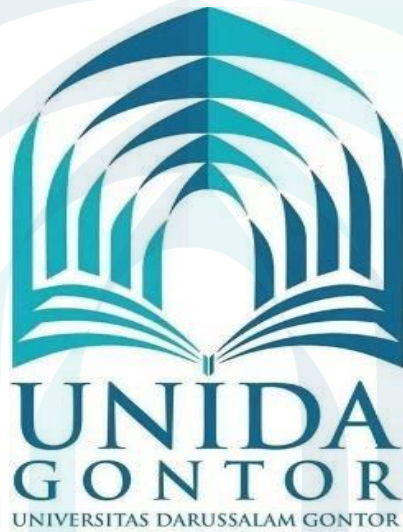


**THESIS**  
**EFFECTIVENESS OF ZAKAT DISTRIBUTION: A STUDY ON BAZNAS**  
**OGAN ILIR REGENCY**



**By :**

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**2025/1446**

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**UNDERGRADUATE THESIS**

**Submitted in fulfillment of the requirement for the degree of Bachelor of  
Economics**

**By :**

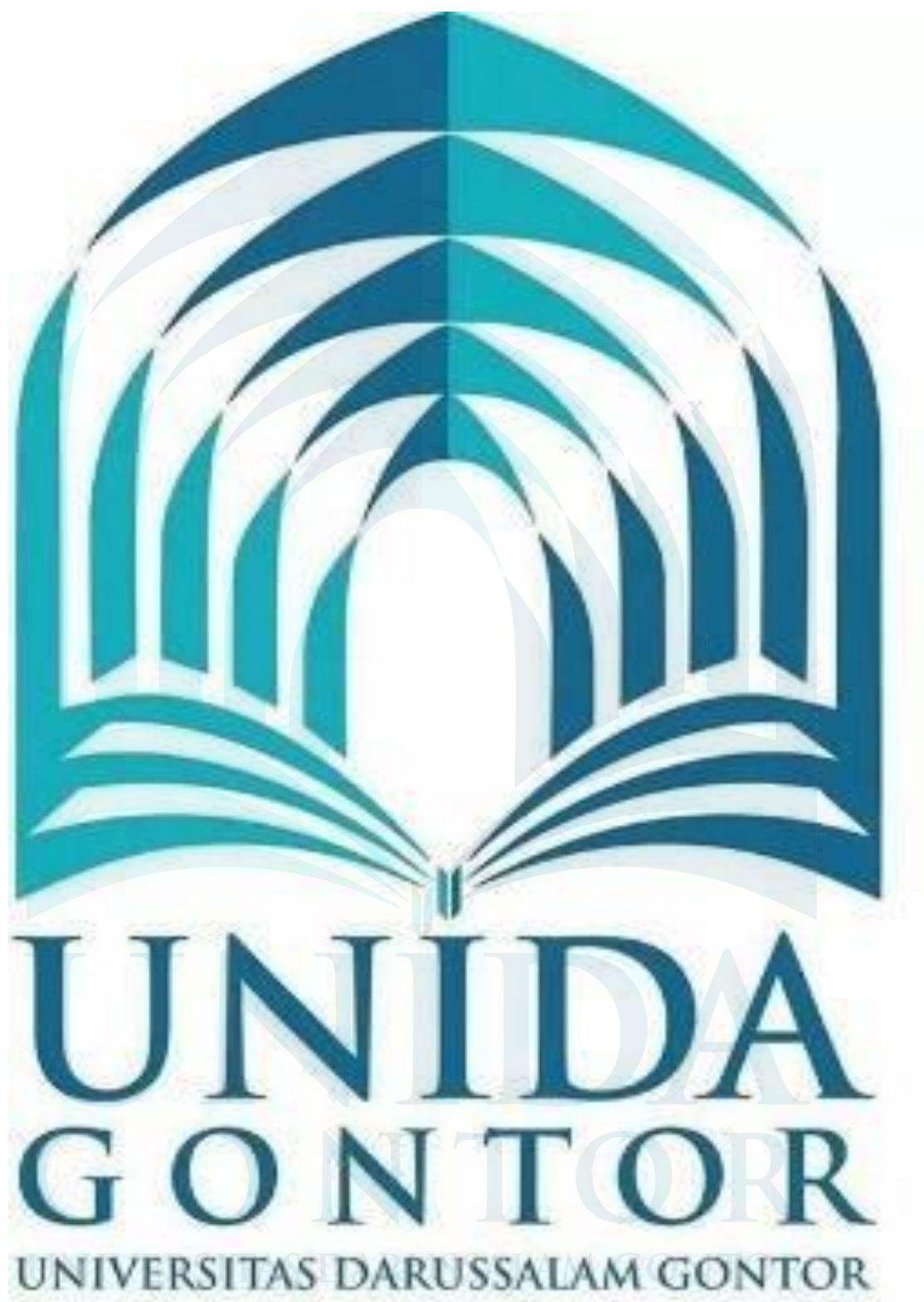
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**ABSTRAK**  
**EFEKTIVITAS PENDISTRIBUSIAN ZAKAT : STUDI PADA BAZNAS**  
**KABUPATEN OGAN ILIR**

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Penelitian ini bertujuan untuk mengetahui bagaimana efektivitas pendistribusian zakat pada BAZNAS Kabupaten Ogan Ilir dan bagaimana faktor pendukung dan penghambatnya. Penelitian ini menggunakan metode penelitian kualitatif deskriptif melalui pendekatan studi kasus. Pengumpulan data penelitian ini menggunakan triangulasi yang terdiri dari wawancara, observasi dan dokumen. Teknis analisis data dalam penelitian ini menggunakan metode deskriptif dengan pola pikir induktif, yaitu menjelaskan hasil penelitian mengenai fakta-fakta yang terjadi dilapangan yang kemudian dianalisis sesuai dengan teori-teori yang ada. Berdasarkan hasil penelitian, efektivitas pendistribusian zakat oleh BAZNAS Kabupaten Ogan Ilir, menurut perhitungan teori ACR, mencapai tingkat 85% (Efektif) pada tahun 2021, 83% (Efektif) pada tahun 2022, dan meningkat signifikan menjadi 154% (Sangat Efektif) pada tahun 2023. Sementara itu, menurut teori efektivitas yang dikemukakan oleh James L. Gibson, pendistribusian zakat oleh BAZNAS Kabupaten Ogan Ilir telah memenuhi lima indikator efektivitas, yaitu produksi, efisiensi, kepuasan, adaptasi, dan pengembangan. Dengan demikian, pendistribusian zakat pada BAZNAS Kabupaten Ogan Ilir dapat dinyatakan efektif. Adapun faktor-faktor yang mendukung pendistribusian zakat di BAZNAS Kabupaten Ogan Ilir meliputi dukungan regulasi, struktur organisasi yang jelas, database mustahik, jaringan kerja, dan sistem teknologi yang memadai. Sebaliknya, beberapa faktor penghambatnya mencakup rendahnya kesadaran masyarakat, kendala geografis, keterbatasan sumber daya manusia, kurangnya koordinasi antar lembaga, kendala teknis, tantangan budaya, keterbatasan anggaran, serta dinamika sosial dan ekonomi.

**Kata Kunci: *Efektivitas, Pendistribusian Zakat, BAZNAS***



**ABSTRACT**  
**EFFECTIVENESS OF ZAKAT DISTRIBUTION: A STUDY ON BAZNAS**  
**OGAN ILIR REGENCY**

Ahmad Farhul Amiq

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This study aims to determine the effectiveness of zakat distribution at BAZNAS Ogan Ilir Regency and the supporting and inhibiting factors. This research uses a descriptive qualitative research method through a case study approach. Data collection in this research uses triangulation which consists of interviews, observations and documents. Technical data analysis in this research uses a descriptive method with an inductive mindset, which explains the results of research on facts that occur in the field which are then analysed by existing theories. Based on the research results, the effectiveness of zakat distribution by BAZNAS Ogan Ilir Regency, according to the ACR theory calculation, reached the level of 85% (Effective) in 2021, 83% (Effective) in 2022, and increased significantly to 154% (Very Effective) in 2023. Meanwhile, according to the theory of effectiveness proposed by James L. Gibson, the distribution of zakat by BAZNAS Ogan Ilir Regency has fulfilled five indicators of effectiveness, namely production, efficiency, satisfaction, Adaptation, and development. Thus, the distribution of zakat at BAZNAS Ogan Ilir Regency can be declared effective. The factors that support the distribution of zakat at BAZNAS Ogan Ilir Regency include regulatory support, clear organisational structure, mustahik database, work network, and adequate technology system. In contrast, some of the inhibiting factors include low public awareness, geographical constraints, limited human resources, lack of inter-institutional coordination, technical constraints, cultural challenges, budget limitations, and social and economic dynamics.

**Keywords:** *Effectiveness, Zakat Distribution, BAZNAS*



DECLARATION

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Department : Islamic Economics  
Title : EFFECTIVENESS OF ZAKAT DISTRIBUTION: A STUDY ON  
BAZNAS OGAN ILIR REGENCY

I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Ponorogo, 21 Jumadil Akhir , 1446 H  
23 December , 2024 M

Author,



**Ahmad Farhul Amiq**  
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APPROVAL OF SUPERVISOR

To Honorable,  
**Dean of Faculty of Economics and Management**  
**University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*  
*Assalamu'alaikum Wr, Wb*

I certify that have supervised and read this thesis, written by:

Name : : Ahmad Farhul Amiq  
Registered No : : 422021411004  
Title : : EFFECTIVENESS OF ZAKAT DISTRIBUTION:  
A STUDY ON BAZNAS OGAN ILIR REGENCY

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

*Wassalamu'alaikum Wr, Wb.*

Ponorogo, 21 Jumadil Akhir , 1446 H  
23 December , 2024 M

Supervisor,



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NIY. 210846



**THESIS EXAMINATION COMMITTEE APPROVAL**

The examination committee declared that the thesis written by:

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STUDY ON BAZNAS OGAN ILIR REGENCY

It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman



Meichio Lesmana, M.E., AWPS., CSFT.

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Sheema Haseena Armina, S.E., M.SEI.

The Team of Thesis Examination

1<sup>st</sup> Examiner : Royyan Ramdhani Djayusman, S.H.I., M.A., Ph.D. (.....)

2<sup>nd</sup> Examiner : Sheema Haseena Armina, S.E., M.SEI. (.....)

### APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

Name : Ahmad Farhul Amiq  
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it is accepted as a fulfillment of the requirement for the degree of Bachelor Islamic Economics academic year 1445- 1446 H / 2024 - 2025 M.

Ponorogo, 28 Sya'ban 1446 H

27 February , 2025 M

Dean,

Faculty of Economics and Management



**Dr. Hartomi Maulana, M.S.c.**  
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**MOTTO**

"لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ"

*"You will not attain (complete) virtue until you spend some of the wealth you love."*  
(QS. Ali 'Imran: 92)

"إِنَّ فِي الْمَالِ لَحَقًّا سِوَى الزَّكَاةِ"

*"Verily in wealth there are rights (others) besides zakaah."*  
(HR. Tirmidzi, No. 659)

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Prayers and peace be upon to our Prophet, Muhammad SAW, and His family and companions. Hopefully, we are also categorized among those who deserve to gain *syafa'at* later on the Day of Resurrection. *Aamiin*.

Although this research is far from perfect, the researcher expects Allah SWT's pleasure in how everything has been conducted here. Moreover, this result of studies contributes to being self-useful and beneficial for others. Within this chance, the researcher would like to acknowledge the profound gratitude to:

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The author realizes that in making this final report there are still many mistakes, so I really hope for criticism and suggestions to be better in the future.

*Akhirul kalam, Jazakumullahu khoirul jaza*

*Wassalamualaikum Warahmatullahi Wabarakatuh*

Ponorogo, 31 Januari 2025 M  
1 Syaban ,1446 H

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