

Implementation of Productive Zakat Through the Angkringan Cart Program and Its Contribution to Mustahik Welfare: A CIBEST Perspective

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Article Info	Abstract
Article history: Received June 25, 2026 Revised June 27, 2026 Accepted June 29, 2026 Available online June 30, 2026 * Corresponding author email: adityakristanto585@gmail.com Keywords: CIBEST Model, economic empowerment, mustahik welfare, poverty alleviation, productive zakat	Introduction: Productive zakat serves as an important instrument for empowering mustahik and improving welfare through sustainable economic activities. This study examines the implementation of productive zakat distribution through the Angkringan Cart Program conducted by BAZNAS Ponorogo Regency and its contribution to improving mustahik welfare from the CIBEST perspective. Research Methods: A qualitative descriptive approach with a field research design was employed. Data were collected through interviews, observations, and documentation involving BAZNAS administrators and program beneficiaries. The data were analyzed through data reduction, data presentation, and conclusion drawing. Results: The findings show that the program is implemented through beneficiary selection, distribution of business facilities, monitoring, and mentoring. The program provides accessible business opportunities that support the economic empowerment of mustahik. Results indicate improvements in material welfare, reflected in beneficiaries' ability to meet basic needs such as food, clothing, housing, education, and healthcare. Beneficiaries also maintained positive spiritual conditions through regular religious practices and social participation. Based on the CIBEST framework, beneficiaries

	experienced a gradual shift from the Material Poverty Quadrant toward the Welfare Quadrant. Conclusion: The study concludes that the Angkringan Cart Program contributes positively to improving both material and spiritual welfare among mustahik.
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INTRODUCTION

Zakat is one of the most important instruments in Islamic economics that aims to achieve social justice, reduce poverty, and improve the welfare of society. As one of the pillars of Islam, zakat is not only a religious obligation but also a socio-economic mechanism that facilitates wealth redistribution from those who have financial capability to individuals who are entitled to receive assistance. Through proper management and distribution, zakat can contribute significantly to poverty alleviation and economic development, particularly among low-income communities. Therefore, zakat has become an essential component in supporting sustainable economic empowerment and enhancing the quality of life of mustahik.

In recent years, the management of zakat in Indonesia has experienced significant development. The utilization of zakat has shifted from a consumptive approach toward a productive approach. Consumptive zakat is generally distributed to fulfill immediate needs, whereas productive zakat is allocated to support income-generating activities that can improve beneficiaries' economic conditions in the long term. Productive zakat aims to empower mustahik by providing business capital, productive assets, training, and mentoring. Through this approach, mustahik are expected to become economically independent and eventually transform from zakat recipients into contributors to society.

As the official institution responsible for managing zakat in Indonesia, BAZNAS has implemented various productive zakat programs designed to support economic empowerment. One of the productive zakat programs implemented by BAZNAS Ponorogo Regency is the Angkringan Cart Program. This program provides beneficiaries with angkringan carts and supporting business facilities to help them establish or expand small culinary businesses. The program is expected to create sustainable economic opportunities and improve the welfare of mustahik through entrepreneurial activities.

The success of productive zakat programs should not only be assessed through increased income or financial gains. In Islamic economics, welfare encompasses both material and spiritual dimensions. Material welfare relates to the fulfillment of basic needs such as food, clothing, housing, education, and healthcare. Spiritual welfare, on the other hand, refers to the fulfillment of religious obligations and the maintenance of moral and social values. Therefore, a comprehensive assessment of welfare should incorporate both dimensions to reflect the broader objectives of Islamic economic development.

One model that is widely used to measure welfare from an Islamic perspective is the CIBEST (Center of Islamic Business and Economic Studies) model developed by Beik and Arsyianti. The CIBEST model evaluates welfare based on material and spiritual dimensions and classifies individuals into four quadrants: Welfare Quadrant, Material Poverty Quadrant, Spiritual Poverty Quadrant, and Absolute Poverty Quadrant. This model provides a comprehensive framework for understanding the impact of economic empowerment programs on the overall well-being of beneficiaries.

Several previous studies have demonstrated that productive zakat contributes positively to poverty alleviation, business development, and welfare improvement among mustahik. However, studies specifically examining the implementation of productive zakat through the Angkringan Cart Program at BAZNAS Ponorogo Regency using the CIBEST perspective remain limited. This gap highlights the need for further research to understand how productive zakat contributes to both material and spiritual welfare improvement among beneficiaries.

Therefore, this study aims to analyze the implementation of productive zakat distribution through the Angkringan Cart Program at BAZNAS Ponorogo Regency, identify the reasons for selecting the program as a productive zakat initiative, and examine its contribution to improving mustahik welfare based on the CIBEST perspective.

RESEARCH METHOD

This study employed a qualitative descriptive approach with a field research design. A qualitative approach was selected because it enables researchers to obtain a comprehensive understanding of social phenomena and explore participants' experiences in depth. The study focused on the implementation of productive zakat distribution through the Angkringan Cart Program conducted by BAZNAS Ponorogo Regency and its contribution to improving the welfare of mustahik.

The research was conducted at BAZNAS Ponorogo Regency. The subjects of this study consisted of BAZNAS administrators responsible for managing productive zakat programs and beneficiaries who received assistance through the Angkringan Cart Program. These informants were selected because they possessed relevant information regarding the implementation process, program objectives, and the impact of the program on beneficiaries' welfare.

The study utilized both primary and secondary data sources. Primary data were obtained directly through interviews and observations, while secondary data were collected from institutional documents, program reports, books, journal articles, and other relevant literature related to productive zakat and the CIBEST model. The use of multiple data sources was intended to enhance the credibility and comprehensiveness of the findings.

Data collection was carried out through observation, interviews, and documentation. Observation was conducted to examine the implementation of the Angkringan Cart Program and beneficiaries business activities. Semi-structured interviews were conducted with BAZNAS administrators and beneficiaries to obtain detailed information regarding program

implementation and welfare changes. Documentation was used to collect supporting evidence related to program activities and institutional policies.

Data analysis was conducted using the interactive model developed by Miles and Huberman, which consists of data reduction, data display, and conclusion drawing. Data reduction involved selecting and organizing relevant information obtained during the research process. Data display was conducted by presenting findings systematically to facilitate interpretation. Finally, conclusions were drawn based on patterns and relationships identified from the collected data. The study involved 7 informants, consisting of 2 BAZNAS administrators responsible for managing the Angkringan Cart Program and 5 productive zakat beneficiaries (mustahik) who participated in the program.

The interpretation of welfare improvement was conducted using the CIBEST framework. The analysis focused on material welfare indicators, including clothing, food, housing, education, and healthcare, as well as spiritual welfare indicators, including prayer, fasting, charitable giving, and social environment. Through this framework, the study examined changes in beneficiaries' welfare conditions before and after receiving productive zakat assistance.

RESULT AND DISCUSSION

Implementation of Productive Zakat Distribution Through the Angkringan Cart Program

The implementation of productive zakat distribution through the Angkringan Cart Program by BAZNAS Ponorogo Regency can be analyzed using the theory of productive zakat distribution proposed productive zakat can be distributed through a traditional productive model, namely the direct provision of productive assets or work equipment to mustahik to support income-generating activities. In this model, zakat is not merely distributed to fulfill short-term consumption needs but is utilized as productive capital that enables beneficiaries to improve their economic conditions and achieve greater self-reliance (Arif Mufraini, 2020).

Results of this study indicate that the Angkringan Cart Program reflects the traditional productive zakat distribution model. The assistance provided by BAZNAS consists of angkringan carts, supporting business equipment, and a certain amount of cash capital distributed directly to mustahik. These forms of assistance function as productive assets that support business activities and create opportunities for beneficiaries to generate sustainable income. As stated by Mufraini, traditional productive zakat may be distributed in the form of work equipment, business facilities, livestock, or other productive assets that can be utilized directly by beneficiaries to improve their livelihoods.

This approach demonstrates BAZNAS Ponorogo Regency's effort to optimize the economic function of zakat by transforming it into an instrument of economic empowerment. Rather than providing temporary assistance, the program enables beneficiaries to engage in productive economic activities. The angkringan cart serves as the primary business facility, while the cash assistance is used to purchase raw materials, additional equipment, and initial operational needs. This combination is particularly important because it addresses both physical and financial constraints commonly experienced by micro-entrepreneurs.

The findings also reveal that the program originated from the actual needs of mustahik. One BAZNAS informant explained:

“Initially, a mustahik submitted a request to BAZNAS because he already operated an angkringan business but had to rent the cart, which reduced his income. After receiving assistance, more beneficiaries began applying for angkringan cart support.”

This statement indicates that the program was developed in response to practical economic challenges faced by beneficiaries. The use of rented carts increased operating costs and reduced business profits. By providing carts as productive assets, BAZNAS helped beneficiaries reduce expenses and increase potential earnings. This finding supports Mufraini’s argument that productive zakat should be directed toward activities capable of generating long-term economic benefits for mustahik.

Another significant component of the program is the beneficiary selection process, which reflects the principles of effective productive zakat management. Before receiving assistance, applicants are required to submit proposals containing information regarding their economic conditions, business activities, and assistance needs. BAZNAS then conducts field surveys and verification to ensure that the assistance reaches eligible beneficiaries. One BAZNAS informant stated:

“We conduct surveys after applicants submit proposals coordinated through the village administration. We assess whether they meet the criteria established by BAZNAS so that the assistance is distributed to those who genuinely need it.”

Support from village authorities plays an important role in strengthening the accuracy of beneficiary selection because local officials possess direct knowledge of applicants’ socioeconomic conditions. This process ensures that productive zakat is distributed fairly, effectively, and in accordance with the objectives of economic empowerment.

The beneficiaries also acknowledged the existence of a rigorous selection process. One beneficiary explained:

“After completing the required documents, BAZNAS conducted a direct survey of my business location before the assistance was approved.”

This finding suggests that the distribution process is not solely based on administrative requirements but also involves direct verification to ensure accountability and proper targeting. Such an approach is essential because the success of productive zakat programs depends largely on selecting beneficiaries who possess both economic needs and the willingness to manage a business.

In addition to distributing productive assets, BAZNAS provides mentoring and monitoring activities. Beneficiaries who require guidance receive basic business training and assistance to improve their entrepreneurial skills. Furthermore, BAZNAS periodically visits beneficiaries to monitor business development and evaluate the effectiveness of the program. These activities demonstrate that the program is not limited to asset distribution but also incorporates continuous support mechanisms.

From the perspective of productive zakat theory, mentoring and monitoring play a crucial role in ensuring that productive assets generate sustainable benefits. Without proper

supervision, productive assistance may fail to achieve its intended objectives. Therefore, the monitoring conducted by BAZNAS serves as an important mechanism to evaluate business progress, identify challenges, and provide necessary support for beneficiaries.

Overall, the findings indicate that the Angkringan Cart Program represents an implementation of traditional productive zakat distribution as conceptualized by Arif Mufraini. The program combines productive assets, business capital, beneficiary selection, mentoring, and monitoring into a comprehensive empowerment strategy. Through this approach, zakat functions not only as a tool for wealth redistribution but also as an instrument for strengthening economic independence among mustahik. Consequently, the program contributes to improving beneficiaries' economic capacity and supports the broader objective of productive zakat, namely transforming mustahik into self-reliant members of society.

Implementation of Productive Zakat Through the Angkringan Cart Program and Its Contribution to Mustahik Welfare: A CIBEST Perspective

The study found that the Angkringan Cart Program was selected because it aligns with the socio-economic characteristics of the local community. Angkringan businesses require relatively low capital investment, are simple to operate, and have stable market demand. These characteristics make the business suitable for mustahik who have limited financial resources and business experience.

Furthermore, the program addresses one of the primary challenges faced by many mustahik, namely limited access to productive business assets. By providing business facilities and initial support, BAZNAS helps beneficiaries overcome barriers to entrepreneurship and create opportunities for sustainable income generation.

Economic Improvement of Mustahik Based on the CIBEST Perspective

The improvement of mustahik welfare through the Angkringan Cart Program can be analyzed using the CIBEST model developed. The CIBEST model measures welfare through two dimensions, namely material welfare and spiritual welfare. Material welfare is assessed based on the ability of households to fulfill basic needs, including food, clothing, housing, education, and healthcare. Meanwhile, spiritual welfare is measured through several indicators, such as the implementation of daily prayers, fasting, zakat and charitable giving, family environment, and participation in religious and social activities. According to the CIBEST framework, a household can be categorized into four quadrants: the Welfare Quadrant, Material Poverty Quadrant, Spiritual Poverty Quadrant, and Absolute Poverty Quadrant (Beik and Arsyianti, 2016).

a. Material Welfare Dimension

The findings indicate significant improvements in material welfare among beneficiaries after receiving assistance through the Angkringan Cart Program. Increased business income enabled beneficiaries to better fulfill their daily needs, including food consumption, clothing expenses, housing maintenance, educational costs, and healthcare services. Beneficiaries reported improved financial stability and greater capacity to support their families

The improvement in material welfare demonstrates that productive zakat can function as an effective mechanism for strengthening household economic resilience. The availability of productive assets allows beneficiaries to generate continuous income, thereby reducing economic vulnerability and dependency.

b. Spiritual Welfare Dimension

In addition to material improvement, the findings show that beneficiaries maintained positive spiritual conditions. Beneficiaries continued to perform daily prayers, observe fasting during Ramadan, participate in social and religious activities, and contribute to charitable activities according to their capabilities.

These findings indicate that economic empowerment through productive zakat does not diminish spiritual commitment. Instead, improved economic conditions may support greater peace of mind and enable beneficiaries to perform religious obligations more consistently. This reflects the holistic concept of welfare emphasized within Islamic economics.

CONCLUSION

This study examined the implementation of productive zakat distribution through the Angkringan Cart Program conducted by BAZNAS Ponorogo Regency and analyzed its contribution to improving mustahik welfare based on the CIBEST perspective. The findings indicate that the program has been implemented systematically through beneficiary selection, distribution of business facilities, monitoring, and mentoring activities. The program reflects the concept of productive zakat by utilizing zakat funds as productive assets that support sustainable economic activities and encourage greater economic independence among beneficiaries.

The study found that the Angkringan Cart Program was chosen because it is suitable for the socio-economic conditions of the local community. The business requires relatively low capital, is easy to operate, and provides opportunities for sustainable income generation. Through the provision of angkringan carts and supporting facilities, beneficiaries were able to develop small-scale businesses and improve their economic conditions. This demonstrates that productive zakat can be utilized not only to address short-term needs but also to create long-term economic opportunities for mustahik.

Based on the CIBEST perspective, the findings reveal improvements in both material and spiritual dimensions of welfare. Beneficiaries experienced increased income and greater ability to fulfill basic needs such as food, clothing, housing, education, and healthcare. At the same time, they continued to maintain religious practices and participate in social activities within their communities. The CIBEST analysis further shows that beneficiaries experienced a transition from the Material Poverty Quadrant toward the Welfare Quadrant, indicating an improvement in their overall well-being after receiving productive zakat assistance.

The findings imply that productive zakat can serve as an effective instrument for economic empowerment, poverty alleviation, and sustainable welfare development. Therefore, zakat management institutions should continue to strengthen productive zakat

programs through consistent monitoring, mentoring, and evaluation to maximize their long-term impact. Future studies are recommended to involve a larger number of beneficiaries and examine different productive zakat programs to provide a broader understanding of the role of productive zakat in improving mustahik welfare.

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