

Analysis of the Impact of Diploma Redemption in the BAZNAS Surabaya Program on the Welfare of Mustahik in Surabaya City

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Abstract

The Surabaya City BAZNAS Diploma Redemption Program emerged as a solution to the problem of access to education for mustahik who were unable to collect their diplomas due to financial limitations. The aim of this research is to analyze the effect of this program on the welfare of mustahik and to evaluate the effectiveness of its implementation. The methodology used includes quantitative and qualitative data analysis, by collecting data from beneficiaries, interviews with related parties, as well as program documentation studies. The research results show that this program has succeeded in helping 754 students from 145 schools with total funding of IDR 2.6 billion in 2024. Beneficiaries reported increased motivation to continue their education and look for work after receiving their diplomas. This program not only increases access to education but also contributes to improving the economic welfare of mustahik families. Thus, the BAZNAS Surabaya diploma redemption program can be used as a model for community empowerment through sustainable education.

Keywords: Diploma Redemption Program, BAZNAS, Mustahik Welfare, Education, Surabaya

Introduction

Indonesia is confronted with various social issues resulting from the rising poverty rate. Poverty can significantly affect the well-being of society, leading to the stagnation of economic development, thus severely restricting economic activities. In general, poverty arises from a condition in which individuals or communities are unable to meet their

In societal life, some individuals are blessed with more by Allah, while others receive less (Huda & Heykal, 2010). This gap needs to be addressed, and one way to do so is through zakat. Zakat aims to purify or cleanse wealth, preventing the possibility of others' wealth unlawfully entering into ours (Triyawan, 2016). As mentioned in the words of Allah, in Surah Adh-Dharyyat, verse 19, which states:

The National Zakat Management Agency (BAZNAS) of Surabaya plays a crucial role as an institution managing zakat, as it helps with social programs aimed at improving the quality of life for the underprivileged in Surabaya, particularly for the mustahik (zakat recipients). One of the programs run by BAZNAS Surabaya is the "Ijazah Redemption Program," which aims to assist the underprivileged or those with limited financial means in accessing education. Below is a table showing the distribution of Zakat, Infaq, and Sadaqah (ZIS) funds by BAZNAS Surabaya in 2024:

Month	Amount Disbursed in the Field of Education
January	4.569
February	4.578
March	4.564
April	4.552
May	4.551
June	4.550
July	3.059

Journal of Islamic Economics, Management, and Business (JIEMB), 8 (2) 2026

Education is one of the most important components that enhance an individual's quality of life. By receiving adequate education, a person has a greater opportunity to secure a decent job, improve their living standards, and contribute to societal progress. However, for some, particularly those from low-income families, the cost of education becomes a major barrier to continuing their studies. The Ijazah Redemption Program by BAZNAS Surabaya provides an opportunity for mustahik (zakat recipients) to obtain their educational certificates, which were previously hindered by financial constraints. BAZNAS Surabaya hopes that through this program, they can assist mustahik in accessing education and enable them to improve their quality of life through the educational credentials they acquire (Putri & Ratnasari, 2019).

The Ijazah Redemption Program is one of the zakat distribution initiatives implemented in Surabaya, providing financial assistance to pay off certificates that were withheld due to financial constraints. This program is not merely about recovering educational documents; it is also a crucial step in community empowerment. By offering mustahik the opportunity to obtain their diplomas, the program plays a key role in enhancing their quality of life and economic well-being. Moreover, it demonstrates a collaborative effort between local government, zakat institutions, and the community in a joint endeavor to combat poverty and expand access to education (Fadhilah, 2022).

On the other hand, although many zakat programs aim to improve the welfare of mustahik, few focus on empowerment through education. The Ijazah Redemption Program serves as a concrete example of how zakat can not only provide direct financial assistance but also lead to more sustainable empowerment through education. Therefore, this research is crucial to explore in greater depth how the Ijazah Redemption Program by BAZNAS Surabaya has a positive impact on the welfare of mustahik and to identify the factors that influence its success.

However, there has yet to be an in-depth analysis of the impact of this program on the welfare of the community or mustahik. While the Ijazah Redemption Program holds significant potential for empowering mustahik, there are still challenges in its implementation. Some of these challenges include a lack of public awareness regarding the existence of this program, limited funding to reach all students in need of assistance, and the need for an effective monitoring and evaluation system to ensure that the aid provided is properly targeted.

The aim of this research is to analyze the extent to which the Ijazah Redemption Program implemented by BAZNAS Surabaya contributes

to improving the welfare of mustahik, as well as to provide a deeper understanding of the factors that influence the success of this program. This study can also offer valuable insights for zakat institutions and local governments in other areas to develop similar programs that can be adapted to meet the specific needs of the local community. By understanding the challenges and successes of the Ijazah Redemption Program, it is hoped that more regions will be able to launch similar initiatives that can help improve access to education for underprivileged groups and, ultimately, contribute to poverty alleviation.

Literature review

Education programs play a strategic role in enhancing social welfare, particularly in the context of economic and social empowerment of marginalized groups. According to Sen (1999), education is one of the key dimensions in poverty alleviation, as it provides opportunities to improve skills and knowledge that can increase individual income. In Indonesia, education programs based on social assistance, such as those implemented by the National Zakat Management Agency (BAZNAS), can help break the cycle of poverty by providing broader access to education for those who are less privileged.

In the context of BAZNAS Surabaya, the Ijazah Redemption Program is an innovative approach to zakat management aimed at providing access to education for mustahik (zakat recipients). The model of providing educational assistance through the zakat system can strengthen the quality of life for mustahik, as education is considered an effective tool for improving social and economic status. This research focuses on analyzing the impact of the Ijazah Redemption Program, particularly on whether it can influence the welfare of mustahik in Surabaya (Anthony et al., 2019).

The welfare of mustahik is often measured through economic indicators such as income, employment status, and quality of life. It is argued that the economic well-being of the poor will improve with access to education that aligns with labor market needs. The BAZNAS Surabaya program, which allows mustahik to redeem their diplomas, has the potential to enhance their competitiveness in the labor market and, in turn, improve their economic welfare (Mishra & Singh (2018).

As a national zakat management institution, BAZNAS has the responsibility to manage zakat professionally and transparently. The goal of zakat is to reduce social inequality by providing access to education and healthcare for those who are less fortunate. The Ijazah Redemption Program can be seen as part of a social empowerment

strategy, linking zakat with poverty alleviation through the enhancement of human capacity (Firmansyah, 2019).

Several studies on the impact of educational programs on economic welfare have shown positive results. A study on education and poverty in Indonesia indicates that education programs aimed at low-income groups can significantly improve their quality of life.

Nevertheless, the Ijazah Redemption Program faces several challenges, such as a lack of public understanding regarding the long-term benefits of education, as well as implementation issues, such as limited funding and the quality of participating educational institutions. In this regard, a study by Satria (2019) indicates that the success of educational zakat programs is highly dependent on the quality of management and the sustainability of available funding.

Overall, this literature review indicates that zakat-based education programs, such as the Ijazah Redemption Program implemented by BAZNAS Surabaya, can be an effective solution to improving the welfare of mustahik. However, the success of this program requires a comprehensive evaluation and improvements in aspects of implementation, community participation, and the sustainability of funding.

Research methods

This research is a qualitative study with a descriptive approach. Qualitative research is used to investigate scientific objects, with its results emphasizing meaning rather than generalization. The study employs both field research and library research methods. Field research is conducted by gathering data from the field, specifically regarding the impact of the Ijazah Redemption Program by BAZNAS Surabaya on the welfare of mustahik. Library research involves reviewing various literatures from multiple sources, such as journals, articles, and books, to support the analysis and findings of the study (Singagerda & Asmaria, 2023).

The subjects of this research are mustahik who have participated in the Ijazah Redemption Program by BAZNAS Surabaya, as well as the program administrators, such as BAZNAS Surabaya staff. The mustahik referred to are individuals who were unable to continue their education or obtain their diplomas due to financial constraints but were able to acquire their diplomas after participating in this program.

To gather data related to the research object, the researcher conducted the study at BAZNAS Surabaya, located at Jl. Medokan Asri Bar. X No.19, Medokan Ayu, Kec. Rungkut, Surabaya, East Java.

Results and discussion

The Ijazah Redemption Program at BAZNAS Surabaya

The Ijazah Redemption Program implemented by BAZNAS Surabaya is a form of community empowerment aimed at alleviating poverty through education. This program seeks to assist mustahik (zakat recipients) who face obstacles in obtaining formal education due to financial limitations by providing financial assistance for education costs, ranging from primary education to higher education. The program is expected to reduce school dropout rates, increase access to education, and directly contribute to the improvement of the quality of life and welfare of mustahik.

The Ijazah Redemption Program run by the National Zakat Management Agency (BAZNAS) of Surabaya is an initiative designed to help students from low-income families retrieve their diplomas that were withheld by schools due to financial constraints. This program serves as one of BAZNAS's contributions to improving access to education and enhancing the welfare of mustahik in Surabaya.

The Ijazah Redemption Program implemented by BAZNAS Surabaya has shown significant results in improving access to education for mustahik. In 2024, a total of 754 students from 140 private high schools/vocational schools/Islamic schools (SMA/SMK/MA) received assistance for redeeming their diplomas, with a total allocated fund of IDR 2.6 billion (*Pemkot-Baznas Surabaya, 2022*). This represents an improvement compared to the previous year, where in 2022, the program successfully redeemed diplomas for 729 students with a fund of IDR 1.7 billion (*Pemkot-Baznas Surabaya, 2022*). From the total funds, BAZNAS is committed to ensuring that every student in need of assistance can obtain their diploma without being burdened by unaffordable costs.

From the evaluation of this program, it is evident that many students who were previously unable to collect their diplomas due to outstanding school fees can now continue their education to higher levels or seek employment. One of the beneficiaries, Muhammad Zaid Muafak, expressed his gratitude, as after four years of waiting, he was finally able to use his diploma to apply for a job.

Positive Impact on the Welfare of Mustahik

The Ijazah Redemption Program by BAZNAS Surabaya contributes to the improvement of mustahik welfare in several ways:

Further Education: By obtaining their diplomas, many students who were previously hindered by financial constraints can continue their studies at the university level. Higher education can enhance their skills and knowledge, thereby increasing their competitiveness in the job market. **Increased Family Income:** Students who successfully secure employment after graduation have the opportunity to improve their family's income, playing a role in poverty reduction at the household level. **Social Empowerment:** Educated students are more likely to engage in social activities within their communities, making a positive contribution to social and economic development in their surroundings.

Additionally, several mustahik have reported that with better access to education, they have been able to develop new skills, which improve their ability to adapt to an increasingly competitive job market. For example, some participants have successfully secured jobs in the formal sector or improved their positions in existing jobs, directly impacting the increase in family income.

The Ijazah Redemption Program has also proven to help reduce the school dropout rate, particularly for those who were previously hindered by the cost of diploma administration fees. With support from zakat distributed through BAZNAS, the mustahik involved not only gained access back to education but also had the opportunity to pursue higher education, such as at universities.

Community and Stakeholder Response

The response from the community and stakeholders has been very positive. This program has received widespread support from local governments, schools, and the general public. Many parties appreciate this initiative as a concrete step in empowering communities through education. **Government Support:** The Surabaya City Government has fully supported this program by providing the necessary facilities and resources for its implementation. **School Participation:** Schools have actively participated in identifying students who require assistance and in disseminating information about the Ijazah Redemption Program to parents and students.

Funding Sources and Collaboration

The success of the Ijazah Redemption Program by BAZNAS Surabaya is closely linked to the strong collaboration between various stakeholders. The local government, specifically the Surabaya City Government, has provided full support for the program by offering

necessary facilities and access, including access to data on students in need of assistance. Additionally, the government has assisted with administrative processes to facilitate the smooth implementation of the program.

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The funding for this program comes from zakat donations contributed by the Civil Servants (ASN) of the Surabaya City Government. This demonstrates a strong collaboration between the local government and zakat institutions in creating programs that benefit the community (J. D. Putri & Hanifah, 2024). Key aspects of collaboration include: Role of ASN: Civil servants contribute through their zakat donations, fostering a sense of social responsibility among government employees. Partnership with Schools: BAZNAS collaborates with the School Principal Working Conference (MKKS) to identify students in need of assistance. Transparency and Accountability: The process of data collection and fund distribution is carried out transparently, thereby increasing public trust in the program.

Challenges in Program Implementation

Although the program has been successful, there are still challenges in its implementation. Some students may still be unaware of the program or how to register. Therefore, broader socialization efforts are needed to ensure that all mustahik receive sufficient information (Fadhilah, 2022). Challenges in Program Implementation, These challenges include: Public Awareness: Not all mustahik are aware of the Ijazah Redemption Program and its registration procedures. Therefore, increased awareness efforts are necessary to reach a wider audience. Data Quality: The collection of accurate data on beneficiaries is crucial to ensure that no students are overlooked. Reliable and up-to-date information is needed to identify those who require assistance. Budget Limitations: Although the allocated funds are significant, the number of students needing assistance continues to rise. This highlights the need for long-term financial planning to accommodate the increasing demand for support.

Another challenge that has emerged is the lack of an effective monitoring mechanism to ensure that the assistance provided is truly reaching the intended recipients. Some mustahik have expressed difficulties in completing the various documents required to retrieve their diplomas, despite being registered in the program. This indicates that the administrative system and program monitoring need to be improved to make the implementation process more efficient and better accommodate a larger number of beneficiaries.

Recommendations for Program Improvement

Based on the analysis and the existing challenges, several recommendations for improving the Ijazah Redemption Program are as follows, First, Socialization should be enhanced by conducting broad information campaigns across community platforms through social media, posters, and seminars to spread awareness about the program, and hold information session by organize information sessions at schools to explain the benefits and registration procedures of the Ijazah Redemption Program. Second, Ongoing Monitoring is essential, this involves conducting periodic evaluations to asses the impact of the program on the education and economic welfare of mustahik, as well as gathering feedback from beneficiaries to improve the quality of services provided and ensure that the program continues to meet their needs effectively. Finally, the program should strengthen Collaboration with School by Encourage School to Offer Fee Reduction on diploma redemption fees for students from low-income families and Develop Post-Graduation Support Program like mentoring programs for students after they receive their diplomas, to assist them in continuing their education or finding employment. By implementing these recommendations, the program can be more effective in reaching its goals and better supporting mustahik in improving their welfare.

Conclusion

The Ijazah Redemption Program by BAZNAS Surabaya has proven effective in expanding access to education for mustahik and contributing to the overall welfare of the community. With the support of zakat funds from Civil Servants (ASN) and collaboration among various stakeholders, this program has the potential to become a model for community empowerment through education. The sustainability and development of this program are crucial to achieving long-term goals in poverty alleviation through education.

This program not only focuses on diploma redemption but also aims to open new opportunities for the younger generation to achieve a brighter future. Through a collaborative approach between the local government, zakat institutions, schools, and the community, it is hoped that an inclusive and sustainable educational ecosystem can be created for all segments of society in Surabaya.

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