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MEASURING POOR AND NEEDY MUSTAHIK: BAZNAS PONOROGO'S METHOD VERSUS THE HAD KIFAYAH OF BAZNAS RI

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Abstract: The National Board of Zakat of the Republic of Indonesia (BAZNAS RI), through its Center of Strategic Studies, formulated the had kifayah (*ḥadd al-kifāyah*; sufficiency threshold) to identify prospective poor (*fakir*) and needy (*miskin*) *mustahik* so that zakat can be distributed appropriately across several dimensions of decent living. This study analyzes the differences and similarities between the measurement method of BAZNAS Ponorogo and the had kifayah and examines how these differences affect the classification of the poor and the needy. Research Methods: This study used a qualitative approach, combining a case study of BAZNAS Ponorogo Regency with document analysis of BAZNAS RI publications. Results and Discussion: The two methods differ in the dimensions used to measure poor and needy *mustahik* and in how they determine who qualifies as *mustahik*. Neither method distinguishes between the poor and the needy, and the criteria for determining who qualifies under each method differ substantially. Conclusion: Because both groups are assessed through a single prioritization system, the needy are vulnerable to not receiving assistance, as they are placed in the same group as the poor.

Keywords: Had kifayah, *mustahik*, poor and needy, targeting error, BAZNAS

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INTRODUCTION

Zakat is a socio-economic instrument of Muslims for the equal distribution of wealth so that Muslims can achieve prosperity (Purnama et al., 2023). Effective zakat management has a sustainable impact on its recipients (*mustahik*) (Rasool & Amran,

2017). Zakat management comprises two main stages: collection and distribution. To improve the welfare of *mustahik*, the management of zakat needs to be optimized at the distribution stage (Karunia & Amir, 2024). One challenge in distribution is inaccurate targeting (Liu et al., 2020). Some individuals are registered as *mustahik* but are, in fact, financially well-off (Hidayat, 2023). In Malaysia, for example, this sometimes occurs because recipients are selected on the basis of recommendations from other *mustahik* (Rohaizan et al., 2020). In addition, zakat may be distributed to the wrong targets because zakat management organizations (Organisasi Pengelola Zakat, OPZ) have not mapped potential recipients (Othman et al., 2018). Some OPZ distribute zakat only to people who appear poor or needy, without categorizing or measuring the intended recipients (Syakirin, 2025).

Inaccurate zakat distribution can have negative impacts on the institution (Nofiansyah & Pramono, 2024). These impacts range from a loss of trust among *muzakki* (zakat payers) to failure to achieve the OPZ's goal of alleviating poverty. Accurate *mustahik* targeting is as important as collecting zakat funds from *muzakki* (Busyro & Razkia, 2020). Before accurate distribution can be achieved, OPZ must first carry out measurement (Ali et al., 2019). Measurement serves to determine the criteria for prospective zakat recipients, enabling OPZ to determine more easily whether a person qualifies as a *mustahik* (Nazah & Amri, 2022).

In 2018, the Center of Strategic Studies (Pusat Kajian Strategis, Puskas) of BAZNAS RI published a book on the concept of had kifayah in Indonesia (Zaenal, 2018). The had kifayah is the minimum standard of sufficiency required for a person to live decently (Abd Muin et al., 2024). The concept originated at the Lembaga Zakat Selangor (LZS) in Malaysia and was subsequently adopted by BAZNAS RI. In the book, Puskas BAZNAS measures the standard of living of Indonesian families and explains the method for determining the value of the had kifayah. BAZNAS RI also regularly updates the value of the had kifayah (Zaenal, 2018) so that the adequacy standards reflect current conditions (Kinanti, 2019). The had kifayah is also used as one of the impact metrics in the National Zakat Index (Indeks Zakat Nasional, IZN). The introduction of the had kifayah formulated by BAZNAS RI has provided a new reference for OPZ in Indonesia, which can use the concept to measure prospective *mustahik*. However, OPZ often have their own ways of measuring *mustahik* (Sugandi & Bariyah, 2022). It is therefore possible that the had kifayah formulated by BAZNAS RI cannot be fully applied by every OPZ, because each OPZ has its own perspective on measuring *mustahik* (Haris et al., 2025). Each OPZ's knowledge and understanding of the study *of* the had kifayah can serve as a reference for *mustahik* measurement, whether through adjustment, comparison, or integration with the methods that each OPZ has used.

Research on the concept of had kifayah is an important area of study. Beyond clarifying the impact and implementation of the had kifayah, such research can enrich academic discussion of the concepts formulated by BAZNAS RI. For example, Abrori and Marom, in their study titled "*Determination of the* had kifayah *of Zakat and Extreme Poverty in the Socio-Economic of Asnaf*"(Abrori & Marom, 2025). applied the had

kifayah measurement method published by BAZNAS RI to calculate the had kifayah in Situbondo. Their study shows that the had kifayah published by BAZNAS RI has the potential to be applied in other regions. This study aims to examine the gap between locally applied measurement methods and measurement based on the had kifayah published by BAZNAS RI.

The had kifayah has also been compared with the Multidimensional Poverty Index (MPI) in Malaysia. Zailani and Abd Razak (2023), in their study titled "*Comparative Analysis of Had Kifayah and Multidimensional Poverty Index as Poverty Measurement in Malaysia*," found that the had kifayah tends to measure poverty in quantitative terms. Meanwhile, MPI is better able to reveal non-material dimensions of poverty. The study also suggested that the two methods should complement each other rather than one being chosen over the other (Zailani & Abd Razak, 2023). Building on this study, the present research also compares two methods, but these are applied within the same zakat institution at different levels (national and regency). This comparison is intended to contribute to the development of zakat organizations in Indonesia, where each organization may use a different method to measure poverty among *mustahik* (Ayuniyyah et al., 2022).

Based on the description above, this study explores how an OPZ measures its *mustahik*, particularly poor and needy *mustahik*. The gap between the had kifayah and local methods raises questions about the extent of this gap and about the differences and similarities between the two methods. Accordingly, this study compares the had kifayah formulated by BAZNAS RI with the method used by BAZNAS Ponorogo Regency and addresses the following questions: (1) What is the method of measuring poor and needy *mustahik* in BAZNAS Ponorogo Regency? (2) What is the method of measuring poor and needy *mustahik* based on the had kifayah of BAZNAS RI? (3) How do the differences between the two measurement methods affect the classification of poor and needy *mustahik*? The findings on both methods are then compared to identify the gap between them and its implications for zakat targeting.

Conceptual framework

Poor and needy *mustahik*

Mustahik are those entitled to receive zakat. This study focuses on two categories of *mustahik*: the poor (*fakir*) and the needy (*miskin*). According to three of the four Sunni schools of law (*madhhab*), namely the Shafi'i, Hanbali, and Maliki schools, the poor are persons who have no income to meet basic needs such as food, shelter, and clothing. They do not have enough wealth to provide for themselves and their dependents (Qardawi, 1999). This definition indicates that *fakir* refers to a severe economic condition in which a person lacks a business, a fixed income, and the means and ability to work; for example, a person may earn only two or three dirhams while needing ten. In other words, such a person can meet less than 50% of their needs (Nafi et al., 2024). In the had kifayah framework, the poor are those whose income is less than one-third of the had kifayah value (Zaenal, 2018). According to the Hanafi school, by contrast, the poor are those

whose wealth is below the *nisab*, or reaches the *nisab* but is still insufficient to sustain their livelihood (Qardawi, 1999).

According to the Shafi'i, Hanbali, and Maliki schools, the needy are people who have income or work but whose earnings are insufficient to meet their needs and those of their dependents, even if their wealth reaches or exceeds the *nisab* (Qardawi, 1999). The threshold of sufficiency varies according to place and time (Satori Ismail, 2018). A needy person is one whose assets or work cover part, but not all, of their needs; for example, a person who needs ten dirhams but can afford only seven. In other words, such a person can meet more than 50% but less than 100% of their needs (Mutmainnah, 2020). According to the Hanafi school, by contrast, the needy are people who have nothing to live on, such as income or support (Qardawi, 1999). The Hanafi definitions are thus the reverse of those of the other three schools: what the three schools consider "*fakir*," the Hanafi school considers "*miskin*," and vice versa (Qardawi, 1999). This framework is used to describe the concepts of the poor and the needy and to examine how each measurement method approaches them, ensuring that each method is assessed against its original purpose: identifying *mustahik* who are poor or needy.

The CIBEST model

CIBEST, named after the Center for Islamic Business and Economic Studies, is a model that measures both the spiritual and the material (economic) dimensions of well-being (Syauqi Beik & Arsyianti, 2016). It is also used to assess the condition of poor households with and without zakat assistance (Sukmawati et al., 2023). Its primary purpose is to measure the impact of zakat distribution (Yasin & Ariyani, 2022). This study employs the CIBEST model as a conceptual framework to analyze the measurement dimensions used for *fakir* and *miskin mustahik* by BAZNAS Ponorogo and in the had kifayah method of BAZNAS RI. The CIBEST model measures well-being according to sharia principles grounded in *maqasid al-shariah* (Karunia & Amir, 2024). It is rooted in *maqasid al-shariah*, particularly *hifz al-din* (preservation of religion) and *hifz al-nafs* (preservation of life), and offers a holistic approach to poverty measurement by integrating both material and spiritual dimensions (Syauqi Beik & Arsyianti, 2016). Unlike conventional poverty measures that focus solely on income or consumption, CIBEST recognizes that poverty in Islam is multidimensional, encompassing both physical needs and spiritual well-being (Syakirin, 2025).

The CIBEST model consists of two equally weighted dimensions. The material dimension is measured through five basic needs: food, clothing, housing, education, and health. These indicators are used to calculate the Material Value (MV), which compares household per capita income to the poverty line. The spiritual dimension is measured through five variables: prayer, fasting, zakat and *infaq*, household environment, and government policy. Each variable is assessed on a Likert scale, and the average score yields the Spiritual Value (SV) (Syauqi Beik & Arsyianti, 2016). The spiritual dimension relates not only to religious practices but also to the social environment and government policy, showing that poverty is not limited to the economic sphere (Guo et al., 2022).

The combination of these two dimensions produces four quadrants. However, the quadrant concept is not used here because this study compares the dimensions of the two methods. In this study, the CIBEST model serves as an analytical lens rather than a quantitative measurement tool. It is used to assess the extent to which the two *mustahik* measurement methods—BAZNAS Ponorogo and had kifayah—cover the material and spiritual dimensions of poverty (Syauqi Beik & Arsyianti, 2016).

Targeting errors

Coady, Grosh, and Hoddinott (2004) analyzed 122 antipoverty programs and identified two types of targeting errors: inclusion errors (including those who are not eligible) and exclusion errors (excluding those who are eligible). They argue that no targeting method is perfect; every method involves a trade-off between these two errors. The effectiveness of targeting depends on the ability to minimize both errors given available data and administrative capacity (Coady et al., 2004). Moreover, cost-effectiveness and accuracy depend not only on the method itself but also on how it is implemented in practice (Devereux et al., 2017).

In this study, these two concepts are used qualitatively to interpret the implications of differences between the two measurement methods. Inclusion error occurs when a household that is not eligible receives assistance. Operationally, an inclusion error is identified when a method's cutoff is so high, or its dimensions so broad, that households not considered poor by local standards or minimum needs would still qualify (Coady et al., 2004).

Exclusion error occurs when an eligible household does not receive assistance. Operationally, an exclusion error is identified when a method's cutoff is too low, or its dimensions too narrow, so that truly deprived households are excluded. There is always a trade-off, that is, a balance, between these two errors. Coady et al. emphasize that reducing one type of error often increases the other. A method that is very strict (low threshold, narrow dimensions) will have low inclusion error but high exclusion error. A method that is very inclusive (high threshold, broad dimensions) will have low exclusion error but high inclusion error (Coady et al., 2004).

METHODS

Research type and approach

This study employed a qualitative comparative case study of BAZNAS Ponorogo combined with document analysis of BAZNAS RI publications. The selection of these two locations was based on differences in the methods used to identify the poor and the needy at the same zakat institution but at different levels. It is a form of *field research* designed to identify specifically and clearly how poor and needy *mustahik* are measured at BAZNAS Ponorogo Regency. Data were collected directly in the field to obtain valid information on this method, while document analysis was used to examine the had kifayah concept of BAZNAS RI.

The study did not use statistical analysis; instead, it collected, analyzed, and interpreted verbal data. Documentary data were also collected, consisting of BAZNAS

Ponorogo documents on the measurement of poor and needy *mustahik* and the literature *on* the had kifayah published by BAZNAS RI. The accuracy of the data was verified through triangulation across informants and data sources. The data were analyzed using the Miles and Huberman approach in three steps: data reduction, data display, and verification.

Data and data sources

Primary data were obtained directly from the research site. Data on BAZNAS Ponorogo's method of measuring poor and needy *mustahik* were collected through direct interviews. The informants were the Deputy Chairman IV for General Affairs and the Chief Executive of the BAZNAS Program of Ponorogo Regency.

Secondary data were obtained from records and documents. Documents on how BAZNAS Ponorogo measures prospective *mustahik* were used to answer the first research question. Data on the BAZNAS RI method were collected from three publications, Kajian Had Kifayah, Penyesuaian Nilai Had Kifayah 2024, and Penyesuaian Nilai Had Kifayah 2026, and from the measurement indicators in the had kifayah application available on the BAZNAS RI website. These data were used to answer the second research question on the method of measuring *fakir* and *miskin mustahik* based on the had kifayah.

Data collection techniques

The first technique was interviewing. Interviews were chosen because data on the research object were not publicly available and because they yield comprehensive descriptive data, enabling the researchers to explain systematically how poor and needy *mustahik* are measured. Each interview comprised three parts: (1) the definitions of *fakir* and *miskin* used by BAZNAS Ponorogo; (2) how BAZNAS Ponorogo measures and determines the poor (*fakir*) and the needy (*miskin*); and (3) BAZNAS Ponorogo's knowledge of and response to the had kifayah concept in general and the had kifayah of BAZNAS RI in particular. Each interview was conducted in a single 90-minute session, recorded, and transcribed.

The informants were the Deputy Chairman IV for General Affairs and the Chief Executive of the BAZNAS Program of Ponorogo Regency. The information gathered from Deputy Chairman IV concerned BAZNAS Ponorogo's understanding of the poor and the needy as beneficiaries. This was important for standardizing the definitions of these concepts. The Deputy Chairman IV was also asked about the concepts and methods employed by BAZNAS Ponorogo. These questions covered the criteria for classifying beneficiaries as poor or needy and the basis on which BAZNAS Ponorogo determines whether an individual is classified as poor. The interview with the Chief Executive explored the same topics, supplemented by experience from field conditions.

The second technique was documentation, covering written and visual materials related to the research problem. Documentary data were used to cross-check the interview data. The document obtained from BAZNAS Ponorogo was the *mustahik* application form, which sets out the eligibility criteria for prospective *mustahik*. In addition, data were drawn from BAZNAS RI publications on the had kifayah as its method of measuring

poor and needy *mustahik*. This literature *on* the had kifayah was used both as descriptive data and as the basis for comparing the two methods.

Data analysis technique

The data were analyzed using the Miles and Huberman technique, which comprises data reduction, data display, and verification. First, data reduction involved compiling all data provided by each informant. All interview transcripts, field notes, and documents (*mustahik* forms, internal guidelines, and the had kifayah book) were read repeatedly. The data were then narrowed to segments explaining the measurement logic, such as criteria, indicators, legal basis, procedures, priorities, and implementation.

Second, the data were displayed in comparative matrices and thematic narratives. A comparative matrix was constructed to place the two methods side by side across four aspects: foundation, contextualization, assessment, and implementation. Each cell not only describes the practice but also includes an interpretive note explaining the underlying reason. This display made the patterns in the data easier to group.

Third, verification was carried out by checking the consistency of the data across the two sources, namely interviews and documentation. The analyzed and mutually complementary data were used to draw conclusions on how each method assesses poor and needy recipients. Only after these assessments had been verified were the two methods compared. The comparison was used to determine whether the BAZNAS Ponorogo method is consistent with, extends, or diverges from the had kifayah concept of BAZNAS RI.

Method limitations

First, the study is limited to two key informants at BAZNAS Ponorogo. While this may be seen as a limitation, the selection was purposeful. The two informants represent the policy-making level (Deputy Chairman IV) and the implementation level (Chief Executive). Thematic saturation was achieved for the main research questions, as both informants consistently described the same measurement dimensions and procedures, and no new themes emerged from the second interview.

Second, the two methods could not be cross-examined using the same prospective *mustahik* because their implementation differs substantially: the data required by one method cannot be applied to the other. For example, BAZNAS Ponorogo uses building area as an indicator. There is no indicator in the had kifayah criteria that assesses building size. Conversely, the had kifayah criteria include the number of family members enrolled in school, whereas BAZNAS Ponorogo only uses the head of household’s educational level as an indicator.

RESULT AND DISCUSSION

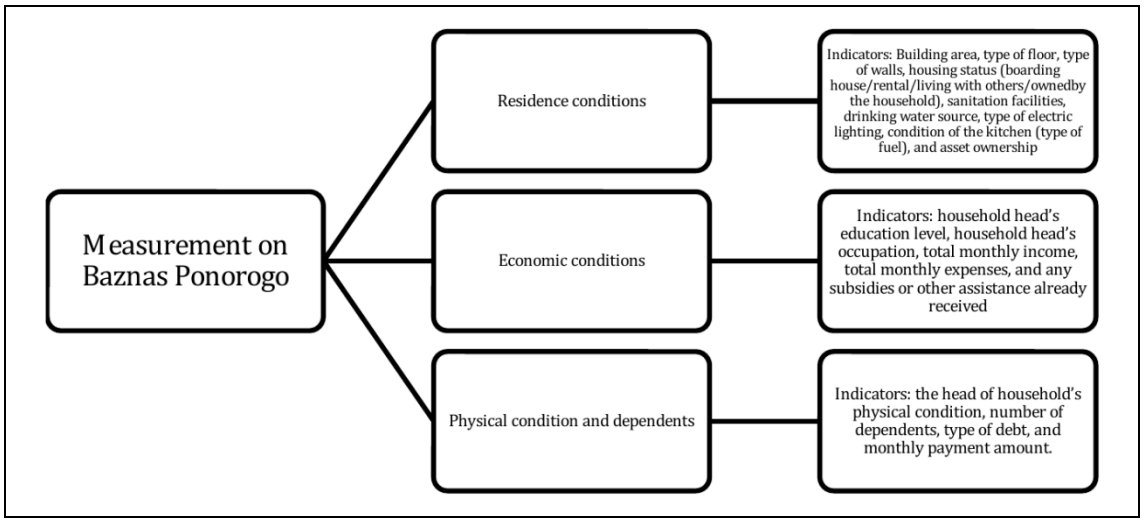
This section compares the two methods of measuring poor and needy *mustahik* across four aspects: the measurement basis, the contextualization of the poor and the needy, assessment and prioritization, and the implementation of the measurement method. These aspects were selected based on the common outline of the data obtained and make the comparison easier to categorize and interpret.

Measurement basis

The first aspect analyzed is the basis of the measurement methods used by BAZNAS Ponorogo Regency and the had kifayah method formulated by BAZNAS RI. The two methods share a fundamental similarity: both view poverty as a multidimensional phenomenon that cannot be measured by income alone (Liu et al., 2023). Had kifayah of BAZNAS RI are grounded in the principles of *maqasid al-shariah* (Zaenal, 2024). These comprise *hifz al-nafs* (preservation of life), *hifz al-mal* (preservation of wealth), *hifz al-'aql* (preservation of intellect), *hifz al-nasl* (preservation of lineage), and *hifz al-din* (preservation of religion). As for BAZNAS Ponorogo, our informant stated that its approach is also based on the *maqasid al-shariah*. However, we did not find any dimensions or indicators that directly refer to *hifz al-din* (preservation of religion).

BAZNAS Ponorogo measures poverty across three dimensions, as shown in Figure 1.

Figure 1. Dimensions used by BAZNAS Ponorogo to measure poor and needy *mustahik*

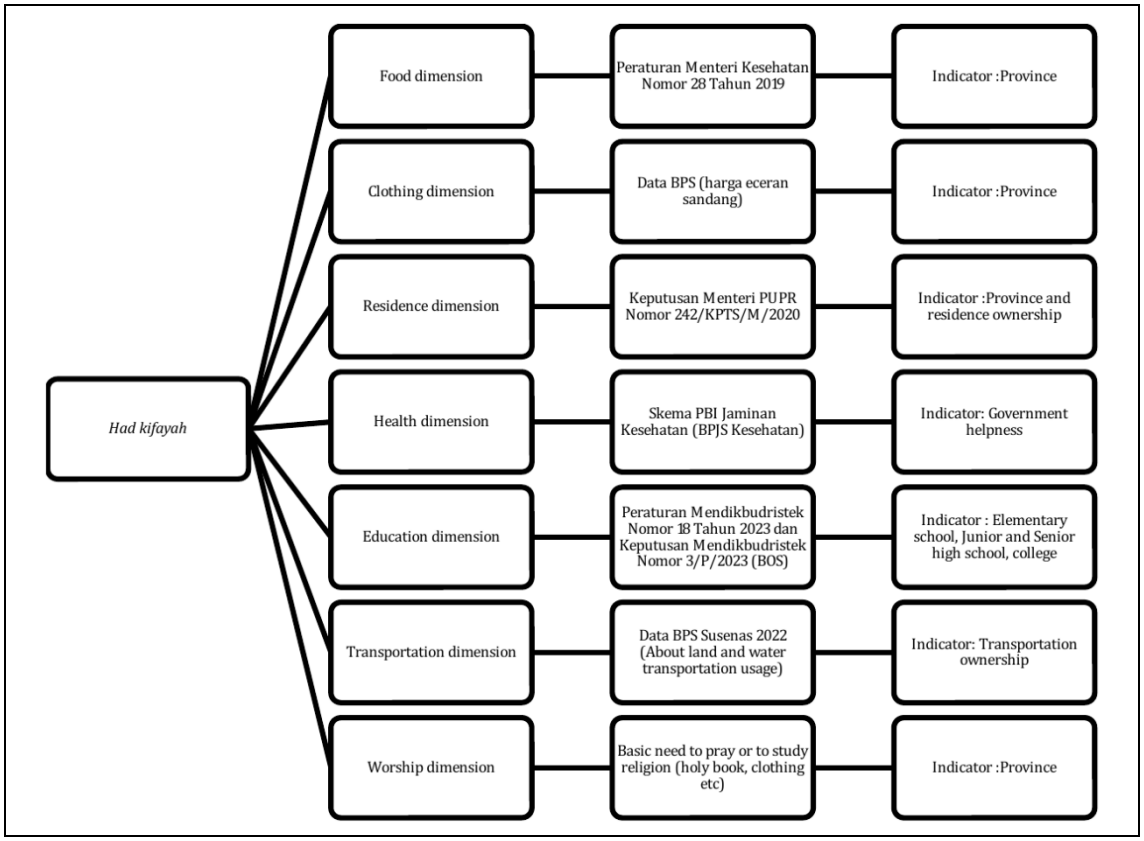


Source: BAZNAS Ponorogo *mustahik* application form (BAZNAS Ponorogo, 2025)

The three dimensions above were developed by BAZNAS Ponorogo. Consequently, the components of these dimensions and their indicators are not derived from other poverty measurement concepts, such as the BPS Poverty Line, the Multidimensional Poverty Index, or others. Nevertheless, in the process of assessing potential *mustahik*, BAZNAS Ponorogo is open to using poverty measurement results from other institutions, such as the BPS or the Social Affairs Office. In the interview, Deputy Chairman IV stated that one indicator of poverty is an income below the poverty line of Statistics Indonesia (Badan Pusat Statistik, BPS), cited as IDR 600,000 per capita per month in 2025 (Diana, personal communication, November 13, 2025). However, this figure is inaccurate: IDR 600,000 per capita per month is the national poverty line, whereas the poverty line for Ponorogo Regency is IDR 428,183 per capita per month. The latter figure has been applied in the BAZNAS Ponorogo assessment form as the monthly income indicator under the economic dimension (Badan Pusat Statistik Ponorogo, 2026).

Meanwhile, BAZNAS RI uses seven dimensions to measure the poverty levels of the *mustahik* who fall into the categories of the poor and the needy. The dimensions and their indicators are shown in Figure 2.

Figure 2. Dimensions of the had kifayah



Source: Zaenal (2024)

The seven dimensions of the had kifayah were selected on the basis of basic needs and the minimum requirements for a decent standard of living (Ismail et al., 2022). These dimensions are derived from, and directly represent, the five objectives of *maqasid al-shariah*. Thus, the selected dimensions cover not only basic needs but also the minimum requirements for a dignified life (Zaenal et al., 2026).

The seven dimensions of the had kifayah do not stand alone but are interrelated in a holistic system. Nutritious food supports health, good health allows a person to work and go to school, adequate education opens up better job opportunities, transportation facilitates access to all these needs, and decent clothing and housing maintain dignity and comfort. The worship dimension, meanwhile, addresses spiritual needs (Zaenal, 2024). Each dimension has a clear regulatory or statistical basis, so the value of the had kifayah can be justified scientifically and administratively. The main advantage of this method is that the sufficiency standards are not uniform across Indonesia but vary by province, because food prices, transportation costs, and other components differ by region. Thus,

the had kifayah recognizes regional economic diversity, although adjusting it to the regency or city level remains a challenge in practice (Zaenal et al., 2026).

According to the CIBEST model, poverty is broadly categorized into two dimensions: material and spiritual (Syauqi Beik & Arsyianti, 2016). The had kifayah aligns with the CIBEST model because it includes worship as a separate dimension (Rianda et al., 2024). However, this worship dimension is relatively limited, covering only religious education and clothing needed for religious practice (Zaenal, 2024). More comprehensive criteria can provide a more appropriate standard of living (Manara et al., 2018) and open wider opportunities for *mustahik* to become self-reliant (Dikuraisyin et al., 2022). However, as standards rise, the pool of prospective *mustahik* to be screened also expands, which can lead to inclusion errors (Coady et al., 2004). Exclusion errors can occur because there are people who are eligible for assistance but are not given immediate priority due to the sheer volume of potential *mustahik* being screened.

Unlike the had kifayah, BAZNAS Ponorogo's assessment emphasizes basic living needs, particularly physical well-being and financial circumstances. However, it does not take into account the most basic aspects of life, such as food and clothing, and focuses instead on housing conditions (Diana, personal communication, November 13, 2025). Consequently, even if a prospective recipient's food and clothing situation is dire, it may not be recorded in the assessment (Ruja et al., 2024). Failing to measure food and clothing conditions can therefore lead to exclusion errors (Coady et al., 2004). For example, some people may live in adequate housing without financial burdens yet consume food that is far from nutritionally adequate because their money is spent on other needs, such as education.

Rohaizan et al. found that one reason poverty persists is that zakat distributions are insufficient or minimal, leaving poor and needy recipients without the additional resources needed to live more decently or to escape poverty (Rohaizan et al., 2020). A broader and more comprehensive definition of poverty increases the opportunities for the poor and needy to achieve greater well-being (Hassan et al., 2023), because their basic needs are captured in the had kifayah calculation. To reduce inclusion errors, the had kifayah can be updated to reflect actual economic conditions (Abd Muin et al., 2024). BAZNAS Ponorogo, which considers the had kifayah too high, seeks to reduce inclusion errors by using fewer measurement dimensions, accepting the associated trade-off (Coady et al., 2004).

Contextualization of the poor and the needy

The second aspect is how each institution contextualizes the poor and the needy. In BAZNAS Ponorogo's operational practice, the two categories are combined into a single group of the "underprivileged" or "poor" to align with local government programs that recognize only the term "poor." However, BAZNAS Ponorogo still identifies candidates who need higher priority based on its assessment (Diana, personal communication, November 13, 2025). In terms of the fiqh definitions of *fakir* and *miskin*, BAZNAS Ponorogo's assessment can be interpreted as distinguishing between the two by evaluating the severity of a prospective *mustahik*'s condition. However, because the

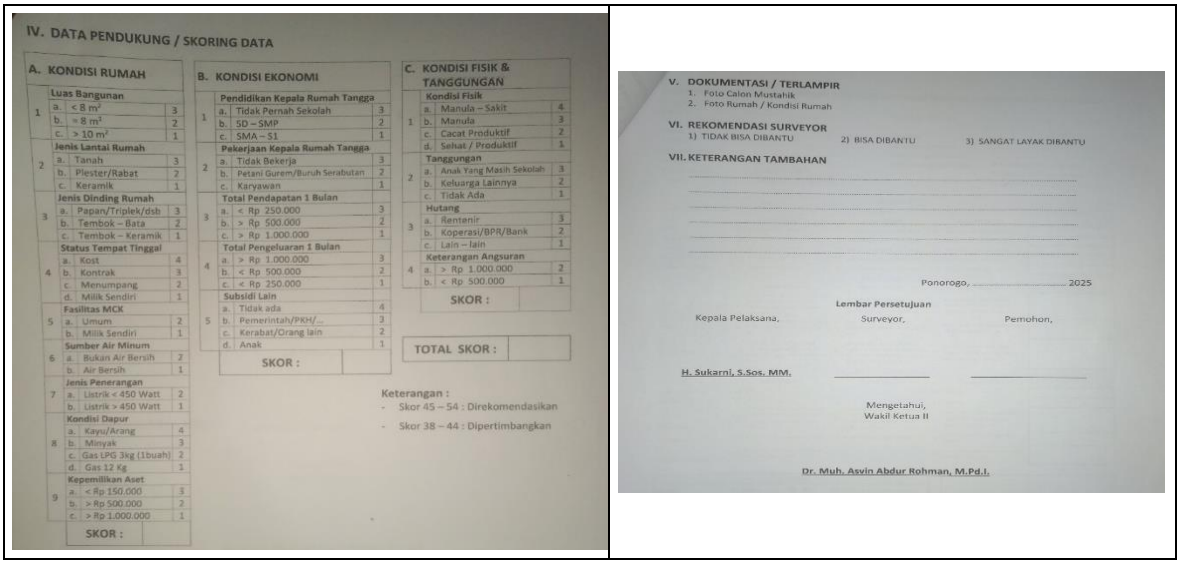
two categories are not separated, room remains for categorization errors (Paramole, 2020). For example, suppose one prospective beneficiary has an income but is still in need (*miskin* according to the three schools, or *fakir* according to the Hanafi school), and two others have no income (*fakir* according to the three schools, or *miskin* according to the Hanafi school). Under BAZNAS Ponorogo's categorization, the first candidate may not receive, or may not be prioritized to receive, assistance, even though the *miskin* are entitled to a separate share under fiqh (Qardawi, 1999). This can lead to exclusion errors, in which eligible needy *mustahik*, who are entitled to a separate share, are excluded because the criteria for the poor and the needy are combined into a single priority ranking (Coady et al., 2004).

BAZNAS RI, through the had kifayah, also does not explicitly separate the poor and the needy; instead, it uses a sufficiency threshold calculated from the seven dimensions of needs (Possumah, 2016). In the had kifayah, the priority of assistance is determined by the magnitude of the difference between income and the standard of adequacy (had kifayah), and *mustahik* with an income of less than one-third of the had kifayah receive the highest priority (Zaenal, 2024). As with the BAZNAS Ponorogo assessment, this priority-based approach can result in exclusion errors for the needy (*miskin* according to the three schools, or *fakir* according to the Hanafi school) (Coady et al., 2004). Nevertheless, the had kifayah divides aid priorities into four categories, with the first three falling below the had kifayah and the fourth falling above it but below the *nisab* (Zaenal, 2018). This makes it easier to assess and categorize candidates according to fiqh definitions.

Assessment and prioritization

The third aspect is how the two methods assess the eligibility of *mustahik* and set priorities among them. As explained above, both methods identify eligible poor and needy *mustahik* on the basis of priority rather than by recipient type. BAZNAS Ponorogo uses a cumulative scoring system in which each indicator on the survey form is assigned a score (usually from 1 to 4, with a higher score indicating a worse, and therefore more deserving, condition) (BAZNAS Ponorogo, 2025).

Figure 3. BAZNAS Ponorogo measurement form



IV. DATA PENDUKUNG / SKORING DATA

A. KONDISI RUMAH

1	Luas Bangunan		
	a.	< 8 m²	3
	b.	> 8 m²	2
	c.	> 10 m²	1
2	Jenis Lantai Rumah		
	a.	Tanah	3
	b.	Plester/Rabat	2
	c.	Keramik	1
3	Jenis Dinding Rumah		
	a.	Papan/Triplek/dsb	3
	b.	Tembok – Bata	2
	c.	Tembok – Keramik	1
4	Status Tempat Tinggal		
	a.	Kost	4
	b.	Kontrak	3
	c.	Menumpang	2
	d.	Milik Sendiri	1
5	Fasilitas MCK		
	a.	Umum	2
	b.	Milik Sendiri	1
6	Sumber Air Minum		
	a.	Bukan Air Bersih	2
	b.	Air Bersih	1
7	Jenis Penerangan		
	a.	Listrik < 450 Watt	2
	b.	Listrik > 450 Watt	1
8	Kondisi Dapur		
	a.	Kayu/Arang	4
	b.	Minyak	3
	c.	Gas LPG 3kg (1buah)	2
	d.	Gas 12 Kg	1
9	Kepemilikan Aset		
	a.	< Rp 150.000	3
	b.	> Rp 500.000	2
	c.	> Rp 1.000.000	1
	SKOR :		

B. KONDISI EKONOMI

1	Pendidikan Kepala Rumah Tangga		
	a.	Tidak Pernah Sekolah	3
	b.	SD – SMP	2
	c.	SMA – S1	1
2	Pekerjaan Kepala Rumah Tangga		
	a.	Tidak Bekerja	3
	b.	Petani Gurem/Buruh Serabutan	2
	c.	Karyawan	1
3	Total Pendapatan 1 Bulan		
	a.	< Rp 250.000	3
	b.	> Rp 500.000	2
	c.	> Rp 1.000.000	1
4	Total Pengeluaran 1 Bulan		
	a.	> Rp 1.000.000	3
	b.	< Rp 500.000	2
	c.	< Rp 250.000	1
5	Subsidi Lain		
	a.	Tidak ada	4
	b.	Pemerintah/PKH/...	3
	c.	Kerabat/Orang lain	2
	d.	Anak	1
	SKOR :		

C. KONDISI FISIK & TANGGUNGAN

1	Kondisi Fisik		
	a.	Manula – Sakit	4
	b.	Manula	3
	c.	Cacat Produktif	2
	d.	Sehat / Produktif	1
2	Tanggungan		
	a.	Anak Yang Masih Sekolah	3
	b.	Keluarga Lainnya	2
	c.	Tidak Ada	1
3	Hutang		
	a.	Rentenir	3
	b.	Koperasi/BPR/Bank	2
	c.	Lain – lain	1
4	Keterangan Angsuran		
	a.	> Rp 1.000.000	2
	b.	< Rp 500.000	1
	SKOR :		

TOTAL SKOR :

Keterangan :
- Skor 45 – 54 : Direkomendasikan
- Skor 38 – 44 : Dipertimbangkan

V. DOKUMENTASI / TERLAMPIR
1. Foto Calon Mustahik
2. Foto Rumah / Kondisi Rumah

VI. REKOMENDASI SURVEYOR
1) TIDAK BISA DIBANTU 2) BISA DIBANTU 3) SANGAT LAYAK DIBANTU

VII. KETERANGAN TAMBAHAN

Ponorogo, ... 2025

Lembar Persetujuan

Kepala Pelaksana, Surveyor, Pemohon,

H. Sukarni, S.Sos. MM.

Mengetahui,
Wakil Ketua II

Dr. Muh. Asvin Abdur Rohman, M.Pd.I.

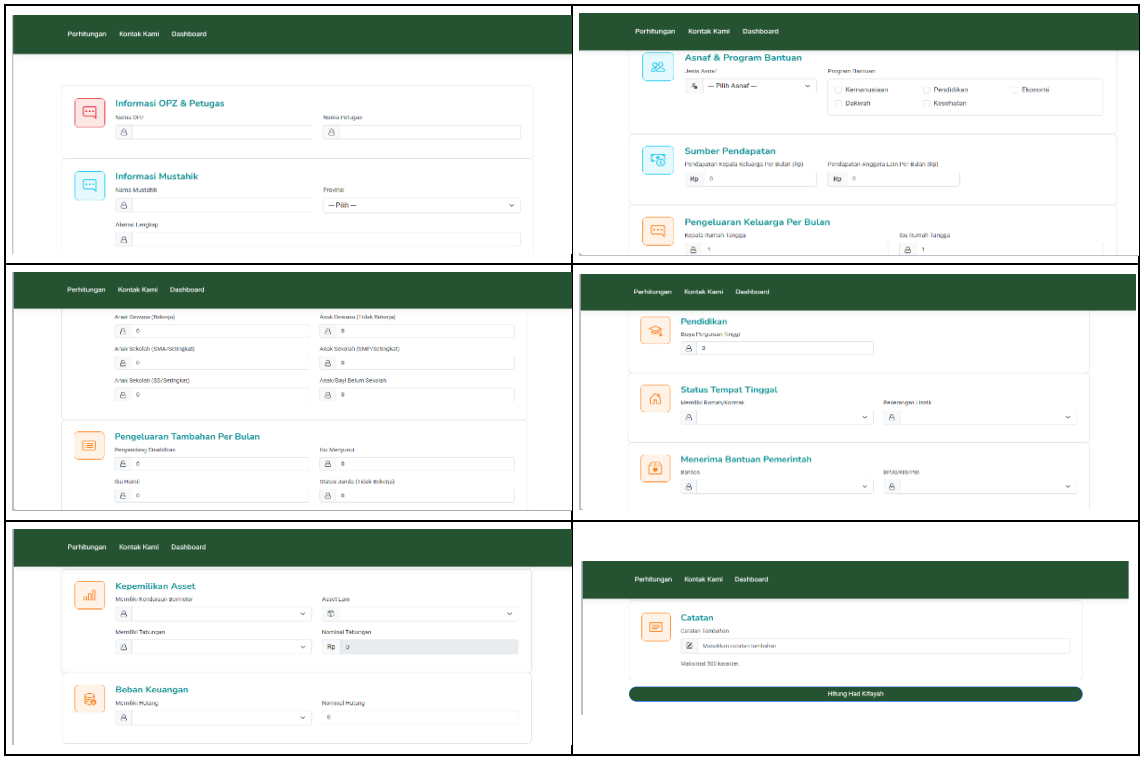
Source: BAZNAS Ponorogo *mustahik* application form

BAZNAS Ponorogo's scoring system, which converts conditions into numerical values, has one disadvantage: it can misrepresent relative urgency. For instance, "never had proper education" and "monthly income below IDR 250,000" both receive a score of 3. While both reflect severe deprivation, the scoring system treats them as equally urgent, even though their substantive implications may differ (Diana, personal communication, November 13, 2025). By comparison, the had kifayah threshold in East Java for a household with one working member is IDR 1,573,051 per capita per month (Zaenal et al., 2026). The main difference in assessment and prioritization is that BAZNAS Ponorogo uses manual cumulative scoring, in which totals of 38–44 are classified as "considered" and 45–54 as "recommended," combined with a column for additional information and the surveyor's recommendations. This allows the assessment to capture conditions that fall outside the measurement parameters; the approach is more flexible but also leaves room for surveyor subjectivity (Singh & Chudasama, 2020). BAZNAS Ponorogo's assessment is therefore semi-quantitative rather than fully quantitative (Sukarni, personal communication, January 25, 2026). In terms of the classification of the poor and the needy, a score of 38–44 might be categorized as "needy," while a score of 45–54 would be categorized as "poor" based on the level of urgency. A score below 38 indicates that the individual is considered financially capable. However, exclusion errors remain possible, as explained in the previous section (Coady et al., 2004).

Meanwhile, the had kifayah method uses a different assessment, namely a comparison between total household income and the total value of the had kifayah (the sufficiency threshold calculated based on family composition and region). Eligibility is determined not by cumulative scores but by the difference between income and the had kifayah value. The greater the negative difference (income below the had kifayah), the more eligible the *mustahik* is to receive zakat. The had kifayah of BAZNAS RI expresses conditions not as scores but in rupiah values, so differences in urgency are clearly

reflected (Zaenal et al., 2026). Like the BAZNAS Ponorogo form, the had kifayah also includes a column for additional information. The assessment input classifies *mustahik* into categories such as the poor or the needy, but the output didn't classify *mustahik* into the poor and the needy. (Pusat Kajian BAZNAS RI, 2026). However, conceptually, the had kifayah does not define the thresholds for determining who is considered poor or needy.

Figure 4. Had kifayah assessment



Source: Pusat Kajian BAZNAS RI (2026)

When linked to the fiqh concepts of the poor and the needy, the had kifayah assessment makes it easier to distinguish between the two, because it assesses the nominal amount of a person's needs directly. Those below 50% of the had kifayah threshold can be categorized as "the poor," while those above 50% can be categorized as "the needy" (Satori Ismail, 2018). However, because the had kifayah does not formally distinguish between the two categories, exclusion errors may still occur for eligible *mustahik* classified as needy (Coady et al., 2004).

Implementation of the measurement methods

BAZNAS Ponorogo uses printed forms to assess poor and needy applicants. Printed forms are concise and allow assessments to be conducted even in remote areas, where the method is applied directly in the field. Both the BAZNAS Ponorogo form and the had kifayah assessment include an additional explanation column for describing circumstances of prospective *mustahik* not captured by the specified dimensions and

indicators. Although this approach is flexible and allows descriptive explanations, it can lead to subjective assessments by surveyors. The final results of the BAZNAS Ponorogo measurement are presented at a plenary meeting (Sukarni, personal communication, January 25, 2026).

BAZNAS RI implements the had kifayah method through a web application. Because all dimensions (education, health, housing, etc.) are integrated into the application, every OPZ in Indonesia uses the same formula and parameters, which supports consistency of values. Computer-based calculation also produces recommendations more quickly. A key disadvantage, however, is its reliance on digital infrastructure (devices and internet access), which is a serious obstacle in marginal areas. One possible solution in such areas is to use printed forms, as BAZNAS Ponorogo does, and enter the results into the application afterward. However, this negates the had kifayah's main advantage, speed, because surveyors must first travel to a location with adequate infrastructure to obtain the calculation results for prospective *mustahik*.

The comparison of the two methods is summarized in Table 1.

Table 1. Comparison of the measurement of poor and needy *mustahik*

	Aspects	**BAZNAS Ponorogo Regency**	**BAZNAS RI (Had kifayah)**
1	Measurement Method Foundation	• Internal standards based on empirical field experience • Semi-quantitative • 3 dimensions (residence, economy, physical) • Does not specify a threshold amount in rupiah	• Formal standards based on national regulations and statistical data • Quantitative • 7 dimensions (food, clothing, shelter, education, transportation, health, worship) • Specifies a threshold in rupiah (IDR 1,031,911/capita/month or IDR 4,767,429/household/month as of 2026 nationally)
2	Contextualizing poor and needy *mustahik*	• Combines poor and needy *mustahik* into a single "underprivileged" group	• Does not explicitly separate the poor and the needy; the had kifayah threshold determines priorities.

	Aspects	BAZNAS Ponorogo Regency	BAZNAS RI (Had kifayah)
3	Assessment and prioritization	• Can assess individuals and families • Requires data on housing conditions, home facilities, income, expenses, education, and dependents • Manual cumulative scoring system (scores of 1–4 per indicator) • Assessment results are classified as "considered" or "recommended" • The higher the score, the higher the priority.	• Can assess individuals and families • Requires data on provinces, expenditures, income, financial burdens, education, family, assets, and government assistance • Assessment results compare household income with the total had kifayah value of each region • The larger the shortfall below the had kifayah, the higher the priority
4	Implementation of Measurement Methods	• Implementation of a more compact and cost-effective method • Bureaucratic flow from survey to plenary meeting • Instruments: printed forms, manual photo documentation, physical plenary meetings	• Higher system development costs • From survey to online data entry, which generates recommendations submitted to the *amil* • The form can only be completed online.

CONCLUSION

Neither the BAZNAS Ponorogo assessment nor the had kifayah criteria of BAZNAS RI distinguish between the poor and the needy; both groups fall into the same category but can be differentiated by the severity level identified in the assessment. The dimensions used in the had kifayah criteria are more comprehensive, covering both material and spiritual aspects. Consequently, prospective *mustahik* are assessed more thoroughly. Nevertheless, the broad scope of the measured dimensions may lead to inclusion errors. In contrast, BAZNAS Ponorogo uses a narrower set of dimensions based on the local context of poverty—focusing solely on material dimensions and excluding spiritual ones. Unlike the had kifayah, this method is more vulnerable to exclusion errors because of the limited scope of its criteria.

The main contribution of this study is that it maps the gap between national standards and local practices in *mustahik* measurement and identifies the implications of each method for poor and needy *mustahik*. The findings indicate that the differences are not merely technical but reflect different conceptions of how BAZNAS at various levels works to reduce poverty. The had kifayah, as currently developed, may not yet be fully applicable at the regency level because of differences in institutional relationships and local economic conditions.

This study has several limitations. First, the empirical basis relies on two key informants representing policy and implementation levels. Although this selection was purposeful, including field surveyors could enrich the data. Second, a full simulation of BAZNAS Ponorogo's *mustahik* data using the had kifayah could not be performed because the available data do not cover all seven dimensions and their indicators. This shows that the had kifayah requires a level of data granularity not available at the regency level. The data obtained from BAZNAS Ponorogo's measurements also cannot be extrapolated to the had kifayah for the same reason. Consequently, this comparative study is limited to the measurement concepts themselves, rather than the results of the implementation of these measurements by the two organizations. Because this study focused on the methods themselves and the gap between two methods used within the same zakat organization at different levels, rather than on the basis of each method, future research could examine more deeply why *amil* choose particular foundations for their measurement methods. Future studies could also apply both methods to the same applicant files to quantify inclusion and exclusion errors.

DECLARATIONS

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Author Contributions

Conceptualization: FMN and URJ; Methodology: FMN; Software: FMN; Validation: FMN; Formal Analysis: FMN; Investigation: FMN; Resources: FMN; Data Curation: URJ; Writing – Original Draft Preparation: FMN; Writing – Review and Editing: FMN, URJ, S; Visualization: FMN; Supervision: URJ and S. All authors, FMN, URJ, S have read and agreed to the published version of the manuscript.

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The data presented in this study are available on request from the corresponding author.

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Declaration of generative AI and AI-assisted technologies in the writing process

During the preparation of this manuscript, the authors used DeepSeek and DeepL to improve the English grammar. After using this tool/service, the authors reviewed and edited the content as needed and took full responsibility for the content of the publication.

Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

Ethic approval and consent to participate

The authors declare primary data were collected with the informants' permission.

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