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BAZNAS's Income Zakat Niṣāb Policy through the Lens of Maqāṣid al-Sharīʿah: Threshold Exposure and Potential Implications for Indonesia's Middle Class

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ABSTRACT

Introduction/Main Objectives: Income zakat adapts zakat māl to modern economic structures, yet its niṣāb remains anchored to a volatile gold standard. This study evaluates the legal-institutional basis and fiqh rationale of BAZNAS's 2026 income zakat niṣāb through maqāṣid al-sharīʿah, and examines its potential exposure to the middle class. **Background Problems:** In 2026, BAZNAS set the 85-gram gold niṣāb at 14-karat gold (IDR 7,640,144/month), equivalent to about 49.6 grams of pure gold. The choice may extend zakat obligation to households near the middle-class threshold whose economic position remains fragile. **Novelty:** Zakat scholarship has concentrated on distribution to mustahik. This study treats the obligation side and the households exposed to the threshold as equally central objects of maqāṣid analysis, and converts maqāṣid principles into explicit evaluation criteria. **Research Methods:** The study combines doctrinal and regulatory analysis of BAZNAS, MoRA, and MUI instruments with descriptive analysis of BPS, Bank Indonesia, and Puskas BAZNAS data, household threshold simulations, and a rubric-based assessment of alternative niṣāb standards. **Finding/Results:** The 14-karat reference is a technical-administrative choice within a Ḥanafī-based fiqh corridor and lies outside Indonesia's National Standard (SNI) for gold goods. At the niṣāb income, single-earner households of four or more members fall below the BPS middle-class floor, indicating structural exposure to over-inclusion. No gold-based standard performs well on year-to-year predictability. **Conclusion:** The study proposes a maqāṣid-based niṣāb review procedure combining a fiqh anchor, price smoothing, a household test, a basic-needs safeguard and defined institutional roles. It is offered as a conceptual policy recommendation that requires empirical validation.

Keywords:
BAZNAS; Income Zakat; Maqāṣid al-Sharīʿah; Muslim Middle Class; Zakat Niṣāb.

1. INTRODUCTION

Zakat is more than a ritual pillar of Islam; it is also a financial obligation and a mechanism for redistributing wealth to promote socio-economic equity (Adebayo & Hassan, 2013; Daud et al., 2025; Hakim & Nafi, 2024). QS. Al-Ḥasyr [59]: 7 grounds this principle textually, and in Shihab's (Shihab, 2005) reading, the verse carries a deeper message: wealth must keep circulating through society so its benefits reach

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every stratum rather than pooling among a narrow circle of the affluent. Read this way, zakat becomes an instrument that transfers wealth from those who are relatively well-off to those who are not, nudging society toward greater equality (Khan, 2023; Mahomed, 2017).

Within the *maqāṣid al-sharīʿah* framework, zakat plays a strategic role in realizing justice (*ʿadl*) and public benefit (*maṣlaḥah*) by ensuring that wealth serves the wider community rather than a select few (Adebayo & Hassan, 2013; Daud et al., 2025; Hakim & Nafi, 2024). Income zakat adapts this instrument to a changing economic structure—from an agrarian and pastoral base to a modern service- and profession-driven one—keeping the scope of zakatable wealth aligned with contemporary economic realities (Zaenal et al., 2026).

This expansion of zakatable objects, however, leaves the underlying obligation unchanged. The system still requires a normative threshold — the *niṣāb* — to determine who is and is not obligated. In Indonesia, the income zakat niṣāb is set by MUI Fatwa No. 3/2003 and MoRA Regulation No. 31/2019 at the equivalent of 85 grams of gold, with a rate of 2.5 percent, while payment may be made each time income is received rather than after a full ḥaul (Bafadhal, 2021; Haryanti et al., 2023). The intent is straightforward: the obligation should fall only on those who have reached a genuine level of sufficiency (*al-ghinā*). In other words, *niṣāb* serves a dual function from the outset, protecting the muzakki while enforcing distributive justice (Mohd Kassim, 2024; Thamrin et al., 2023).

In practice, setting that threshold is never static. Shifts in economic structure, changes in income patterns, and gold-price volatility all pull niṣāb policy into the orbit of broader economic policymaking. Whatever standard Badan Amil Zakat Nasional (BAZNAS) sets for a given year can shift the size of the muzakki base and, with it, zakat's redistributive capacity. A lower threshold widens that base and enlarges the redistributive pool, strengthening zakat's role in poverty alleviation (Abderrahim & Fadma, 2024; Bouanani & Belhadj, 2019; Embong et al., 2013) — yet the same move carries consequences that are anything but simple for the Muslim middle class, a group whose position clusters precisely around that threshold, such that even a modest policy adjustment can flip their zakat status overnight. The middle class matters here because it anchors economic stability and social cohesion, sitting between the wealthy and the poor (Khan, 2023; Thamrin et al., 2023). However, this same group is far from secure: a body of research points to stagnant incomes, rising living costs, and global economic uncertainty eroding purchasing power and financial stability (Amelia et al., 2025; Dartanto et al., 2020; Muflikhah et al., 2025), with downward mobility a live risk whenever a crisis hits (Pishnyak et al., 2023). Read against this backdrop, a lower niṣāb may well draw previously exempt households into zakat obligation, thinning their disposable income and, in turn, affecting the way the middle class consumes and invests (Sloane-White,

2025), which matters a great deal given that middle-class consumption is itself one of the principal engines of economic growth (Maipita et al., 2016). *Niṣāb* policy, in other words, sits on a genuine trade-off between strengthening redistribution and adding pressure to a class that can ill afford it.

This tension raises a normative question at the heart of maqāṣid al-sharīʿah: to what extent does the way niṣāb is set reflect justice and public benefit in due proportion not only for the mustahik who receive, but also for the muzakki who bear the obligation? Scholarship on zakat and maqāṣid al-sharīʿah is not thin (Fakhruddin et al., 2024; Saleh et al., 2023; Suwarjin, 2024), yet most of it clusters around distribution to mustahik or institutional questions of zakat governance (Boonyamanond & Chaiwat, 2020; Nashirudin et al., 2025), leaving the specific link between niṣāb policy and its impact on the Muslim middle class, read through a maqāṣid lens, comparatively unexplored. Research on Indonesia's middle class, for its part, tends to stop at its contribution to macroeconomic growth (Fitrawaty et al., 2018), without examining this same group's position as muzakki within the contemporary zakat system. It is this gap that motivates the present study, which sets out to: (1) evaluate the legal-institutional basis and fiqh rationale of BAZNAS's 2026 income zakat niṣāb through the *maqāṣid al-sharīʿah* framework; (2) examine, by means of secondary data and household simulations, how far middle-class households are potentially exposed to the revised threshold; and (3) propose an operational, maqāṣid-based framework for reviewing the niṣāb. Its theoretical contribution lies in bringing the obligation side of zakat, which has so far received far less attention than distribution, into the orbit of maqāṣid analysis, whereas its practical contribution is to offer BAZNAS a set of explicit criteria for setting the threshold.

Operationally, this study follows Badan Pusat Statistik's (BPS) classification of the middle class, which groups the population by monthly per-capita expenditure relative to the national poverty line — a standard also referenced by the World Bank — as presented in *Pengeluaran untuk Konsumsi Penduduk Indonesia Maret 2025* [Consumption Expenditure of the Indonesian Population, March 2025] (Direktorat Statistik Kesejahteraan Rakyat, 2025). The middle class is defined as the population spending between 3.5 and 17 times the poverty line, which for 2025 translates to roughly IDR 2.08 million to IDR 10.12 million per capita per month. Together with the "aspiring middle class," this group accounts for more than half of Indonesia's population and the bulk of national household consumption, which is precisely why it functions as the economy's cushion. As a point of comparison, the 2026 income and service *niṣāb* set by BAZNAS through SK Ketua BAZNAS Nomor 15 Tahun 2026 — pegged to the price of 14-karat gold equivalent to 85 grams stands at IDR 91,681,728 per year, or IDR 7,640,144 per month (Zaenal et al., 2026). Laid alongside the BPS figures, this initial comparison suggests that the 2026 *niṣāb* sits toward the upper end of the middle-class expenditure range, meaning the upper-middle class is likely to cross into muzakki status in

large numbers, while the lower-middle and aspiring-middle groups mostly remain below it. This comparison should be read with some caution, however, since *niṣāb* measures individual income. In contrast, the BPS classification measures household per-capita expenditure, a difference in unit of analysis addressed again in the Methodology section and unpacked further in the Results and Discussion.

To address research aims, this study adopts a doctrinal legal research approach combined with a descriptive-quantitative socioeconomic lens, without conducting interviews or focus group discussions. The Methodology section below provides a full account of the research design, data sources, concept operationalization, analytical techniques, and methodological limitations.

2. LITERATURE REVIEW

Maqāṣid al-Sharīʿah as an Analytical Framework

Research on maqāṣid al-sharīʿah is no longer a peripheral concern in the global academic literature. A bibliometric study of the Web of Science and Scopus databases from 2000 to 2022 found a consistent upward trend in publication output across both databases, with a research footprint spanning disciplines from religious studies to business and economics, science and technology, and medicine (Mohammed, 2024). This maturity grounds the present study's use of maqāṣid al-sharīʿah not merely as a normative framework but as an academically tested lens for policy analysis. *Maqāṣid al-sharīʿah*, broadly speaking, refers to the objectives that Islamic law seeks to secure in ordering human life — classically framed as the protection of religion, life, intellect, lineage, and property (*ḥifẓ al-māl*). Ibn ʿĀshūr argues that *maṣlaḥah* (benefit) and *mafsadah* (harm) form the very foundation on which the entire structure of *maqāṣid* rests (Ibn-ʿĀšūr, 2006), while Auda systematizes this idea into a more operational framework for contemporary Islamic legal scholarship, including the evaluation of public policy (Auda, 2008). Where zakat is concerned, the *maqāṣid* framework is not confined to evaluating distribution to mustahik; it applies equally to the obligation placed on muzakki, a dimension that, as the Introduction has already noted, remains comparatively under-examined in the literature. This study draws on two *maqāṣid* indicators as its analytical lens on *niṣāb* policy, set out below.

First, *maṣlaḥah* (public benefit). Lowering the niṣāb widens the muzakki base and, with it, the pool available to mustahik; yet the same move may erode the welfare of middle-class muzakki once the obligation begins to crowd out basic needs or productive capacity. Auda calls this weighing mīzān al-maṣāliḥ, in which an aggregate gain is acceptable only so long as it is not purchased at another party's disproportionate expense (Auda, 2008). In this study, maṣlaḥah is operationalized as coverage, measured by the income-decile position of the niṣāb (indicator M1). Second, *rafʿ al-ḥaraj* (avoidance of hardship), which is

rooted in the maxim *al-mashaqqah tajlib al-taysīr* and which, as Sabri explains, is applied with a moderate character (Sabri, 2014). The principle requires that zakat not impose disproportionate hardship, above all on households sitting at the threshold, and we operationalize it through two indicators: whether a reference household of average size reaches the BPS middle class at the niṣāb income, together with the share of its margin above the middle-class floor that zakat absorbs (H1); and the year-to-year change in the niṣāb value as a measure of predictability (H2). The cut-offs for each indicator are given in Table 3a.

The two principles are applied jointly, but the study takes care to keep two layers apart: the normative argument, which explains why coverage and hardship matter in *maqāṣid* terms, and the measurable indicators (M1, H1, H2) through which secondary data inform that argument. In our reading, these indicators do not measure welfare outcomes as such; what they reveal is where the design of a standard creates the conditions for benefit or for hardship.

The Concept of Niṣāb in Classical and Contemporary Fiqh

Classical fiqh fixes the niṣāb for zakat māl at 85 grams of gold or 595 grams of silver, a figure drawn from the Prophetic hadith. Contemporary fiqh has reopened debate over how well that standard holds amid gold-price volatility and a modern economic structure it was never designed for, as Mohd Kassim's numismatic study shows, proposing a taqrībī (approximation) model for revaluing the dinar and dirham (Mohd Kassim, 2024). A parallel reorientation appears in contemporary Mālikī fiqh, which argues that the zakat base ought to rest on namā, the growth or productivity of wealth, spanning financial investments, bank deposits, and even digital assets, provided ownership, niṣāb, and ḥaul are satisfied rather than on a rigid asset typology (Alqudah et al., 2026). The extension of zakat māl into income zakat through analogy to zakat tijārah is part of this ongoing contemporary ijtihād: Suwarjin grounds it in mafhūm muwāfaqah (Suwarjin, 2024), while Fakhruddin et al. go further, proposing that zakat be repositioned from fiqh al-ibadat to fiqh muamalat so that its management can adapt more readily and orient more explicitly toward public benefit (Fakhruddin et al., 2024). Closely related to this is a contemporary debate over whether the niṣāb applies to gross income or to net income after basic needs (ḥājāt aṣliyyah) and debts. Al-Qaraḍāwī allows basic needs and debts to be deducted before the niṣāb is assessed (Qaradawi, 2007), whereas Indonesian practice applies the niṣāb to gross income, a difference that makes the level of the threshold all the more consequential for households near it.

The Muslim Middle Class: Definition and Characteristics

Economic literature generally defines the middle class by per-capita expenditure or consumption relative to the poverty line, following the BPS and World Bank criteria already outlined in the Introduction. This group carries real strategic weight; it drives domestic consumption and underwrites socio-economic stability (Chun et al., 2017; Priyatna & Dartanto, 2020), yet it also faces economic shocks and a genuine risk of downward mobility (Pishnyak et al., 2023). This dual character makes the Muslim middle class worth analyzing in the context of *niṣāb* policy: a critical potential muzakki base on one hand, and a group already under added economic strain on the other.

Synthesis of Prior Research and the Gap

Existing work on zakat and *maqāṣid al-sharīʿah,* Hakim and Nafi among them, tends to focus on optimizing zakat's role in economic development and resolving contemporary questions of collection and distribution (Hakim & Nafi, 2024). When the literature does turn specifically to *niṣāb*, it gravitates toward technical-numismatic questions (Mohd Kassim, 2024) or institutional regulation (Bafadhal, 2021; Nashirudin et al., 2025) including, at the cross-country level, comparative governance: Indonesia runs a hybrid model that pairs government oversight with private-sector involvement through BAZNAS and Lembaga Amil Zakat (LAZ), a structure distinct from Malaysia's centralized, technologically integrated system and from Turkey's decentralized, civil-society-driven one (Mukhlishin et al., 2024). Meanwhile, research on Indonesia's Muslim middle class (Fitrawaty et al., 2018) stops at its contribution to macroeconomic growth. It does not turn to its position as a group directly affected by *niṣāb* policy. This gap is what the present study addresses, treating income-zakat *niṣāb* policy as its central object of analysis and reading it through both the *maqāṣid al-sharīʿah* framework and middle-class socioeconomic data.

3. METHODOLOGY

Research Type and Approach

This study combines fiqh and regulatory legal research with a descriptive-quantitative socioeconomic approach, and its regulatory component traces how statutory, ministerial, fatwa, and BAZNAS instruments distribute authority over the niṣāb. No primary data were collected, so every conclusion drawn here rests on policy documents, official statistics, and simulations conducted under stated assumptions.

Data Sources

Primary data: SK Ketua BAZNAS Nomor 15 Tahun 2026 on the 2026 Income and Service Zakat Niṣāb Value, together with *Kajian Nisab Zakat Pendapatan dan Jasa 2026* [A Study of the 2026 Income and Service

Zakat Niṣāb], published by Puskas BAZNAS (Zaenal et al., 2026). **Secondary normative and regulatory data**: Law No. 23/2011 on Zakat Management, Government Regulation No. 14/2014, MoRA Regulation No. 52/2014 as amended by No. 31/2019, MUI Fatwa No. 3/2003 on Income Zakat, BAZNAS Chair Decrees on the niṣāb for 2022–2026, classical and contemporary zakat fiqh texts, and indexed scholarly articles on niṣāb and maqāṣid al-sharīʿah. **Secondary quantitative data**: official Statistics Indonesia (BPS) publications, chiefly *Pengeluaran untuk Konsumsi Penduduk Indonesia Maret 2025* (Direktorat Statistik Kesejahteraan Rakyat, 2025), together with supporting Bank Indonesia data, used to operationalize the middle-class profile and purchasing power.

As its analytical base, this study relies on national-level data; the Results and Discussion introduce data from Maluku Province as a regional illustration, showing how a single nationally uniform *niṣāb* figure can interact differently with wage structures and living costs outside Java. This regional data is not a statistically representative sample but an illustrative starting point, supported by the Provincial Economic Report published by Bank Indonesia's Maluku representative office.

Operationalization of Concepts

Niṣāb is operationalized according to BAZNAS's 2026 determination: the equivalent of 85 grams of 14-karat gold, or IDR 7,640,144 per month (IDR 91,681,728 per year). The middle class follows the BPS classification based on monthly per-capita expenditure of 3.5 to 17 times the national poverty line for the middle class, and 1.5 to 3.5 times for the aspiring middle class. With the poverty line of IDR 595,242 per capita per month, the middle-class floor stands at IDR 2,083,347. To bridge the gap between individual income and household per-capita expenditure, the study simulates several household types whose main earner receives exactly the niṣāb income. The simulation rests on a single bounding assumption, namely that without dissaving or borrowing a household's per-capita expenditure cannot exceed its per-capita income; it follows that a household whose per-capita income falls below the middle-class floor cannot be classified as middle class on the BPS measure. Since income is taken gross of tax and social-security contributions, the results should be read as conservative. Two operational limitations deserve emphasis here. *First*, the study assumes that BPS's national middle-class profile represents the Muslim middle class, given that BPS data is not disaggregated by religion and Muslims form the majority of Indonesia's population. *Second*, comparing *niṣāb* (which measures individual income) against the BPS classification (which measures household per-capita expenditure) is necessarily indicative rather than exact, since the two rest on different units of analysis, meaning any conclusions drawn from this comparison should be read as descriptive-indicative rather than the product of formal statistical testing.

Data Analysis Technique

Analysis proceeds in three stages. It begins with a qualitative content and regulatory analysis of BAZNAS, MoRA, and MUI instruments in order to establish the legal basis and fiqh rationale of the 2026 nişāb. Household simulations then compare the nişāb income against the BPS middle-class floor for six household types, after which alternative nişāb standards are rated against the maqāṣid indicators M1, H1, and H2 using the explicit cut-offs in Table 3a. No inferential statistical testing is performed.

Research Limitations

Because the study does not draw on interviews or focus group discussions, its conclusions about socioeconomic impact remain potential/indicative, grounded in aggregate data rather than the verified subjective experience of middle-class muzakki. The "Muslim middle class" profile used here is a proxy drawn from BPS's national middle-class data, which is not disaggregated by religion. The household simulations place a logical bound on the comparison between individual income and per-capita expenditure, but they do not observe actual households; what they show is where over-inclusion is structurally possible, not how many households are affected or how their disposable income changes. The regional data used as an illustration (Maluku Province) cannot be generalized to represent conditions across all of Indonesia, given significant inter-regional economic disparity; it is intended solely to demonstrate the regional sensitivity of a nationally uniform *nişāb* policy.

4. RESULTS AND DISCUSSION

From Regulatory Acceptance to the Contestation over Nişāb Standardization

The first finding of this study is that the debate over income zakat in Indonesia has shifted from questions of legal validity to a genuine contest over *nişāb* standardization. Income and service zakat already rests on solid regulatory ground within national zakat governance, which means the live question today is no longer whether income can be a zakatable object at all, but rather which standard most fairly marks the point at which someone has reached the economic capacity of a muzakki.

BAZNAS's policy brief, "Kajian Nisab Zakat Pendapatan dan Jasa 2026," is noteworthy because it revisits a longstanding debate regarding nişāb standards, which have traditionally been based on gold. Through qiyās syabah, income zakat takes its timing of payment, upon each receipt of income, from agricultural zakat, while it takes both its rate of 2.5 percent and its nişāb of 85 grams of gold from gold and silver (Zaenal et al., 2026). This approach demonstrates considerable methodological flexibility within Indonesian zakat fiqh. Nonetheless, it raises an important policy question: should the nişāb for income zakat

be anchored to gold, silver, staple foods, or some other standard that more accurately reflects actual economic capacity?

This debate extends beyond Indonesia's income zakat. A closely related controversy concerns the automatic payroll deduction of professional zakat for civil servants, where disagreements persist regarding whether professional zakat should be regarded as analogous to zakat māl—considering the nature of the wealth itself—or to agricultural zakat—based on the timing of its receipt. This debate lies at the heart of uncertainties related to niṣāb and ḥaul, issues that classical fiqh texts have not fully clarified (Ali et al., 2026). From a maqāṣid perspective, this obligation substantially supports ḥifẓ al-māl at the societal level by redistributing wealth to mustahik. Nonetheless, to prevent this measure from being perceived as a secondary tax imposed alongside the primary tax, its implementation must ensure voluntariness and transparency (Ali et al., 2026). Niṣāb, therefore, cannot be understood solely as a technical boundary delineated by fiqh. In contemporary zakat policy, it functions as a socioeconomic threshold that determines who is subject to obligation and who is exempt. If set too high, the muzakki base diminishes, thereby weakening zakat's redistributive role; if set too low, collection expands but risks overburdening households that have not yet developed genuine economic resilience. Accordingly, standardizing niṣāb represents a matter of distributive justice rather than a mere technical dispute concerning calculation.

A further distinction matters for answering an objection sometimes raised: that scrutinizing *niṣāb* amounts to questioning worship itself. This article examines not the obligation of zakat as an act of worship, but the policy standard used to determine who has met the conditions for that obligation. Zakat as a religious duty retains its full normative force; setting the *niṣāb* for income zakat in a modern economy is a separate matter—a domain of policy *ijtihād*. Below the threshold, the door to voluntary giving through *infāq* and *ṣadaqah* remains open. Above it, zakat becomes a minimum obligation. Examining *niṣāb*, then, is not an attempt to weaken worship, but an effort to ensure the obligation operates justly, proportionately, and in step with the objectives of the sharia.

Who Sets the Niṣāb? The Legal-Institutional Basis of the 2026 Standard

Authority over the income zakat niṣāb is, in fact, layered. Law No. 23/2011 designates BAZNAS as the national coordinator of zakat management, a mandate implemented through Government Regulation No. 14/2014, while MoRA Regulation No. 52/2014, as amended by No. 31/2019, sets the income zakat niṣāb at the equivalent of 85 grams of gold. MUI Fatwa No. 3/2003 grounds the same figure in fiqh. It is within this framework that the annual BAZNAS Chair Decree converts the gold weight into a rupiah value, most recently through Decree No. 15/2026 at IDR 7,640,144 per month.

This layering helps to clarify what kind of decision the 14-karat choice actually is. The weight (85 grams) and the rate (2.5 percent) are fiqh determinations fixed by fatwa and ministerial regulation, whereas pricing that weight on a given date is a technical task delegated to BAZNAS. The choice of karat sits somewhere between the two: it looks technical, yet it alters the effective quantity of gold, since 85 grams of 21-karat gold contain about 74.4 grams of pure gold while 85 grams of 14-karat gold contain only about 49.6 grams. In our reading, the 2026 decree is therefore best understood as a technical-administrative choice exercised within a fiqh corridor. Its legitimacy rests on the Ḥanafī reasoning, and it would be considerably strengthened were that reasoning endorsed by the MUI Fatwa Commission and stated in the regulation itself.

Indonesia's hybrid governance raises, in addition, a question of coordination. As Mukhlishin et al. show, Malaysia runs a centralized system under the state Islamic councils and Turkey a decentralized, civil-society-driven model, whereas in Indonesia BAZNAS and the Lembaga Amil Zakat (LAZ) operate side by side (Mukhlishin et al., 2024). Where the threshold differs across institutions, or changes without notice, prospective muzakki are left uncertain as to whether they are obligated at all. Legal certainty, advance public communication and a single published method are thus, in our view, conditions for *rafʿ al-ḥaraj* rather than mere matters of administration.

The Limits of the Gold Standard and the Significance of the 14-Karat Gold Niṣāb

The second observation indicates that gold's predominance as the niṣāb standard encounters significant limitations within a modern economic context. While fiqh endows gold with substantial historical legitimacy, its role in contemporary finance has evolved. Gold no longer functions solely as a stable metric of wealth; rather, it also acts as a global financial asset, with its valuation influenced by market speculation, monetary policy, geopolitical uncertainties, and investor behaviors. Consequently, an increase in gold prices does not necessarily correspond to an actual rise in income, wages, or purchasing power.

This volatility is not confined to a single year but recurs. Puskas BAZNAS records the niṣāb at IDR 6,607,748 per month in 2022, IDR 6,828,806 in 2023 (+3.35 percent) and IDR 6,859,394 in 2024 (+0.45 percent), all priced on gold of about 24 karat, before the reference moved to 21-karat gold in 2025 (IDR 7,140,498; +4.10 percent) and to 14-karat gold in 2026 (IDR 7,640,144; +7.00 percent) (Zaenal et al., 2026). These two successive reductions in karat have, in effect, become BAZNAS's main means of restraining the niṣāb at a time when the gold price rose in 2026. Earlier evidence for 2016–2021 points in the same direction: among the macroeconomic variables examined, only the gold price correlates negatively with national zakat receipts, plausibly because a higher gold price raises the niṣāb (Zaenal et al., 2026).

Table 1. Progression of BAZNAS Income Zakat Niṣāb, 2022–2026, and Alternative Gold Standards in 2026

Year	Decree	Gold reference	Niṣāb/month (IDR)	Change	Implied price/gram (IDR)	Pure-gold equivalent of 85 g
2022	No. 22/2022	~24 karat/Antam	6,607,748	–	932,859	~85.0 g
2023	No. 1/2023	~24 karat/Antam	6,828,806	+3.35%	964,067	~85.0 g
2024	No. 1/2024	~24 karat/Antam	6,859,394	+0.45%	968,385	~85.0 g
2025	No. 13/2025	21 karat	7,140,498	+4.10%	1,008,070	74.4 g
2026	No. 15/2026	14 karat	7,640,144	+7.00%	1,078,609	49.6 g
2026 (alternative)	–	24 karat	±12,800,000	–	±1,807,059	85.0 g
2026 (alternative)	–	Antam	±14,990,000	–	±2,116,235	85.0 g

Note: Implied price per gram = annual niṣāb ÷ 85. Pure-gold equivalent = 85 g × karat/24. Source: compiled and calculated from Zaenal et al. (2026).

The policy brief further shows how far the choice of gold type moves the threshold, from about IDR 14.99 million per month on Antam gold to IDR 12.80 million on 24-karat gold and IDR 7.64 million on 14-karat gold (Zaenal et al., 2026). This disparity shows that the choice of standard is inherently non-neutral because it directly influences the size of the muzakki base. A stringent standard based on 24-karat or Antam gold would restrict income zakat primarily to high earners; conversely, 14-karat gold extends the muzakki base to include part of the formal middle class without reducing the threshold as much as a silver-based standard would.

Two questions must be kept apart. The first is whether an alloy counts as gold. Under the Ḥanafī principle *al-ḥukm li al-ghālib* (a ruling follows the dominant element), a metal whose gold content exceeds half is treated as gold in full, so that 14-karat gold, at 58.33 percent purity (14/24), clearly meets the test, whereas 12-karat gold marks the limit of caution (*iḥtiyāṭ*), and 9-karat gold is classified under tradeable commodities (*ʿurūḍ tijārah*), which are subject to a different valuation scheme altogether (Zaenal et al., 2026). The second question, namely what quantity of gold the niṣāb requires, is where the positions diverge. Read with the Ḥanafī rule, 85 grams of 14-karat alloy already reach the niṣāb even though they yield only about 49.6 grams of pure gold, whereas schools that count only the pure content would require 85 grams of pure gold, a level close to the 24-karat threshold of about IDR 12.8 million per month. BAZNAS's choice thus carries the Ḥanafī answer to the first question over to the second, with additional support from the Mālikī emphasis on market acceptance (rawāj) of this karat grade (Zaenal et al., 2026). This is a defensible ijtihād, but it is a choice among positions, not the only reading. Contemporary fiqh scholarship within the Ḥanafī tradition adds perspective: the gap in value between gold and silver today is considerably broader than when this ruling was initially established. Consequently, the choice of metal as the basis

for niṣāb is inherently non- neutral in distribution — several classical and modern Ḥanafī scholars consistently regard silver, rather than gold, as the more dependable standard for tradeable wealth, primarily because its lower value tends to incorporate more wealth into zakat obligations and more directly benefits mustahik (Banawri & Forqanyar, 2026). The 14-karat reference also sits awkwardly with national quality standards. A metrological review of Standar Nasional Indonesia (SNI) 13-3487-2005, covering gold goods, and SNI 13-3771-1995, covering lower-grade gold goods, found that 13-, 14-, 15-, and 16-karat gold are not explicitly regulated under either standard — official coverage currently runs only from 33.33 percent to 99.99 percent purity (Setiawan et al., 2021). In other words, when BAZNAS's niṣāb policy references 14-karat gold as its calculation basis, it relies on a market category that falls outside Indonesia's national quality regulation — not on the pure (24-karat) gold standard that classical fiqh has always used as its benchmark. This finding does not undermine the fiqh legitimacy of using 14-karat gold laid out above. However, it flags a metrological gap that further technical regulation must close so the standard fits comfortably within the national quality framework that otherwise governs consumers. Seen as policy, 14-karat gold reads as a moderate compromise. It keeps gold as the fiqh category of reference while producing a *niṣāb* value that tracks the income structure of ordinary households more closely than 24-karat gold ever could. At roughly IDR 7.64 million per month, the 2.5 percent zakat owed by someone sitting right at the threshold comes to about IDR 191,000 per month — a modest figure in nominal terms. However, its real weight depends on household structure, number of dependents, debt repayments, education costs, healthcare costs, and regional cost of living.

This sensitivity to regional living costs warrants emphasis, since a single, nationally applied niṣāb figure interacts differently with wage and economic structures across regions. Maluku Province serves as a pertinent example. The May 2026 Laporan Perekonomian Provinsi Maluku [Maluku Provincial Economic Report] documents a 5. 16 percent growth in the province's economy during the first quarter of 2026, primarily driven by household consumption, investment, and government expenditure (Bank Indonesia, 2026). In this context, Maluku's minimum wage for 2026 is set at IDR 3,334,490, positioning the 14-karat niṣāb at approximately 2.3 times the minimum wage. Consequently, in Maluku, this standard does not directly apply to formal minimum-wage workers; instead, it applies to the formal middle class, including civil servants, lecturers, professionals, and salaried employees with relatively stable allowances.

Nevertheless, the fact that the 14-karat niṣāb exceeds the minimum wage does not imply that all individuals earning above this threshold possess genuine economic surplus. The Provincial Economic Report indicates that regional inflation remains predominantly driven by costs related to housing, water, electricity, household fuel, personal care, and healthcare. Furthermore, rising gold jewelry prices

contribute to inflation within the personal-care sector, an indirect effect stemming from gold's status as a safe-haven asset globally (Bank Indonesia, 2026). Gold thus functions on both sides of the economic ledger: it serves as the foundational basis for nişāb calculation and also acts as a price-pressure component that bears little relation to actual increases in household income. Collectively, these findings reinforce the argument against treating gold as a singular, static benchmark. Although 14- karat gold represents an improvement over 24- karat gold, it remains essential to interpret it alongside other socioeconomic indicators such as inflation, cost of living, minimum wage, household expenditure, and regional conditions to ensure that the nişāb it determines is not only valid in fiqh terms but also a reliable reflection of actual economic capacity.

Middle-Class Vulnerability and the Risk of Over-Inclusion

The third finding concerns exposure, in that changes to the nişāb standard fall most heavily on households near the middle-class threshold. This group underpins household consumption, contributes to tax revenue and drives social mobility, yet Indonesia's middle class is far from homogeneous: one segment enjoys stable income, savings and social protection, while the aspiring middle class contends with inflation, unemployment, health and education costs, and debt service.

The middle class is the segment most sensitive to changes in the nişāb precisely because its incomes cluster around the threshold, with poorer households sitting well below it and affluent ones well above. Moving the reference from 24-karat to 14-karat gold lowers the threshold from about IDR 12.8 million to IDR 7.64 million per month and places it in income decile 8 (Zaenal et al., 2026), so that a share of middle-class earners is likely to be brought into muzakki status. For zakat institutions, this shift broadens the collection base; for households, it reduces the income left for consumption, savings, and family investments. The targeting literature offers a useful frame here: any threshold-based eligibility mechanism, whether allocating benefits or imposing obligations, inevitably produces both inclusion and exclusion errors, and no single mechanism can be called definitively "best"; accuracy and cost always hinge on how the mechanism is designed and implemented (Devereux, 2017). That framework speaks directly to the central risk in *nişāb* policy: *over-inclusion* pulling in households that cross the threshold nominally but have not, in real terms, built the economic resilience the obligation assumes. A lower *nişāb* can raise collection, but if it lands on households with little fiscal room to spare, it risks becoming a new burden rather than a fair contribution. Set the threshold too high, conversely, and *under-inclusion* results, excluding households that genuinely have the capacity to contribute. Threading that needle is the real challenge of *nişāb* policy.

Table 2 shows how this exposure is distributed across household types. At the niṣāb income of IDR 7,640,144, a single earner living alone enjoys a per-capita income 12.84 times the poverty line, and zakat absorbs only 3.4 percent of the margin above the middle-class floor. That margin, however, narrows quickly as the household grows: for a couple with one child, zakat already absorbs 13.7 percent, and for a single-earner household of four, per-capita income drops to 3.21 times the poverty line, below the middle-class floor of 3.5, as it does for a five-member sandwich household (2.57 times). For these households, the obligation arrives before the household has reached the middle class at all, and since the average Indonesian household has about 3.8 members, this can hardly be dismissed as an edge case. The simulation does not, of course, show how many households are affected or how their spending changes; what it does show is that over-inclusion is structurally possible under the 2026 standard.

Table 2. Household Exposure at the 2026 Niṣāb Income (IDR 7,640,144/month)

Household type	Members	Income per capita (IDR)	×poverty line	BPS class	Zakat as % of buffer above middle-class floor
Single earner, living alone	1	7,640,144	12.84	Middle	3.4%
Couple, one earner	2	3,820,072	6.42	Middle	5.5%
Couple + 1 child, one earner	3	2,546,715	4.28	Middle	13.7%
Couple + 2 children, second earner at Maluku minimum wage	4	2,743,659	4.61	Middle	7.2%
Couple + 2 children, one earner	4	1,910,036	3.21	Aspiring middle	No buffer
Couple + 2 children + 1 parent, one earner	5	1,528,029	2.57	Aspiring middle	No buffer

Note: Poverty line IDR 595,242 per capita per month; middle-class floor = 3.5 × poverty line = IDR 2,083,347; zakat = 2.5% of gross income = IDR 191,004. Buffer = (income per capita – middle-class floor) × members. Source: authors' calculation from (Zaenal et al., 2026), (Direktorat Statistik Kesejahteraan Rakyat, 2025), and (Bank Indonesia, 2026).

Secondary data indicate that this structural possibility coincides with a weakening middle class. Data from Susenas, analyzed by the NEXT Indonesia Center, indicate that the "established" middle class has actually contracted by 5.6 million individuals over the past decade (2016–2025), decreasing from 52.3 million, representing over 22 percent of the population at its peak in 2017–2018, to 46.7 million, or 16.59 percent of the population as of March 2025. Conversely, the more structurally vulnerable "aspiring middle class" expanded by 27.3 million during the same period, presently comprising 142 million people, or 50.41 percent of the population. Even within the "established" middle class, only 63.19 percent possess a savings account, 39.9 percent of households reside in housing classified as substandard, and 79.27 percent rely on the subsidized 3-kg LPG canister designated for income deciles 1–4 (Next Indoensia, 2026). An

opinion column in Kompas further elaborates, observing that throughout 2026, the urban middle class and young professionals have experienced subtle pressure from employers manifested through reduced bonuses, frozen recruitment, and diminished benefits amidst a global economic slowdown—compounded by the burden of supporting both children and elderly parents simultaneously, characteristic of the "sandwich generation" (Prasetyo, 2026). These data do not demonstrate that any particular household is overburdened by zakat; rather, they suggest that income above the niṣāb is a weak signal of a robust household balance sheet. In maqāṣid terms, this sets the aggregate maṣlaḥah argument for a broader muzakki base against the rafʿ al-ḥaraj concern for households with limited fiscal room, and in our view neither prevails automatically. This picture tracks a broader diagnosis of Indonesia's middle class as structurally "squeezed" between redistributive policy aimed at the poor and market gains captured by the wealthy caught in a policy gap, ineligible for poverty-targeted assistance yet lacking the financial cushion of wealthier households, and correspondingly exposed to economic shocks (Indonesia et al., 2025). A survey of several hundred respondents reinforces this point, showing that middle-class vulnerability is genuinely multidimensional—spanning structural exclusion, public policy, health, and digitalization—with real potential to deepen inequality and restrict economic mobility without a more inclusive policy response (Damayanti et al., 2025).

This diagnosis extends beyond the domestic governance of zakat. Citaningati contends that productive zakat, when managed in accordance with Ibn ʿĀshūr's maqāṣid principles of *wasīlah* (means) and *maqṣūd* (end), can make a tangible contribution to the achievement of the Sustainable Development Goals (SDGs), rather than remaining a mere symbolic global commitment (Citaningati, 2024). Isman et al. reinforce this point from an institutional perspective, showing that Indonesian zakat institutions that incorporate a maqāṣid al-sharīʿah perspective into their programming tend to align more closely with SDG outcomes, particularly SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities) (Isman et al., 2023). Nonetheless, this alignment should not be interpreted naively as an inherently linear relationship. A niṣāb policy that reduces the threshold without appropriately calibrating for actual economic capacity, as the over-inclusion risk previously outlined illustrates, can easily work counter to the spirit of SDG 10: rather than diminishing inequality, such a policy risks merely shifting vulnerability from one group (mustahik) to another that is also fragile (middle-class muzakki), without leading to any substantive reduction in overall inequality. In essence, zakat's contribution to SDG 10 cannot be presumed solely from the nominal growth of the muzakki group or the funds collected; it must be empirically evaluated to determine whether that expansion genuinely draws on households with surplus economic capacity, rather than on households whose circumstances have shifted solely as a result of a technical adjustment to the niṣāb standard.

As a regional illustration rather than a representative case, Maluku shows the dilemma sharply. On one hand, the case for redistribution remains strong: the province's poverty rate, while declining, remains relatively high. Conversely, the regional economy relies extensively on household consumption and purchasing power. A lower niṣāb that compels the formal middle class to fulfill certain obligations must also consider that this same demographic underpins local consumption. Excessive reduction of their savings and non-essential expenditures through zakat policies can adversely impact household resilience and local consumption patterns. It is important to clarify that this perspective should not be interpreted as endorsing the view of zakat solely as an encumbrance. In Islam, zakat is recognized both as a spiritual duty and as a mechanism for fostering social solidarity. The pertinent question was never whether the middle class should share, but rather how to establish a standard of obligation perceived as equitable and proportionate. Those who have not yet reached the niṣāb retain full moral discretion to contribute via infāq and ṣadaqah. Consequently, the social finance system within Islam operates on two levels: zakat as a fundamental obligation for those attaining sufficiency, and infāq/ṣadaqah as voluntary charitable acts accessible to all, regardless of their capacity.

Maqāṣid, the Middle-Income Trap, and the Direction of Productive Redistribution

The fourth finding is that *maqāṣid al-sharīʿah* offers a sharper lens for evaluating *niṣāb* policy than a purely legal-formal reading ever could. The debate cannot simply stop at asking whether gold, silver, or an agricultural standard is defensible in fiqh terms. The more consequential question is whether the chosen standard actually delivers benefit and freedom from hardship in due measure.

On *maṣlaḥah* grounds, a lower *niṣāb* is defensible if it genuinely widens zakat collection and strengthens redistribution to mustahik, provided the obligation still falls on those who are truly capable, not simply on whoever crosses a nominal line, and provided *niṣāb* policy shields prospective muzakki from disproportionate economic strain. *Rafʿ al-ḥaraj*, in turn, demands that zakat policy avoid imposing hardship on households whose position remains genuinely fragile. This reading sits comfortably alongside the reorientation offered by contemporary Mālikī fiqh, which grounds the zakat base in *namāʾ*, the growth or productivity of wealth rather than in a rigid asset typology (Alqudah et al., 2026); applied to income *niṣāb*, that principle demands an assessment of real, sustained economic capacity, not simply an asset's nominal value at a single point in time.

Table 3a sets out the criteria, and Table 3b applies them to the 2026 standards. What emerges is that no standard performs well on all three indicators. Antam and 24-karat gold protect the reference household but, sitting in the top income decile, leave the muzakki base narrow, whereas the 14-karat

standard widens coverage to decile 8 (Zaenal et al., 2026) at the cost of leaving a single-earner household of average size below the middle-class floor. Nor is any of the gold-based standards predictable from year to year without a change of reference. (Zaenal et al., 2026).

Table 3a. Assessment Rubric for Nisāb Standards

Principle	Indicator	Strong	Moderate	Weak
Maṣlaḥah (M1)	Income-decile position of the nisāb (Puskas BAZNAS decile data)	Decile 7 or lower: broad muzakki base	Decile 8–9	Decile 10: narrow base
Rafʿ al-ḥaraj (H1)	Reference household (4 members, one earner) at the nisāb income	Middle class; zakat ≤ 10% of buffer	Middle class; zakat > 10% of buffer	Below the middle-class floor
Rafʿ al-ḥaraj (H2)	Year-on-year change in the nisāb value	Below 5%	5–10%	Above 10%, or kept low only by switching the reference

Table 3b. Evaluation of Nisāb Standards, 2026

Standard	Nisāb/month (IDR)	M1 coverage	H1 reference household	H2 predictability
Antam gold	±14,990,000	Weak (decile 10) [verify]	Strong (5.6% of buffer)	Weak, tracks gold price
24-karat gold	±12,800,000	Weak (decile 10) [verify]	Strong (7.2% of buffer)	Weak, tracks gold price
14-karat gold (BAZNAS 2026)	7,640,144	Moderate (decile 8)	Weak (3.21× poverty line)	Weak: 7% rise held down only by moving from 21 to 14 karat

The analysis also touches on a broader policy concern, the middle-income trap, which this study does not test. Gill and Kharas use the concept to describe economies that fail to move from middle- to high-income status (Gill & Kharas, 2007), and Ratnasari et al. find some indications of it in Indonesia (Ratnasari et al., 2023). At the household level, Nuryakin et al. report that only about one in three middle-class Indonesians move into the upper-income group, while 27 percent move down and 42 percent remain where they are (Nuryakin et al., 2023), and Jayadevan et al. underline the central role of human capital in upward mobility (Jayadevan et al., 2023). A nisāb that reaches households before they have built a margin for education and savings could, in principle, add to this stagnation; we raise this, however, as a concern for future research rather than as a finding.

Building on this analysis, the article proposes a maqāṣid-based nisāb review procedure. The procedure does not replace the classical gold standard but places it inside a routine that checks the resulting threshold against socioeconomic indicators, several of which, including income-decile position, already appear in BAZNAS's own research (Zaenal et al., 2026) without yet serving as formal criteria. It consists of five steps and is offered as a conceptual recommendation that requires empirical validation before adoption.

Step 1, fiqh anchor. The niṣāb remains 85 grams of gold at 2.5 percent, while the karat used to price it is chosen within a corridor of 14 to 24 karat on reasoning endorsed by the MUI Fatwa Commission, so that normative legitimacy is preserved.

Step 2, price smoothing. The gold price is taken as a 36-month moving average for the chosen karat rather than as a single-date price, which limits year-to-year swings (indicator H2) without any change of reference and gives prospective muzakki the predictable threshold that rafʿ al-ḥaraj requires.

Step 3, socioeconomic check, applied in order of priority. The first criterion is a household test: the niṣāb should not fall below the income at which a single-earner household of average size reaches the middle-class floor, that is, 3.5 times the poverty line multiplied by average household size (about IDR 7.92 million per month in 2026). The second is coverage, whereby, within the range that passes the household test, a lower niṣāb is preferred because it widens the muzakki base (M1). The third concerns regional cost of living and inflation, which are reported alongside the national figure for information but do not generate separate regional thresholds. The household test is placed first because, in line with the maxim darʾ al-mafāsid muqaddam ʿalā jalb al-maṣāliḥ, averting harm takes precedence over securing benefit.

Step 4, basic-needs safeguard. Muzakki whose households are larger than the reference size may deduct a fixed allowance for each additional dependent before the niṣāb is assessed, in line with the net-income approach (Qaradawi, 2007), so that over-inclusion is addressed directly without raising the threshold for everyone.

Step 5, institutions and timing. Puskas BAZNAS computes the indicators each year, the MUI Fatwa Commission reviews the fiqh corridor whenever the karat changes, and the BAZNAS Chair issues the decree after consulting MoRA. The method and figures are published [e.g., three months] before the decree takes effect, and the same figure applies to BAZNAS and LAZ alike.

Taken as a whole, this study's findings point to a genuine trade-off at the heart of income-zakat *niṣāb* standardization in Indonesia—between redistribution and protection. Widening the muzakki base can strengthen social benefit, but not at the cost of burdening households that have not yet built real economic resilience. Protecting the middle class, conversely, cannot be allowed to push *niṣāb* so high that zakat loses its redistributive force. The review procedure proposed here offers a middle path between redistribution and protection, although its thresholds and allowances remain illustrative and need to be validated with household-level data before they are adopted.

5. CONCLUSION

This study reaches four conclusions on BAZNAS's income zakat niṣāb read through maqāṣid al-sharīʿah. *First*, the debate has shifted from the validity of income zakat to the standardization of its niṣāb. *Second*, authority over the niṣāb is layered: while the 85-gram weight is a fiqh determination, the 2026 choice of 14-karat gold is a technical-administrative decision taken within a Ḥanafī-based corridor, one that reduces the pure-gold equivalent to about 49.6 grams and falls outside the SNI for gold goods. *Third*, household simulations show that at the 2026 niṣāb, single-earner households of four or more members fall below the BPS middle-class floor, which makes over-inclusion structurally possible, although the study does not measure its actual extent. *Fourth*, when assessed against explicit *maqāṣid* criteria, no gold-based standard performs well on coverage, protection and predictability at once.

Theoretically, the study gives the obligation side of zakat the same standing as distribution in maqāṣid analysis and shows how *maṣlaḥah* and *rafʿ al-ḥaraj* can be translated into measurable policy criteria. Practically, it offers BAZNAS a five-step niṣāb review procedure comprising a fiqh anchor, price smoothing, a household test, a basic-needs safeguard, and defined institutional roles with advance publication. The middle-income trap, meanwhile, is noted as a policy concern lying outside what this study tests.

Because the study rests on documents, secondary data, and simulations rather than on observation of households, its findings describe exposure rather than impact. Future research would do well to survey middle-class muzakki across regions in order to estimate how many cross the threshold and how zakat affects their disposable income, and to test the thresholds and allowances proposed in the review procedure.

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AUTHOR CONTRIBUTIONS

Author 1: Conceptualization, Methodology, Formal Analysis, Writing – Original Draft.
Author 2: Data Curation, Data Collection, Review and Editing.
Author 3: Supervision and Validation,
Author 4: Methodology and Editing.

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest related to the research, authorship, or publication of this article.

DATA AVAILABILITY

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

AI USE DECLARATION

Claude (Anthropic) was used to assist in drafting, language editing, and checking arithmetic in Tables 1–3. The use of the tool was limited to these supporting tasks; the research design, sources, interpretation, and conclusions are the authors' own. All AI-assisted output was critically reviewed and verified by the authors, who remain fully responsible for the accuracy, originality, and integrity of this article.

ETHICAL CLEARANCE

Ethical clearance was not required for this study because it used publicly available, non-identifiable secondary data and policy documents and did not involve human participants or procedures requiring formal ethical approval.

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