

Harvesting Barakah: Evaluating The Success of The Agricultural Zakat Program from Ziswaf for Mustahik Farmers

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ABSTRACT

The concept of barakah (divine blessing) represents a fundamental value in the Islamic economic system, linking spiritual dimensions with social welfare. The study titled "Harvesting Barakah: Evaluating the Success of the Agricultural Zakat Program from ZISWAF for Mustahik Farmers" originates from the need to reexamine the role of agricultural zakat as an instrument of economic empowerment for the Muslim community, particularly for mustahik farmers. The agricultural zakat program managed from ZISWAF institutions functions not only as a means of wealth distribution but also as an effort to realize social justice, economic independence, and sustainability within the agricultural sector.

Introduction

Zakat, as one of the pillars of Islam, functions not only as a spiritual obligation but also as an economic instrument aimed at achieving justice and social welfare. In the agricultural sector, zakat plays a vital role in empowering mustahik farmers who face limitations in capital and market access. The National Board of Zakat (Baznas) in Indonesia manages agricultural zakat through the ZISWAF framework (Zakat, Infaq, Sadaqah, and Waqf) to enhance productivity and sustainability across the country. This study aims to evaluate the overall performance of Baznas' zakat programs at the national level and to examine whether the distribution of agricultural zakat funds has effectively reached mustahik farmers in South Kalimantan.

Formulation of the Problem.

1. To evaluate the performance of the Baznas zakat program by analyzing the fund distribution mechanisms and the overall effectiveness of the program?
2. To identify whether the distribution channels of agricultural zakat funds have effectively reached mustahik farmers in the South Kalimantan region?

This study focuses on the National Board of Zakat (Baznas) as the primary institution responsible for managing agricultural zakat programs in Indonesia. The first limitation of this research lies in evaluating the performance of Baznas' agricultural zakat programs targeting mustahik farmers across the country. The second limitation concerns the geographical scope, which is specifically focused on South Kalimantan, to examine whether the distribution of zakat funds and programs has effectively reached mustahik farmers in that region.

Research Methods

This study employs a mixed-method approach, combining both quantitative and qualitative methods to provide a comprehensive understanding of the implementation and outreach of the agricultural zakat program managed by BAZNAS. The quantitative approach is used to identify the extent to which mustahik farmers in South Kalimantan have received agricultural zakat funds, while the qualitative approach is applied to analyze BAZNAS's agricultural zakat programs at the national level based on official articles, publications, and institutional reports containing interview results and program documentation. The integration of these two approaches is expected to capture both the distribution aspect at the regional level and the policy and strategic dimensions at the national level.

The quantitative population of this research consists of all mustahik farmers residing in South Kalimantan. The sample was selected using a simple purposive sampling technique, with the sole criterion being farmers classified as mustahik zakat recipients. Quantitative data were collected to determine whether or not they had received agricultural zakat funds from BAZNAS.

Meanwhile, the qualitative data sources were derived from official BAZNAS articles and reports that include interviews, testimonies, and descriptions of agricultural zakat programs across Indonesia. These sources serve as the foundation for analyzing the system, performance, and strategies of zakat fund distribution at the national level.

Questionnaire (quantitative data): administered to mustahik farmers in South Kalimantan to identify their status as recipients or non-recipients of agricultural zakat distributed by BAZNAS.

Documentation (qualitative data): obtained through a review of official articles, publications, annual reports, and interview records released by BAZNAS concerning the implementation of agricultural zakat programs. These data are used to understand policies, distribution mechanisms, and program achievements at the national level.

Quantitative data were analyzed using simple descriptive analysis, which involved calculating the number and percentage of mustahik farmers in South Kalimantan who had received or not received zakat funds from BAZNAS.

Qualitative data were analyzed using content analysis, by examining BAZNAS's reports and publications to identify patterns, themes, and explanations regarding the effectiveness and strategies of agricultural zakat programs in Indonesia.

The results from both analyses were then integrated to provide a holistic understanding of the success of BAZNAS's agricultural zakat program, both in terms of fund distribution in South Kalimantan and the overall implementation of the program at the national level.

Result

Main Hypothesis (H1): Welfare Impact

We hypothesize that the allocation of Islamic socio-religious funds (ZISWAF) used as productive capital in the agricultural sector will successfully improve the standard of living and business independence of impoverished farmers. This assistance is expected to move beyond consumption-based support to create economic sustainability for the beneficiaries.

Supporting Hypothesis (H2): The Role of Mentoring

The program's success is presumed to depend not only on the capital provided but is also strongly influenced by robust coaching support (such as technical training and management skills). Structured mentoring is essential to help farmers develop their managerial capabilities, accelerating their transition from beneficiaries to donors (muzakki).

Conceptual Support and Journal References

These hypotheses are supported by the concept of productive Zakat as an instrument of empowerment, which has been shown to successfully increase the assets and income of mustahik across various sectors, including agriculture.

No.	Relevant Journal Source (Example)	Footnote	Relevance to the Hypothesis
1.	Sari, R. P., & Hidayat, Y. (2023). "Evaluasi Pendayagunaan Zakat Produktif Dalam Memperbaiki Ekonomi <i>Mustahik</i> Melalui Program Balai Ternak <i>Baznas</i> Siak." <i>Jurnal Ekonomi Syariah dan Bisnis</i> .	(Sari & Hidayat, 2023)	Supports H1, stating that productive <i>Zakat</i> plays a critical role in economic improvement and has the potential for continuous development by the <i>mustahik</i> .
2.	Rahman, A., & Budi, S. (2024). "Analisis Pengelolaan Zakat Pertanian dalam Pemberdayaan <i>Mustahik</i> (Studi Kasus <i>Takmir Masjid At-Taqwa</i> Desa Kolla)." <i>Jurnal Ilmiah Edunomika</i> .	(Rahman et al, 2024)	Supports H1, discussing how agricultural <i>Zakat</i> management can serve as business capital for the economic empowerment of its recipients.
3.	Purnomo, H., & Wulandari, S. (2023). "Evaluasi Program Penyaluran Dana Zakat, Infaq dan Shadaqah Kepada Pelaku Usaha." <i>Manajemen IKM, IPB Journal</i> .	(Purnomo et al, 2023)	Supports H2, emphasizing that the primary strategy must be intensive mentoring to ensure program recipients (business actors) become 'bankable'.

Supporting Hypothesis (H3): Zakat Fund Distribution in South Kalimantan for mustahik farmers

Description of Supporting Evidence/Data	Source Reference (Short URL)
Substantial Agricultural <i>Zakat</i> Potential: South Kalimantan holds a large agricultural <i>Zakat</i> potential, estimated at IDR 501.3 Billion (out of the total provincial potential of IDR 2.7-3.1 Trillion), indicating significant available funds for farmer empowerment.	(Selamet Mujahidin Sya'bani, 2024)
Focus on Productive <i>Zakat</i> : <i>Zakat</i> institutions like BAZNAS Kalsel distribute productive aid (e.g., liquid bio-fertilizer) through mentoring programs to increase <i>mustahik</i> farmers' crop yields.	(Raeihan Ramadhan, 2025)
Proof of <i>Mustahik</i> to Muzaki Success: There are real-world cases of mentored farmers successfully fulfilling their agricultural <i>Zakat</i> obligations themselves after receiving productive aid and assistance.	(BAZNAS Kalimantan Selatan, 2025)

Discussion

A. Literature Review

1. Definition of BAZNAS

The National Board of Zakat (BAZNAS) is the official and sole zakat management institution established by the Government of Indonesia through Presidential Decree No. 8 of 2001. It is mandated to collect and distribute zakat, infaq, and sadaqah at the national level. As an *amil* institution, BAZNAS is responsible for managing zakat based on Islamic principles, ensuring trustworthiness, justice, legal certainty, integration, and accountability. In carrying out its duties, BAZNAS cooperates with regional zakat boards and community-based zakat institutions (LAZ) to optimize the collection and distribution of zakat funds in accordance with the provisions of Islamic law and national regulations. (IAIN Kendari, n.d.)

2. Definition of ZISWAF

ZISWAF is an acronym for four major Islamic social finance instruments: Zakat, Infaq, Sadaqah, and Waqf. Each component carries distinct legal and operational characteristics. Zakat represents a compulsory obligation for eligible Muslims (those meeting the *nisab* threshold) to allocate a specific portion of their wealth to designated beneficiaries (*asnaf*). Infaq refers to voluntary financial contributions aimed at general welfare or social benefit without any fixed amount or time requirement. Sadaqah extends beyond material giving, encompassing all acts of kindness whether monetary or non-monetary intended for the good of others. Meanwhile, Waqf involves the permanent dedication of assets (such as land, money, or property) for religious or social purposes, where the principal remains preserved while its benefits continuously support public welfare. (Kiki, H.S. et al, 2024). ZISWAF collectively serves as a mechanism for wealth

redistribution, social empowerment, and sustainable development, integrating both economic and spiritual dimensions in the pursuit of social justice.

3. Definition of Muzakki and Mustahik

In the Islamic economic system, muzakki and mustahik represent two interrelated groups that embody the principle of social justice through zakat distribution. Muzakki refers to Muslims who have reached the nisab threshold and are therefore obligated to pay zakat from their wealth in accordance with Islamic law. Their role is not limited to fulfilling a religious duty, but also to contributing to social welfare and equitable economic development within the Muslim community. Mustahik, on the other hand, refers to the rightful recipients of zakat funds as identified in the Qur'an (At-Taubah: 60), which includes eight categories such as the poor (fuqara'), the needy (da'), and those striving in the cause of Allah (fi sabilillah). (Ali Murtadho Emzaed et al., 2025).

The relationship between muzakki and mustahik reflects the dynamic of economic redistribution aimed at reducing inequality and fostering social solidarity within the framework of Islamic social finance.

B. System and Stages of the ZISWAF Fund Distribution Program Implemented by BAZNAS for Mustahik Farmers

The distribution of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) funds by the BAZNAS (National Amil Zakat Agency) to Mustahik Farmers (recipients of zakat) is primarily focused on a productive and empowerment-based approach aimed at achieving economic independence, moving beyond mere consumptive assistance.

1. Key Distribution Programs for Mustahik Farmers

BAZNAS programs targeting mustahik farmers typically fall under major economic empowerment initiatives, such as:

Program Name	Focus and Scope	Reference
<i>BAZNAS Food Barn (Lumbung Pangan BAZNAS)</i>	Concentrates on staple commodities (e.g., Rice, Corn, and seasonal Horticulture). Assistance includes agricultural production facilities, training, ongoing mentoring, and marketing support for harvests, aiming to increase yield and income sustainably.	(Badan Amil Zakat Nasional, 2020) (Khasanah & Triatmo, 2025)
<i>Zakat Community Development (ZCD)</i>	A comprehensive community empowerment approach implemented in specific areas. The economic aspect often includes agricultural and livestock initiatives, alongside education, health, <i>da'wah</i> (preaching), and humanitarian programs.	(Badan Amil Zakat Nasional, 2020)
MSME	Supports <i>mustahik</i> farmers operating micro-scale agricultural businesses. The program provides training, capital	

Empowerment (<i>Pemberdayaan</i> UMKM)	assistance, and business guidance to enhance productivity and create jobs.	(Badan Amil Zakat Nasional, 2020)
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2. Stages of the Distribution Program (Zakat Empowerment Model)

The process of distributing ZISWAF funds through BAZNAS's productive programs is systematic and typically involves the following stages:

Stage	Activities and Focus Areas	Reference
a. Planning	Developing the program plan, including determining the location (usually areas with high agricultural potential and a concentration of <i>mustahiks</i>) and the specific commodity to be developed.	(Badan Amil Zakat Nasional, 2020)
b. Assessment and LFA (Logical Framework Approach)	Identification and Vetting of <i>Mustahiks</i> : <i>Amil (Zakat collectors)</i> conduct surveys and assessments to verify the eligibility of potential beneficiaries and determine whether they qualify for productive or consumptive assistance. Data Input: <i>Mustahik</i> data is recorded into the <i>BAZNAS</i> national system.	(Badan Amil Zakat Nasional, n.d.)
c. Implementation and Monitoring	Productive Aid: Distribution of <i>ZISWAF</i> funds as capital for business and productive facilities (<i>e.g.</i> , seeds, fertilizers, agricultural tools, or greenhouse facilities), rather than direct cash. Training and Mentoring: <i>Mustahiks</i> are required to participate in regular training (<i>e.g.</i> , cultivation techniques, financial record-keeping) and receive continuous, long-term mentoring from program facilitators, covering preparation to harvesting. Marketing Support: <i>BAZNAS</i> assists <i>mustahiks</i> in accessing markets to ensure optimal harvest absorption, sometimes through online channels or community buyers.	(Badan Amil Zakat Nasional, 2020) (Khasanah & Triatmo, 2025)

d. Program Evaluation and Impact Assessment	BAZNAS conducts regular evaluations to assess program success, measure the increase in <i>mustahik</i> income, and analyze the impact on economic independence. The ultimate goal is the transformation of the <i>mustahik</i> status into muzaki (<i>zakat</i> payer).	(Badan Amil Zakat Nasional, 2020) (Khasanah & Triatmo, 2025)
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3. Key Aspects of the Distribution System

The BAZNAS system emphasizes productive utilization of Zakat with several core aspects:

- **Mustahik Transformation:** ZISWAF funds are utilized as business capital and empowerment support to enable mustahiks to become economically independent and self-reliant. (Khasanah & Triatmo, 2025)
- **Professionalism and Sharia Compliance:** The distribution must be professional, trustworthy (*amanah*), adhere to Sharia principles, and maintain the trust of the Muzaki (*zakat* donors). (Badan Amil Zakat Nasional, n.d.)
- **Systematic Data Management:** Utilizing a dedicated system for inputting and managing mustahik data for the effective distribution and utilization of ZIS-DSKL (Zakat, Infaq, Sadaqah, and Other Religious Social Funds) nationally. (Badan Amil Zakat Nasional, n.d.)

C. Evaluation of the ZISWAF Zakat Program's Performance in Empowering Mustahik Farmers in Indonesia

1. Successful Agricultural Transformation of Mustahik Farmers: A BAZNAS Empowerment Model

The success story of Ujang Hamim, a BAZNAS-fostered farmer in Cimande Hilir Village, Bogor, is a tangible representation of the effectiveness of productive zakat empowerment programs within the agricultural sector. Through intensive mentorship from BAZNAS, Ujang successfully transitioned from traditional practices to more efficient farm management, notably by adopting optimal fertilization techniques and selecting superior seeds, which resulted in a significant increase in his corn and tuber crop productivity. The program's impact extends beyond mere cultivation, providing holistic support in managing production costs and marketing strategies. This comprehensive approach has better equipped Ujang to face agricultural challenges and achieve self-sufficiency, establishing him as a successful model of how ZISWAF funds can serve as social capital to enhance the welfare of smallholder farmers. (Badan Amil Zakat Nasional, 2025b)

2. The BAZNAS Food Barn Program Helps 80 Fostered Farmers Become Muzaki (Zakat Payers).

The National Amil Zakat Agency (BAZNAS) of Indonesia has demonstrated significant progress in rural economic empowerment through its Lumbung Pangan program. From 2022 to 2024, the initiative successfully transformed 80 farmers from zakat beneficiaries (*mustahik*) into zakat payers (*muzaki*),

indicating a sustainable shift in income and welfare. The program emphasizes agribusiness- based empowerment, encouraging farmers to develop productivity, product quality, and distribution networks. This achievement highlights the strategic role of zakat in supporting agricultural resilience and reducing rural poverty through sustainable economic inclusion. (Badan Amil Zakat Nasional, 2025c)

3. Successful Organic Farming Empowerment under the BAZNAS Food Barn Program

The success of Daman, a BAZNAS-fostered farmer in Cimanggu Village, Sukabumi, clearly validates the efficacy of the organic farming empowerment model within the BAZNAS Food Barn program. By cultivating a 0.4-hectare plot using well-managed manual methods, Daman achieved a maximum yield equivalent to 6 tons per hectare. This achievement demonstrates that the program effectively raises farmers' living standards by facilitating environmentally friendly, organic rice cultivation. Beyond the significant boost in productivity, Daman benefited from comprehensive support provided by BAZNAS, including training, production facilities, technology transfer, and market access, all of which collectively ensure the production of healthier, higher-value rice compared to conventional methods. (Badan Amil Zakat Nasional, 2025)

D. Analysis of the Coverage and Effectiveness of Zakat Fund Distribution to Mustahik Farmers in South Kalimantan

The data obtained through the distribution of questionnaires using a 1-5 Likert scale were analyzed to determine the level of respondent perception towards the indicators studied. The Likert scale was used with the following stipulations:

- a value of 1 indicates - Strongly Agree
- a value of 2 indicates - Agree
- a value of 3 indicates - Neutral
- a value of 4 indicates - Disagree
- a value of 5 indicates - Strongly Disagree

Subsequently, the most frequently occurring value (mode) was taken for each instrument question.

No.	Question Instruments	The Most Answer
1.	As a mustahik farmer, did you receive <i>ZISWAF</i> funds distribution from <i>BAZNAS</i> ?	(Strongly Disagree) — 100%
2.	The agricultural <i>zakat</i> program from <i>BAZNAS</i> has increased my household income?	(Agree) — 60%

3.	My financial condition has become more stable due to the agricultural <i>zakat</i> assistance?	(Agree) — 50%
4.	The agricultural <i>zakat</i> program from BAZNAS has helped increase the productivity of my land?	(Agree) — 50%
5.	The use of agricultural inputs provided by BAZNAS (such as seeds, fertilizer, or tools) has made farming more effective?	(Agree) — 50%
6.	The support from BAZNAS has reduced my overall farming production costs?	(Agree) — 50%
7.	Participation in the BAZNAS program has improved my management of agricultural expenses and enabled me to contribute <i>zakat</i> through ZISWAF?	(Agree) — 50%
8.	Since joining the agricultural <i>zakat</i> program, I have experienced greater happiness and gratitude, and I am able to distribute <i>zakat</i> to others through ZISWAF?	(Agree) — 60%
9.	I believe the agricultural <i>zakat</i> program brings <i>barakah</i> and positively impacts my family's life?	(Strongly Agree) — 40%

Based on the survey results of 10 respondents, it is known that none of the respondents received ZISWAF funds distribution from BAZNAS (National Amil Zakat Agency), but it was found that their perception of the agricultural zakat program, in general, remains positive, although to a limited extent. The majority of respondents believe that the agricultural zakat program implemented by BAZNAS has great potential in improving the welfare of farmers and the productivity of the agricultural sector in their region.

However, because the respondents have not yet experienced the direct benefits of the program, their level of confidence and positive assessment of the program's effectiveness tends to be lower and moderate. They generally assess that the assistance provided by BAZNAS in the form of agricultural inputs, training, and mentoring has the potential to

reduce production costs and improve the economic condition of farmers, but there is still a need to increase the distribution reach and transparency of fund channeling so that the benefits are more evenly distributed to mustahik (eligible recipient) farmers in South Kalimantan.

From the social and spiritual side, some respondents consider that the agricultural zakat program reflects the value of blessing (barakah) and can be a means of empowerment that has the value of worship, although they hope that BAZNAS will be more active in socializing the program to mustahik farmers who have not yet been reached in South Kalimantan so that they can feel the value of blessing and the benefits of the program.

Overall, the respondents' perception indicates that the BAZNAS agricultural zakat program is considered good in concept and objectives, but still requires wider access and more equitable distribution of benefits so that it can truly be felt by all unreached mustahik farmers in South Kalimantan.

Conclusion

The evaluation of the agricultural zakat program managed by BAZNAS under the ZISWAF framework demonstrates that the integration of religious social finance with agricultural empowerment holds significant potential in enhancing the welfare of mustahik farmers in Indonesia. Empirical findings from the national and regional analyses reveal that while several BAZNAS programs such as the Food Barn and Zakat Community Development initiatives have successfully transformed mustahik farmers into independent zakat payers (muzakki), the outreach of these programs in South Kalimantan remains limited.

Survey data show that although most respondents in South Kalimantan have not yet received direct assistance, their perception of the agricultural zakat program remains positive. They acknowledge its potential to improve income stability, productivity, and overall well-being. This indicates strong public trust and optimism toward the empowerment model promoted by BAZNAS.

Theoretically, the success of productive zakat depends not only on capital provision but also on continuous mentoring, market facilitation, and transparent fund distribution. These elements are essential to ensure long-term transformation from mustahik to muzakki, thereby fulfilling the broader objective of barakah linking economic growth with spiritual prosperity.

In conclusion, the agricultural zakat program has proven effective as a strategic instrument for social and economic empowerment when implemented comprehensively. However, to fully realize its barakah-oriented goals, BAZNAS and related institutions must expand program coverage, strengthen monitoring mechanisms, and enhance collaboration with local agricultural stakeholders, particularly in South Kalimantan. Such improvements will ensure that the spirit of zakat truly cultivates sustainable welfare and inclusive prosperity for mustahik farmers across Indonesia.

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