

**THE EFFECTIVENESS OF THE UTILIZATION AND DISTRIBUTION OF  
PRODUCTIVE AND CONSUMPTIVE ZAKAT IN THE 5 PROGRAMS OF  
BAZNAS BATAM CITY (A CASE STUDY OF BAZNAS BATAM CITY**



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**Abstract**

This research investigates the effectiveness of the utilization and distribution of zakat across five key programs of BAZNAS Batam City: Batam Makmur, Batam Cerdas, Batam Sehat, Batam Taqwa, and Batam Peduli. The study employs several analytical tools, including the Allocation to Collection Ratio (ACR), Fishbone Diagram, and the CIBEST Model. Findings reveal that the Batam Makmur program has the lowest distribution rate at 7% when compared to the other programs. Based on ACR analysis, BAZNAS Batam City falls within the effective category, although the distribution of productive zakat remains suboptimal. The Fishbone Diagram highlights critical challenges, particularly related to human resources and the educational level of mustahik. Furthermore, the CIBEST Model indicates that zakat distribution contributes positively to the material and spiritual well-being of the mustahik. The study suggests enhancing mustahik education and adopting digital zakat distribution systems as key strategic improvements.

**Keywords:** Productive Zakat, BAZNAS, Effectiveness, ACR, Fishbone, CIBEST

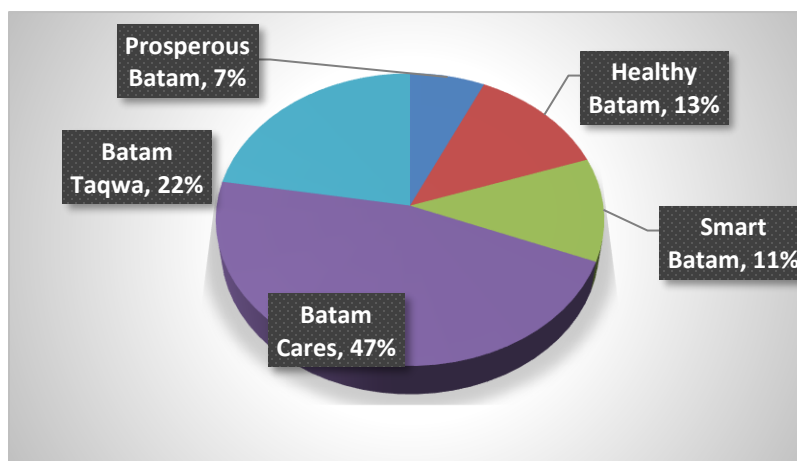
**INTRODUCTION**

The word *zakat* is derived from the word *zaka*, which is a verbal noun (*isim masdar*) and, etymologically, carries several meanings, including purity, growth, blessing, commendable, and increase. Terminologically, *zakat* refers to a portion of wealth that Allah commands to be given to those who are entitled to receive it. Zakat is defined as an asset that must be allocated by a Muslim or a Muslim-owned entity, according to religious rules, to be distributed to rightful recipients (Ardani et al., 2019). According to Al-Utsaimin Muhammad bin Salih (2008: 2), *zakat*, in linguistic terms, means increase and growth. In Islamic jurisprudence, *zakat* is a form of worship to Allah Ta'ala, carried out by giving a specific portion of wealth, which must be distributed according to Islamic law to certain eligible groups (Aziz et al., 2022). The *Badan Amil Zakat Nasional* (BAZNAS) of Batam City is the official and sole zakat management body established by the government through Presidential Decree No. 8 of 2001, tasked with collecting and distributing zakat, infaq, and sadaqah (ZIS) at the Batam City level.

BAZNAS Batam City has launched five flagship programs for zakat distribution: *Batam Makmur*, *Batam Cerdas*, *Batam Sehat*, *Batam Taqwa*, and *Batam Peduli*. However, there is a disparity in the distribution among these programs, with *Batam Makmur* receiving only 7% of the allocation. This study aims to evaluate the effectiveness of the distribution and offer improvement strategies using both quantitative and qualitative approaches, as illustrated in Table 1. and Figure 1. below:

**Table 1.**  
**BAZNAS Batam City Programs with Distribution and Utilization Percentages of Zakat in 2021, 2022, and 2023**

Years	Prosperous Batam	Healthy Batam	Smart Batam	Batam Cares	Batam Taqwa
2021	810,320,816	2,130,365,894	1,550,429,657	9,000,322,211	2,550,200,177
2022	1,774,436,501	3,347,801,784	2,930,800,835	9,092,080,072	4,360,755,800
2023	1,056,854,098	1,379,801,629	1,592,941,125	6,730,231,171	4,988,123,575
Presentase	7%	13%	11%	47%	22%



**Figure 1.**  
**BAZNAS Batam City Programs**

Based on Table 1. and Figure 1. above, which show the utilization and distribution of zakat, infaq, and sadaqah in the five BAZNAS Batam City programs over the past three years, it is evident that one program shows a distribution gap of less than 10%. The *Batam Makmur* program received only 7%, which is significantly lower and uneven compared to other programs such as *Batam Sehat* (13%), *Batam Cerdas* (11%), *Batam Taqwa* (47%), and *Batam Peduli* (22%). However, in terms of both productive and consumptive zakat distribution, there are still challenges and imbalances. It can be concluded that the distribution process across the five BAZNAS programs still leans more toward consumptive zakat. Therefore, the author presents the topic: “The Implementation of the Effectiveness of Productive and Consumptive Zakat Utilization and Distribution in the Five BAZNAS Programs (Case Study of BAZNAS Batam City)”, which is expected to significantly contribute to improving the management and future effectiveness of BAZNAS Batam City.

## REVIEW OF LITERATURE

The study of zakat utilization and distribution has become a central theme in the discourse on Islamic philanthropy, particularly in assessing the effectiveness of managing productive and consumptive zakat. Numerous scholars have explored the impact of zakat in reducing poverty, enhancing welfare, and promoting economic empowerment through structured distribution programs. Previous literature has emphasized the importance of institutional efficiency, such as that of BAZNAS, in managing zakat through targeted programs like economic empowerment (productive zakat) and social welfare (consumptive zakat). Studies using models like the Allocation to Collection Ratio (ACR), Fishbone Analysis, and the CIBEST Model have provided valuable insights into measuring effectiveness and identifying obstacles in zakat management. This review will explore key findings from past research relevant to the effectiveness of zakat distribution, particularly within the five flagship programs implemented by BAZNAS Batam City: Prosperous Batam, Healthy Batam, Smart Batam, Batam Cares and Batam Taqwa.

## RESEARCH METHOD

This research was conducted at the BAZNAS Office of Batam City, located at Ruko Graha Kadin Blok C No.9, Jl. Engku Putri, Batam Center, 29471. The study made use of both primary and secondary data. Primary data was obtained through direct observation of zakat operations, particularly focusing on data regarding the utilization and distribution of zakat for the years 2021, 2022, and 2023, as well as information on the five main programs implemented by BAZNAS Batam City. Secondary data was collected from existing documents and reports that relate to the research topic, including charts and statistical trends concerning zakat development. To support the data collection process, several methods were applied. These included observation for gaining firsthand insights into operational practices, interviews with relevant personnel to gather qualitative information, literature review to contextualize the findings within existing studies, and questionnaires to obtain structured data from selected respondents.

The process of data analysis involved several stages. Initially, the research identified the effectiveness of zakat utilization and distribution across the five BAZNAS programs, supported by relevant documentation. The next stage analyzed zakat distribution trends over the past three years. The findings from this analysis were then compared to the actual

implementation on the ground, using appropriate research methodologies to assess the alignment. Finally, the study identified key challenges or gaps in the distribution process and analyzed them using the Allocation to Collection Ratio (ACR) method to evaluate the productivity, efficiency, and overall effectiveness of zakat management.

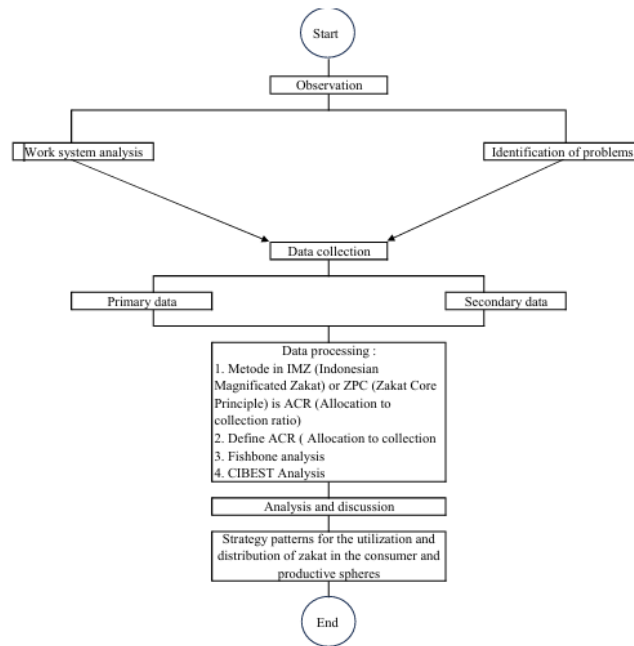
$$\frac{\text{Distribution of Zakat}}{\text{Zakat Collection}} \times 100\% = ACR$$

The Allocation to Collection Ratio (ACR) is classified into five effectiveness categories, namely:

- a) Highly Effective (ACR > 90%)
- b) Effective (ACR between 70% and 89%)
- c) Fairly Effective (ACR between 50% and 69%)
- d) Below Expectation (ACR between 20% and 49%)
- e) Ineffective (ACR < 20%)

After identifying the BAZNAS program with the lowest percentage of zakat distribution and collecting questionnaire data regarding the effectiveness of zakat utilization and distribution, the information is further verified using the Fishbone Diagram. This method helps pinpoint the root causes of inefficiencies and highlights areas that need to be strengthened for future strategic development. Following the identification of constraints through the Fishbone method, the analysis then continues with the CIBEST Quadrant Model, which evaluates the impact of zakat distribution on the material and spiritual well-being of *mustahiq* (zakat recipients). The results of this analysis determine whether the zakat programs have a significant effect on the recipients' lives. Based on this, targeted strategies are formulated through interviews to enhance the effectiveness of both productive and consumptive zakat utilization and distribution going forward.

**Problem Solving Framework (Flow Chart)**



**Figure 2.**  
**Flowchart**

**RESULTS AND DISCUSSION**

**Allocation to Collection Ratio (ACR)**

**Effectiveness of Zakat Distribution and Utilization from 2021 to 2023**

The distribution and utilization of zakat in 2021 reached 89% (Effective), in 2022 it increased to 94% (Highly Effective), and in 2023 it was recorded at 93% (Highly Effective). Regarding the budget allocated to the *Batam Makmur* program, in 2021, it amounted to IDR 810,320,816. There was a significant increase in 2022, with the *Batam Makmur* program receiving IDR 1,774,436,501 from zakat collection and fundraising. In 2023, the program received a budget of IDR 1,056,854,098 for zakat distribution and utilization. Although the *Batam Makmur* program showed budget growth, over the past three years, it still remained in the lowest category with only 7% of total allocation. This indicates the need to enhance the program's effectiveness through development and innovation. These findings are further illustrated in the table and chart below:

**Table 2**  
**ACR in the Distribution Sector from 2021 to 2023**

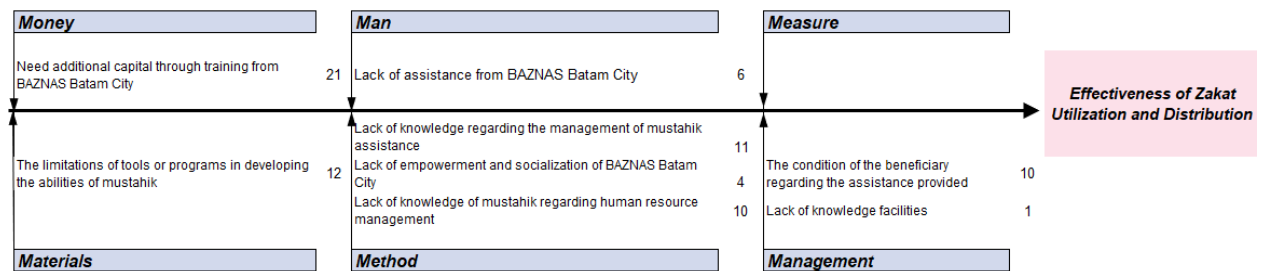
Years	Prosperous Batam	Healthy Batam	Smart Batam	Batam Cares	Batam Taqwa	ACR	Category
2021	810,320,816	2,130,365,894	1,550,429,657	9,000,322,211	2,550,200,177	89%	Effective
2022	1,774,436,501	3,147,801,784	2,430,800,835	8,592,080,072	4,360,755,800	94%	Highly Effective

Years	Prosperous Batam	Healthy Batam	Smart Batam	Batam Cares	Batam Taqwa	ACR	Category
2023	1,056,854,098	1,229,801,629	1,592,941,125	6,230,231,171	4,588,123,575	93%	Highly Effective
<b>Percentage</b>	<b>7%</b>	<b>13%</b>	<b>11%</b>	<b>47%</b>	<b>23%</b>		

However, in the distribution and utilization of zakat across the five BAZNAS Batam City programs, the use of zakat in a productive manner remains significantly lacking. This is evidenced by the disparity in percentage allocations among the programs: Batam Makmur (7%), Batam Sehat (13%), Batam Cerdas (11%), Batam Peduli (47%), and Batam Taqwa (23%). Although the overall zakat distribution and utilization in BAZNAS Batam City can be categorized as Highly Effective, its implementation remains Ineffective. This is primarily due to the imbalanced distribution percentages, particularly the low allocation for the Batam Makmur program, which requires greater attention and adjustment.

**Fishbone Diagram  
Zakat Distribution and Utilization**

The indicators that contribute to the decline in the effectiveness of zakat distribution and utilization are as follows:



**Figure 3.**

**Fishbone Diagram of Zakat Collection**

Based on the questionnaire previously distributed by the author, it was found that the implementation of the *Batam Makmur* program still requires follow-up actions in terms of providing knowledge and training to MSMEs that have received support. This includes areas such as MSME bookkeeping, fundraising, product packaging development, and identifying market directions for products to be sold both online and offline. Additionally, the *Batam Makmur* program has been found to be ineffective, as it received the lowest percentage allocation among the five BAZNAS Batam City programs over the past three years only 7%. Therefore, it requires special attention in order to fulfill the vision and mission of BAZNAS at the national, provincial, and city/district levels.

**Center of Islamic Business and Economic Studies (CIBEST) Method**

**CIBEST Analysis of Zakat Distribution and Utilization**

The results of the CIBEST method analysis show that each year there are noticeable changes influenced by the zakat that is distributed and utilized according to the needs of the *Batam Makmur* program. Although the impact is not highly significant, improvements are observed after assistance is provided through the *Batam Makmur* program. The comparison

of the effectiveness of zakat distribution and utilization over the past three years is presented in:

**Table 3**  
**Comparison of Zakat Distribution and Utilization in 2021, 2022, and 2023.**

Year	Material Poverty	Spiritual Poverty	Absolute Poverty	Welfare
2021	28 Families	1 Family	19 Families	2 Families
2022	8 Families	0 Family	21 Families	1 Family
2023	3 Families	0 Family	23 Families	13 Families

Based on the results of the questionnaire using the CIBEST method over the past three years, it is evident that there is still a lack of effectiveness across the five BAZNAS programs, particularly in the *Batam Makmur* program, which received the lowest score in terms of zakat distribution and utilization. Therefore, input from BAZNAS Batam City, zakat experts, and Zakat Ambassadors of Batam City is still necessary. Furthermore, based on the views expressed by the Chairman of BAZNAS Batam City, the Deputy Chairman II for Zakat Distribution and Utilization, the Head of the Batam Preachers' Association/Zakat Ambassador, and zakat experts in Batam, it is concluded that improvements in the effectiveness of zakat distribution and utilization especially within the *Batam Makmur* program are crucial. The author conducted interviews with these key stakeholders and summarized that the lack of success in the *Batam Makmur* program stems from the practice of providing aid without proper guidance or strategic market penetration following the assistance. Additionally, beneficiaries were not adequately equipped with financial record-keeping skills, which should have been part of structured MSME training programs provided by BAZNAS Batam.

Ideally, the *Batam Makmur* program should have several dedicated divisions focused on market empowerment, serving as platforms or bridges for supported MSMEs to grow. This includes forming a microfinance team and a mentoring and development team under the Zakat Distribution and Utilization division. These teams should be responsible for mentoring and auditing business operations after they receive assistance from BAZNAS Batam. Moreover, these efforts must be supported by placing competent, skilled, and experienced human resources who are capable of developing the MSMEs supported by BAZNAS Batam City.

## CONCLUSION

Over the past three years, the effectiveness of zakat distribution and utilization in BAZNAS Batam City, as measured by the Allocation to Collection Ratio (ACR), has shown positive results: classified as *Effective* in 2021 and *Highly Effective* in both 2022 and 2023. However, the practical implementation, particularly regarding productive zakat within the five core programs, remains unbalanced. The Batam Makmur program, intended to support economic empowerment, received only 7% of total allocation, significantly lower than Batam Peduli (47%) and Batam Taqwa (23%). The CIBEST method analysis reveals a decrease in material poverty and the elimination of spiritual poverty in 2022 and 2023. While

absolute poverty has declined due to increased funding, the number of mustahik families achieving full welfare defined as both materially and spiritually prosperous—also rose slightly, with four families reaching this status by 2023.

Fishbone diagram analysis identifies the lack of program effectiveness in Batam Makmur as stemming from limited follow-up training for supported MSMEs. Issues include weak financial literacy, poor packaging, minimal marketing support, and low-scale financial aid often used for basic needs rather than business development. These findings are echoed by BAZNAS Batam leaders and stakeholders. The chairman noted that funding remains skewed toward routine consumptive programs like Batam Peduli and Batam Taqwa. The Deputy Chair explained that Batam's high rate of extreme poverty influences this prioritization. The Zakat Ambassador added that BAZNAS's support for micro and small enterprises is insufficient to drive business growth. A zakat expert emphasized the need for better allocation of productive zakat and regular audits to ensure that assisted businesses are progressing after receiving support.

### **Suggestions**

It is recommended that BAZNAS Batam City conduct a more comprehensive assessment and strategic penetration across all five of its core programs, along with the various types of zakat it manages. This includes evaluating the impact of its zakat distribution and utilization efforts to ensure they align with the intended outcomes. Moreover, there is a pressing need to develop and innovate empowerment strategies for mustahiq, particularly within the *Batam Makmur* program. This should involve enhanced monitoring and tailored assistance to support mustahiq in growing the businesses funded by BAZNAS, with the goal of helping them transition from recipients to contributors (*munfiq*) in the future. Lastly, BAZNAS should prioritize improving the effectiveness of its zakat management internally. Strengthening internal systems and processes will serve as a solid foundation for expanding and optimizing zakat distribution and utilization at a broader, external scale.

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