



The Role of the Indonesian National Amil Zakat Agency in Social Finance Management As an Effort to Alleviate Poverty

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Abstract:

Poverty is one of the problems in every country, including Indonesia. Indonesia has enormous potential in utilizing Islamic economic instruments, namely zakat because it is a majority Islamic country and the country with the largest Muslim population in the world. The large potential of zakat can be utilized by the Indonesian government in alleviating poverty in Indonesia, therefore this study was conducted to find out the role of BAZNAS Indonesia in managing social finance in an effort to alleviate poverty. The research method applied is using a qualitative approach accompanied by a study of literature with reference materials are nationally accredited journals, books and articles relevant to research, and using various trusted websites. The National Amil Zakat Agency (BAZNAS) is an institution created by the government in collecting and distributing zakat. BAZNAS also has a special program for the welfare of the community, namely the existence of economic development programs, improving education, health and humanity. These programs show the seriousness of BAZNAS in alleviating poverty in Indonesia. The benefits of this research are as information and knowledge to the public regarding the performance of BAZNAS, as reference material for academics who want to do research, and other things.

Keywords: Islamic social finance, Islamic philanthropy, zakat

JEL Classification Code: G23, I32, I38

1. Introduction

Indonesia is a large country and the fourth most populous country in the world. Based on data released by the Central Statistics Agency (BPS), the total population of Indonesia in 2021 as of December is 273.8 million people, 56.10% of the total Indonesian population is concentrated on the island of Java. When viewed from 2010 to 2021, there is a growth in the total population of Indonesia by 33.16 million people (Badan Pusat Statistik, 2021). Economic growth with population growth is something that cannot be separated. These two things must be mutually sustainable with each other, and if population growth is not balanced in utilizing sources of economic wealth, this must be avoided because it will have a bad effect on economic growth. Economic growth that cannot balance population growth will result in poverty (Rochaida, 2016).

Based on a report by the Central Statistics Agency in 2020, Indonesia's poverty rate entered a phase of increase and decreased, whereas, in 2020, the second semester of Indonesia's poverty rate increased by 10.19%. The largest poverty rate in the second semester of 2020 was Papua province and followed by Maluku, West Papua, and East Nusa Tenggara, while the provinces with minimal poverty rates in 2020 in the second semester were South Kalimantan and followed by the provinces of Bangka Belitung Islands, DKI Jakarta, and



Bali. The Gini ratio figure was 0.380 in the first 2019 semester and 0.381 in the first 2020 semester, which shows that the increasing Gini ratio of income distribution inequality has also increased (Badan Pusat Statistik, 2020).

Based on the Global Religious Futures report in 2020, the Indonesian population adheres to Islam is 87 percent, or around 229.62 million people of Indonesia (Kemenag, 2020). The total size of the Indonesian population who convert to Islam also indicates that the potential rate of zakat in Indonesia is also high. This condition is very useful in reducing poverty, and income inequality in Indonesia as zakat significantly influences macro performance (Ridwan & Pimada, 2019).

Furthermore, following the report of the National Amil Zakat Agency (BAZNAS) 2020, the potential for zakat owned by Indonesia in 2019 is Rp. 233.8 T with several indicators such as zakat money with a nominal value of Rp. 56.76 T, zakat livestock nominally Rp. 9.51 T, nominal agricultural zakat Rp. 19.79 T, and zakat nominal income Rp.139.07 T. Large zakat potential needs to be balanced from accuracy in zakat management, be it in collecting and distributing to achieve social goals; thus, the rate of poverty and income distribution inequality can be reduced.

Research on zakat poverty reduction in Indonesia has shown that zakat is one way to alleviate poverty and strengthen the economy. There is previous research as a relevant statement, and to see a comparison from previous research, which among others: Research from Beik (2009) reveals that poverty is a big problem for the Indonesian government. Therefore, the Indonesian government must be able to make a policy that solves this problem. In this problem, it can be by empowering and optimizing zakat managed by the *dompot dhuafa* republic institution whose goal is to be able to overcome the problem of poverty by empowering zakat.

Furthermore, Romdhoni (2018) said that productive zakat contributes to an increase in Mustahik income receipts from the zakat program and has a very good effect. This productive zakat aims to increase income, and Mustahik can make a business from the zakat obtained. Previous research by Dwi Putri (2020) shows that zakat can reduce poverty in West Sumatra province. This research shows a significant thing between the zakat fund variable, whose value is smaller than the whole level. This indicates that partially zakat funds can affect the poverty rate in West Sumatra province on the inflation variable coefficient, indicating that zakat funds have a negative relationship with the poverty rate, meaning that zakat can reduce poverty in West Sumatra province.

Based on the background above, this study wants to know the Role of BAZNAS Indonesia in Social Finance Management in Efforts to Alleviate Poverty, whether the management of zakat funds managed by BAZNAS is following the Zakat Core Principles (ZCP), how the collection and distribution of zakat funds carried out by BAZNAS and whether it is right on target.



2. Literature Review

One of the most serious and common problems in developing countries is poverty. In general, poverty is a condition of a low standard of living, that is, certain material deficiencies of a certain number of individuals or groups compared to the general standard of living or the average society with a better standard of living (Santoso, 2018).

The concept of poverty can be interpreted as helplessness and incapacity. In this case, it includes the level of individuals, families, groups, and even the state, which can make a condition more vulnerable to the emergence of various problems in life in the economic and social sectors. On the other hand, poverty can be understood as the inability to meet basic consumption needs and improve the quality of life. Meanwhile, in general, poverty can mean helplessness in facing a system or situation that is not good, weak, and deteriorating, in the form of inequality in terms of wealth, attitudes, culture, and the surrounding environment (Tikawati & Lestari, 2019).

Four main factors keep people entangled in the valley of poverty, which is the root of poverty that affects the society today. (1) cultural poverty is poverty that is influenced by bad culture and laziness and does not take advantage of time; (2) natural poverty is poverty caused by natural conditions, usually in the form of natural disasters (earthquakes, tsunamis, landslides, etc.) (3) structural poverty, this poverty is poverty caused by an unjust and equitable social structure such as not providing the same facilities and access to the country's wealth to all levels of society; (4) theological poverty, this poverty occurs because there is a misunderstanding in religion (Tikawati & Lestari, 2019).

If reviewed in language, zakat is the basic word of zakat which means chastity, blessings, kindness and growing. Meanwhile, if reviewed according to Islamic law, zakat can be interpreted as a certain amount of property that Allah requires to be handed over to people entitled to receive it. As for zakat in terminology, it is an act in which a person takes out a certain part of the property he owns and has reached his mishap, which is then distributed to the asnaf or people entitled to receive zakat. In other words, zakat transfers rights to a property to those entitled to receive it under certain conditions (Syafiq, 2018).

With zakat, people who have complied with these conditions can issue part of their certain property that has reached nisab. With the amount of zakat distributed, the asnaf or people who receive this zakat can meet basic needs in essential areas such as eating and drinking as well as inner needs such as the implementation of the fulfillment of education. Following the Quran, zakat fund is given to fakir, the poor, the zakat officers, the one who is seduced by his heart (to the truth), the servant of sahaya, the one who owes it, the traveler, and the activities of jihad fi sabilillah. The purpose of zakat is to achieve socio-economic justice, and zakat is a simple transfer of a certain portion of wealth from the rich that is distributed to the poor (Afiyana et al., 2019).



In essence, zakat is part of the alms that a person must issue if his property reaches one nishab (the value reaches 94 grams of gold) and reaches a haul. In other words, the life of his property reaches one year. If these two conditions are not met, the person has not been obliged to pay zakat. Thus, the people who are obliged to issue zakat are certain people who have more than enough wealth to meet their basic needs (Anwar Sadat Harahap & Dalyanto, 2020).

Zakat is divided into zakat fitrah, zakat related to oneself, and zakat maal, which is zakat related to property ownership. Zakat fitrah is mandatory zakat issued by every capable Muslim and given once a year on Eid al-Fitr. It can be in cash but is recommended as a daily staple food (Syafiq, 2018). Zakat paid by himself or represented by others who have responsibility for his living and paid in the form of one sha' or the equivalent of 3.5 liters of the basic food of the community. Meanwhile, Zakat maal is zakat issued from certain groups of assets and can be paid at any time for assets owned by Muslims who have qualified to be issued zakat in the form of nishab and haul (Afiyana et al., 2019).

There are many benefits and wisdom from implementing zakat, one of which is growth and development. In this case, it can be in the form of economic levels and the community's social life. In addition, zakat can be a trigger for worship, work ethic, work ethic, a means in the development of people, and can overcome humanitarian crises and disasters (Mubarokah et al., 2018).

Badan Amil Zakat Nasional, often abbreviated as BAZNAS, is an institution that has the authority to manage zakat, which can be in the form of collecting and distributing it on a national scale and formed directly by the government (Masruroh & Farid, 2019). According to the law on zakat management, it is stated that BAZNAS is a government institution with a non-structural nature and operates independently and has a responsibility to the state and the highest head of state, namely the President through the Minister. From this understanding, BAZNAS is an institution that has 3 (three) main fundamentals: operating independently, being non-structural, and being responsible to the President (Tikawati & Lestari, 2019).

The role and function of BAZNAS, in general, is to make efforts in collecting, distributing, and utilizing them, as well as reporting and accounting for the implementation of zakat fund management. In its operations, BAZNAS must have clear institutional duties following the criteria in carrying out the duties and functions of collection, distribution, utilization, reporting, and accountability. such duties and functions are carried out based on structured planning, implementation, and control and following applicable regulations. (Tikawati & Lestari, 2019).

The creation of the Zakat Core Principles aims to enable zakat management organizations to carry out their processing properly and further strengthen supervision management and its use. Based on ZCP standards in the field of utilization management, governance regarding the distribution of zakat includes three indicators, namely: (1) Recipients of zakat allocation are people who are entitled according to the Quran, namely eight asnaf, namely fakir, poor,



amil, muallaf, riqab, gharimin, fisabilillah, and ibn sabil. (2) The determination of the zakat distribution area shall take precedence for the zakat collection area and shall not be distributed outside the area before all persons who fall under the above criteria get their share. (3) Zakat distribution performance is measured using time indicators based on the average length of zakat disbursement calculated using the utilization to collection ratio formula (Haris Riyaldi, 2021).

3. Research Methods

The research method used in this study is to use a qualitative approach accompanied by a literature study method. Literature study is a technique in research by finding and collecting sources considered by the author to be relevant in solving existing problems, such as sourced from journals, books, literature, articles, and the BAZNAS website. The application of the literature study in this journal is carried out in order to be able to identify problems that require theories that are relevant to the role of BAZNAS in social and financial management to alleviate poverty in Indonesia. In the search and collection of literature, this research method modifies the research concepts of Sukmana (2020) and Pimada (2021). The articles sought and collected are sourced from various journals that have been published in national journals in 2016-2022.

In finding and selecting literature reviews with the literature study method in this study, several stages are carried out to ensure that the selected scientific journal is relevant, quality, and following the title to be researched in order to produce quality research and be useful for the academic community in conducting further studies. The stages carried out in this research process are as follows.

- a. Determine journal databases through Sinta, Garuda, Neliti, and Google Scholar in searching for literature reviews. This research also uses several official and relevant websites in collecting data, such as the BAZNAS website, BPS, the Ministry of Religion, and other electronic media that are considered relevant to the research topic;
- b. The keywords used are zakat management by BAZNAS, poverty alleviation by BAZNAS and zakat management by BAZNAS in alleviating poverty. In looking for literature reviews, they also filter the selected articles, namely articles published from 2016 to 2022, in order to get sources that are relevant to current conditions;
- c. Separating predatory journals through <https://beallist.net/>;
- d. The articles selected are those indexed by Sinta for national because the research conducted is BAZNAS Indonesia.

After filtration was carried out in choosing a journal, from the stages of collecting journals and analyzing the content of journal articles, 33 journal articles were used as the main reference material in conducting this research. In searching journal articles, the keywords used are "Zakat management by BAZNAS", "Poverty alleviation by BAZNAS", and "Zakat management by

BAZNAS in alleviating poverty". Further details related to the 33 journal articles used as reference material can be seen in the table below:

Table 1: Article Data Used

Types of Articles	Journal Index	Year published						
		2016	2017	2018	2019	2020	2021	2022
National	Sinta	2016	2017	2018	2019	2020	2021	2022
33	33	7	3	5	7	6	3	2

The journals used as reference material are all national journals. The table also shows that Sinta has indexed all journal articles. Then as many as seven journal articles were published in 2016, three journal articles were published in 2017, five journal articles were published in 2018, seven journal articles were published in 2019, six journal articles were published in 2020, three journal articles were published in 2021, and two journal articles were published in 2022. In addition to references to journals and research books, it also uses reliable website sources in collecting data related to the role of BAZNAS in overcoming poverty in Indonesia, such as the BAZNAS website, BPS, The Ministry Of Religion, and other electronic media.

4. Results and Discussion

Zakat Management in Indonesia

The zakat management process by BAZNAS in Indonesia is divided into two programs, namely collection and distribution.

a. Funding

The collection or collection of zakat is a process, a way to collect a certain amount of property that Allah has required from zakat payers or capable people to zakat management organizations to be issued and distributed to asnaf or groups who are entitled to receive them (Wikaningtyas & Sulastiningsih, 2015). BAZNAS cooperates with various organizations such as companies and LAZ in its collection. The following is the receipt of BAZNAS zakat funds for 2017-2020, which is taken from the publication file of BAZNAS' annual report.

Table 2: Zakat Fund Collection 2017-2020

Types of Funds	Realization 2020	Realization 2019	Realization 2018	Realization 2017
Zakat of business	10.234.817.017	14.168.585.290	5.104.104.864	7.763.864.215
Zakat Maal	140.624.464.223	109.978.163.842	146.245.689.949	129.448.226.128
Zakat Fitrah	7.007.313.219	2.867.940.708	454.864.333	285.684.566
Profit Sharing on Zakat Fund Placement	89.424.909	52.377.533	817.831.730	549.164.670
Difference in Exchange Rate / Zakat Fund Valuation	12.144.589	54.503.440	247.551.182	9.350.972

UPZ Income Zakat Receipts	146.153.794.654	116.427.832.534	-	-
Miscellaneous Reception Without Amil Rights	1.225.298.331	4.793.273.980	283.187.116	-
Total Admissions Zakat Fund	305.347.256.942	248.342.677.327	153.153.229.174	138.096.290.551

Source: BAZNAS RI Report

The receipt of zakat funds comes from zakat givers such as individuals, companies, and zakat collection units/institutions, which are then reported and collected by BAZNAS. However, the community can also distribute zakat directly to asnaf or eligible groups without going through institutions, with the following conditions:

- 1) In order to know the distribution is right on target;
- 2) Distributed to family members who belong to the Mustahik;
- 3) Zakat distributed in the form of goods needed by zakat recipients.

Based on table 2 above, it can be said that zakat receipts recorded by BAZNAS have increased every year. It can be seen in figure 1. With the increase in zakat funds, more optimal efforts are needed so that the zakat funds can be distributed optimally. So BAZNAS needs to involve and integrate with the private sector, government, and figures from the central to regional levels to participate in intensifying the zakat program actively. In its efforts, zakat collection regulations may be mandatory for all Muslim communities that are capable and have met the requirements. Otherwise, sanctions will be given to those who do not fulfill as has been implemented in neighboring countries, Malaysia, and middle eastern countries such as Saudi Arabia, Libya, Pakistan, and Sudan (Maghfirah, 2021).

If such a regulation can be realized, zakat acceptance can run optimally, and zakat management by the government or BAZNAS will be dominant and significant because it has legal certainty and clear authority. However, the application of the regulation is still being debated by experts and needs to be further reviewed and planned more carefully in advance (Maghfirah, 2021).

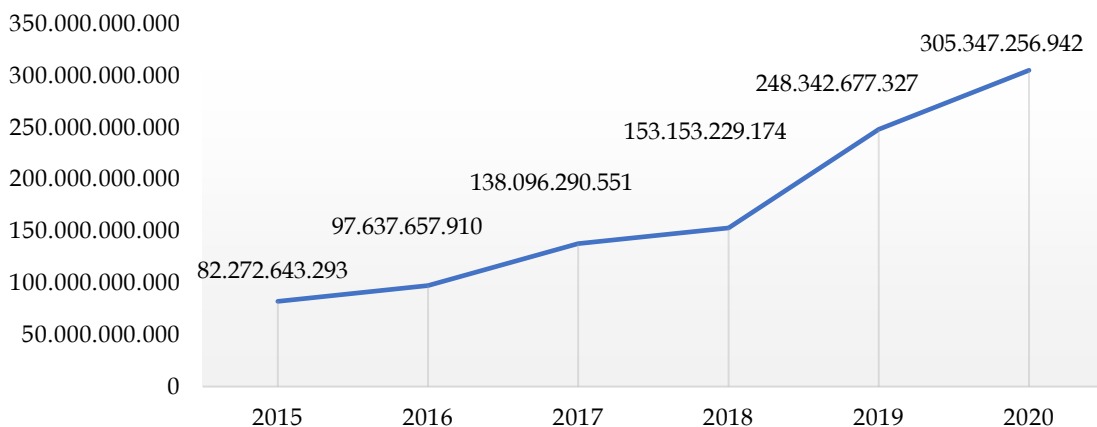


Figure 1: Increased Zakat Fund Collection

b. Distribution

The distribution or distribution of zakat is the distribution of zakat funds that zakat institutions have collected to asnaf or people entitled to receive them (table 3). The distribution of zakat funds is useful for helping people with low living standards or, in other words, economically disadvantaged and can also be one way to reduce the level of poverty (Andrini & Auwalin, 2020). In its distribution, BAZNAS has two provisions:

- 1) Direct distribution a distribution given directly by BAZNAS to mustahik without going through partners/intermediaries. The assistance is given in the form of money / basic goods, which are urgent and are needed as soon as possible by the mustahik who will receive it. Direct distribution is carried out when a natural disaster occurs, which results in massive damage so that the victims experience loss of housing, clothing, food reserves, and even the loss of family members, friends, and relatives. Indirect channeling
- 2) Indirect distribution is a way of distribution carried out by BAZNAS to non-mustahik third parties, which from these third parties will be forwarded back to the mustahiks. In other words, this distribution is provided through partners/institutions cooperating with BAZNAS.

Table 3: Zakat Fund Distribution Based on Asnaf 2017-2020

Asnaf	Realization 2020	Realization 2019	Realization 2018	Realization 2017
Poverty	158,365,107,928	188,484,194,602	2,459,628,416,537	3,356,325,642,451
Amil	37,747,432,003	34,782,883,136	440,536,648,274	518,647,467,254
Muallaf	712,789,674	2,044,314,613	17,061,510,766	97,156,889,988
Riqob	-	-	1,478,837,467	21,827,062,720
Gharimin	497,987,299	366,415,513	32,875,372,661	40,772,744,732
Fisabilillah	40,330,694,332	44,915,837,079	896,893,187,209	755,062,496,814
Ibnu Sabil	13,911,000	123,305,822	37,156,093,806	70,363,020,484
Total Admissions Zakat Fund	237,667,922,236	270,716,950,765	3,885,630,066,721	4,860,155,324,445

Source: BAZNAS RI Report

Furthermore, table 3 shows that the largest distribution of zakat funds recorded by BAZNAS each year is allocated to the poor. In addition, the total receipt of zakat funds each year does not continue to increase but also does not continue to decline. In other words, it has fluctuated quite significantly. Meanwhile, referring to figure 2 below, it was found that the largest zakat distribution occurred in 2017, namely Rp. 4,860,155,324,445, and the smallest occurred in 2020, namely Rp. 237,667,992,236, which experienced a fairly drastic decrease compared to the previous two years. In addition, zakat funds are also distributed in several fields, namely social humanity, health, proselytizing, education, and economics. More details can be seen in table 4.

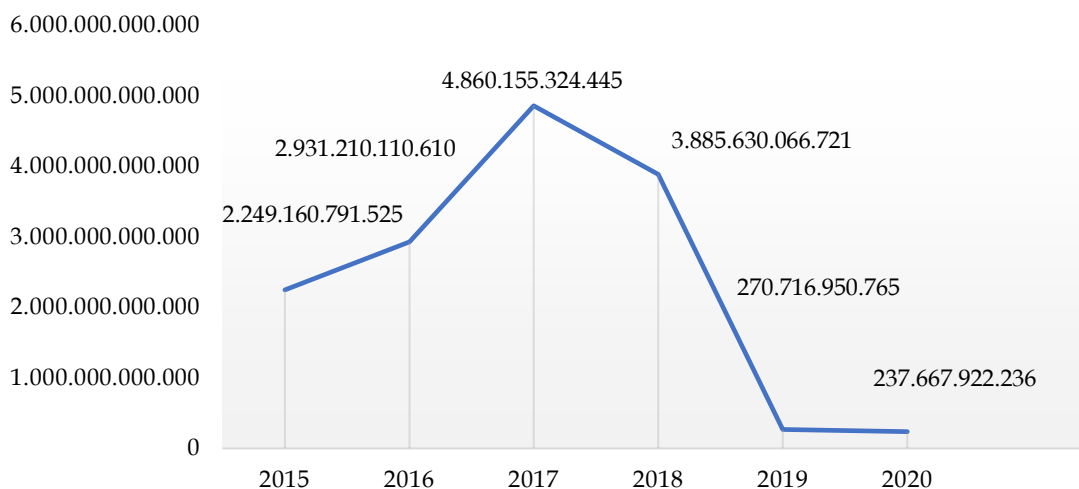


Figure 2: Zakat Fund Disbursement by BAZNAS

Table 4: Distribution of Zakat Funds by Field 2017-2020

Areas	Realization 2020	Realization 2019	Realization 2018	Realization 2017
Economics	27,836,295,538	32,136,420,860	552,166,541,845	882,515,274,729
Education	32,209,302,378	40,061,303,439	1,438,512,064,225	941,865,099,137
Health	25,964,614,889	24,608,936,619	462,616,244,461	413,507,938,849
Social humanity	152,937,462,390	82,558,628,764	1,749,044,945,469	1,124,150,826,782
Da'wah	39,260,521,249	56,568,777,947	1,288,101,574,916	979,468,717,694
Total	278,208,196,444	235,934,067,629	5,490,441,370,915	4,341,507,857,190

Source: BAZNAS RI Report

Table 4 shows among several groups of fields distributed by BAZNAS with zakat funds that have been collected, that the one with the highest allocation every year from 2017 to 2020 is the social field of humanity. The highest collection value occurred in 2018, amounting to Rp. 1,749,044,945,469. With optimal cooperation between national zakat institutions and the government and community leaders, it can be a solution to the problem of poverty that occurs (Chaniago, 2015). If the potential of zakat can be realized optimally, it will be achieved, and the realization of real welfare for all levels of society. Therefore, all levels of society need to participate actively in realizing it (Hendrawati, 2019).

Existing Conditions of Poverty in Indonesia

The problem of poverty is often a problem that is difficult for every country to avoid, especially for developing countries, including Indonesia. Poverty is a very complex social problem, and many factors cause poverty in various countries, for example, due to natural resources (SDA), human resources, and the geographical conditions of the local country. Poverty can be interpreted as the inability of a person to meet his basic needs such as clothing,

food, access to health, education, and shelter (Nafi'ah, 2021). The graph of the Percentage of poor people in Indonesia from 2016 to 2021 can be seen in figure 3.

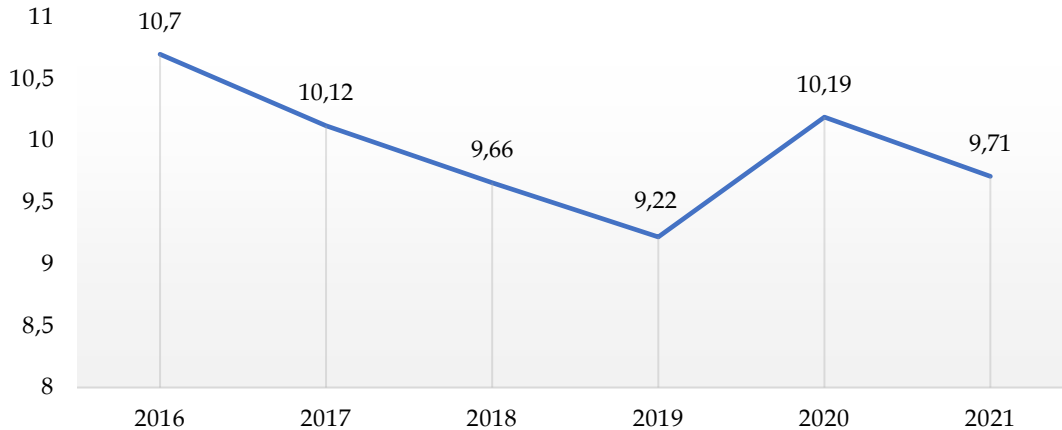


Figure 3: Percentage of Indonesia's Poor Population

According to the World Bank, poverty in Indonesia is still relatively high, which places Indonesia as a developing country and a lower-middle-income country. Based on data from the Central Statistics Agency, the trend of the poverty chart in Indonesia in 2016-2021 tends to decrease, but it is also worth remembering that The Indonesian population is the fourth largest population in the world, although it tends to decrease for its numbers is still quite a lot. Viewed in 2020, the poverty rate in Indonesia increased, were in the previous year, 2019, by 9.22%. In 2020, it rose to 10.9. It was due to the Covid-19 pandemic, which disrupted all activities in parts of the world, including economic activity. According to Itang (2015), several factors cause poverty in Indonesia, as follows:

a. Low level of education

A low level of education will produce poor Human Resources (HR) because education is a place to produce a superior, competitive generation and teach special skills. Indonesia's Gross Participation Rate (APK) of Higher Education (PT) is only 31.19% (Badan Pusat Statistik, 2021). This percentage figure is very small, not until half of the Indonesian youth receive higher education even though to produce a productive generation, one of the effective ways is through education. A productive generation will also be in line with good economic growth.

b. Minimal job opportunities

Limited employment opportunities will lead to booming unemployment, and the consequences will create high poverty. Ideally, a person should be able to create new job opportunities or jobs, but the fact is that there are very many challenges in creating new jobs due to limited skills and capital.

c. Capital limitations

Limited capital will be an obstacle for a person in fulfilling the necessary equipment in applying the skills possessed as a livelihood.



d. Overstretched population

Too much population will be a problem if it is not balanced with adequate economic growth, employment opportunities, and capital. Therefore, it is necessary to play a role the government in solving this problem.

BAZNAS Economic Development Program as an Effort to Alleviate Poverty

The BAZNAS economic development program is a program to improve the quality of life of the poor (mustahik) through programs held by BAZNAS such as livestock empowerment, BAZNAS microfinance, and zakat community.

a. Livestock Empowerment

Livestock empowerment by BAZNAS is a program held by BAZNAS to improve the quality of life and economy of the mustahiks through the livestock program. The mustahik livestock empowerment program has been carried out in several provinces and regencies/cities, with details that it has been carried out in 12 provinces and 41 regencies/cities (BAZNAS, 2020). This long-standing livestock program is very helpful for the community's economy. Also, it provides knowledge to the mustahiks on how to raise livestock properly because this program not only in the capital but also gives knowledge on how to raise livestock properly, and livestock continues to regenerate continuously. As in Pidie, Aceh, farmers are taught how to raise vanamee shrimp and how to properly manage water because in raising shrimp, water treatment is an important factor in a place to live shrimp (LPMM, 2022).

b. BAZNAS Microfinance Village

BAZNAS Microfinance is a BAZNAS program carried out to empower zakat in productive businesses with the target of underprivileged communities (mustahik) with a note that the mustahiks have a good commitment to entrepreneurship by managing existing capital. The Microfinance program has been carried out in 7 provinces with 1,996 beneficiaries and 3.8 M of funds distributed (BAZNAS, 2020). For example, in Yogyakarta, through Bank Zakat BAZNAS, assisting bamboo artisans. The development of bamboo artisans' business in Yogyakarta, being given capital, is also assisted mustahiks. In the form of efforts to develop the mustahik business and is sustainable (BMFI, 2022).

c. Zakat Community Development (ZCD)

Zakat Community Development is a BAZNAS program to develop the community and ensure the integration of social aspects, namely health, religion, education, and other aspects. ZCD has been implemented in 27 provinces and 70 districts (BAZNAS, 2020). In the realization of ZCD itself, it has been realized in several fields such as the economy of developing agriculture and animal husbandry, proselytizing sending dai and muallaf guidance, preparedness with electrification



assistance, and health PHBS education. In education, there is a scholarship program (BAZNAS, 2020). For example, in East Nusa Tenggara (NTT) through Sahabat Zakat Community Development (ZCD), BAZNAS encourages the economic activities of the Ikat Annur weaving group in Mbulilo Village, Wolowaru District, Ende Regency, NTT. In addition to providing capital, BAZNAS assists in producing fabrics and participates in marketing fabric products produced (ZCD, 2022).

Education Improvement Program as a Preventive Effort in Supporting Poverty Alleviation

One of the programs owned by BAZNAS is a scholarship program, ranging from domestic and foreign scholar scholarships, thousand scholars regeneration scholarships, BAZNAS partnership scholarships, and BAZNAS research scholarships. According to BAZNAS (2020), the establishment of the BAZNAS Scholarship Institute aims to be a solution for the continuity of the fulfillment of group education with a low or underprivileged economic level as the next generation of the nation who have good scientific and moral skills.

BAZNAS has a mechanism for distributing zakat funds in the field of education/scholarships, namely through three stages: first, filling out the registration form and completing all the requirements according to existing provisions, secondly conducting surveys and checking the data of prospective scholarship/education beneficiaries, thirdly conducting direct briefing interviews to prospective beneficiaries from BAZNAS. In addition, BAZNAS has collaborated with 101 scholarship partner universities throughout Indonesia to distribute funds for its scholarship program (BAZNAS, 2021).

From table 4, it can be seen that the distribution of zakat funds in the field of education has a nominal that cannot be said to be small every year. The largest figure occurred in 2018, namely Rp. 1,438,512,064,225 - and the smallest in 2020, which was only Rp. 32,209,302,378 - However, although not the field with the smallest distribution, the distribution of zakat funds in education is not large enough compared to several other fields (can be seen in Table 4).

The fulfillment of formal education, namely 12 years, is an important capital for humans to achieve welfare. The better and more people's access to education, the better the standard of living will be. Alternatively, in other words, education becomes a determinant of reducing the poverty level (Bintang & Woyanti, 2018). One of the main factors that affect an area's poverty level is the level of fulfillment of education. Therefore people in each region need to have a higher level of education so that poverty can be overcome (Agus et al., 2016). Therefore, this is important for BAZNAS because, with the zakat fund distribution program for education/scholarships, BAZNAS can participate in alleviating poverty in Indonesia



Health and Humanitarian Programs as a Supporting Effort in Alleviating Poverty

One of the roles of optimal zakat distribution is that it can affect the level of health in the community. If zakat can be distributed properly, there will be many people who have access to the fulfillment of these health needs, and if efforts to improve health with the zakat fund are realized, it will also impact efforts to alleviate poverty that occurs in Indonesia.

To realize the Health Program, of course, it must have a strategy namely the first is Advocacy, or an activity to convey health messages to the community through related parties in the health sector. Therefore, one of the Health Programs provided by BAZNAS or LAZ is health risk communication that discusses messages for the community regarding health care, as well as the promotion of individual and community health. Not only programs regarding treatment or subsidy assistance for medical devices, but the public also needs knowledge about various disease risks. Therefore, this health risk communication aims to encourage the achievement of a healthy physical, mental, and of course, social condition (Sucahya et al., 2021).

The next strategy is social support. The social support in question is not only emotional support but also support in terms of appreciation of ideas, other performances, and instruments such as material or other needs. Therefore, the next Health Program given to the community is by providing alms assistance or free health facilities, spraying disinfectants, purchasing PPE for health workers, and supplying masks for the community. The health program certainly divided for the poor so that the consequences of the virus in their respective regions can be overcome. (Amalia, 2020).

The last strategy is community empowerment. Community empowerment here has the aim of helping the community improve its abilities. If the community is healthy and can reduce the percentage of weak people, it will later produce results. Of course, the community can be produced so that they can participate in humanitarian activities.

BAZNAS provides the community with humanitarian programs such as the Socio-Economic Program, which includes (1) Family Logistic Packages, which are in the form of necessities such as clothing and food, including cooking oil, rice, salt, sugar, and instant food. (2) Cash for work, in the form of mutual support for other BAZNAS programs, one of which is related to Zmart, where vulnerable workers get basic food vouchers. (3) Distribution of Zakat fitrah, empowering people who have a lower-middle economy in remote parts of Indonesia. (4) BTM (Baitut Tamwil Muhammadiyah, which moves following Sharia principles and serves to help empower the economy of small traders. (Amalia, 2020).

5. Conclusions

Zakat can be a tool in alleviating poverty in Indonesia. Moreover, it can be seen that the Indonesian people are the majority of Islam, which shows indirectly that Indonesia has a very large potential for zakat, which can also



strengthen Indonesia's Islamic economy. In Indonesia, there is a National Amil Zakat Agency (BAZNAS), where BAZNAS is an institution formed by the Indonesian government to manage zakat in Indonesia, collecting and distributing zakat in Indonesia spread across provinces and regencies/cities in Indonesia.

BAZNAS' efforts in alleviating poverty in Indonesia have several programs to improve the community's economy, such as economic development programs, education, and health. BAZNAS' efforts in economic development have several programs such as livestock empowerment, Village Microfinance, and Zakat Community Development (ZCP). In education itself, as a very strategic tool in alleviating poverty, BAZNAS provides scholarships to students who are continuing their higher education, while in health BAZNAS is active in carrying out treatment programs and providing subsidies for the purchase of medical devices. It shows proof of BAZNAS' participation in alleviating poverty in Indonesia.

Suggestions for subsequent researchers, it is hoped that subsequent researchers can directly observe or get trusted sources from BAZNAS in obtaining data because for journals related to the role of National BAZNAS in alleviating poverty, there is still very limited research on the role of Provincial, Regency/ City BAZNAS in alleviating poverty. Further researchers are also expected to get more and more relevant sources of journal articles, books, and websites according to the study's title.

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