

The Effectiveness of the Productive Zakat Program on Improving Mustahik Welfare: A Case Study of BAZNAS Ponorogo Regency

Angelia Cantika Hermawan^{*1}, Chartalin El Maghfira², Rizqy Khoirudin³, Cahyo Rizki Pratama⁴

^{1,2,3,4}Universitas Muhammadiyah Ponorogo, Ponorogo, Jawa Timur, Indonesia.

Email: caritacantik@gmail.com

*Corresponding author : caritacantik@gmail.com

| 26

ARTICLE INFO

Article history

Received : 5 April 2025

Revised : 12 May 2025

Accepted : 30 Juny 2025

Keywords

Productive Zakat,

BAZNAS,

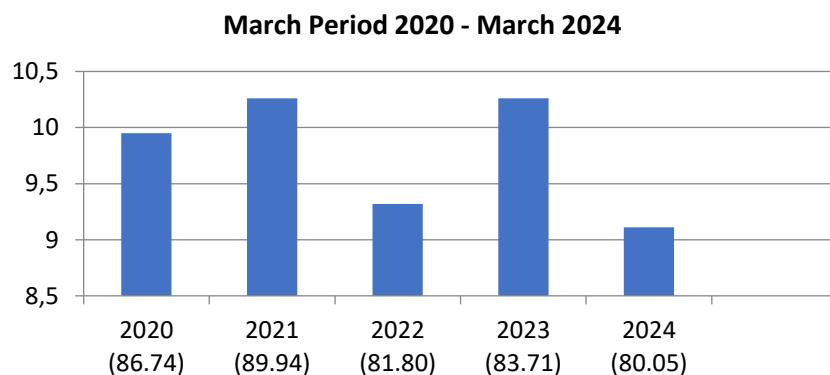
Mustachik History.

ABSTRACT

This study aims to examine the effectiveness of the productive zakat program on improving mustahik welfare: a case study of BAZNAS Ponorogo Regency. The research method used in this study is a qualitative method. The source of the data used is data from journals and other sources relevant to the research in order to learn, understand and educate the community. The results of the study show that the productive zakat program can improve the welfare of mustahik. BAZNAS Ponorogo, is one of the institutions that stands within the Ponorogo Regency government with the role of collecting ZISWAF which will be distributed to the community. BAZNAS itself has several programs including Ponorogo Makmur, Ponorogo Cerdas and Ponorogo Peduli. The three are in the BAZNAS program, which is one way to distribute ZISWAF funds that have the goal of the prosperity of Mustahik. The hope of the BAZNAS program is that, the more years go by, the more productivity of the BAZNAS program increases, as well as the more welfare of the Ponorogo mustahik can be achieved.

INTRODUCTION

The high level of poverty in Indonesia is an evaluation material for this nation. Poverty is a complex problem and is used to represent the welfare of the community, measure human development, and assess economic growth in a region. Poverty data collection is carried out by the Central Statistics Agency (BPS) using the National Socio-Economic Survey (Susenas) consumption module, both in urban and rural areas.



According to the Central Statistics Agency (BPS) of Ponorogo, during the period March 2020 – March 2024, the number of poor people in Ponorogo Regency increased by 6.23 thousand people, from

86.74 thousand people in March 2020 to 89.94 thousand people in March 2021. Meanwhile, the number of poor people decreased by 3.66 thousand people, from 83.71 in March 2023 to 80.05 in March 2024. Based on the percentage of poor people in Ponorogo Regency in a span of one year, it decreased by 0.42 points, from 9.53 percent in March 2023 to 9.11 percent in March 2024. With a large population and a significant poverty rate, efforts to reduce poverty are a top priority. One of the solutions that can be optimized is zakat.

Zakat is an obligation that must be fulfilled by a Muslim as the implementation of the third of the five pillars of Islam where the existence of zakat itself has the purpose of instilling faith values. Zakat activities have two main activities, namely collection and distribution. Matters related to the distribution of zakat must be more careful because the distribution has been clearly regulated in the Qur'an only for the 8 asnaf group. This must be an important concern for amil zakat who holds the mandate as in the Law on Zakat Management No. 23 of 2011. The purpose of this writing is to find out the effective way for Baznas to distribute productive zakat through the programs that have been made. The programs in Baznas Ponorogo are Ponorogo Smart, Ponorogo Makmur, and Ponorogo Peduli. The Smart Ponorogo Program is an initiative launched by the Ponorogo local government to improve the quality of education and community intelligence with the ZIS Fund. The main goal of this program is to provide better access to education, improve teacher competence, and facilitate the use of technology in learning in Ponorogo Regency.

Ponorogo Makmur is a program run by BAZNAS Ponorogo. This program is an example of the implementation of organizations to use donations of zakat, infaq, shodaqoh, and waqf to fight poverty and empower the economy of the ummah. This program is also an initiative launched by the Ponorogo local government to improve the welfare of the community through various sectors, especially economic and social.

Meanwhile, the meaning of the Ponorogo Peduli Program is an initiative program from BAZNAS Ponorogo Regency to help people in need through the distribution of zakat, infaq, and alms (ZIS). In addition, the goal is to provide support to vulnerable and needy community groups, such as orphans, the elderly, and people with disabilities (Rois and Candrakusuma, 2023).

LITERATURE REVIEW

Zakat

Zakat is one of the Islamic instruments used for the distribution of income and wealth. There are several zakat fitrah, zakat maal and professional zakat are expected to reduce the level of wealth inequality, besides that zakat can also be relied on as one of the mechanisms in overcoming the problem of poverty that occurs, through the productive zakat program. Zakat will be able to have a wider impact and cover all aspects of life, if the distribution of zakat is more directed to productive activities. Zakat is also one of the efforts to realize this, the pattern of distributing wealth from the rich (muzakki) to the poor (mustahik) zakat is an effective method for the equitable distribution of wealth. The purpose of zakat is to reduce the social gap between rich and poor, and strengthen brotherhood and solidarity in society. As well as providing hope and motivation to improve the quality of life, including access to education, health, and business opportunities (Pratama, 2015).

Improved Well-Being

Welfare in general refers to the condition of meeting material, spiritual, and social needs so that a person or group of people can live a decent life and develop themselves optimally. In the Islamic view, welfare does not only mean material wealth, but a balance between material and spiritual state obtained from existing resources. Social welfare is also understood as a planned process that involves social interventions to meet human needs and strengthen social institutions to improve the overall quality of life. Indicators of improving people's welfare include increased income, better family health, and economic investments such as savings. In addition, the improvement of welfare can also be seen from poverty alleviation, increasing the level of health, education, and community productivity. Welfare development includes economic growth, community care, and human resource development that supports sustainable development (Nikmah, 2014).

RESEARCH METHOD

This study uses a qualitative descriptive method with a case study approach. This approach was chosen in order to explore in depth how the productive zakat program in Ponorogo is carried out and how effective the program is in deceiving the mustahik economy (zakat recipients). The data sources used in this study include secondary data, reports from Laz amil Zakat, and literature related to the effectiveness of zakat in ponorogo as companion and research support materials. The Effectiveness Indicator is carried out by assessing the accuracy of the target of zakat recipients according to the mustahik criteria, increasing income and independence of mustahik after receiving assistance, evaluating and monitoring programs according to the established procedures.

RESULTS AND DISCUSSION

Program Implementation - Baznas Ponorogo Program

In order to alleviate poverty in the Ponorogo area, the three programs from Baznas Ponorogo have their own implementation in daily life. Ponorogo Makmur is a program that is included in the welfare sector with a system, namely interest-free business capital loans and capital assistance for poor businesses.

The Ponorogo Smart Program is a program that aims to improve the quality of education in Ponorogo Regency, help outstanding and underprivileged students to continue their education, and reduce the dropout rate. The form of this program is the provision of scholarships for various levels of education, ranging from elementary / MI to SMA/SMK/MA, the provision of education fee assistance such as registration fees, books, uniforms, and others as well as school package assistance in the form of school supplies, such as books, stationery, bags, and others. The hope that BAZNAS Ponorogo wants through this scholarship can help students to be able to go to school well (Diana, 2023).

The Ponorogo Makmur program is to help alleviate the poverty line and empower the productive economy of the Ummah such as Business Capital Assistance for Bathok Kelapa Waste Artisans, the handover of assistance at the Muneng Village Hall, Balong District, Ponorogo Regency on Sunday, October 15, 2023, and assistance for house surgery costs worth IDR 20,000,000 to Mr. Zulianto, a resident of RT.001 RW.001 Jogorejo Hamlet, Klepu Village, Sooko District, on Monday, August 28, 2023 (Baznas, 2023).

Challenges and Obstacles in the Implementation of the Ponorogo Baznas Program

Although many Baznas Ponorogo programs have been successfully implemented, there are still many challenges faced in the implementation of these programs. The main challenges include a lack of public trust in zakat institutions, difficulties in reaching remote areas, and a lack of accurate data that causes Baznas to find it difficult to determine the target of zakat distribution. Therefore, efforts that must be made to overcome these various challenges are to expand the network by using technology to reach remote areas, improve information or data management to be more accurate, and provide training and education to improve the quality of human resources.

CONCLUSION

The productive zakat program run by BAZNAS Ponorogo Regency has proven to have a positive impact on improving the welfare of mustahik. Through three main programs, namely Ponorogo Makmur, Ponorogo Cerdas, and Ponorogo Peduli, BAZNAS distributes zakat funds in the form of business capital assistance, education scholarships, and social assistance for vulnerable groups. This implementation is carried out directly in the community, such as through artisan business assistance, scholarships for underprivileged students, and house surgery programs. This entire program illustrates the seriousness of BAZNAS Ponorogo in utilizing zakat productively to empower the economy of the people and improve the living standards of the poor in a sustainable manner.

Although the implementation shows encouraging results, the implementation of the BAZNAS Ponorogo productive zakat program still faces various challenges. Some of the obstacles that arise include the lack of public trust in zakat management institutions, limitations in reaching remote areas, and difficulties in obtaining accurate mustahik data. This has an impact on the accuracy of the target in the distribution of zakat. Therefore, improvement efforts continue to be made by expanding the network through digital technology, strengthening data and monitoring systems, and increasing the capacity of the human resources involved so that the effectiveness of the program can continue to increase.

REFERENCES

Baznas. (2023). *Professional Zakat Movement*. Baznas Ponorogo. <https://baznasponorogo.or.id/>

Diana, A. N. (2023). Journal of Economics, Business and Accounting (JEBA) Volume 25 No 1 of 2023 ANALYSIS OF ZAKAT CORE PRINCIPLES (ZCP) AT THE NATIONAL AMIL ZAKAT AGENCY AT THE FORMER BANYUMASAS RESIDENCY. 25(1), 19–27.

Nikmah, S. A. (2014). Improving Community Welfare in the Economic Perspective of Imam Al-Ghazali (Case Study on a Small Tapioca Flour Industry in Gapuk Hamlet, Bulu Village, Semen District, Kediri Regency). IAIN Kediri, 1–23.

Pratama, Y. C. (2015). The Role of Zakat in Poverty Alleviation. Journal Of Islamic Banking and Economics, 1(1), 93–104.

Rois, A. K., & Candrakusuma, M. (2023). Ponorogo National Amil Zakat Agency (Baznas) in Growing the Economy and Education in the Community. Masharif Al Jurnal ..., 8(30), 246–256. <https://journal.um-surabaya.ac.id/Mas/article/view/19654>