



Reinterpreting *al-Faḍlu al-Ḥawā'ij* Through the Lens of *Maqāṣid al-Sharī'ah*: Zakat Practices Among Employees at UIN Suska Riau

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Abstract: The concept of *al-faḍlu al-ḥawā'ij* in zakat jurisprudence distinguishes between essential needs (*ḥājjat aṣliyyah*) and surplus wealth that forms the basis of zakat obligations. In contemporary socio-economic contexts, however, the increasing diversity of living standards and professional needs has made the determination of surplus wealth more complex. At UIN Sultan Syarif Kasim Riau, differing interpretations of *al-faḍlu al-ḥawā'ij* among employees have contributed to the less-than-optimal implementation of institutional zakat policies administered through the UPZ BAZNAS. Although many employees, particularly civil servants in Class IV, Echelon II structural officials, and lecturers holding senior functional positions, receive relatively high incomes, the assessment and institutional distribution of income-based zakat remain inconsistent. This study employs a qualitative approach within a normative-empirical paradigm, combining an analysis of classical and contemporary fiqh literature with field data obtained through in-depth interviews and document analysis. The findings reveal that employees tend to interpret a “decent standard of living” broadly, encompassing not only basic necessities but also assets such as private vehicles, relatively spacious housing, professional expenditures related to research and community service, and long-term financial investments. Through reinterpretation based on the framework of *maqāṣid al-sharī'ah*, the study argues that *al-faḍlu al-ḥawā'ij* should be understood as wealth remaining after the fulfillment of primary (*darūriyyāt*) and certain secondary (*ḥājjīyyāt*) needs that support the preservation of religion, life, intellect, lineage, and wealth. Establishing measurable and context-sensitive standards of basic needs is therefore essential for determining income-based zakat obligations more equitably and for strengthening institutional zakat management, including the consideration of salary-based deductions derived from actual surplus income.

Keywords: *Al-Faḍlu al-Ḥawā'ij*, income zakat; *Maqāṣid al-Sharī'ah*, the need for a decent living, zakat policy

|| Submitted: January 10, 2026

|| Accepted: March 30, 2026

|| Published: March 31, 2026

Abstrak: Konsep *al-faḍlu al-hawā'ij* dalam fikih zakat membedakan antara kebutuhan pokok (*ḥājat aṣliyyah*) dan kelebihan harta yang menjadi objek kewajiban zakat. Pemahaman terhadap konsep ini menjadi semakin penting dalam masyarakat modern, ketika ragam kebutuhan dan standar hidup yang terus berkembang membuat penilaian atas kelebihan harta tidak lagi sederhana. Di lingkungan UIN Sultan Syarif Kasim Riau, perbedaan interpretasi pegawai terhadap *al-Faḍlu al-Ḥawā'ij* berdampak pada belum optimalnya implementasi kebijakan zakat yang ditetapkan oleh UPZ BAZNAS. Sejumlah pegawai dengan tingkat penghasilan relatif tinggi, termasuk pegawai golongan IV, pejabat struktural Eselon II, serta dosen pada jabatan fungsional Lektor Kepala dan Guru Besar dengan tugas tambahan, memiliki pendapatan yang signifikan, namun kewajiban zakat penghasilan belum terukur dan belum sepenuhnya disalurkan melalui mekanisme institusional. Penelitian ini menggunakan pendekatan kualitatif dengan paradigma normatif-empiris yang mengintegrasikan analisis literatur fikih klasik dan kontemporer dengan data lapangan yang diperoleh melalui wawancara mendalam dan dokumentasi. Temuan penelitian menunjukkan, pertama, bahwa pegawai memaknai standar hidup layak tidak hanya pada pemenuhan kebutuhan dasar, tetapi juga mencakup kepemilikan kendaraan yang representatif, perumahan yang relatif besar, pembiayaan penelitian dan pengabdian kepada masyarakat, serta investasi masa depan, yang secara kolektif membentuk pemahaman mereka tentang *al-Faḍlu al-Ḥawā'ij*. Kedua, melalui reinterpretasi berbasis maqāṣid al-syarī'ah, *al-Faḍlu al-Ḥawā'ij* dipahami tidak hanya setelah terpenuhinya kebutuhan primer, tetapi juga kebutuhan sekunder (*ḥājiyyāt*) yang menopang terpeliharanya lima tujuan syariat: agama, jiwa, akal, keturunan, dan harta. Ketiga, penelitian ini menunjukkan bahwa penetapan kebutuhan dasar yang terukur dan kontekstual menjadi prasyarat penting untuk mengidentifikasi kewajiban zakat penghasilan secara lebih adil, termasuk sebagai dasar pertimbangan penerapan pemotongan gaji berbasis surplus riil.

Kata Kunci: *Al-faḍlu al-hawā'ij*, zakat penghasilan, maqāṣid al-syarī'ah, kebutuhan hidup layak, kebijakan zakat

Introduction

The concept of *al-faḍlu al-ḥawā'ij* represents a fundamental principle in Islamic jurisprudence (*fiqh al-mu'āmalah*) and zakat studies. It refers to the surplus of wealth remaining after the fulfillment of an individual's essential needs (*al-ḥawā'ij al-aṣliyyah*) and those of their dependents. In classical *fiqh* literature, this concept functions as a normative foundation for determining socio-religious obligations, particularly the obligation of *zakat*. It emphasizes that such obligations arise only when an individual's basic living requirements have been

sufficiently met.¹ However, the conception of adequate living standards outlined in classical jurisprudential works emerged within socio-economic contexts that differ substantially from those of contemporary society, particularly within modern urban environments characterized by increasingly complex and dynamic cost-of-living structures.²

Contemporary economic developments, including the rising costs of housing, education, healthcare, transportation, and digital communication have significantly transformed the structure of individual and family living needs.³ In the context of salaried employees, including those working at state Islamic universities such as UIN Sultan Syarif Kasim Riau (UIN Suska), the question of what constitutes adequate living standards becomes particularly significant. Salaries and allowances are not only allocated to meet primary needs (*ḍarūriyyāt*), but also secondary needs (*ḥājjiyyāt*), which have become essential components of modern social life. Consequently, this situation calls for a reconsideration of the boundaries between adequate living needs and surplus wealth, which serve as the basis for determining the obligation of *zakat* on income.

At the same time, the practice of determining income-based *zakat* in many institutions continues to rely predominantly on a normative-textual approach, typically applying a fixed percentage of income without sufficiently considering the actual living expenses of the *zakat* payer. Such an approach risks creating tensions between the normative ideals of the Islamic law and the socio-economic realities faced by employees. Moreover, it may inadvertently conflict with the broader objectives of the Islamic law, which prioritize the protection of welfare and the prevention of *harm*. In this regard, a reinterpretation of the concept of *al-*

¹Abdal Mahmoud Abdal-Rahman, “Basic Needs and Income Level in Muslim Countries,” *Journal of King Abdulaziz University-Islamic Economics* 13, no. 1 (2001); Abdullah Al-Mamun, Ahasanul Haque, and Muhammad Tahir Jan, “Measuring Perceptions of Muslim Consumers toward Income Tax Rebate over Zakat on Income in Malaysia,” *Journal of Islamic Marketing* 11, no. 2 (2020); Nur Indah Riawajanti, Kartika Dewi SS, and Anik Kusmintarti, “Community Perception towards National Policy Plan of Zakat Deduction for Muslim Civil Servants,” *International Conference of Zakat*, 2019.

²Farikha et al., “A Comprehensive Study on the Components of Al-Hawaij Al-Asliyyah (Basic Needs) in the Context of Social Justice for the Zakat Payer in Indonesia,” *International Journal of Academic Research in Business and Social Sciences*, 2020; Husnul Khotimah, Setiawan bin Lahuri, and Ainun Amalia Zuhroh, “Muslim Perception on Zakat as A Tax Deduction in Indonesia,” *Share: Jurnal Ekonomi Dan Keuangan Islam* 11, no. 2 (2022); Muhammad Pisol Mat Isa, Azhan Rashid Senawi, and Husna Husain, “The Issue of Al-Hawaij Al-Asliyyah (Basic Needs) and Its Implementation on Zakat of Income in Malaysia: A Content Analysis between Mazahib (Muslim Jurist Sects),” *International Journal of Academic Research in Business and Social Sciences* 11, no. 6 (June 2021), p. 173–85.

³I Muhammad and N S M Nor, “Exploring Muslim Taxpayers’ Intentions to Reduce Tax Liability through Zakat Rebates,” *Proceeding International Conference on Zakat*, 2 (2024); Joseph E Stiglitz, Amartya Sen, and Jean-Paul Fitoussi, *Mismeasuring Our Lives: Why GDP Doesn’t Add Up* (New York: The New Press, 2010).

faḍlu al-ḥawā'ij through the framework of *maqāṣid al-sharī'ah* becomes increasingly necessary in order to respond more effectively to contemporary practices of income zakat.⁴

Academic studies on income zakat generally fall into several major streams. A number of normative studies have concentrated on the legal legitimacy of professional zakat by examining its epistemological foundations, scriptural evidences in the Islamic law, and the *fatwa* issued by contemporary scholars. For instance, the study by Ali Topan⁵ analyzes the Indonesian Ulema Council's Fatwa No. 3 of 2003, while Raodahtul Jannah⁶ examines the implementation of professional zakat from the perspective of Islamic jurisprudence. Similarly, Khadijatul Musanna⁷ explores contemporary scholarly debates concerning the legitimacy and conceptualization of professional zakat. Collectively, these studies affirm the normative validity of income-based zakat. However, they generally provide limited operational guidance regarding how to determine the threshold of a zakat payer's living expenses or how to define the surplus income that constitutes the basis for *zakat* obligations.

In addition to normative discussions, empirical research on income *zakat* has primarily focused on the implementation of *zakat* deduction policies through payroll systems among civil servants (*Aparatur Sipil Negara*, ASN) and within government institutions. Several studies indicate that this system is quantitatively effective in increasing *zakat* collection, as demonstrated in the research conducted by Siti Aminah and Atika Zahra Maulida among civil servants in Banjarmasin.⁸ Nevertheless, other studies have revealed a range of challenges, including low levels of compliance, employee resistance, and inconsistencies between the deduction mechanisms and the actual economic conditions of *zakat* payers. These issues are highlighted in the work of Rian Kurniawan, particularly in the context of South Lampung, as well as in various studies conducted in Banten, Bengkulu,

⁴Hizbullah, Hadir, and Yeltriana, "Hukum Zakat Profesi Dalam Tinjauan Maqasid Syar'iyah," *Jurnal Syariah Dan Hukum* 5, no. 1 (2023); Hukmiah Husain, Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between BAZNAS and the Ministry of Religion, *EL-Usrah: Jurnal Hukum Keluarga: Vol. 7 No. 2* (2024).

⁵Ali Topan, "Epistemologi Fikih Filantropi Islam Dalam Zakat Profesi: Studi Fatwa Majelis Ulama Indonesia Nomor 3 Tahun 2003 Tentang Zakat Penghasilan," *Jurnal Keislaman* 5, no. 2 (2022), p. 238–55.

⁶Raodahtul Jannah, "Implementasi Zakat Profesi Dalam Perspektif Hukum Islam," *Study of Scientific and Behavioral Management (SSBM)* 1, no. 2 (2020), p. 130–41.

⁷Fitri Yanti Khadijatul Musanna, Fahmi Makraja, "Perdebatan Zakat Dalam Ekonomi Islam: Menilai Zakat Profesi Dari Perspektif Ulama Kontemporer," *Maqasid: Jurnal Studi Hukum Islam* 13, no. 2 (2024), p. 131; Bintania, A., Hantoro, R. R., & Layla, M. (2024). The Relationship of Muzakki to Increasing Individual Welfare: Analysis at Baznas Tanjungpinang City. *Jurnal Ilmiah Peuradeun*, 12(1), p. 355-376.

⁸Siti Aminah and Atika Zahra Maulida, "Efektivitas Sistem Collection Zakat, Infaq, Dan Sodaqoh (ZIS) Melalui Payroll Di PNS Banjarmasin," 2024.

and South Kalimantan.⁹ Taken together, these findings suggest that the central issue surrounding income zakat lies not only in the mechanisms of collection but also in determining equitable and context-sensitive thresholds for *zakat* obligations.

Meanwhile, comparative studies examining classical *fiqh* and the *maqāṣid al-sharī'ah* approach indicate an ongoing paradigm shift in contemporary *zakat* discourse from a predominantly textual orientation toward a more contextual and purposive framework. This shift is evident in the works of Mayyadah, Nazaruddin A. Wahid, and Hamdani.¹⁰ who explore the transformation of *zakat* reasoning through the lens of *maqāṣid*-based analysis. Although these studies provide valuable insights into the evolving dynamics understanding of *zakat*, they remain largely general in scope and do not specifically relate the concept of *al-faḍlu al-Ḥawā'ij* to the socio-economic conditions of particular professional groups. Similarly, the research conducted by Khadijatul Musanna and colleagues, which examines debates among contemporary scholars regarding professional zakat, has yet to address the operational dimensions of determining the real living needs of *muzakki* within a specific institutional setting.¹¹

Based on this review, several significant research gaps can be identified. First, there is a limited number of studies that position *al-faḍlu al-Ḥawā'ij* as an operational concept in determining income-based *zakat* obligations. Second, empirical research integrating the classification of human needs, *darūriyyāt*, *ḥājiyyāt*, and *taḥṣīniyyāt* with the analytical framework of *maqāṣid al-sharī'ah* remains scarce. Third, relatively few studies have examined the context of state Islamic universities as a specific locus for analyzing income *zakat* practices. In fact, such institutions possess distinctive characteristics, particularly in terms of income structures and the relatively high level of religious awareness among their employees. Accordingly, this study aims to address these gaps by bridging classical *fiqh* theory, the contemporary *maqāṣid al-sharī'ah* approach, and the socio-economic realities of employees at Sultan Syarif Kasim State Islamic University (UIN Suska) Riau. In doing so, it seeks to propose a conceptual as well as practical framework for formulating a more equitable and context-sensitive policy for income *zakat*.

⁹Rian Kurniawan and et al., "Analysis of the Implementation of Payroll Deductions for Civil Servants (ASN) on Zakat Payment Compliance," *International Journal of Economics and Management Research* 4, no. 1 (2025).

¹⁰Mayyadah Mayyadah, "Praktik Manajemen Zakat Perspektif Hukum Islam; Analisis Komparatif Fikih Klasik Dengan Fikih Kontemporer," *Mazahibuna*, July 2019; Nazaruddin A Wahid and Hamdani Hamdani, "Zakat Profesi (Perspektif Fiqh Klasik Dan Kontemporer)," *Al Hisab: Jurnal Ekonomi Syariah* 1, no. 2 (2021).

¹¹Khadijatul Musanna, Fahmi Makraja, "Perdebatan Zakat Dalam Ekonomi Islam: Menilai Zakat Profesi Dari Perspektif Ulama Kontemporer."

Based on the identified research problems and gaps, this is a normative–empirical paradigm study adopting qualitative descriptive approach. The normative approach is employed to analyze the concepts of *al-faḍlu al-ḥawā'ij* and *al-ḥawā'ij al-aṣliyyah* within classical and contemporary Islamic jurisprudential literature across different schools of thought, while the *maqāṣid al-sharī'ah* framework serves as the primary analytical lens. Meanwhile, the empirical approach is utilized to obtain an in-depth understanding of employees' income conditions, the structure of their living needs, and their perceptions of surplus wealth at UIN Suska Riau. These needs are further classified into the categories of *darūriyyāt*, *ḥājīyyāt*, and *taḥsīniyyāt*. The research draws upon both normative and empirical data sources. Normative data were obtained from the Qur'an, ḥadīth, classical *fiqh* literature, and works of contemporary scholars. Empirical data were collected through semi-structured interviews with informants selected using a purposive sampling technique. The informants included employees of UIN Suska Riau who receive fixed salaries, bear family responsibilities, and occupy positions such as Associate Professors, Professors with additional administrative duties, or educational staff in Group IV and Echelon II, all of whom represent potential *muzakki*. Data collection was further supported by institutional policy documents and limited observations of routine zakat or charitable practices within the university environment. The data were analyzed qualitatively and thematically through several stages: data reduction, coding and categorization, interpretive normative, empirical analysis, and inductive conclusion drawing based on the framework of *maqāṣid al-sharī'ah*.

The Conceptual Framework of *al-Faḍlu al-Ḥawā'ij* in Zakat Jurisprudence

The concept of *al-faḍlu al-ḥawā'ij* constitutes an important foundation in determining the obligation of *zakat*, particularly in distinguishing between assets that are subject to *zakat* and those used to meet essential living expenses. Etymologically, *al-faḍl* denotes excess or surplus, while *al-ḥawā'ij* refers to needs. In the terminology of Islamic jurisprudence (*fiqh*), *al-faḍlu al-ḥawā'ij* refers to the surplus wealth that remains after an individual has fulfilled the basic needs of themselves and their dependents. This concept is closely related to the notion of *al-ḥawā'ij al-aṣliyyah*, which denotes the fundamental needs that must be satisfied before an individual becomes liable for socio-economic obligations such as *zakat*.¹²

Classical Islamic jurisprudential literature indicates a broad consensus among scholars of different legal schools that *zakat* is not obligatory on assets used to fulfill primary needs, such as food, clothing, shelter, and essential tools.

¹²Muhammad Pisol Mat Isa, Azhan Rashid Senawi, and Husna Husain, "The Issue of Al-Hawā'ij Al-Aṣliyyah (Basic Needs) and Its Implementation on Zakat of Income in Malaysia: A Content Analysis between Mazahib (Muslim Jurist Sects)," *International Journal of Academic Research in Business and Social Sciences* 11, no. 6 (June 2021), p. 173–85.

Scholars of the Hanafi school explicitly assert that assets categorized as *al-ḥawā'ij al-aṣliyyah* are not regarded as “productive or growing wealth” (*māl nāmī*), and therefore fall outside the scope of zakat liability. This position reflects the underlying principle of safeguarding the well-being of the *muzakki* (zakat payer), ensuring that the obligation to pay *zakat* does not compromise the fulfillment of their essential living requirements. Similar perspectives are also found in the works of Shafi'i and Hanbali scholars, although differences remain in the classification and interpretation of what constitutes primary needs.¹³

Within the framework of classical *zakat* jurisprudence, the concept of *al-faḍlu al-ḥawā'ij* functions as a normative mechanism designed to prevent excessive burdens on individuals. *Al-Syātibī* emphasized that the Islamic law was not revealed to impose hardship upon human beings, but rather to safeguard and promote the common good (*maṣlahah*). Accordingly, the obligation of *zakat* must be situated after the fulfillment of basic needs, in accordance with the legal principle of *raf' al-ḥaraj* (the removal of hardship) in the Islamic law.¹⁴ In *Al-Muwāfaqāt fī Uṣūl al-Sharī'ah*, *Al-Syātibī* explains that the primary objective of the *Sharī'ah* is the preservation of the five essential necessities (*al-darūriyyāt al-khams*): religion, life, intellect, progeny, and property.¹⁵¹⁶ All legal prescriptions of the *Sharī'ah*, including those governing economic transactions and *zakat* are formulated to protect these necessities and prevent harms. This principle underscores the importance of ensuring that *muzakki* (zakat payers) are not subjected to disproportionate financial burdens.¹⁷

However, the conception of basic living needs found in classical *fiqh* literature was strongly shaped by the socio-economic conditions of the time. The structure of living expenses in pre-modern societies was relatively simple, and the overall cost of living was considerably lower than in contemporary societies.¹⁸ Consequently, the measurement of *al-ḥawā'ij al-aṣliyyah* in classical legal

¹³ Ahmad Syakur & J Maludin A Khalik, *Optimalisasi Peran Zakat Dalam Ekonomi* (Jombang: Pustaka Tebuireng, 2018).

¹⁴ Muhammad Zainuddin Sunarto and Fathor Rozy, “Pembatasan Pernikahan Ditinjau Dari Psikologi,” *Jurnal Sosial Ekonomi Dan Humaniora* 8, no. 4 (2022), p. 616–24.

¹⁵ Al-Syātibī and A I I, *Al-Muwāfaqāt Fī Uṣūl Al-Sharī'Ah*, Beirut: Dār Al-Ma'rifah / Dār Ibn 'Affān., 1997.

¹⁶ Zulfahmi, “Konsep Rukhsah Sebagai Perwujudan Islam Akomodatif: Kajian Kaidah Hukum Islam,” *Hukum Islam* 21, no. 2 (2022), p. 152–69.

¹⁷ Ali Akbar, Nisful Khoiri, and Asmuni Asmuni, “Maqashid Al-Sharia in The Dynamics of Contemporary Zakat Fiqh in The North Sumatra Region,” *International Journal Ihya' 'Ulum Al-Din* 25, no. 2 (December 2023), p. 168–76.

¹⁸ Yuni Yulia Farikha and Muhammad Pisol Mat Isa, “A Comprehensive Study on the Components of Al-Hawajj Al-Asliyyah (Basic Needs) in the Context of Social Justice for the Zakat Payer in Indonesia,” *The International Journal of Academic Research in Business and Social Sciences* 10, no. 5 (May 2020), p. 951–86.

discourse tended to adopt a minimalist approach and was less responsive to the complexities of modern socio-economic realities.

The development of contemporary scholarship on *maqāṣid al-sharī'ah* has opened new avenues for reinterpreting various *fiqh* concepts, including *al-faḍlu al-ḥawā'ij*. Scholars such as *Ibn 'Ashūr*, in *Al-Maqāṣid al-Sharīyah al-Islāmiyyah*, emphasize that while the preservation of the five essential values remains the central objective of the *Sharī'ah*, their application must be understood through a contextual and adaptive framework that responds to changing social conditions. From this perspective, basic necessities are no longer confined to mere subsistence needs but should be interpreted in relation to the prevailing standards of living within a given society. In this regard, *Ibn 'Ashūr* reformulated the discourse of *maqāṣid* by emphasizing the principles of justice, balance, and public benefit in the application of the Islamic law, including in the domains of economic regulation and *zakat*.¹⁹

The *maqāṣid al-sharī'ah* approach requires that the concept of surplus wealth be determined on the basis of the fulfillment of essential and necessary needs, rather than merely the minimum requirements for subsistence. From this perspective, *zakat* functions as an instrument of social justice that remains consistent with the principle of safeguarding the welfare of the *muzakki* (*zakat* payer). Consequently, the implementation of *zakat* guided by the objectives of the *Sharī'ah* must maintain a balance between fulfilling social obligations and protecting a dignified standard of living. Such a balance enables the realization of the fundamental objectives of the *Sharī'ah*, namely the preservation of religion, life, intellect, progeny, and property.²⁰

Within the modern economic context, the issue of income *zakat*, often referred to as professional *zakat*, has become increasingly significant as the number of salaried workers continues to grow. Some scholars and *zakat* institutions advocate the direct imposition of *zakat* on income by drawing analogies with *zakat* on agricultural products or commercial assets. However, this approach has been subject to criticism because it frequently overlooks the realities of living costs and the financial burdens faced by households, particularly in urban environments characterized by high costs of living.

In response to these concerns, an income-surplus approach to *zakat* has emerged, whereby *zakat* is imposed only on income that remains after adequate living needs have been fulfilled. This approach is widely regarded as more consistent with the principles of *maqāṣid al-sharī'ah* and with the broader objective of *zakat* as an instrument of justice and social equity. Normative studies on professional *zakat* grounded in and based on *maqāṣid* theory, including those

¹⁹Fadli et al., "Maqasid Syariah Perspektif Ibnu 'Ashur: Kajian Kritis Dan Kontekstual," *Al-Bustan: Jurnal Studi Islam Dan Sosial Keagamaan*, 2024.

²⁰Mohammad Al-Tahir, *Ibn 'Asyur, Treatise on Maqasid Asy-Syari'ah* (London-Washington: The International Institute of Islamic Thought (IIIT), 2006).

advanced by scholars such as Jasser Auda, emphasize that the determination of *zakat* liability should take into account the overarching objective of *Sharī'ah* to enhance social welfare. In this framework, surplus wealth becomes the primary basis for *zakat* obligation, after the fulfillment of fundamental living needs has been ensured.

Interpretation and Practice of *al-Faḍlu al-Ḥawā'ij* in Determining *Zakat* on Income of UIN Suska Riau Employees

The findings of this study indicate that the majority of employees at UIN Sultan Syarif Kasim Riau understand *al-faḍlu al-ḥawā'ij* as surplus wealth that determines the threshold of *zakat* obligation after basic household needs have been fulfilled. However, this understanding remains largely practical and has not been conceptually integrated with the framework of *maqāṣid al-sharī'ah*. On average, respondents perceive basic necessities (*ḥājat aṣliyyah*) as extending beyond fundamental requirements such as food, clothing, housing, and children’s education. They also include broader social and spiritual needs that contribute to maintaining a dignified and honorable standard of living.

Table: 1

Resource person	Academic Ranking	Commentaries:		
		<i>Al-Faḍlu Al-Ḥawā'ij</i>	<i>Ḥājat Aṣliyyah</i>	<i>Maqāṣid Al-Syarī'Ah</i>
SDM	GB (professor)	The remaining assets grow and can be subject to <i>zakat</i> when they reach the <i>nisab</i>	Clothing, food and shelter, education and health as well as vehicles for work needs	Fulfillment of the right to live a stable and happy life according to the wishes of the text
AK	GB (professor)	Excess wealth over adequate living needs	Sufficient clothing, decent housing, healthy food, transportation for work and social gatherings, costs for improving	The importance of a decent life to be able to practice religion properly

			knowledge, health, etc.	
AM	LK (associate professor)	Assets or income that has reached the <i>nisab</i> after the basic living needs are met	All the necessities that make life worth living without being precisely measurable.	In order to maintain the five principles, religion, lineage, lineage, wealth and reason
EG	LK (associate professor)	Wealth up to the <i>nisab</i> (gold standard/85 grams) that is stored and not used	Healthy food, respectable clothing, a pleasant place to live, vehicles, research and preaching needs, and services to family and relatives.	Maintaining religion and society for the happiness of this world and the hereafter
AM	Echelon II	Excess wealth after the needs that make it worth having have been met	A large house with the needs of a large family, nutritious food, clothing that covers the body, a vehicle that can protect against natural hazards, etc.	The importance of living happily according to religious commands
MN	Former official	Excess assets that will be subject to mandatory zakat	A very decent place to live for a family, nutritious food, respectable clothing, transportation for work and preaching as well as social,	In order to fulfill the desire for happiness according to the text and make other people (family and wider society) happy

			research, and community service, etc.	
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Processed data from the results of the 2024 and 2025 interviews

The data presented in the table above further indicate that *al-faḍlu al-hawā'ij* is strongly correlated with an individual’s decision to pay *zakat*. Employees who possess wealth exceeding their minimum living needs and who meet the *nisab* threshold are generally inclined to fulfill their *zakat* obligations. Nevertheless, the determination of what constitutes “excess wealth” remains difficult to measure objectively. In practice, many employees allocate their income to various expenditures, both essential and non-essential and in some cases invest in different sectors. As a result, their remaining wealth may be significantly reduced or even depleted. Consequently, some employees do not pay *zakat* because their remaining income does not reach the *nisab* threshold. These findings reveal considerable variation in how individuals determine the threshold of “excess needs” (*faḍl al-hājah*), a process that is often highly personal and subjective. However, a small proportion of respondents adhere to the guidelines issued by Badan Amil Zakat Nasional (BAZNAS), which stipulate that *zakat* on income (professional *zakat*) becomes obligatory when an individual’s gross annual income reaches the equivalent value of the gold *nisab*.

Table 2:

Resource Person	Paying <i>Zakat/Infaq/Not</i> and Reasons for Action	Distribution Method	
		Go straight to <i>Asnaf</i>	UPZ
SDM	Paying <i>zakat</i> regularly in a fixed amount without looking at how much money is left and living expenses ²¹	Directly to UIN CS	-
AK	Paying <i>zakat</i> without calculating how much money is left over from monthly needs	Directly to the family believed to be <i>Ashnaf</i>	-
AM	Just give alms, because you believe that the remaining	To close neighbors who are less fortunate	-

²¹Interview results: routinely giving to cleaning service colleagues with the intention of paying *zakat* on their income, but not measuring the amount of income, nor the usual *zakat* amount, and not knowing whether the CS colleagues have fulfilled their had kifayah or not, even though their salary standard is UMR.

	assets after basic needs no longer reach the <i>nisab</i> ²²		
EG	Giving <i>zakat</i> with an amount that is not measured by the <i>zakat</i> level and whether the remaining assets reach the <i>nisab</i> or not	There are also CS and close families who are less fortunate	Salary deduction through UPZ starting on the 1st of several months
AM	Has no ideas whether it is <i>zakat</i> or <i>infaq</i> and the amount is not determined by how much money is left.	Sometimes to security and CS	Deduct salary at the beginning of the month via UPZ
MN	Giving <i>zakat</i> with an immeasurable amount from the remaining funds and a review of <i>zakat</i> fiqh as currently understood	Sometimes to security or CS	Deduct salary through UPZ at the beginning of the month

Processed data from interview results 2024-2025

The data presented above indicates the existence of a group of employees, particularly those occupying functional positions such as Lecturer and Professor, as well as Echelon II officials who have relatively high incomes and pay *zakat* on their earnings. However, their practices do not always conform to the principles of *zakat* established in classical jurisprudential references, which prescribe a payment of 2.5% of qualifying wealth. Some employees permit automatic deductions from their salaries, while others distribute their *zakat* informally to cleaning service staff, security guards, or economically disadvantaged neighbors. Others spend part of their income with the intention of giving charity rather than explicitly fulfilling the obligation of *zakat*.

Table 3

Informant	Salary/Allowance per Month	Intepretation	
		<i>Ḥājat Aṣliyyah</i> /month	<i>al-Faḍlu al-Ḥawā'ij</i> /month
SDM	➤ 23 million	< 20 million	➤ 3 million
AK	➤ 23 million	< 18 million	➤ 5 million
AM	➤ 18 million	< 18 million	➤ 0 Rp

²² Interview Results: I consider myself to be among those not required to pay *zakat*, as some of my income is even used up, and in some months, it's not enough. This is due to the basic needs of a household with many children, all of which require costs and investment for their future, such as buying land, etc.

EG	➤ 21 million	< 18 million	➤ 3 million
AM	➤ 21 million	< 19 million	➤ 2 million
MN	➤ 21 million	< 20 million	➤ 1 million

Processed data from interview results 2024-2025

Table 3 illustrates the disparity between the income earned and the expenditures required to meet various needs. As a result, the remaining income (*al-faḍl*) often becomes minimal or even depleted. In such cases, the remaining income may not meet the threshold required for *zakat*, as it falls below the *niṣāb*. Within this context, the concept of *al-faḍlu al-ḥawā'ij* may be reinterpreted as a “dynamic sufficiency limit”, referring to the level of needs necessary to preserve personal dignity (*ḥifẓ al-'ird*) and maintain an employee’s standard of living in accordance with contemporary economic realities. This reinterpretation aligns with the *maqāṣid al-sharī'ah*, particularly the objectives of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-naḥs* (protection of life).²³ Nevertheless, when employees no longer have any remaining income due to the fulfillment of pragmatic, symbolic, and prestige-oriented needs, such as increasing investments, maintaining social status, or pursuing a luxurious lifestyle, these expenditures may deviate from the intended objectives of the Sharī'ah. The absence of measurable criteria to determine the sufficiency of such needs further complicates the assessment of whether individuals should still be obligated to pay *zakat*. The depletion of surplus income may lead to the absence of *zakat* obligations, thereby limiting the potential of *zakat* to support and protect the livelihoods of the poor who live below the *ḥadd al-kifāyah* threshold. Therefore, *zakat* on income should not be viewed solely as a financial obligation, but also as an instrument for social equity and empowerment.²⁴

The study also finds that the decent standard of living (*ḥadd al-kifāyah*) among employees of UIN Sultan Syarif Kasim Riau is influenced by several local factors. These include geographical conditions and the cost of living, family structure, socio-cultural considerations such as lifestyle, education, health, clothing, and social participation, as well as broader economic factors such as inflation and moral considerations. The cost of living in Pekanbaru City, the number of dependents, and the level of education contribute to the difficulty of establishing a uniform standard for determining *al-faḍlu al-ḥawā'ij*. From the perspective of *maqāṣid al-sharī'ah*, the principles of justice and ease require flexibility in determining the threshold of *zakat* obligation so that it does not

²³Wan Sulaiman bin Wan Yusoff, “Modern Approach of Zakat as an Economic and Social Instrument for Poverty Alleviation and Stability of Ummah,” *Jurnal Ekonomi & Studi Pembangunan*, 2008, p. 105–18.

²⁴Hilyati Inayah Siregar et al., “The Role of Zakat in the Economy and Poverty Alleviation,” *International Journal of Science, Technology & Management* 4, no. 5 (September 2023), p. 1206–10.

impose excessive burdens on one party while also safeguarding the rights of *mustahiq* (eligible *zakat* recipients). Nevertheless, an important question remains: should all forms of expenditure be considered legitimate needs that eliminate the obligation of *zakat*? If all remaining income is absorbed by expanding personal needs, individuals may ultimately find it difficult to allocate the rightful share of *zakat* to the eligible categories of recipients (*aṣnāf*) or through institutional channels such as the Zakat Collection Unit (*UPZ*).

Table 4

Resource Person	Needs/month	<i>Hājat</i>		
		<i>Dharuriah</i>	<i>Hājiyyah</i>	<i>Tahsiniah</i>
SDM	< 20 million	Pay installments for a house, buy nutritious food, have respectable clothes	Children's school fees, health, research and community service costs	Pay car installments, invest in buying land, etc.
AK	< 18 million	House installments, sufficient food, clothing that covers the genitals, etc.	Children's education costs at Islamic boarding schools, paying BPJS, visiting fees, etc.	Organizational activities, attending preaching, garden infestation etc.
AM	< 18 million	Housing costs, children's education, adequate food, etc.	Preaching, social activities, family and fellow Muslim gatherings	Garden infestation, car installments etc.
EG	< 18 million	Housing costs, children's education, nutritious food, personal human resource development as a lecturer	Preaching, social, research and community service activities as a lecturer	Organizational activities, garden investment, vehicle installments etc.
AM	< 19 million	Installments for building a house, shopping for food, clothing and	Human resource development as employees, social	Garden infestation, vehicle installments, etc.

		children's education	activities, health investments, etc.	
MN	< 20 million	Housing costs, clothing and food purchases, increasing religious knowledge, health investments, etc.	The need for devotion and research, friendship, etc.	Organizational needs, vehicle installments, land investment etc.

Processed data from interview results 2024-2025

Table 4 above illustrates how employees of UIN Sultan Syarif Kasim Riau interpret their primary, secondary, and tertiary needs. These needs include food, clothing, adequate housing, education, healthcare, transportation, research activities, religious outreach (*da'wah*), social participation, and even future investments. Such interpretations are understandable given their positions as academics and administrative officials, whose professional and social roles often require certain standards of living, including larger residences, private vehicles, and financial preparation for retirement. However, some of these perceived needs tend to absorb the entirety of their income, leaving little or no remaining surplus. In such circumstances, even when their assets are substantial and directed toward long-term investments, the absence or minimal amount of remaining income leads many employees to conclude that they are no longer obligated to pay zakat. This condition raises an important question regarding how the concept of *al-faḍl al-ḥawā'ij* should be understood in contemporary socioeconomic contexts

Reinterpretation of the Concept of *Al-Faḍl al-Hawā'ij* Perspective of *Maqāṣid al-Sharī'ah*

The reinterpretation of the concept of *al-faḍl al-ḥawā'ij* from the perspective of *maqāṣid al-sharī'ah* emphasizes that the obligation to pay zakat should not be determined solely by nominal income levels. Rather, it should be based on the existence of a genuine surplus of wealth after the fulfillment of reasonable living needs. This approach positions zakat as an instrument of social justice that operates proportionally and seeks to balance the welfare of both the wealth owner (*muzakkī*) and the recipient (*mustahiq*). Within this framework, the reinterpretation of *al-faḍl al-ḥawā'ij* can be understood through five interrelated principles.

1. The Principle of Distributive Justice (*al-'Adālah al-Tawzī'iyah*)

This principle emphasizes that surplus wealth (*al-faḍl*) should be allocated in a manner that sustains social balance without undermining the rights of wealth owners to fulfill their essential living needs. In the context of *zakat*, distributive justice is not understood as the uniform distribution of financial obligations across individuals. Rather, it entails a fair and proportional allocation of obligations that reflects the actual economic circumstances of each individual. Consequently, the determination of *zakat* obligations must take into account the distinction between basic and non-basic needs, as well as contextual factors such as variations in the cost of living between urban and rural areas. By incorporating these considerations, this approach helps prevent purely subjective interpretations in the assessment of *zakat* obligations and establishes a more objective and equitable standard of measurement. In this way, *zakat* remains a mechanism for social redistribution without becoming an excessive burden that could diminish the capacity of the *muzakkī* to adequately meet their legitimate needs.²⁵

2. The Principle of Social Benefit (*al-Maṣlahah al-'Āmmah*)

This principle views *zakat* not merely as an individual religious obligation but as an instrument for realizing public welfare. Within this framework, *zakat* functions as a mechanism for social redistribution that contributes to the broader well-being of society. By clearly identifying individuals or groups who possess surplus wealth and distinguishing them from those who are unable to meet their basic needs, *zakat* can be administered more effectively and systematically. This principle further emphasizes that *zakat* policies and management practices should be designed to generate tangible social benefits. In particular, *zakat* should play a significant role in reducing economic disparities and improving the welfare of vulnerable and marginalized groups. When implemented in accordance with the objective of public welfare, *zakat* institutions can assume a strategic role in strengthening social solidarity and supporting the socio-economic stability of both institutions and the wider community.²⁶

3. The Principle of Protecting Basic Needs (Priority of *Ḍarūriyyāt* and *Ḥājiyyāt*)

Within the framework of *maqāṣid al-sharī'ah*, the fulfillment of basic human needs constitutes a fundamental prerequisite before an individual can be considered to possess surplus wealth subject to *zakat*. The protection of these

²⁵Wan Sulaiman bin Wan Yusof, *Modern Approach of Zakat as an Economic and Social Instrument for Poverty Alleviation and Stability of Ummah*, 2008.

²⁶Elleriz Aisha Khasandy and Rudy Badrudin, "Munich Personal RePEc Archive The Influence of Zakat on Economic Growth and Welfare Society in Indonesia The Influence of Zakat on Economic Growth and Welfare Society In," *MPRA (Munich Personal RePEc Archive)* 3, no. 1 (2019), p. 65–79.

needs is closely connected to the higher objectives of the *Sharī'ah*, particularly the preservation of life (*ḥifẓ al-nafs*) and the protection of wealth (*ḥifẓ al-māl*). Accordingly, the classification of human needs into the categories of *darūriyyāt* (essential needs) and *ḥājīyyāt* (complementary needs) provides an important analytical basis for determining the threshold of *al-faḍl* (surplus wealth). This approach ensures that *zakat* is not imposed on assets that remain necessary for maintaining a dignified and sustainable standard of living. At the same time, it underscores that safeguarding the welfare of the *muzakkī* (*zakat* payer) is itself an integral component of realizing the broader objectives of *maqāṣid al-sharī'ah*. Through this perspective, the assessment of *zakat* obligations becomes more balanced, ensuring that the fulfillment of essential needs is secured while still enabling the redistribution of genuine surplus wealth to those in need.²⁷

4. The Principle of Proportional Justice and Balance of Benefits

This principle positions *zakat* as an instrument of social justice that must be implemented proportionally, taking into account the balance between obligation and individual capacity. *Zakat* should not be regarded merely as a formal legal ritual; rather, it represents an integral component of Islamic economic policy aimed at protecting wealth, alleviating poverty, and promoting equitable social welfare. Accordingly, the application of *zakat* on income cannot be standardized in a rigid or uniform manner without considering the actual living conditions and legitimate needs of individuals. A proportional approach is therefore essential in ensuring that *zakat* obligations correspond to the real economic circumstances of the *muzakkī*. This perspective aligns with the framework of *maqāṣid al-sharī'ah*, which emphasizes that justice is realized through the contextual application of legal principles in response to socio-economic realities. Through such an approach, the benefits of *zakat* can be distributed more effectively and equitably across different segments of the society.²⁸

5. The Principle of Realizing Benefit and Preventing Harm (*Taḥqīq al-Maṣlaḥah wa Dar' al-Maṣadah*)

The final principle emphasizes that the implementation of *zakat* regulations must generate tangible benefits (*maṣlaḥah*) while simultaneously preventing the emergence of harm (*maṣadah*). Within this framework, the structure and mechanism of *zakat* collection should be designed in a manner that

²⁷Ag Omar et al., "The Roles of Zakat towards Maqasid Al Shariah and Sustainable Development Goals (SDGs), p. A Case Study of Zakat Institutions in East Malaysia," *International Journal of Zakat*, 2023.

²⁸M Ikhwanul Huda, Ummi Fadliyat Kaamilah, and Muhammad Faqihuddin El Hijri, "Jasser Auda's Maqāṣid Al-Sharī'ah: Transforming Professional Zakat for People's Welfare," *Al-Muamalat: Jurnal Ekonomi Syariah* 12, no. 1 (March 2025), p. 77–96.

avoids negative consequences for the *muzakkī*, such as placing them in a vulnerable economic position. Rather than creating financial strain, *zakat* should function as a mechanism that strengthens collective social and economic well-being. Accordingly, the determination of *zakat* obligations should be based on the existence of genuine surplus wealth namely, assets that remain after essential living needs have been fulfilled. This approach represents a logical application of the principle of realizing benefit and preventing harm, as it aligns more closely with the objectives of *maqāṣid al-sharī'ah*. By ensuring that *zakat* is levied only on actual surplus wealth, this framework safeguards both the welfare of the *zakat* payer and the broader interests of society, while preventing potential economic hardship.²⁹

These five principles collectively form an integrated framework grounded in *maqāṣid al-sharī'ah* for the reinterpretation of *al-faḍl al-ḥawā'ij*. This framework places primary emphasis on achieving justice for both wealth owners (*muzakkī*) and *zakat* recipients (*mustahiq*), safeguarding the fulfillment of basic needs, ensuring the proportionality of obligations, and maximizing social benefits while minimizing potential harm. Within this perspective, *zakat* is understood not merely as a normative religious obligation but as a strategic instrument for promoting equitable and sustainable social transformation in accordance with the higher objectives of Islamic law.

In the context of *zakat* management at UIN Sultan Syarif Kasim Riau, the reinterpretation of *al-faḍl al-ḥawā'ij* based on *maqāṣid al-sharī'ah* provides a clear normative foundation for structuring policies related to income-based *zakat*. The diversity among employees in terms of income levels, number of dependents, and living expenses necessitates a *zakat* assessment mechanism that does not rely solely on gross income. Instead, *zakat* obligations should be determined based on the existence of real surplus wealth after the fulfillment of essential and complementary needs. This approach has direct implications for the role of the *Zakat* Collection Unit (UPZ) at UIN Sultan Syarif Kasim Riau. Rather than functioning merely as an administrative body responsible for salary deductions, the UPZ should assume a more substantive normative role in ensuring that the *darūriyyāt* (essential needs) and *ḥājjiyyāt* (complementary needs) of the *muzakkī* have been adequately fulfilled before *zakat* obligations are determined. By establishing measurable standards for *al-faḍl al-ḥawā'ij*, the process of determining *zakat* obligations can become more objective and systematic, thereby reducing subjective interpretations that may potentially lead to inequity.

Furthermore, the implementation of this principle contributes to strengthening collective welfare within the institution. *Zakat* collected from

²⁹Omar et al., "The Roles of Zakat towards Maqasid Al Shariah and Sustainable Development Goals (SDGs), p. A Case Study of Zakat Institutions in East Malaysia.; Ahmad, N. ., Hanapi, M. S., & Yasin, Y. F. (2025). Maqasid Shariah and Islamic Fintech Research: Trends, Topics and Collaborations. Jurnal Ilmiah Peuradeun, 13(3), p. 2271-2310."

genuine surplus wealth has the potential to enhance compliance among employees without imposing an excessive economic burden on the *muzakkī*. At the same time, the distribution of *zakat* to eligible *mustahiq* within the institutional environment enables the fulfillment of the basic needs of economically vulnerable employees. This mechanism fosters a balanced relationship between the protection of *muzakkī* (*zakat* payers) and the empowerment of *mustahiq* (*zakat* recipients), thereby contributing to the development of a more just and sustainable institutional socio-economic ecosystem.

Estimating the *Ḥājah Aṣliyyah* (Basic Needs) as an Objective Parameter for Determining *al-Faḍl al-Ḥawā'ij*

Estimating basic living needs constitutes a crucial prerequisite for establishing *al-faḍl al-ḥawā'ij* as the basis for determining fair and proportional *zakat* obligations. From the perspective of *maqāṣid al-sharī'ah*, surplus wealth cannot be determined solely by nominal income. Rather, it should be assessed based on the remaining income after adequate living needs have been fulfilled in a reasonable and dignified manner. Consequently, the identification of measurable standards for basic needs becomes an essential instrument for minimizing subjective interpretations in the implementation of *zakat* on income.

From a normative standpoint, Minister of Manpower Regulation No. 13 of 2012 concerning the Components and Implementation of the Stages for Achieving Decent Living Needs stipulates that Decent Living Needs (*Kebutuhan Hidup Layak*) represent the standard requirements necessary for a single worker or laborer to live decently in physical, non-physical, and social terms. Under this regulatory framework, KHL is calculated on the basis of an individual worker rather than as a household requirement.³⁰ However, in socio-economic analyses, including studies related to *zakat* and family welfare, this standard is frequently adapted to reflect household conditions. In such cases, the calculation is typically converted to a household-based model, assuming a family structure consisting of a head of household, a spouse, and two children. This adjustment provides a more realistic and representative unit of analysis for assessing economic sufficiency and determining the presence of surplus wealth within a family context.

This approach is consistent with studies on living income that employ the Anker methodology, which treats the household as the primary unit for calculating a decent standard of living. In this framework, a family of four, typically consisting of two adults and two children is frequently used as a representative model for estimating the cost of a decent life. The calculation encompasses essential components such as food, housing, education, healthcare, transportation,

³⁰ Menteri Tenaga Kerja dan Transmigrasi Republik Indonesia, "Peraturan Menteri Tenaga Kerja Dan Transmigrasi Republik Indonesia Nomor 13 Tahun 2012 Tentang Komponen Dan Pelaksanaan Tahapan Pencapaian Kebutuhan Hidup Layak," 2012.

and other basic needs required to maintain an adequate standard of living. These studies highlight that the cost of a decent living is significantly influenced by household size and the number of dependents. Consequently, the determination of basic needs cannot be standardized without considering the specific socio-economic context of each household.³¹

From the perspective of zakat jurisprudence, the concepts of *hājah aṣliyyah* (essential needs) and *ḥadd al-kifāyah* (the sufficiency threshold) emphasize that the obligation of *zakat* arises only after fundamental needs have been fulfilled. These needs include food, clothing, shelter, education, healthcare, transportation, and other expenditures necessary to preserve family dignity and long-term well-being, while also accounting for the presence of non-productive family members who depend on the household's income. Within this framework, basic needs are not interpreted in a minimalist sense. Rather, they refer to a standard of living that enables individuals and families to live in a dignified and socially acceptable manner.

Based on this approach, the estimation of basic family needs is developed by referring to the *Decent Living Needs (Kebutuhan Hidup Layak)* standard for Pekanbaru City. This estimation adopts the assumption of a household consisting of four members as the unit of analysis, a model commonly employed in living income studies and family welfare assessments.

Table: 5

Needs Category	Estimated cost/month	Notes
Main food	Rp 3.000.000	4 people × Rp 25.000/day
Home and electricity needs	Rp 1.800.000	decent housing
Transportation	Rp 800.000	Vehicles + public transportation
Child Education	Rp 1.000.000	2 children
Health & medicine	Rp 500.000	average family
Communication and internet	Rp 400.000	household packages
Clothing and personal needs	Rp 500.000	Monthly
Social and worship	Rp 400.000	Social activities
Total	Rp 8,4 million	Monthly

Processed data refers to the Decent Living Standards (KLH) in Pekanbaru City.

³¹ Siti Nur Rahmadhany and Lia Amalia, "The Effect of Brand Image and Brand Experience on Brand Satisfaction and Brand Loyalty of Wardah Cosmetics," *Formosa Journal of Sustainable Research* 2, no. 9 (September 2023), p. 2203–18.

According to the KHL standards for Pekanbaru City, the estimated basic living needs of a family of four amount to approximately IDR 8.4 million per month. This figure serves as a baseline for assessing whether an individual's income remains within the scope of basic needs (*ḥājah aṣliyyah*) or has entered the category of *al-faḍl al-ḥawā'ij* (surplus wealth). Under this approach, income is evaluated after deducting minimum living expenses, so that only the actual surplus may be considered eligible for zakat if it meets the *niṣāb* requirement. Furthermore, this framework provides a basis for reinterpreting the potential category of zakat payers within UIN Sultan Syarif Kasim Riau, or at least encourages the practice of charitable giving through proportional deductions from salaries or income.

This approach is grounded in the principle of relative sufficiency (*al-kifāyah al-nisbiyyah*), which recognizes that the concept of basic needs is dynamic and influenced by temporal, geographical, and socio-economic conditions. Consequently, the determination of basic needs cannot be absolutely standardized, but must instead reflect local realities. In this regard, approaches used by institutions such as Statistics Indonesia (BPS), BAZNAS (the National Zakat Agency), and various Islamic economic institutions may serve as important comparative references, particularly in determining poverty thresholds that function as indicators for identifying vulnerable groups and potential zakat recipients.

For example, Statistics Indonesia (BPS) determines the poverty line based on a minimum daily food requirement of 2,100 kcal per capita, complemented by essential non-food expenditures such as clothing, housing, transportation, education, healthcare, and recreation. If the per capita poverty line in Pekanbaru City is approximately IDR 800,000 per month, and the average household consists of four members, the minimum household basic needs can be estimated at around IDR 3.2 million per month. Based on this benchmark, zakat recipient groups (*aṣnāf*) can be mapped according to their income levels: individuals or households whose income falls below the basic needs threshold may be considered eligible to receive *zakat*, whereas those whose income exceeds this threshold would no longer be categorized as *mustahiq*.

This framework may serve as an initial basis for reinterpreting the classification of *zakat* recipients within the institutional context of UIN Sultan Syarif Kasim Riau. Furthermore, these findings highlight the need to update institutional policies related to employee collecting the zakat, potentially through formal mechanisms such as a Rector's circular or institutional guidelines governing salary deductions for *zakat*. Such policies should be formulated in accordance with the principles of *maqāṣid al-sharī'ah* to ensure that the implementation of *zakat* on income reflects substantive justice rather than merely administrative compliance. In this regard, the reinterpretation of *al-faḍl al-*

ḥawā'ij requires the development of a more contextual formula for income-based *zakat*, one that aligns with local standards of *ḥadd al-kifāyah*, incorporates social and moral considerations, and ensures that *zakat* functions not only as a procedural obligation but also as a mechanism for advancing economic justice and protecting vulnerable groups within the society.

Conclusion

This study confirms that the concept of *al-faḍl al-ḥawā'ij* plays a crucial role in understanding the fairness of income *zakat* obligations. The findings at UIN Sultan Syarif Kasim Riau indicate that surplus wealth is generally perceived as income remaining after the fulfillment of basic living needs. However, the boundaries of these needs are largely determined on a personal and subjective basis. Consequently, the practice of income *zakat* tends to be inconsistent, frequently overlapping with *infaq* or *ṣadaqah* (charitable giving), and is not fully grounded in the principles of classical *zakat* jurisprudence or in the framework of the *maqāṣid al-sharī'ah*. This situation reflects a gap between the normative formulation of *zakat* obligations and the socio-economic realities faced by employees, particularly within the context of the continuously evolving needs of urban communities. Through the *maqāṣid al-sharī'ah* approach, this study reinterprets *al-faḍl al-ḥawā'ij* as a dynamic threshold of living sufficiency, namely, the genuine surplus that remains after fulfilling the needs of *darūriyyāt* and *ḥājjiyyāt* in a proper and dignified manner according to the local socio-economic context. The estimation of a decent standard of living based on the Pekanbaru City KHL (Decent Living Needs) standard provides a more objective basis for identifying this surplus. Accordingly, the obligation of *zakat* should not be determined solely by salary level, but rather by the portion of income that remains after essential needs have been met and that has reached the *niṣāb*. These findings highlight the need for a more contextual and equitable formulation of income *zakat* policies within state Islamic universities. They also open avenues for further research aimed at developing a model for calculating income *zakat* that is grounded in local living standards while remaining aligned with the principles of *maqāṣid al-sharī'ah*.

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