

Developing a Quality-of-Life Measurement Framework for Zakat Beneficiaries

Achmad Zaki^A, Qurroh Ayuniyyah^{B*}, Ahmad Juwaini^C, Hambari^D,
Didin Hafidhuddin^E

Abstract

This study develops and validates a Quality-of-Life (QoL) Measurement Framework for zakat beneficiaries (*mustahik*), integrating Islamic principles, *Maqasid al-Shariah*, and established well-being theories. The framework shifts the evaluation focus from disbursement amounts to measurable, sustainable life improvements, aligning with the Humanitarian-Development Nexus. Using a mixed-methods design, the study combined desk research, focus group discussions, and semi-structured interviews with experts from zakat institutions. The framework operationalizes four core principles (Economy, Education, Health, and Spirituality) into nine dimensions, fifteen variables, and fifteen indicators. Each indicator is assessed on a six-tier scale, from “loss of resources” to “expansion of community benefits,” and weighted using the Multi-Stage Weighted Index (MSWI) method based on expert judgment. The framework provides a robust, multi-dimensional measurement tool that captures both material and spiritual welfare changes. It demonstrates that integrating behavioural change theory into zakat evaluation enables tracking of beneficiary progress through clear, staged development levels. The model ensures zakat programs address immediate needs while fostering long-term resilience, self-reliance, and community contribution. This study focuses on framework development and validation; large-scale field application across diverse contexts is recommended for further refinement. The approach is adaptable for other Islamic social finance programs seeking comprehensive impact measurement. Zakat institutions can adopt this framework to enhance transparency, monitor program effectiveness, and strengthen public trust by evidencing tangible quality-of-life improvements. This is among the first empirical studies to design a zakat-specific QoL measurement tool that integrates Islamic values, international well-being models, and advanced index-weighting methodology, bridging the gap between humanitarian relief and sustainable development.

Keywords: Zakat, Quality of Life, Maqasid al-Shariah, Multi-Stage Weighted Index, Behavior Change Theory, Humanitarian-Development Nexus.

^AUniversitas Ibn Khaldun, Bogor, Indonesia, Email: azaki008@gmail.com

^{*B}Universitas Ibn Khaldun, Bogor, Indonesia, Email: qurroh.ayuniyyah@uika-bogor.ac.id

^CUniversitas Ibn Khaldun, Bogor, Indonesia, Email: ahmad.juwaini@gmail.com

^DUniversitas Ibn Khaldun, Bogor, Indonesia, Email: hambari@uika-bogor.ac.id

^EUniversitas Ibn Khaldun, Bogor, Indonesia, Email: hafidhuddin@yahoo.com

INTRODUCTION

Zakat is one of the five pillars of Islam, making it a mandatory act of almsgiving for all eligible Muslims. It serves as a crucial financial instrument aimed at wealth redistribution and poverty alleviation within Muslim communities (Ayuniyyah et al., 2022; Yahya, 2020; Hamza, 2024; & Delvina et al., 2020). Zakat is collected from those who meet specific financial criteria and is distributed to eight categories of recipients as outlined in the Quran (Al-Qaradawi, 1993). This direct approach to wealth redistribution helps bridge the gap between the rich and the poor, promoting economic equity and social welfare (Hamza, 2024 & Delvina et al., 2020). As a financial tool, zakat ensures the ethical reallocation of wealth from surplus-holding members of the Muslim community to those in need, fostering equity and solidarity within society (Saad, 2010).

The ethical imperative embedded in zakat is deeply grounded in Islamic values of justice (*adl*), compassion (*rahmah*), and social cohesion (*ukhuwwah*). These principles underpin zakat as both a moral and economic obligation, promoting the idea that wealth is a trust from God that must be circulated for communal benefit (Ismail et al., 2011). Zakat is thus not merely a matter of personal piety, but also a reflection of an Islamic ethical economy where moral accountability and social impact are inseparable. Zakat functions alongside other Islamic social finance instruments, such as waqf (endowment) and *sadaqah* (voluntary almsgiving), to form a comprehensive and ethical financial ecosystem (Alias et al., 2013). Together, they enable the realization of *Maqasid al-Shariah*, the preservation of religion, life, intellect, progeny, and wealth, through socio-economic development strategies.

In Indonesia, where over 87% of the population is Muslim, the potential for zakat collection is enormous. Estimates suggest that based on the contemporary *fiqh* approach, the potential zakat amount is IDR 216.54 trillion, or equivalent to 1.75% of GDP, under the optimistic scenario (Asfarina et al., 2019). However, actual collection remains below 10% of this potential (BAZNAS, 2024). Institutions such as the national zakat boards (BAZ) and private zakat institutions (LAZ) are tasked with collecting and distributing zakat, yet they continue to face challenges, including limited public trust, inadequate governance frameworks, and a lack of consistent measurement for social impact (Othman et al., 2017; Zainal et al., 2016).

The disparity between zakat potential and actual collection is not unique to Indonesia. A study by Shikur et al. (2025), analyzing Ethiopian Muslims through a PLS-SEM model, highlights how factors such as religious commitment, trust in zakat institutions, and perceived social impact significantly influence zakat payment behavior. This reinforces the importance of ethical credibility, transparency, and stakeholder engagement for zakat institutions in building trust and encouraging compliance, factors that are equally relevant in the Indonesian context.

Moreover, the performance and effectiveness of zakat institutions in enhancing *mustahik*'s quality of life require greater empirical scrutiny.

Studies highlight the need for strategic improvement in zakat governance, primarily through the development of structured impact measurement tools (Ab Rahman et al., 2018; Zainal et al., 2016). Without outcome-based evaluation frameworks, the ethical and redistributive ideals of zakat risk being reduced to administrative processes with limited transformative impact. Recent scholarship emphasizes the relevance of zakat not only for poverty alleviation but also as a foundation for inclusive growth and Islamic ethical development. Institutional reforms that align with the principles of accountability, stakeholder engagement, and value-based governance are crucial for maximizing the potential of zakat (Shirazi, 2014; Wahab & Rahman, 2012).

Most evaluations of zakat programs emphasize the volume of funds disbursed or the number of recipients served. However, such metrics offer limited insights into whether zakat truly improves the well-being of its recipients, the *mustahik*. Islamic ethics demand that zakat programs not only fulfill legal obligations but also lead to meaningful and sustainable improvements in human dignity and quality of life. This study addresses this gap by focusing on the assessment of the *mustahik's* quality of life as an ethical and social outcome of zakat distribution. Building on principles drawn from Islamic teachings, *Maqasid al-Shariah*, and social development frameworks, this research develops a multi-dimensional tool to measure quality of life outcomes among zakat beneficiaries. Through this inquiry, the study seeks to answer a fundamental question: to what extent does zakat, when properly distributed, contribute to long-term improvements in the lives of its recipients? By doing so, the paper aims to contribute to a more outcome-oriented and ethically grounded model for Islamic social finance governance.

LITERATURE REVIEW

Concept of *Mustahik*

Zakat, one of the five pillars of Islam, plays a crucial social and economic role within the Muslim community. As a mandatory form of wealth redistribution, zakat aims to uphold social justice and support disadvantaged groups. Its proper distribution is defined by the concept of *asnaf*, referring to eight specific categories of eligible recipients (*mustahik*) as outlined in Surah At-Taubah [9]:60 of the Qur'an.

In Islamic jurisprudence, zakat recipients are classified into eight categories, known as *asnaf*, as stipulated in Surah At-Taubah [9:60] of the Qur'an. These categories serve as a moral and legal framework for the ethical distribution of zakat, ensuring that financial aid reaches those in genuine need. The first group is *fakir*, referring to individuals with no or minimal possessions and no stable source of income, often considered the most vulnerable segment of society. The second category comprises the working poor, known as *miskin*, who may earn some income but still fall below the threshold of basic needs due to insufficient wages or financial burdens.

The third category is the *amil* who are administrators entrusted with managing the zakat collection and distribution process in line with

Shariah principles. The fourth group is *Muallaf*, which refers to recent converts to Islam who may require material support to strengthen their faith and integration into the Muslim community.

The fifth group, *Riqab*, although less applicable in modern contexts, historically addressed the emancipation of enslaved individuals. The sixth group is *Gharim*, which includes individuals overwhelmed by debt incurred for essential needs. The last two groups are those engaged in religious or educational efforts in the path of Allah, categorized as *fi sabilillah*, while *ibnu sabil* pertains to travelers who are temporarily stranded and without resources, despite being engaged in lawful journeys. These classifications ensure that zakat fulfills both its spiritual and social justice objectives within the Islamic social finance system.

Recent statistics by Indonesia's Central Statistics Agency (BPS, 2024) indicate that the poverty rate remains significant, with over 25 million people categorized as poor. Despite a gradual decline, this population still represents a substantial target group for zakat intervention. Hence, the accurate identification and evaluation of *mustahik* are essential for optimizing the role of zakat in poverty alleviation and social transformation.

Concept of Quality of Life

The concept of Quality of Life (QoL) encompasses both subjective and objective dimensions of well-being. According to the World Health Organization (2012), quality of life refers to “an individual's perception of their position in life within the context of culture and value systems in which they live and in relation to their goals, expectations, standards, and concerns.” This comprehensive view includes indicators such as physical and mental health, economic security, education, social inclusion, environmental quality, and spiritual well-being.

The WHOQOL framework evaluates quality of life across four main domains, each covering different aspects of human well-being. First, physical health. This includes elements such as physical condition, energy levels, pain or discomfort, sleep quality, and the ability to carry out daily activities. Second, psychological well-being. This covers emotional states, cognitive functions (including thinking and learning), concentration, self-esteem, and the presence of positive or negative emotions. Third, social relationships. This assesses the quality of personal relationships, perceived social support, and interactions within social environments. Fourth, environment. It involves factors such as safety and security, access to essential resources, the quality of the physical surroundings, and opportunities for leisure or recreation.

These four categories create a comprehensive and multidimensional model for understanding how people perceive their overall quality of life within specific cultural and environmental contexts (World Health Organization, 2012). Additionally, the WHOQOL-BREF includes 26 items designed to evaluate an individual's quality of life, organized into domains with sample questions for each item. Table 1

outlines the sequence of items by domain, along with representative questions. The WHOQOL emphasizes the importance of cultural context and personal subjectivity when assessing quality of life. This makes it a flexible and broadly applicable tool across different countries and cultures, allowing for adaptation to local values and norms.

Table 1. Questions to Evaluate Quality of Life based on the World Health Organization

Domain	No	Questions
General	1	How would you rate your overall quality of life?
	2	How satisfied are you with your overall health?
Physical	3	To what extent does physical pain interfere with your daily activities?
	4	How much do you need medical treatment to function in daily life?
	5	How well are you able to perform your daily activities?
	6	How much energy do you have?
	7	How satisfied are you with your sleep and rest?
	8	How capable are you of carrying out your daily work?
	9	How satisfied are you with your physical abilities?
Psychological	10	To what extent do you enjoy life?
	11	How meaningful do you feel your life is?
	12	How well are you able to concentrate?
	13	How often do you feel sad or depressed? (reverse-coded item)
	14	How often do you feel satisfied with yourself?
	15	How often do you feel calm and peaceful?
Social	16	How satisfied are you with your personal relationships?
	17	How satisfied are you with your sex life?
	18	How much social support do you receive from friends and family?
Environment	19	How satisfied are you with your financial situation?
	20	How easy is it for you to obtain the information you need?
	21	How safe do you feel in your place of residence?
	22	How satisfied are you with opportunities for recreational activities?
	23	How would you rate the air quality and cleanliness in your environment?
	24	How accessible is public transportation for you?
	25	How satisfied are you with the healthcare facilities available to you?
	26	How satisfied are you with your living conditions?

Source: World Health Organization (2012)

Similarly, Veenhoven (2004) defines QoL as an individual's subjective assessment of their current condition with aspects of life they consider essential. He identifies two components of QoL. These include internal quality, which encompasses subjective well-being and psychological state, and external quality, which provides for environmental and contextual conditions.

Ruut Veenhoven was a Dutch sociologist (1942–2004) who focused his work on the study of happiness and collective well-being. He developed an approach that places individuals' subjective experiences and evaluations at the core of quality-of-life assessments. According to Veenhoven, quality of life is “the degree to which a person is generally satisfied with life.” His primary focus was on subjective well-being, how individuals evaluate their lives as a whole, rather than relying solely on objective factors such as income or social status. Veenhoven emphasized the importance of measuring subjective well-being through surveys that directly ask individuals about their life satisfaction and happiness. This approach differs from quality-of-life measurements that rely exclusively on socio-economic indicators, recognizing that life quality should be understood not only through external conditions but also through personal perceptions and evaluations.

Veenhoven categorized quality of life into four interconnected dimensions, known as The Four Qualities of Life (Veenhoven, 2004), which provide a comprehensive framework for understanding human well-being. These dimensions are based on two dichotomies: life chances versus life results and external versus internal factors.

First, Livability of the Environment. This refers to the external opportunities provided by an individual's surroundings, including physical and social conditions such as air quality, access to clean water, safety, healthcare, education, and social infrastructure. A livable environment offers sufficient resources and opportunities for individuals to lead healthy and productive lives. When applied to community development and public policy, Veenhoven's quality of life framework can inform targeted programs such as providing access to safe and affordable drinking water, improving healthcare infrastructure, and ensuring adequate housing and sanitation.

Second, Life Ability of the Individual. This dimension emphasizes internal opportunities, referring to the individual's capacities and abilities to confront life's challenges and maximize available opportunities. It encompasses physical, mental, and social qualities, including health, skills, education, and psychological resilience. For community development and public policy, programs that boost personal capacities, such as formal and non-formal education, vocational training, and public health initiatives, are essential.

Third, external Utility of Life. This pertains to external life outcomes, highlighting the contribution and value an individual's life offers to others and society at large. It includes social roles, productivity, achievements, and positive impacts on the wider community or environment. Activities such as encouraging active civic participation,

promoting economic empowerment through entrepreneurship training, and supporting volunteer programs help to strengthen social solidarity.

Fourth, Inner Appreciation of Life. This focuses on internal life outcomes, highlighting an individual's subjective and emotional experiences, such as happiness, life satisfaction, meaning, and psychological well-being. Inner Appreciation involves interventions like mental health and counseling services, cultural and spiritual enrichment programs, and workshops that promote life satisfaction and self-development.

One organization also focused on developing a quality of life standard, namely Human Initiative. It is an Indonesian humanitarian organization founded in 1999, dedicated to improving community well-being through a holistic and sustainable approach. Its programs are carried out through four main pillars, including the Initiative for Empowerment Program, the Initiative for Children, the Initiative for Disaster Risk Management, and the Initiative for Infrastructure.

Drawing on the theoretical frameworks previously discussed, Human Initiative developed a quality-of-life assessment technique structured around five key phases aligned with the pyramid of human needs. These phases offer a progressive model for assessing the well-being of beneficiaries, informing program design and impact measurement to foster long-term self-reliance and community resilience.

Building on established theoretical frameworks, Human Initiative introduced a five-phase model to evaluate the Quality of Life (QoL) of zakat beneficiaries (vide Figure 1). This model organizes mustahik welfare into a hierarchical structure, reflecting a progression from dependency to self-reliance. In Phase 1 (Basic Needs Fulfilment), the focus is on ensuring access to fundamental resources, including food, shelter, clothing, and physical safety. Phase 2 (Knowledge and Skills Acquisition) examines whether mustahik are acquiring the essential knowledge and vocational training needed to build resilience and future stability.



Figure 1. Quality of Life Phase Pyramid

Moving up the pyramid, Phase 3 (Practice and Resource Utilization) assesses how beneficiaries apply their acquired skills and utilize available support systems or resources to improve their livelihoods. Phase 4 (Positive Collective Behaviours) measures the extent of mustahik engagement in collaborative community efforts, mutual assistance, and social solidarity. Finally, Phase 5 (Independence and Self-Actualization) marks the highest stage, where beneficiaries demonstrate financial independence and the capacity to initiate sustainable development for themselves and others. This model enables zakat institutions to monitor progress more holistically and tailor interventions based on each beneficiary's specific stage of development.

Existing Assessment Frameworks of Zakat Impact for *Mustahik's* Quality of Life

Various models and tools have been developed to evaluate the welfare outcomes of zakat programs for mustahik (zakat recipients), integrating both quantitative and qualitative approaches. These models assess welfare through lenses of income generation, asset enhancement, business success, and prioritization mechanisms, often grounded in the broader Islamic ethical framework.

One widely adopted approach is Partial Least Squares Structural Equation Modelling (PLS-SEM), which allows for the analysis of the causal relationships between zakat programs and the well-being of mustahik. For example, Mawardi et al. (2023) employed PLS-SEM to examine the impact of productive zakat and business assistance on the growth and welfare of mustahik businesses, with findings indicating that macroeconomic conditions have a limited direct effect. Similarly, Widiastuti and Rani (2020) employed the model to evaluate the direct impact of zakat assistance on asnaf welfare in Indonesia, affirming its usefulness in measuring non-material outcomes.

A variant approach, path analysis using SEM-PLS, has been employed by Santoso et al. (2024) to investigate how productive zakat programs enhance the welfare of mustahiks, where Islamic business success serves as a mediating factor between zakat aid and well-being. These findings highlight the multidimensional nature of welfare, encompassing both spiritual and motivational components.

Socioeconomic evaluation frameworks, such as the Milnes and Huberman model, have been applied in regional studies of zakat utilization. Ridwan et al. (2019) described how BAZNAS adopts four zakat distribution models, including consumptive, creative-consumptive, traditional-productive, and creative-productive. Each model has been addressing different levels of mustahik need, from short-term relief to long-term empowerment.

The Sustainable Livelihood Impact Assessment (SLIA) model incorporates a community-oriented dimension by evaluating the impact of zakat on various asset types. Beik et al. (2019) applied this model to a livestock-based empowerment program in West Sumatra, finding significant gains in financial, social, and natural capital among

participants.

For decision-making support, the Analytical Network Process (ANP) has been used to prioritize mustahik eligibility. Haryanti et al. (2022) developed a system that weighs health and economic criteria, resulting in more objective and equitable zakat distribution. Meanwhile, Akbarizan et al. (2018) employed a Bayesian Network, an AI-based inference model, to assess mustahik eligibility with high accuracy and transparency, especially relevant for large zakat institutions such as BAZNAS Pekanbaru.

The CIBEST Model, developed by Beik & Arsyianti (2015) from the Centre of Islamic Business and Economic Studies, is an evaluative framework designed to measure the welfare of zakat beneficiaries by integrating both material and spiritual dimensions. This dual focus aligns with the principles of Maqasid al-Shariah, offering a more holistic understanding of well-being compared to conventional economic indicators.

One of the key applications of the CIBEST model is its role in evaluating the effectiveness of zakat distribution programs. Sumantri et al. (2019) applied the model to assess the Zakat Development Community (ZDC) initiative in South Sumatra. They found that the program significantly contributed to reducing poverty and enhancing the quality of life of the mustahik. Their findings confirm that the CIBEST framework can effectively capture both economic improvements and spiritual development, making it particularly suitable for evaluating Islamic social finance.

The comprehensiveness of the CIBEST model also lies in its ability to reflect the Islamic vision of well-being, including aspects such as faith, knowledge, family, and financial sufficiency. Studies by Mawardi et al. (2023) and Santoso et al. (2024) confirm that productive zakat, particularly when combined with business assistance, yields substantial welfare benefits. These researchers employed methods such as Partial Least Squares Structural Equation Modelling (PLS-SEM) and path analysis to validate the CIBEST framework, demonstrating that zakat empowerment programs have a measurable and significant positive effect on both the material and non-material aspects of mustahik welfare.

Further support for the CIBEST approach comes from research by Widiastuti and Rani (2020), who found that productive zakat interventions, through business capital and assistance, enable mustahik to move toward financial independence, potentially transforming them into muzakki in the future. Adiwijaya et al. (2023) contributed to this discourse by developing a micro-business incubation model for mustahik. Their findings show that successful implementation of business incubation, when integrated with training, innovation, and continuous mentoring, can further strengthen the long-term welfare impact envisioned in the CIBEST framework.

Collectively, these studies underscore the CIBEST model's relevance in assessing zakat outcomes beyond income-based poverty metrics. Its integration of Maqasid-based values with empirical validation

makes it a robust tool for zakat institutions aiming to ensure ethical, impactful, and transformative disbursement of funds. These diverse tools reflect the multidimensional nature of welfare measurement and demonstrate how advanced analytical techniques, when integrated with Islamic principles, can enhance zakat effectiveness and governance.

METHOD

This study employed a mixed qualitative and quantitative approach to construct and validate a quality of life (QoL) assessment model tailored explicitly to zakat beneficiaries (*mustahik*). The methodology consisted of four integrated stages: a desk study, Focus Group Discussions (FGDs), semi-structured interviews, and the formulation and validation of a quantitative index.

The initial stage involved a desk study that reviewed existing theoretical and empirical literature on the concept of quality of life and its relevance to Islamic social finance. Key frameworks referenced include the WHOQOL model (World Health Organization, 2012) and Veenhoven's (2004) definition of subjective well-being. These frameworks informed the construction of a five-tiered QoL model that incorporates both material and non-material indicators. Additionally, national zakat standards and previous models developed by institutions such as Puskas BAZNAS (2017) were consulted to ensure contextual relevance.

Based on the literature review, the QoL of the *mustahik* was divided into five hierarchical stages, including Basic Needs Fulfillment, Knowledge and/or Skills Acquisition, Practice and Access to Supporting Resources, Positive Collective Behavior, and Self-Reliance. For each stage, a set of indicators and sub-indicators was created to allow measurable assessment. These indicators were mapped based on both theoretical justification and field-level considerations relevant to Indonesian zakat institutions.

To refine and contextualize the model, a series of Focus Group Discussions (FGDs) were conducted with practitioners and stakeholders from national and private zakat organizations (e.g., BAZNAS and LAZ). Participants included top management, program managers, field officers, and community development specialists. These discussions provided practical insights into how QoL is perceived, monitored, and impacted by zakat programs, allowing for the refinement of indicators to enhance local applicability.

In the next phase, semi-structured interviews were conducted with subject matter experts, including Islamic economists, social welfare researchers, and senior officials from zakat institutions. The goal was to validate the relevance and clarity of each proposed indicator. This process was guided by the Expert Judgment Method, a widely accepted qualitative validation technique used to enhance the validity of measurement tools (Hardesty & Bearden, 2004).

A Multi-Stage Weighted Index approach, adapted from Puskas BAZNAS (2017), is used to quantify the quality-of-life scores of *mustahik*. Each indicator was weighted according to expert input and normalized to

produce composite scores at both the indicator and dimensional levels. This stepwise calculation ensured methodological rigor in capturing the multidimensional nature of welfare.

The Multi-Stage Weighted Index is a technique used to calculate an aggregate index or score from multiple parameters, each with different weights, measured over several stages. This method is often applied in complex data analysis, as it enables a deeper and more accurate evaluation by taking into account the relative importance of each parameter. Mathematically, the calculation for the Multi-Stage Weighted Index can be formulated as follows:

$$MSWI = \sum_{j=1}^m w_j \cdot I_j$$

Where:

MSWI = Multi-Stage Weighted Index

m = Number of parameters or indicators assessed

w_j = Weight of the *j*-th parameter (total weights equal to 1)

I_j = Index or score of the *j*-th parameter

RESULTS AND DISCUSSION

Principles in Elaborating Quality of Life

In developing empowerment programs, this paper refers to the Humanitarian–Development Nexus concept. It is a strategic and operational approach that connects two key domains in addressing humanitarian and development challenges, humanitarian assistance, and sustainable development. The Humanitarian–Development Nexus is a crucial framework that bridges short-term humanitarian relief with long-term, sustainable development. By integrating these two areas, affected communities are expected not only to survive emergencies but also to rebuild better lives, achieve self-reliance, and develop resilience against future crises.

In line with this concept, every zakat fund and humanitarian aid provided must be supported by development programs to ensure that the benefits received by program beneficiaries (*mustahik*) are sustainable. In emergencies, zakat and other humanitarian funds are allocated to meet urgent needs in the short term. The primary objective is to save lives and help the *mustahik* rebuild their livelihoods in a better way. Therefore, the initial focus of zakat and aid distribution programs is on fulfilling basic needs, representing the first stage in the quality-of-life framework. Subsequent program interventions are developmental, aimed at addressing systemic issues faced by *mustahik* in the long term, covering economic needs, education and training, healthcare, and social needs. As beneficiaries progress through the quality-of-life phases, it is expected that their ability to contribute positively to society will also increase.

This model can be applied more broadly to various human empowerment activities, including measuring the effectiveness of zakat distribution to the *mustahik*. This involves assessing how well zakat funds are planned, programmed, distributed, and documented in terms

of their benefits to recipients. Such an approach must begin with accurate data collection for mustahik individuals, understanding their conditions before receiving zakat funds, and tracking changes afterward. Ideally, zakat funds should be distributed within a clearly defined empowerment program, enabling the mustahik to progress from one quality-of-life phase to a higher one. Naturally, in practice, certain adjustments are made to align with the specific characteristics of zakat fund distribution.

The assessment of mustahik quality of life requires a multidimensional approach, integrating both socio-economic indicators and spiritual dimensions rooted in Islamic teachings. After reviewing various conceptual frameworks on quality of life, four core principles emerge as foundational: economy, education, health, and spirituality. These principles not only reflect conventional well-being indicators but also align closely with the ethical and religious imperatives of zakat distribution.

The economic dimension relates to an individual's ability to meet essential needs through access to financial resources and sustainable economic opportunities. Education encompasses both formal and informal learning processes that enhance knowledge, skills, and attitudes, thereby fostering long-term personal and professional empowerment. The health dimension considers physical and mental well-being, as well as equitable access to healthcare services. Ultimately, the spiritual dimension encompasses the accessibility of places of worship and the active practice of religious teachings, underscoring the holistic nature of human well-being in Islamic thought.

Several Islamic sources reinforce these principles. The hadith narrated by Ad-Daruquthni highlights the prayer of Ibn Abbas (may Allah be pleased with him) when drinking Zamzam water: "O Allah, I ask You for beneficial knowledge, abundant provision, and a cure from every disease." This indicates that quality of life improves when the education needs (*'ilman nafi'an*), economic sustenance (*rizqon wasi'an*), and health (*syifa'an min kulli da'in*) are met. Another hadith states, "The best of people are those who are most beneficial to others" (HR. Ahmad, Ath-Thabrani, Ad-Daruqutni; authenticated by Al-Albani), underscoring the value of social benefit as a determinant of life quality.

The Qur'anic verse in Surah Al-A'raf (7:96) further connects faith (*iman*) and piety (*taqwa*) to prosperity: "If the people of the towns had believed and feared Allah, We would have opened for them blessings from the heavens and the earth...". Historical examples, such as the Prophet Muhammad's migration (*hijrah*) to Madinah and the subsequent establishment of Quba Mosque, also illustrate the role of accessible worship facilities in fostering community well-being and unity.

Taken together, these perspectives provide a framework in which zakat distribution is not merely a means of financial aid, but a structured empowerment process. This process aims to elevate the mustahik from one phase of life quality to a higher one, ensuring that both material and spiritual needs are addressed in alignment with the Maqasid al-Shariah.

Based on these insights, the aspects for describing quality of life are presented in Table 2 below:

Table 2. Principles of Quality of Life

No	Principle	Description
1	Economy	Relates to an individual's ability to meet life's needs through financial resources and access to economic opportunities.
2	Education	The process of learning that improves a person's knowledge, skills, and attitudes.
3	Health	Encompasses both physical and mental conditions, as well as access to healthcare services.
4	Spiritual	Involves the availability of worship facilities and the practice of religious teachings by individuals.

Operationalization of Quality-of-Life Aspects into Dimensions, Variables, and Indicators

The next step we undertook was to elaborate on the four aforementioned principles into nine dimensions, fifteen variables, and fifteen indicators. The subsequent step, after identifying the quality-of-life indicators for mustahik/beneficiaries as outlined above, was to construct a quality-of-life index for each of these indicators.

This process draws on the Behaviour Change Theory, a collection of concepts and models that explain how and why individuals change their behaviours. One of the most influential and widely applied models for understanding and facilitating behaviour change is the Transtheoretical Model (Stages of Change Model).

Developed by Prochaska and DiClemente, this model conceptualises behaviour change as a progressive process comprising five main stages. First, precontemplation. In this stage, the individual is not yet aware of the need for change and has no intention to modify their behaviour. Second, contemplation where the individual starts to recognise the problem and consider change, but is not yet ready to take action. Third, preparation where the individual begins to prepare for change, for example by making a plan. Fourth, action where the individual starts making concrete changes in their behaviour. Fifth, maintenance where the individual strives to maintain the change and prevent relapse into old behaviours.

This model emphasises that change is not an instant process, but rather a journey that requires time and appropriate support according to its stage. Based on this theoretical foundation, we divide the quality-of-life level of mustahik (beneficiaries) into six tiers as follows:

1. Level 0: Loss of Resources

No resources are available to sustain life, whether economic, educational, health-related, or spiritual. This can occur due to systemic poverty that disconnects the person from their potential resources, or because they have been affected by a disaster or calamity, resulting in the loss of all life-sustaining resources. Such events may include natural disasters, fires, riots, and other social

- disasters.
2. Level 1: Access
The *mustahik* has access to resources that can sustain their life, but their ability to utilise them is still very limited and requires assistance from others.
 3. Level 2: Knowledge
The *mustahik* has developed awareness and possesses knowledge, as well as access to education and training that can increase their understanding as a foundation for living.
 4. Level 3: Practice
The *mustahik* has begun to apply the knowledge they have gained to support a better quality of life.
 5. Level 4: Results
The *mustahik* has achieved positive behavioural changes and obtained good outcomes from applying their knowledge.
 6. Level 5: Expansion of Benefits
The *mustahik* is now engaging the surrounding community to work together in realising broader benefits for society, whether as educators, mobilisers, or leaders within their community.

Following these steps, the next stage is assigning scores, which is carried out using the Multi-Stage Weighted Index (MSWI) method. In general, this calculation method consists of four main principles, each assigned a different weight based on expert judgment conducted during the research design process. This means that not all principles, dimensions, variables, and indicators contribute equally to the overall evaluation of quality of life. The four principles and their respective weights are: Economy (32%), Education (27%), Health (21%), and Spiritual (20%). Each principle is further divided into several dimensions, variables, and indicators, each of which also carries its own weight.

Each indicator is assessed using a Likert scale ranging from 0 to 5. A score of 0 represents that the indicator is absent or that the resource has been lost, whereas a score of 5 indicates that the indicator has been fully implemented to the extent that its benefits can be expanded to a wider community. All assigned scores must be supported by relevant documentation. The operationalization of the principles, dimensions, variables, and indicators can be found Table 3. The final measurement of the index produces a score ranging from 0 to 5. This score is classified into five categories, as presented in Table 4 below:

Table 3. Operationalization of Quality-of-Life Aspects into Dimensions, Variables, and Indicator

No	Principle (weight)	Dimension (weight)	Variable (weight)	Indicator (weight)	Stages					
					0	1	2	3	4	5
1	Economy (32%)	1. Income improvement (55%)	1.1. Possession of income (63%)	Possessing a sustainable livelihood that is sufficient to meet ongoing living needs	Does not have any form of livelihood	Possesses a livelihood sufficient to meet basic needs for clothing and food, or earns an income equivalent to IDR 595,000 per person per month (Cost of Basic Needs)	Participates in training programs to improve entrepreneurial knowledge and skills	Manages livelihood activities for medium-term needs, such as savings accumulation and business capital expansion.	Has a livelihood that can improve family living standards, covering seven dimensions of need (food, housing, clothing, worship, education, transportation, and health) or achieves an	Able to increase collective income and expand the positive impact of livelihood activities on the wider community

										income of IDR 900,000 per person per month (average had kifayah).	
			1.2. Business development and performance (37%)	Possessing the capacity to expand social and professional networks in order to enhance and develop one's livelihood opportunities	Does not have any form of social network	Has a limited social network within family or neighbors but has not yet utilized it	Able to utilize a limited social network within close family or nearby neighbors	Actively engages in local community networks, neighborhood forums, or joint business groups.	Becomes part of broader networks such as professional associations, cooperatives, and business partnerships.	Able to network across communities, regions, and even at the regional/national level through formal institutions	
		2. Financial resilience (45%)	2.1. Financial management (100%)	Possessing the capability to utilize resources in an efficient and effective manner	Has no ability to manage finances	Has very limited ability to manage finances, only capable of using resources for survival with no planning	Starts learning to manage finances for future needs such as children's education planning	Begins applying efficiency principles by reducing household expenses, avoiding waste, and using resources optimally	Optimizes family or community resources by diversifying income and utilizing productive assets	Able to implement efficiency at the institutional level, including joint financial management and shared use of resources such as production tools and public facilities	
2	Education (27%)	3. Formal education (67%)	3.1. Formal educational institutions (49%)	Endeavouring to ensure participation in formal education in accordance with the 12-year compulsory education mandate	No formal education institution exists in the area	Able to access some educational infrastructure but has low awareness of the importance of education	Has good awareness of the importance of having a formal education institution in the area	Makes efforts to establish a formal education institution in the area	Has the ability to obtain formal education	Able to actively involve the community to ensure that the formal education institution can be enjoyed by all members of the community	
			3.2. The role of the family in supporting formal education (51%)	The provision of financial support to ensure the fulfilment of children's right to access formal education	Parents/guardians do not have financial support for children's education	Parents have a source of income to support children's education	Parents understand the importance of education and are committed to providing financial support	Parents/guardians actively seek financial resources and networking opportunities to support children's education	All family members participate in the compulsory 12 years of formal education	Able to actively engage the community to ensure participation in the compulsory 12 years of formal education	
		4. Non formal education (33%)	4.1. Non-formal educational institutions (40%)	The availability of accessible non-formal education facilities for all children, including vocational courses and trainings, study groups, and Community Learning Activity Centres	No non-formal education institution is available	Has access to non-formal education	Possesses knowledge and skills in managing community-based non-formal education activities	Able to manage non-formal education for their community	Able to access community-based non-formal education	Able to actively engage the community in organizing non-formal education in their area	
			4.2. The role of the family in supporting non-formal education (60%)	The commitment of parents or guardians to ensuring the fulfilment of children's right to access non-formal education	Parents/guardians have no commitment to the child's non-formal education	Parents have access to non-formal education facilities for their children	Parents are aware of the importance of supporting their child's participation in non-formal education	Parents are committed to ensuring their child's participation in non-formal education	Parents ensure that their child actively participates in non-formal education within their community	Parents are actively involved in encouraging their community to participate in non-formal education	
3	Health (21%)	5. Nutrition and food security (46%)	5.1. Fulfilment of nutritious food needs (51%)	The ability to access nutritious food to fulfil the dietary and nutritional requirements of the household	No access to nutritious food	Has access to obtain nutritious food	Possesses information and knowledge related to nutritious food and how to prepare or obtain it	Able to create access to prepare or obtain nutritious food	Can access and prepare nutritious food easily, based on stable and sufficient local food sources	Acts as a catalyst in creating access to nutritious food for others	
			5.2. Household food security (49%)	Utilizing home gardens for fulfilling the nutritious food requirements of households and communities	Unable to utilize land for household-scale food security	Has access to information for land development but lacks knowledge and skills	Possesses knowledge on utilizing and processing land for household-scale farming	Engages in simple family-scale farming to meet basic food needs	Produces sufficient agricultural yield to meet the family's food needs	Acts as a catalyst by sharing knowledge on household agricultural land management with others	
		6. Clean water and sanitation (34%)	6.1. Clean water (65%)	Utilizing clean water sources to meet daily needs,	Clean water source is	Has access to a clean water source	Aware of the necessity to use clean water for	Uses clean water for BWT and daily consumption	Practices healthy and hygienic behaviors	Expands the benefits of clean water access and	

				including personal hygiene and consumption purposes	unavailable		bathing, washing, toilet activities (BWT), and daily consumption		related to clean water, such as using sanitary toilets, handwashing with soap, and cleaning food ingredients before cooking	conducts education on clean water source maintenance.
		6.2. Personal hygiene and sanitation activities (35%)	Utilizing safe and adequate sanitation facilities for personal hygiene activities	No sanitation facilities available.	Has access to healthy and proper sanitation facilities	Aware of the necessity to use healthy toilets for sanitation activities	Uses healthy toilets for sanitation activities	Practices clean and healthy living behaviors related to sanitation	Promotes efforts to ensure healthy toilet access for the community and conducts sanitation education	
	7. Health Facility (20%)	7.1. Preventive healthcare services (65%)	Ongoing community-based health promotion initiatives, including health education, nutritional status measurements, general health screenings, group exercise programs, and related activities	Health promotion services are not yet available	Able to access health promotion services	Has awareness to access preventive health services such as health check-ups, maternal and child health services, group exercise, and others	Engages in preventive efforts such as health check-ups, attending child health services and participating in group exercise activities	Improvement in individual health indicators	Becomes an initiator/driver in health promotion activities within the community	
		7.2. Curative healthcare services (35%)	The use of curative healthcare services provided by professional medical and paramedical personnel when treatment or medical intervention is required	No curative health service facilities available	Able to access curative health services	Aware of the need to access curative health services from professional medical and paramedical personnel	Accesses curative health services from professional medical and paramedical personnel when sick or in need of medical treatment	Improvement in individual health indicators	Acts as a health promotion agent to improve access to professional health facilities	
4	Spiritual (20%)	8. Worship Facility (40%)	8.1. Place of worship (100%)	There is availability of worship facilities that are easily accessible and capable of being optimally utilized by the community	No easily accessible worship facilities available	Able to access worship facilities easily	Has knowledge on how to optimally utilize worship facilities	Utilizes available worship facilities optimally for activities that enhance spiritual aspects	Creates positive impact in the process of improving spiritual quality	Engages in community organization collaborations aimed at prospering worship facilities in the area
		9. Spiritual resilience (60%)	9.1. Practice of religion (100%)	There has been an improvement in religious practice, which includes performing prayers, fasting, zakat, and sadaqah (ZIS), fostering a religious family environment, engagement with the Qur'an, and wearing the hijab	Does not perform good religious practices	Practices religion only by performing prayers and fasting	Performs prayers and fasting, plus one of the following: gives ZIS (Zakat, Infaq, Sadaqah) / instills the religious values in the family / reads the Qur'an / wears the hijab	Performs prayers and fasting, plus two of the following: gives ZIS / instills religious values in the family / reads the Qur'an / wears the hijab	Performs prayers and fasting, plus three of the following: gives ZIS / instills religious values in the family / reads the Qur'an / wears the hijab	Performs prayers and fasting, plus all four: gives ZIS / instills religious values in the family / reads the Qur'an / wears the hijab.

Table 4. Quality of Life Score Categories

Score	Category	Definition
0.00 – 1.00	Fulfilment of Basic Needs	The <i>mustahik</i> is able to meet basic subsistence needs, including clothing and food
1.01 – 2.00	Knowledge and/or Skills	The <i>mustahik</i> possesses knowledge and/or skills that can be used to improve their quality of life

2.01 – 3.00	Practices and Supporting Facilities	The <i>mustahik</i> applies the knowledge and/or skills they possess through various efforts to enhance their quality of life
3.01 – 4.00	Positive Collective Behaviour	The <i>mustahik</i> has achieved tangible results from their efforts, leading to an improvement in their quality of life
4.01 – 5.00	Independence	The <i>mustahik</i> is capable of collaborating with various stakeholders to expand the benefits for the surrounding community

CONCLUSIONS

This study successfully developed a comprehensive Quality-of-Life Measurement Framework for zakat beneficiaries by integrating Islamic principles, Maqasid al-Shariah, and established well-being theories, including WHOQOL, Veenhoven, and Behaviour Change Theory. The framework operationalizes four core principles (Economy, Education, Health, and Spirituality) into nine dimensions, 15 variables, and 15 measurable indicators, each assessed on a six-level scale (from resource loss to community-wide benefit expansion). Using the Multi-Stage Weighted Index (MSWI) method ensures that the relative importance of each principle and indicator is reflected in the final quality-of-life score, enabling a nuanced and evidence-based assessment.

The model addresses a key gap in zakat program evaluation, shifting the focus from fund distribution volume to measurable, sustainable life improvements for *mustahik*. It also aligns with the Humanitarian–Development Nexus, ensuring that short-term relief transitions into long-term empowerment. This structured, multidimensional approach provides zakat institutions with a practical, ethically grounded, and empirically validated tool for tracking beneficiary progress, enhancing transparency, and strengthening public trust.

Based on the findings of this study, it is recommended that zakat management organizations institutionalize the proposed Quality-of-Life Measurement Framework as a standard tool for monitoring and evaluating *mustahik* welfare. This framework, grounded in the Multi-Stage Weighted Index (MSWI) method, allows for a nuanced assessment that reflects the relative importance of economic, educational, health, and spiritual factors in improving beneficiaries' lives. To ensure consistent and reliable implementation, program staff should receive targeted training on indicator scoring, evidence collection, and data interpretation. Integrating the framework into a centralized digital platform would further enhance efficiency, enable real-time tracking and analysis of beneficiary progress while prevent data duplication with other welfare programs. Moreover, the six-level classification of quality-of-life stages should be leveraged to design tailored interventions that match each beneficiary's current capacity, ensuring that assistance is both

relevant and impactful. Longitudinal impact studies should also be conducted to measure sustained improvements, inform program refinements, and validate indicator weightings over time. Finally, regular communication of QoL improvement data to donors, policymakers, and the public will not only strengthen transparency and trust but also attract greater participation in zakat programs, ultimately amplifying the long-term social and economic benefits for the community.

ACKNOWLEDGEMENT

The authors gratefully acknowledge the financial support provided by the Ministry of Higher Education, Science, and Technology of the Republic of Indonesia through the BIMA Research Grant Program under the Doctoral Dissertation Research Scheme. This support was essential for the successful completion of this study.

REFERENCES

- Adiwijaya, Z. A., Suprianto, E., & Rusdi, D. (2023, February). Mustahik micro business incubation in poverty alleviation. In *International Conference on Emerging Internetworking, Data & Web Technologies* (pp. 64-75). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-031-26281-4_7
- Kurniawan, R., Nazri, M. Z. A., Abdullah, S. N. H. S., & Murhayati, S. (2018, October). Using bayesian network for determining the recipient of zakat in BAZNAS pekanbaru. In *2018 2nd International Conference on Electrical Engineering and Informatics (ICon EEI)* (pp. 12-17). IEEE. <https://doi.org/10.1109/ICon-EEI.2018.8784142>
- Al-Qaradawi, Y. (1993). *Fiqhuz Zakat*. Jakarta: Litera Antar Nusa.
- Alias, A., Samsudin, S., & Mohamad, M. H. (2013). The effectiveness of zakat in reducing poverty and income inequality: A case of Selangor, Malaysia. *Asian Social Science*, 9(5), 1–7. <https://doi.org/10.5539/ass.v9n5p1>
- Asfarina, M., Ascarya., & Beik, I. S. (2019). Classical and contemporary fiqh approach to re-estimating the zakat potential in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(2), 387-418. <https://doi.org/10.21098/jimf.v5i2.1068>
- Ayuniyyah, Q., Saad, N. M., Pramanik, A. H., & Arif, M. N. R. (2022). Development of a quality-of-life index for zakat beneficiaries (QoL-M) in Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 931–950. <https://doi.org/10.1108/IJIMEFM-09-2020-0447>
- Badan Amil Zakat Nasional (BAZNAS). (2017). *Model Indeks Kesejahteraan Mustahik (IKM)*. Jakarta: Pusat Kajian Strategis BAZNAS (Puskas BAZNAS).
- Badan Pusat Statistik. (2024). *Profil Kemiskinan di Indonesia Maret 2024*. Retrieved from: <https://www.bps.go.id/publication.html>
- Beik, I. S., Bahri, E. S., Asmita, B., & Fahrudin. (2019). Measurement of zakat impact through sustainable livelihood impact assessment on

- Balai Ternak in Tanah Datar. *Test Engineering and Management*, 81, 2881–2892.
- Beik, I. S & Arsyianti, L. D. (2015). *Ekonomi Pembangunan Syariah*. Bogor: IPB Press.
- Hardesty, D. M., & Bearden, W. O. (2004). The use of expert judges in scale development: Implications for improving face validity of measures of unobservable constructs. *Journal of Business Research*, 57(2), 98–107. [https://doi.org/10.1016/S0148-2963\(01\)00295-8](https://doi.org/10.1016/S0148-2963(01)00295-8)
- Hamza, H. (2024). Role of Zakāt in Building up a Sustainable Investment. In *Islamic Finance and Sustainable Development* (pp. 85-96). Routledge. <https://doi.org/10.4324/9781003468653-11>
- Haryanti, D. A., Andriani, F., Nugraha, N., Lestari, D. P., & Susanti, B. (2022, November). Decision support system for selection of zakat Mustahik using analytical network process method. In *2022 IEEE 7th International Conference on Information Technology and Digital Applications (ICITDA)* (pp. 1-8). IEEE. <https://doi.org/10.1109/ICITDA55840.2022.9971265>
- Ismail, M. S., Htay, S. N. N., & Azhar, Z. (2011). Efficiency in managing zakat funds: Some methodological suggestions. *African Journal of Business Management*, 5(22), 9686–9694. <https://doi.org/10.5897/AJBM11.1483>
- Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analyzing the impact of productive zakat on the welfare of zakat recipients. *Journal of Islamic Accounting and Business Research*, 14(1), 118–140. <https://doi.org/10.1108/JIABR-05-2021-0145>
- Othman, A., Ali, N., & Ismail, M. (2017). Zakat distribution and logistics performance: A case of Johor Zakat institution. *International Journal of Supply Chain Management*, 6(4), 89–95.
- Puskas BAZNAS. (2017). *Model Indeks Kesejahteraan Mustahik (IKM)*. Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (BAZNAS).
- Ridwan, M., Andriyanto, I., & Suharso, P. (2019). The BAZNAS strategy in coastal region economic empowerment. *IOP Conference Series: Earth and Environmental Science*, 246(1), 012073. <https://doi.org/10.1088/1755-1315/246/1/012073>
- Saad, R. A. J. (2010). Zakat distribution in Malaysia: Problems and issues. *Kajian Malaysia*, 28(1), 63–90.
- Santoso, I. R., Mallongi, S., Siradjuddin, & Paly, M. B. (2024). Mediating effects of Islamic business success on productive zakat and mustahiq welfare. *International Journal of Business and Society*, 25(1), 111–127. <https://doi.org/10.33736/ijbs.6903.2024>
- Shikur, A. A., Aslan, H., & Fodol, M. Z. (2025). Factors influencing zakat payment among Ethiopian Muslims: a PLS-SEM analysis. *International Journal of Islamic and Middle Eastern Finance and Management*, 18(5), 1150-1175.

- Shirazi, N. S. (2014). Integrating zakat and waqf into the poverty reduction strategy of the IDB member countries. *Islamic Economic Studies*, 22(1), 79–108.
- Sumantri, R., Iswati, S., & Mufrodi, A. (2019). The effectiveness of distribution of zakat funds on ZDC South Sumatra. *Opcion*, 35(20), 1572–1588.
- Veenhoven, R. (2004). *Happiness as an aim in public policy: The greatest happiness principle*. John Wiley & Sons.
- Wahab, N. A., & Rahman, A. R. A. (2012). Efficiency of Islamic institutions: Empirical evidence of zakat organizations in Malaysia. *Journal of Islamic Economics, Banking and Finance*, 8(2), 95–112.
- Widiastuti, T., & Rani, L. N. (2020). Evaluating the impact of zakat on asnaf's welfare. *Global Journal Al-Thaqafah*, 91–99.
- World Health Organization (WHO). (2012). *WHOQOL: Measuring Quality of Life*. Retrieved from: <https://www.who.int/tools/whoqol>

AI Use Declaration

This manuscript includes the use of generative artificial intelligence (AI) tools for language editing and formatting. The authors used OpenAI's ChatGPT and Grammarly to assist with tasks, such as improving grammar, enhancing clarity, and formatting text to align with academic writing standards. AI was not used to generate, analyze, or interpret original data, nor was it used to develop theoretical content or research findings. All intellectual contributions, interpretations, and conclusions presented in this article are the sole responsibilities of the authors. The authors confirm that they reviewed and verified the content generated with AI support to ensure accuracy and integrity in line with the journal's ethical standards.