*mustahiq*) in Nagari Rao-Rao is predominantly based on the physical condition of houses. In the beneficiary identification process, houses that are considered uninhabitable—characterized by fragile structures, the use of simple materials such as wooden planks or old zinc sheets, earthen floors, and the absence of basic facilities—are generally immediately associated with poverty. Such visual assessments are then used as the primary basis for determining whether an individual qualifies as a zakat beneficiary, often without further verification of the household's actual economic condition.

Conversely, houses that appear permanent, with concrete walls, well-maintained roofs, and adequate basic facilities tend to be perceived as indicators of economic sufficiency. In many cases, the presence of such housing conditions becomes a reason for excluding individuals from the list of potential zakat recipients, even when they lack stable income or experience economic hardship in meeting their daily needs. Field findings indicate that visual evaluation of housing conditions is frequently considered sufficient to represent an individual's economic status, thereby eliminating the perceived need for further investigation into factors such as income, number of dependents, or other economic burdens.

This practice illustrates that the beneficiary identification process relies more heavily on rapid visual observation than on comprehensive economic assessment. This pattern was consistently described by informants from both zakat management and data collection teams, who explained that housing-based assessment is considered more practical, efficient, and easier to implement in the field. Limitations in time, the small number of personnel involved in the data collection process, and the absence of standardized economic assessment instruments were cited as the primary reasons why observation of housing conditions has become the principal method for determining eligibility for zakat assistance. In this context, the house functions as the most accessible and easily understood indicator for both the community and zakat administrators.

Beyond these technical considerations, interviews also revealed the presence of ethical and psychological considerations that influence this practice. Zakat data collectors tend to avoid asking direct questions regarding income or financial conditions because such inquiries are perceived as potentially offensive and capable of undermining the dignity of prospective beneficiaries. Observing the condition of the house is therefore regarded as a more "polite" and non-confrontational way to assess eligibility for zakat assistance. This approach also reflects local social values that place a high emphasis on modesty, social sensitivity, and the maintenance of harmonious relationships within the community.

Empirically, these findings indicate that housing conditions have come to function as a social proxy for poverty, serving as a visual symbol that is assumed to represent an individual's economic condition. Nevertheless, the use of housing condition as the sole basis for determining zakat beneficiaries has significant limitations. Field observations revealed inconsistencies between housing conditions and the actual economic realities of residents. For example, some individuals live in poorly constructed houses despite having relatively stable incomes, while others reside in structurally adequate houses but experience serious economic difficulties. These findings demonstrate that while housing conditions may provide an initial indication of socio-economic status, they do not always accurately reflect the true economic situation of a household.

Therefore, the practice of determining zakat beneficiaries based on housing conditions in Nagari Rao-Rao reflects a simplification of the beneficiary identification process influenced by technical limitations, social considerations, and collective community perceptions. While this practice may be viewed as contextual and pragmatic, it simultaneously carries the potential for inaccuracies in identifying those who genuinely qualify for zakat assistance. These findings provide an important empirical basis for further analysis regarding the compatibility of such practices with the principles of Islamic law governing the determination of zakat beneficiaries.

3.2. Social Factors Underlying the Use of Housing Indicators

Thematic analysis of interview data and field observations reveals that the use of housing conditions as the primary indicator for determining zakat beneficiaries in Nagari Rao-Rao cannot be understood merely as a technical choice. Rather, it is the result of an interplay between social constructions, local cultural values, and institutional limitations. The practice has emerged through a prolonged social process and has gradually been accepted collectively as a mechanism perceived to be the most rational and fair within the local context.

One of the primary factors contributing to this practice is the strong social perception that housing represents the most visible symbol of economic well-being. Within the local community, the condition of a house is widely interpreted as a direct reflection of an individual's financial capacity. Permanent and well-maintained houses are commonly associated with economic sufficiency, while simple or poorly constructed houses are viewed as indicators of poverty. This perception has become deeply embedded within the local cultural framework and functions as a shared cognitive lens through which individuals evaluate the socio-economic status of others. Consequently, housing conditions acquire strong social legitimacy as a poverty indicator, even though such assessments are not always empirically accurate.

A second factor relates to the community-based and localized nature of zakat management. At the level of the nagari, zakat administration is carried out independently by local committees composed of community members who often operate with limited human and administrative resources. Under these circumstances, the use of easily observable indicators that do not require complex data collection instruments becomes the most practical option. Observing housing conditions enables the beneficiary identification process to be conducted quickly, with minimal cost, and without complicated administrative procedures. In other words, housing indicators represent a pragmatic solution to the structural limitations faced by zakat management at the local level.

Ethical and psychological considerations also play a significant role in shaping this practice. According to several informants, zakat administrators and data collectors tend to avoid asking explicit questions about income, debt, or household financial conditions because such inquiries are perceived as potentially embarrassing and capable of damaging the self-esteem of prospective beneficiaries. Within the local cultural context, which highly values politeness, dignity, and social harmony, overly direct discussions of economic hardship are often considered socially inappropriate. Consequently, observing housing conditions is viewed as a socially "safer" method that minimizes the risk of tension between data collectors and community members.

Another contributing factor is the absence of standardized operational guidelines regarding the criteria for determining zakat beneficiaries. Without clear and formalized instruments for assessing eligibility, zakat administrators tend to rely on experience, customary practices, and informal agreements when identifying potential recipients. In this situation, housing indicators function as a point of convergence between the practical knowledge of zakat administrators and the collective perception of poverty held by the community. Over time, this practice has been reproduced from one period to another and gradually normalized as a routine procedure that rarely receives critical scrutiny.

In summary, the use of housing conditions as the primary indicator for determining zakat beneficiaries results from a complex interaction between social constructions of poverty, institutional limitations, ethical considerations, and the absence of clear operational standards. This analysis suggests that the practice does not arise from a deliberate disregard for Islamic teachings, but rather from community efforts to adapt zakat management to the social realities they encounter. Nevertheless, precisely because this practice has gained strong social legitimacy, it requires critical evaluation to ensure that it does not lead to misidentification of beneficiaries and that it remains aligned with the principles of justice emphasized in Islamic law.

3.3. Inaccuracies in Determining Zakat Beneficiaries and Their Implications

Field observations conducted during the research process, combined with data triangulation through interviews with zakat administrators, beneficiary data collectors, and members of the recipient community, reveal several inaccuracies in the determination of zakat beneficiaries when housing conditions are used as the primary assessment indicator. These findings indicate that reliance solely on physical indicators does not always accurately represent an individual's real economic condition. In several cases identified in Nagari Rao-Rao, some residents live in simple and physically inadequate houses while actually possessing relatively stable economic conditions. For example, certain f*amil*ies residing in modest houses have stable income from regular employment, small but sustainable businesses, or financial support from family members working in larger cities. In such situations, the simplicity of the house reflects lifestyle choices or limited priorities in housing improvement rather than a direct indicator of poverty.

Conversely, the study also identified the opposite phenomenon: individuals or families living in houses that appear physically adequate—sometimes even houses provided through government housing assistance programs—while experiencing economic vulnerability. These government-supported houses were typically distributed through earlier housing development initiatives intended for low-income households. Although the physical condition of these houses may appear relatively good, their occupants often lack stable sources of income, work in informal sectors with unpredictable earnings, or bear significant family responsibilities. As a result, they continue to face difficulties in meeting essential daily needs, including educational expenses for children, food security, and healthcare costs. However, because their houses appear structurally adequate, they are often excluded from consideration as potential zakat beneficiaries.

These findings demonstrate that excessive reliance on housing indicators can produce inaccurate social classifications when determining who genuinely qualifies for zakat assistance. Such inaccuracies ultimately affect the effectiveness of zakat distribution at the community level. In some cases, zakat funds may be allocated to individuals who are not in urgent economic need, while those who are genuinely poor or economically vulnerable remain excluded from the distribution programs. This situation can generate inequities in the allocation of zakat resources and reduce the capacity of zakat to function effectively as an instrument of social welfare within the community.

From the perspective of the objectives of zakat in Islam, this condition indicates a potential deviation from the principle of distributive justice, which constitutes one of the fundamental objectives of Islamic law. Zakat is essentially designed as a mechanism of wealth redistribution intended to assist those most in need, particularly the poor (*fuqara*) and the needy (*masakin*) (Hasan et al., 2024). Consequently, the determination of zakat beneficiaries should ideally be based on a comprehensive assessment of an individual's economic circumstances, including income level, number of f*amil*y dependents, and the ability to meet essential living needs. When such evaluation relies solely on visual indicators such as housing conditions, there is a significant risk that zakat distribution will not accurately reflect the actual economic needs of the community.

In light of these findings, the study demonstrates that the use of housing conditions as the sole basis for determining zakat beneficiaries has serious limitations in ensuring the accuracy and fairness of zakat distribution. Although housing conditions may provide an initial indication of a household's socio-economic status, they are insufficient to capture the complexity of household economic realities. Economic vulnerability often results from multiple factors—such as unstable employment, high dependency ratios, or unexpected financial burdens—that cannot be adequately identified through visual observation alone.

Therefore, a more comprehensive beneficiary assessment approach is necessary, one that incorporates a broader range of economic and social indicators. Such an approach would enable zakat administrators to develop a more accurate understanding of the actual conditions of potential beneficiaries. By adopting more systematic and multidimensional data collection methods, zakat distribution can be implemented in a manner that is more equitable, better targeted, and more consistent with the broader objectives of social welfare emphasized in Islamic teachings.

3.4. Evaluating the Practice of Determining Zakat Beneficiaries from the Perspective of Islamic Law

From the perspective of Islamic law, the findings of this study reveal a certain tension between the social practices that develop within the community and the normative provisions articulated in the classical literature of *fiqh al-zakat*. The practice observed in Nagari Rao-Rao—where zakat beneficiaries are identified primarily on the basis of housing conditions—demonstrates that community members tend to rely on indicators that are easily observable through visual assessment. However, within the framework of zakat jurisprudence, the categories of *faqir* (the poor) and *miskin* (the needy), which constitute the primary groups of zakat beneficiaries, are not determined by physical indicators alone. Rather, they are defined by the degree to which individuals are unable to meet their essential living needs. In other words, the principal standard used to determine eligibility for zakat is the actual economic condition of an individual, rather than material symbols that appear on the surface, such as the form or quality of a person's residence.

In both classical Islamic jurisprudence and contemporary scholarship on zakat, scholars consistently emphasize that the categories of *faqir* and *miskin* refer to individuals who lack sufficient wealth or income to fulfill their basic necessities of life. The *faqir* is generally understood as someone who possesses almost no means of livelihood, while the *miskin* refers to those who have some form of income but whose earnings remain insufficient to meet their fundamental needs. This definition underscores that the identification of zakat beneficiaries must be based on a comprehensive evaluation of an individual's economic condition, including income level, ownership of assets, and the essential needs that must be fulfilled by the individual or their household (Widiastuti & Rani, 2020). Consequently, within the framework of Islamic law, indicators of poverty cannot be reduced merely to the physical condition of a house or other visible symbols of prosperity.

In this regard, the concept of *tahqīq al-ahwāl*—the careful verification of an individual's circumstances—represents an important principle in the process of determining zakat beneficiaries. This principle emphasizes the necessity of conducting adequate investigation into the economic conditions of potential recipients before final decisions are made regarding their eligibility. Such verification may involve identifying sources of income, the stability of employment, the number of family dependents, and the household's ability to meet basic needs such as food, education, and healthcare. Contemporary studies on zakat governance likewise highlight the importance of adopting more systematic and structured evaluation methods in order to ensure that zakat distribution is both accurate and effective in addressing poverty (Husein et al., 2022).

When viewed in light of this principle, the use of housing conditions as a single indicator for determining zakat beneficiaries reflects a simplification of the concepts of *faqir* and *miskin* as understood in zakat jurisprudence. Although the condition of a house may provide an initial indication of an individual's socio-economic status, such an indicator does not always accurately reflect the person's real economic condition. Several studies indicate that visual indicators often fail to capture the actual level of household welfare because economic well-being is shaped by a range of other factors, including income stability, family dependency burdens, and access to economic resources (Jamal & Turasih, 2022). Consequently, relying solely on housing conditions may lead to misclassification in identifying those who genuinely qualify as zakat beneficiaries.

In modern zakat management practices, many zakat institutions have begun to develop more comprehensive approaches for determining eligible beneficiaries. Research on zakat governance suggests that evaluations of potential recipients should incorporate multiple social and economic variables simultaneously in order to ensure that zakat distribution produces meaningful welfare improvements for beneficiaries (Jamaluddin et al., 2024). Such an approach aligns with the broader objectives of zakat as a mechanism of wealth redistribution that extends beyond charitable relief to include the promotion of long-term welfare and economic empowerment among disadvantaged communities.

Nevertheless, the empirical findings of this study also indicate that the practice of determining zakat beneficiaries based on housing conditions cannot be interpreted solely as a deliberate deviation from Islamic legal principles. In many instances, this practice emerges as a pragmatic response to the various limitations faced by zakat administrators at the local level. Zakat management at the nagari level is typically carried out by volunteers who operate with limited resources, including time, personnel, and data collection tools. Under such conditions, the use of easily observable indicators—such as housing conditions—is perceived as the most practical method for estimating the economic situation of community members. Similar situations have been identified in several studies on local zakat governance, which demonstrate that limited institutional capacity often influences the methods used by zakat administrators in determining beneficiary eligibility (Mubarok, 2024; Rianto, 2025).

In addition to technical constraints, social and ethical considerations also influence the adoption of this practice. In communities where politeness and sensitivity to others' feelings are highly valued, directly asking individuals about their income or financial conditions may be considered socially inappropriate (Maskar, 2023; Musanna et al., 2024). For this reason, observing the condition of a person's house is often viewed as a more respectful and less intrusive method for assessing eligibility. This practice reflects the community's effort to balance administrative needs in zakat management with the social values that shape interpersonal relations within the local cultural context.

Given these considerations, the normative evaluation of this practice must be conducted in a balanced and proportional manner. On the one hand, Islamic law requires that the determination of zakat beneficiaries be based on a comprehensive assessment of individuals' economic conditions. On the other hand, social realities indicate that local zakat management often operates under significant resource limitations that make ideal data collection procedures difficult to implement (Nafi et al., 2024). In this context, the use of housing conditions may still be acceptable as an initial indicator in identifying potential zakat beneficiaries. However, such indicators should not replace the primary sharia-based criteria used to determine the categories of *faqir* and *miskin*. Instead, housing observations should be complemented with more substantive information about household economic conditions, including income levels, employment stability, and the number of family dependents.

By adopting a more comprehensive approach, the process of determining zakat beneficiaries can become more accurate and better aligned with the principle of distributive justice, which represents one of the central objectives of zakat in Islam. An approach that combines easily observable social indicators with more in-depth economic assessments would enable zakat to be distributed more precisely and generate greater welfare benefits for communities in need (Maula, 2025).

3.5 An Integrative Model of Social Indicators and Sharia-Based Criteria in Determining Zakat Beneficiaries

Based on the thematic analysis of the field findings presented in the previous sections, it can be concluded that the practice of determining zakat beneficiaries based on housing conditions in Nagari Rao-Rao reflects the community's effort to simplify the process of identifying eligible recipients in a context characterized by limited resources, including time, personnel, and administrative instruments. Within the framework of local zakat management, the use of housing conditions as an indicator can be understood as a practical mechanism that allows the identification of potential beneficiaries to be conducted quickly and relatively easily. As a visual indicator, the condition of a house provides an initial overview that helps zakat administrators estimate the economic well-being of community members without requiring complex economic investigations.

Nevertheless, the findings of this study also indicate that such an approach is not entirely consistent with the normative principles of Islamic law governing the determination of zakat beneficiaries. In *fiqh al-zakat*, the categories of *faqir* and *miskin* are not defined solely by visible material symbols but rather by an individual's ability to meet essential living needs in a proper manner (Herlita & Khaliq, 2021). For this reason, assessments of an individual's economic condition ideally require a more comprehensive evaluation that considers multiple factors, including income level, employment stability, number of f*amil*y dependents, and the ability to fulfill basic daily needs (Nuryani et al., 2024). When housing conditions are used as the sole criterion in determining zakat beneficiaries, there is a significant risk of oversimplifying the concept of poverty, which is inherently multidimensional.

From a broader analytical perspective, this phenomenon can be understood as the result of an interaction between religious norms and social practices within the community.

On the one hand, community members seek to fulfill the obligation of zakat distribution in accordance with their understanding of social justice and concern for those in need (Hasan et al., 2024). On the other hand, the implementation of this obligation is influenced by social, cultural, and institutional conditions that shape how communities interpret and apply Islamic principles in everyday life (Idris, 2026). Consequently, the practice of determining zakat beneficiaries based on housing conditions should not be viewed merely as a deviation from Islamic teachings, but also as a form of social adaptation to the practical limitations encountered in local zakat management.

Despite this contextual justification, the findings of this study suggest that the practice requires refinement in order to better align with the fundamental principles emphasized in Islamic law. Such refinement does not necessarily require eliminating housing conditions as a tool in the identification process. Instead, housing conditions may continue to serve as an initial indicator or preliminary reference in identifying potential zakat recipients. This indicator can assist zakat administrators in conducting a rapid preliminary mapping of the socio-economic conditions of the community. However, this preliminary assessment should be followed by additional verification processes that consider more substantive economic factors.

A more integrative approach can therefore be developed by combining easily observable social indicators—such as housing conditions, the surrounding living environment, and ownership of basic assets—with more substantive economic indicators, including income level, employment stability, number of family dependents, and the household's ability to meet basic needs. The integration of these two types of indicators would enable the determination of zakat beneficiaries to be conducted more comprehensively while still acknowledging the practical limitations faced by zakat administrators at the local level. In other words, such an approach seeks to bridge the gap between the practical needs of zakat management and the normative standards prescribed in Islamic law.

From a broader perspective, this integrative approach is also consistent with the fundamental objectives of zakat in Islam, namely the realization of social justice and the improvement of the welfare of those in need. Zakat functions not only as a ritual obligation but also as a mechanism of wealth redistribution intended to reduce social inequality and assist vulnerable groups within society. Therefore, accuracy in identifying zakat beneficiaries is a crucial factor in ensuring that zakat produces meaningful social impact.

The findings of this research thus highlight the importance of improving the methods used to identify zakat beneficiaries in order to enhance the effectiveness of zakat distribution at the community level. Such improvements may involve developing more systematic data collection mechanisms, establishing clearer criteria for poverty indicators, and strengthening the capacity of zakat administrators to verify the economic conditions of prospective beneficiaries. These efforts would not only increase the accuracy of beneficiary identification but also strengthen the social and religious legitimacy of zakat distribution processes.

Through the adoption of a more integrative and comprehensive approach, the mechanism for determining zakat beneficiaries can evolve into a system that is not only socially contextual and acceptable to the community but also firmly grounded in the normative principles of Islamic law. Ultimately, this approach would contribute to a zakat distribution system that is more equitable, better targeted, and aligned with the objectives of Islamic law (*maqāṣid al-sharī'ah*) in promoting social welfare and the common good.

4. Conclusion

This study demonstrates that the process of determining *mustahiq* (zakat beneficiaries) in zakat management cannot be understood merely as an administrative procedure for selecting aid recipients. Rather, it represents a process that connects the normative principles of Islamic law with the social realities of the community. Based on the research findings, the mechanisms used to identify and determine *mustahiq* generally attempt to refer to the categories of zakat recipients as outlined in the principles of Islamic jurisprudence. However, in practice, several social dynamics influence this process, particularly limitations in socio-economic data, considerations of local welfare (*maslahah*), and the pragmatic approaches adopted by zakat administrators to ensure that zakat distribution remains effective.

The analysis further shows that the determination of *mustahiq* does not rely solely on normative definitions of poverty but also takes into account aspects of social vulnerability and the potential for economic empowerment among zakat recipients. This approach reflects a growing tendency to integrate consumptive zakat distribution with more sustainable economic empowerment programs. In this context, the selection process of *mustahiq* plays a crucial role in determining the extent to which zakat can function as an instrument for improving community welfare and alleviating poverty.

At the same time, this study also finds that there is still room to improve the accuracy and accountability of the *mustahiq* determination process. This relates to the need for a more systematic, transparent, and well-structured data verification system based on clear socio-economic indicators. Strengthening institutional governance and utilizing more integrated data systems are therefore important factors in ensuring that zakat distribution truly reaches the most deserving segments of society.

Overall, this study emphasizes that the determination of *mustahiq* should be understood as a dynamic process that requires a balance between the normative principles of Islamic law and the practical needs of social life. Through a more systematic approach grounded in the Islamic principle of distributive justice, zakat management holds significant potential to contribute more effectively to the economic empowerment of the Muslim community and the strengthening of social welfare.

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