

Management of *Zakat* in Reducing Poverty in Pekanbaru

Maghfirah¹, Zulkifli²

Universitas Islam Negeri Sultan Syarif Kasim Riau^{1,2}

Panam, Jl. HR. Soebrantas No.Km. 15, RW.15 Kota Pekanbaru, Riau 28293

Correspondence Email: maghfirah@uin-suska.ac.id

ORCID ID: 0000-0001-8915-3844

ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Maghfirah., & Zulkifli. (2022). Management of *Zakat* in Reducing Poverty in Pekanbaru. *Journal of International Conference Proceedings*, 5(4), 271-288.

DOI:

<https://doi.org/10.32535/jicp.v5i4.2055>

Copyright©2022 owned by Author(s).
Published by JICP



This is an open-access article.
License: Attribution-Noncommercial-Share Alike (CC BY-NC-SA)

Received: 12 September 2022

Accepted: 16 October 2022

Published: 22 November 2022

ABSTRACT

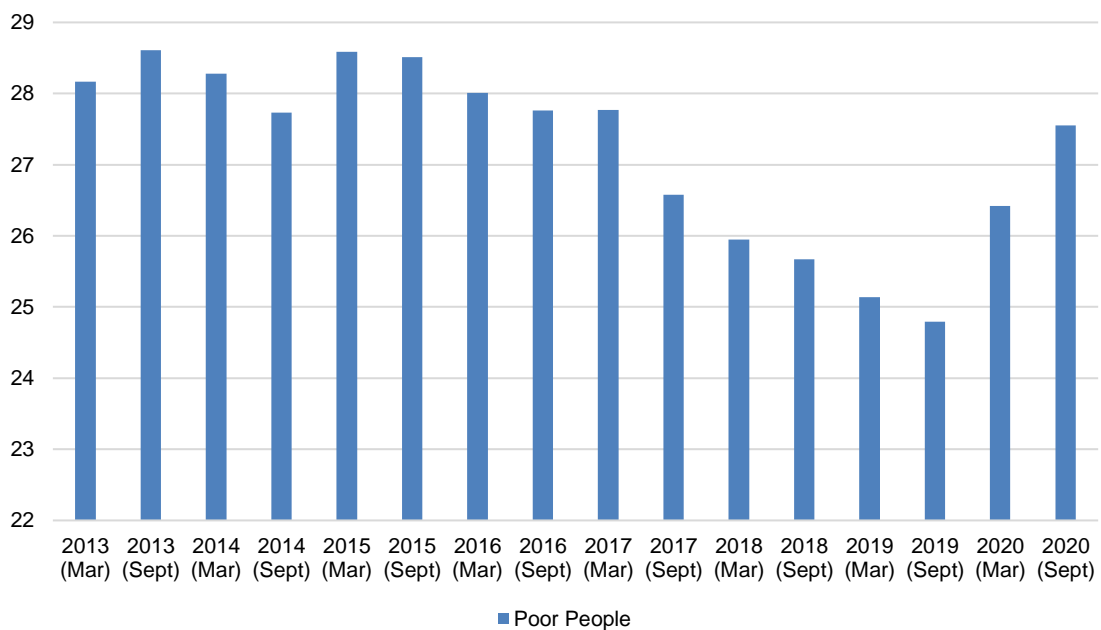
Zakat has excellent potential to alleviate poverty and improve people's welfare. If zakat can help reduce poverty in a country. Assets are believed to be able to help the poor overcome difficulties in meeting their basic needs. If the distribution of these assets can result in productive activities, it will be more optimal. This article aims to analyze the management of Zakat in reducing poverty in Pekanbaru. This research is a descriptive-qualitative research method with a critical paradigm approach in a case study. The primary data collection method is observation, structured interviews, and documentation. While, Data processing and analysis techniques are data reduction, data presentation, conclusion drawing, and verification. While testing the validity of the data is done by testing the credibility. The result of this article is that *zakat* management has not been implemented optimally in alleviating poverty because; (1) the provision of zakat funds is still temporary or short-term assistance, (2) the management is not well organized, (3) the distribution of zakat funds for effective programs is still in small amounts when compared to other distribution portions, and (4) the distribution of zakat funds for effective programs, it is not based on the results of a comprehensive study and is accompanied by supervision from Badan Amil Zakat Nasional.

Keywords: Management of Zakat, Reducing Poverty, Pekanbaru

INTRODUCTION

For 20 years, Indonesia reduced the poverty rate in 1996 to 22.5 million people. However, the monetary crisis in 1998 increased by 400% to 80 million people. The increase in the number of poor people brings poverty and causes the collapse of civilization (Andriyanto, 2011; Maulidizen & Athoillah, 2018). Hasan and Sunan (2020) state that poverty is related to attitudes, culture of life, and the environment in a society. According to Islam, the poor are people who do not have basic needs and clothing and do not have the resilience to survive longer. Therefore, Islam pays great attention to poverty alleviation. The Qur'an has explained poverty alleviation (al-Qarḍāwī, 2002; Munawwir, 1984). Zakat aims to free people from the shackles of poverty. Every country faces the same problems in creating prosperity for its population (Firmansyah, 2013). The distribution of zakat is expected to reduce poverty and the social gap through fair redistribution (Mannan, 1992). There is no compulsion in the payment and management of zakat.

Figure 1. Number of Poor Population, March 2010 - March 2021



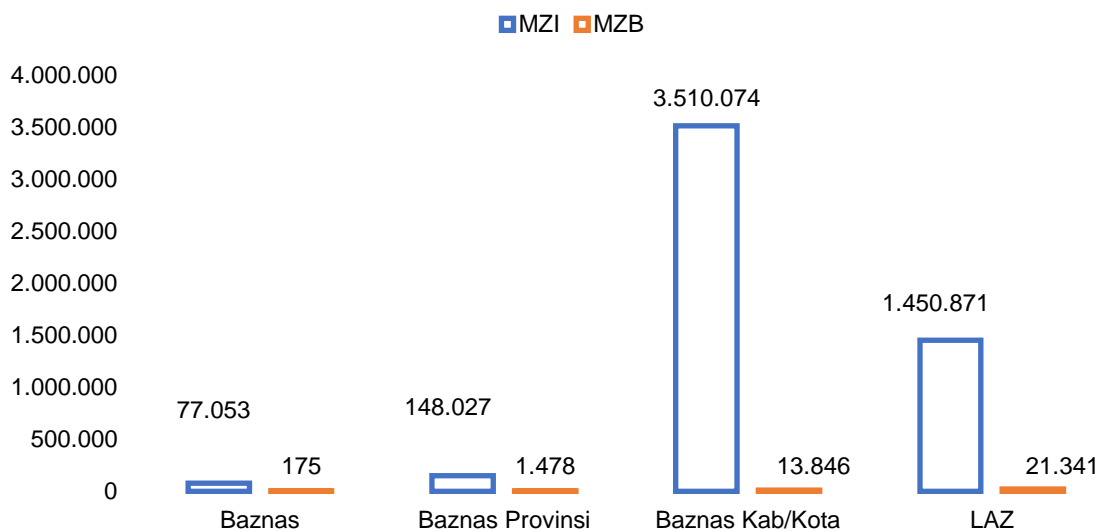
According to data from the Central Statistics Agency (BPS, 2021), the number of poor people as of March 2021 is as many as 27.54 million. Compared to March 2020, the poor population increased by 1.12 million people. Meanwhile, in September 2020, the percentage of the number of poor people decreased by 0.01%. By area of residence, poverty in urban areas rose by 0.01% from 7.88% to 7.89% as of March 2021. However, the poverty rate in rural areas decreased by 0.10% from 13.20% to 13.10%. Therefore, although the percentage of poor people in rural areas has decreased, the poverty level is still higher than in urban areas.

The number of poor people can be measured using the Poverty Line instrument. The poverty line is the minimum value of income that must spend to meet basic needs divided by the family member. Knowing the poverty line, the government can project the population poverty and socio-economic efforts to overcome it. Must spend the minimum income per capita of Rp.472,525. If the revenue obtained is less than the minimum that must meet, then it is categorized as line poverty. As of March 2021, the poverty line in

Indonesia experienced an increase of 3.93% from March 2020. Various factors caused the increase in the poverty line. Wrong One factor is the global health crisis caused by COVID-19 making People's behavior and economic activities have changed. In the first quarter - of 2021, economic growth will experience a growth contraction of 0.74% (on- y) compared to the previous year. Consumption expenditure also experienced a decrease of 2.23% in the first quarter of 2020. However, efforts to reduce the poverty level need to be done.

Article 5 paragraphs 2 and 3 of Law No. 38 of 1999 concerning Zakat Management has explained the purpose of zakat management; 1) Increasing the role of religious institutions to participate in creating welfare and 2) Increasing the usefulness and effectiveness of zakat. In Law No. 23 of 2011 on Handling the Poor, the Government has regulated that zakat is managed through legal institutions (Sari, 2006; Maulidizen, 2019a). Poverty alleviation should be carried out in a directed, integrated, and sustainable manner, which is the responsibility of the central, regional, or community governments in the form of policies, economic empowerment activities, and business assistance (Maulidizen, 2019b).

Figure 2. Total Zakat Payers



Source: BAZNAS (2019)

Indonesia's zakat potential is estimated to reach IDR 217 trillion, and only 1% of the funds have been collected. However, Bramasetia (Chairman of the Zakat Forum) stated that the growth of zakat has increased per year, reaching 30%-40%, which is predicted to increase continuously (Amelia, 2016).

LITERATURE REVIEW

According to Firmansyah (2013), there is a significant gap between the potential and realization of zakat in Indonesia. Second, official zakat institutions have yet to play an essential role in zakat fundraising because many zakat payers still use unofficial zakat institutions. Third, the budget allocation to support productive zakat still needs to be improved due to several obstacles. However, the presence of the zakat program has reduced poverty and income inequality of zakat recipients (Firmansyah, 2013). In the economic field, zakat can prevent the accumulation of wealth in only a few people and oblige the rich to distribute their wealth to a group of poor and needy people. So, zakat also acts as a potential source of funds to eradicate poverty. Zakat can also serve as

working capital for the poor to create job opportunities so that income can meet their daily needs (Atabik, 2015).

The very prominent role of zakat is to help other Muslim communities unite their hearts so that they always hold fast to Islam and help with any problems that arise. What must be done from the start is to overcome the poverty that surrounds the surrounding community by creating an economic order that allows the birth of a distribution system fair, zakat management strategies that are all oriented to multiplying the reward of muzakki and improve the welfare of mustahik and the zakat centralization system is also able to alleviate existing poverty (Suryani & Fitriani, 2022). *Poverty* is an economic phenomenon considered a severe disease in some countries. The government made various ways and efforts to address Poverty that happened, but Poverty continued without any significant reduction. Zakat is a unique system of Islamic economics that is different from conventional economics. Zakat aims to achieve beneficial effects on several dimensions, such as aggregate consumption, saving and investment, the aggregate supply of energy employment and capital, poverty alleviation and economic growth. As the obligatory system instrument requires the role of the government to collect to distribute in order to achieve economic justice (Rahman & Masrizal, 2019).

RESEARCH METHOD

This research uses a juridical approach, namely research in the form of an empirical study, to find theories on the occurrence and operation of law in society. This typology of research is also called socio-legal research. This research is descriptive-analytic to obtain information about the effectiveness of zakat management in the modern economy at Baznas Pekanbaru. The data collection method in this study uses documentation. Meanwhile, the data analysis method was carried out in a qualitative juridical manner, in the form of statements, both from the method of determining the law and the substance of the law itself. The technique of juridical analysis is to analyze the data obtained in research using methods commonly used in the study of legal science, such as interpretation and legal construction, as well as linking them to the norms, principles, and methods that govern them.

RESULTS

Definition of Zakat

According to the language, Zakat is *Al-nama*, meaning birth, purity, and purification. Regarding fiqh, zakat is a particular class of assets given to a specific group with certain conditions. Munawir Syadzali quotes Achmad Tirtosudiro's view that zakat is for the benefit of Islam (Sadzali, 1991). U no. 38 of 1999 explains that zakat is an item that must be given to Islam or organizations belonging to Muslims following religious provisions given to those entitled (Zuhri, 2000).

Poverty Concept

Poverty has a multi-dimensional meaning caused by differences in the characteristics of society and the state. The definition of poverty according to Law Number 13 of 2011 is, The poor are defined as someone who does not have a decent job or ability (Kasri & Haryono, 2011). Meanwhile, according to the Central Statistics Agency, the poor are individuals or groups who cannot perform their functions in meeting basic needs physically and spiritually (Ismail, 2011).

The Qur'an has explained the definition of poor comprehensively 23 times, with the singular division 11 times and the plural 12 times, with the same essence, namely a person who does not have anything (Qaradhawi, 2005). Poverty, when viewed from two dimensions, namely: (a) the cause of poverty is low human quality, limited income and

consumption, and (b) Poverty is also caused by exclusion or marginalization or socio-political processes (Salim, 2009; Hamidiyah, 2006).

Meanwhile, if viewed from the aspect of mentality, poverty is caused by (a) *al-Dha'if*, namely weak physical conditions such as weak intellect, knowledge, spirit, and others, (b) *al-Khauf*, which is where a person's soul is haunted by fear to work, the risk of failure or loss of capital, (c) *kaslān*, which is the mood of a person who is dominated by a sense of laziness so that he cannot take advantage of the time and opportunities he has, and (d) *al-Bakhīl*, namely the mood of a person's soul which is dominated by miserliness, where only ready to accept but do not want to share and help others (Ismail, 2011). Meanwhile, according to the World Health Organization, poverty is influenced by the level of education experienced by a person (Huda, 2012).

Social Welfare Concept

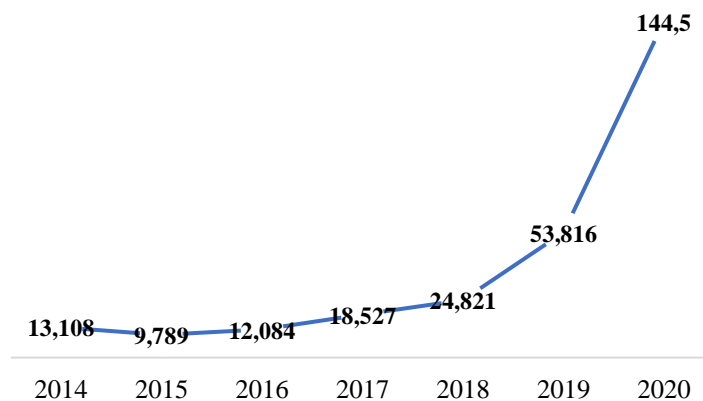
According to Ahmad Syafiq, zakat can increase community piety and welfare if zakat payments are made through the Amil Zakat Institution (Syafiq, 2015). Theologically normative and rational-philosophical, Islam is a religion that gives more attention to realizing social welfare. A prosperous life is the goal of all human beings with the fulfillment of basic needs, self-security, and the state guarantees that sufficiency (Fadilah, 2020). In addition, welfare can also be felt by every community, including those with disabilities. They should get the same treatment and opportunities, especially in getting a job (Ridho, 2017).

According to Kholis (2015), implementing programs that can realize social welfare in Indonesia has yet to fulfill the social concepts offered by Islam fully. An effort must be made to improve it by using the basis of Islamic economics, namely morals (Kholis, 2015). Here indicators can be used to measure welfare and happiness in Islam: monotheism, consumption, and the loss of fear and anxiety. Social concern is represented by zakat, which has great potential to realize these three indicators (Sodiq, 2015).

National Zakat Potential

Various studies have been carried out to analyze the potential of zakat collection in Indonesia. Firdaus, Beik, Irawan, and Juanda (2012) stated that the potential for zakat in Indonesia is 217 trillion IDR, calculated from various data, including the income level of individuals and companies (Irawan, 2020). Zakat management is oriented towards sustainable development in alleviating poverty by creating a prosperous and just life. In 2017, the potential for individual zakat was at 176.65 trillion, but the collection of zakat funds has only been realized at 1.58%, which is 2.79 trillion IDR (Irawan, 2020). The number of zakat payers is increasing every year, as described in the following figure.

Figure 3. Growth of Zakat Payers



Source: BAZNAS (2021)

Economic Condition of Zakat Recipients

Indonesian people generally have the status as recipients of zakat, among others, due to low income. This group can work for a living, but the income is insufficient for basic needs. The average income earned is Rp. 800,000 to Rp. 1,500,000. Not working, this group is caused by disability, old age and illness. They cannot be productive and work, so that cannot determine the income obtained, or they even have no income, people who are in debt to meet their needs owe loans to lenders but are unable to pay and political asylum seekers who flee their countries because of conflict or war (Maghfirah, 2019). The criteria above are those entitled to receive zakat through money or productive business assistance. It's just that the assistance provided in productive business assistance has yet to be based on a study of the needs of the recipient of zakat. Meanwhile, the Amil Zakat Agency has only conducted a study on whether the person is predicated as a recipient of zakat and is entitled to be assisted (Maulidizen & Athoillah, 2018).

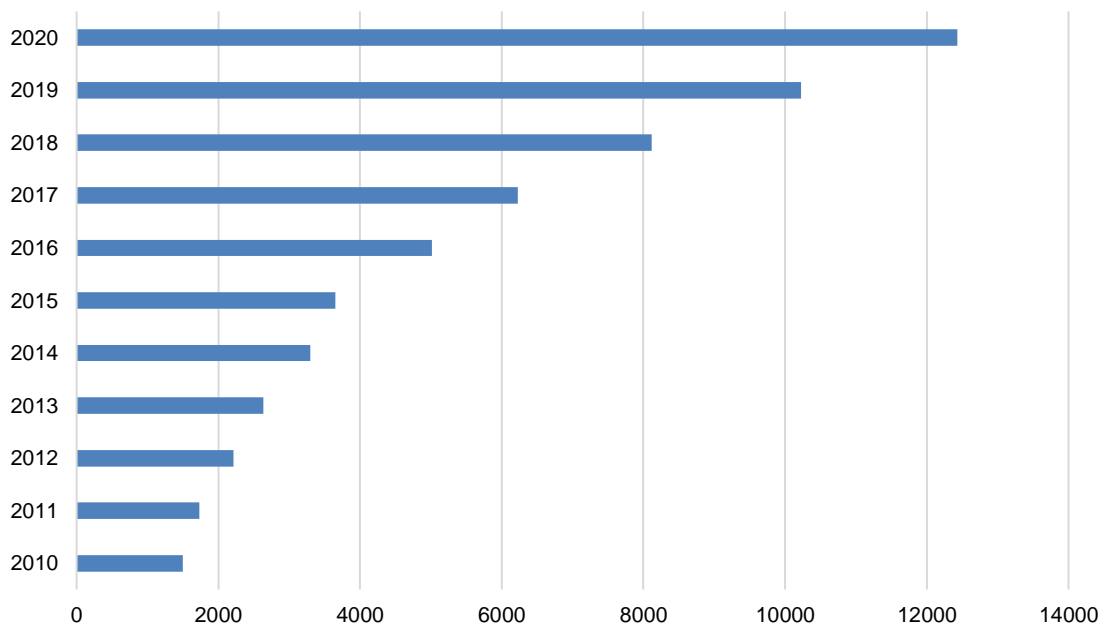
Management of Zakat in Alleviating Poverty

The management of zakat by Baznas includes planning long and short-term programs that will be carried out oriented to goals and analysis of obstacles that will face, which are then used as evaluation materials (Andriyanto, 2011). Then the organization related to the design of the organizational structure, the correlation between planning, supervision, and direction of each function contained in the structure. Furthermore, next is implementation. Phases are carried out based on planning and organizational structure. The phase is actualizing the planning prepared to achieve the goal (Maghfirah, 2019).

Collection of zakat funds

The collection of zakat funds is the activity of collecting zakat funds from zakat payers to zakat organizations to be distributed to those entitled to receive them according to their size. The collection of zakat, infaq and alms funds carried out by BAZNAS is by receiving or taking directly based on notification of zakat payers. BAZNAS also cooperates with the Bank in collecting, as explained below;

Figure 4. Collection of Zakat, Infaq and Sedekah funds



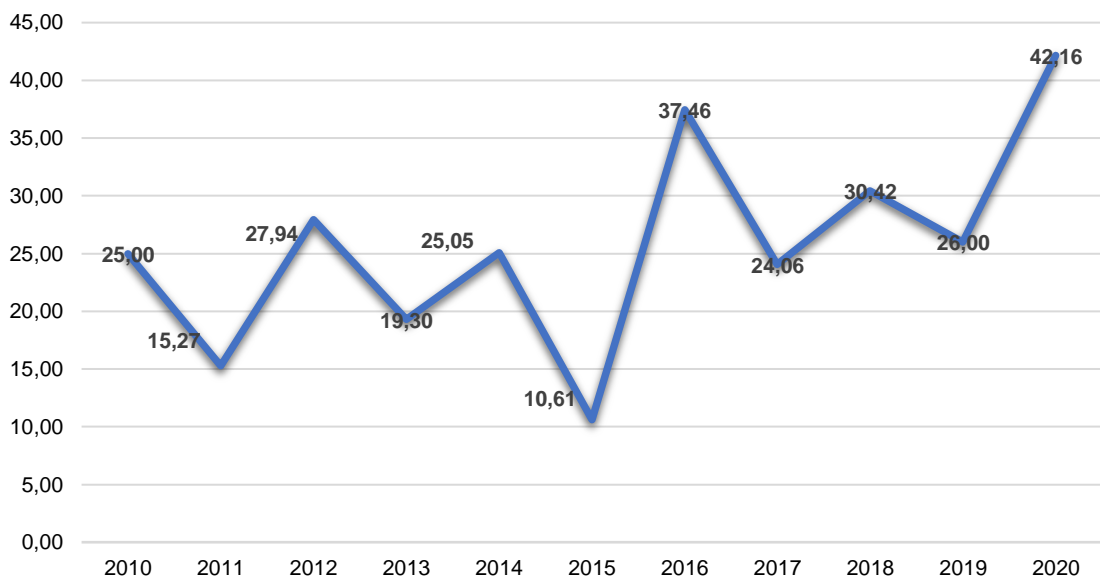
Source: BAZNAS (2021)

Based on the graph above, the growth of Zakat, Infaq, Alms and DSKL in 2010-2020 has a positive trend. Collection in 2020 experienced a growth of Rp. 4,311.65 billion or 42.16 percent compared to 2019. An exciting growth trend in 2005 and 2007, where the growth of ZIS and DSKL reached more than 95 percent due to the Aceh Tsunami in 2005 and the Yogyakarta Earthquake in 2007. This event illustrates that one of the factors for increasing the number of collections is caused by an event or natural disaster. The same thing happened in 2020, where during the COVID-19 pandemic, the number of donations increased than usual, as stated in the PWPS Puskas BAZNAS (2021). The Policy Brief of Puskas BAZNAS (2020).

Receipts of zakat funds at zakat institutions come from zakat providers such as companies or zakat collection units, individuals, the results of the placement and receipt of infaq and alms funds. The nature of contemporary zakat collection can generally be categorized into two, namely compulsory zakat payment systems, such as Pakistan, Sudan, Malaysia, Yemen and Saudi Arabia, and voluntary payment systems in collection and distribution, such as Egypt, Jordan, Indonesia and some minority Muslim countries (Wibisono, 2015; Maghfirah, 2019).

The collection of zakat and infaq funds in Baznas has increased every year, as can be seen in the following graph.

Figure 5. Growth of Zakat, Infaq and Sedekah Collection



Source: BAZNAS (2021)

Some people distribute zakat directly and independently to the desired zakat recipients with consideration; (1) In order to know for sure, (2) the Distribution is right on target, (3) Distributing zakat to family members who are still lacking Distribution of zakat in the form of goods needed by zakat recipients, and (4) Can distribute zakat to a relatively large number of people so that more people are helped by the zakat given. Seeing the above phenomenon, zakat institutions must continue to try to inform the public to pay zakat through institutions so that zakat funds will be distributed evenly. To optimize zakat funds' collection optimally, zakat institutions need to involve the private sector in actively embracing the government to pay zakat through institutions. In addition, agreements must be made between zakat institutions, the private sector and the central or regional government, as stated in Law 13 of 2011, chapter 1 Article 1.

According to Wibisono (2015), the collection of zakat funds is categorized into two; 1) mandatory and sanctioned for non-compliance. This method has been applied in several Muslim countries such as Malaysia, Yemen, Sudan, Libya, Saudi Arabia and Pakistan. 2) voluntary with no sanctions against people who are reluctant to pay zakat, this method has been applied in Indonesia. 3) the government establishes a particular institution to manage zakat funds (Wibisono, 2015).

In compulsory zakat payments, the role of the state in zakat management is very dominant and significant, theoretically gets much justification. There is a need for regulations that regulate and enforce. The management of zakat needs to be ensured evenly and fairly for the welfare of the community, so it needs to be managed professionally. The zakat management authority by the state can create a harmonious atmosphere and legal certainty so that the zakat institution can be strengthened. However, the process of transferring authority has requirements, namely harmonizing the available state fiscal financial system, where all money is included in the budget and distributed without consideration of use. Furthermore, while the distribution of zakat is particular for its designation and recipient, the form of the state must be based on Islam. This final provision has been regulated in Islam so that it is secular, not based on Islam, carries a non-Islamic ideology, and does not have the authority to take zakat by force (Qaradhawi, 2005; Maulidizen, 2017).

The centralization of the management of zakat funds by the state is still reaping debate among experts, so it needs to be reviewed for the reasons; (1) there is no guarantee of increasing performance and creating equitable welfare. This can be seen from the experience of countries implementing such a system, such as Sudan, Saudi Arabia and Pakistan. Although there are obligations and sanctions for parties who fail to pay zakat, the amount of zakat receipts is still tiny, (2) the legitimacy of zakat institutions and centralization does not determine reputation but is considered contrary to democratic values or freedom, and (3) resolving leakages in the distribution of zakat funds is a factor for improving the performance of zakat collection (Wibisono, 2015; Azizy, 2005).

The strategy that needs to be done is to strengthen government intervention, especially in the private sector, increase public trust in the management and human resources of Baznas, and carry out the massive promotion of zakat through the amil zakat institution. When viewed from the potential of national zakat, the receipt of zakat funds could be more optimal. Caused by several things:

- a. The socialization of the obligation to pay zakat has yet to be optimal through zakat institutions (Ali, 2014; Sukanto, 1981; Wibisono, 2015)
- b. Weak legal understanding of zakat givers regarding the utilization of zakat (al-Qarḍāwī, 2002)
- c. Weak public trust in Baznas (Ali, 2014; Wibisono, 2015; Asnaini, 2008)
- d. Not optimal government intervention pemerintah (Asnaini, 2008)
- e. The absence of legal sanctions (al-Qarḍāwī, 2002; Ali, 2008; Kelsen, 2013)

According to Qaradhawi (2005), the essential requirements that must be met in optimizing the receipt of zakat funds include establishing the concept of expansion in zakat obligations, managing zakat on fixed assets such as plantation and livestock products and non-fixed assets such as money, merchandise (Qaradhawi, 2005). After analyzing the theory and implementation of the collection of zakat funds above, the authors argue that a similar policy can be applied in Indonesia by requiring the public to pay zakat 2/3 to the Amil Zakat Institution, and the remaining 1/3 can be distributed to relatives or neighbors themselves.

In addition, according to the author, the amil zakat institution should have an accountable administration by completing two essential elements: (a) Selection of the best human

resources as the manager of zakat funds. Standardization of HR can carry out tasks, be trusted and know the functions and roles, (b) maintain expenditures as needed to achieve the vision and mission. They minimized the salary of zakat institutions and recruited officers from residents with salaries according to work standards and assigned responsibilities. Ideally, zakat administrators are permanent employees who devote themselves to zakat institutions. Thus many ideas, production and innovation are carried out. Suppose the existing administrators work part-time because they are already working elsewhere. In that case, it will make it difficult for them to focus on how zakat institutions can become extensive and highly efficient, (c) prioritize domestic distribution, meaning that zakat institutions collect the rich and distribute them to the poor. Who needs it in the surrounding area and then to other areas, and (d) Job productivity through Islamic management.

Distribution of Zakat funds

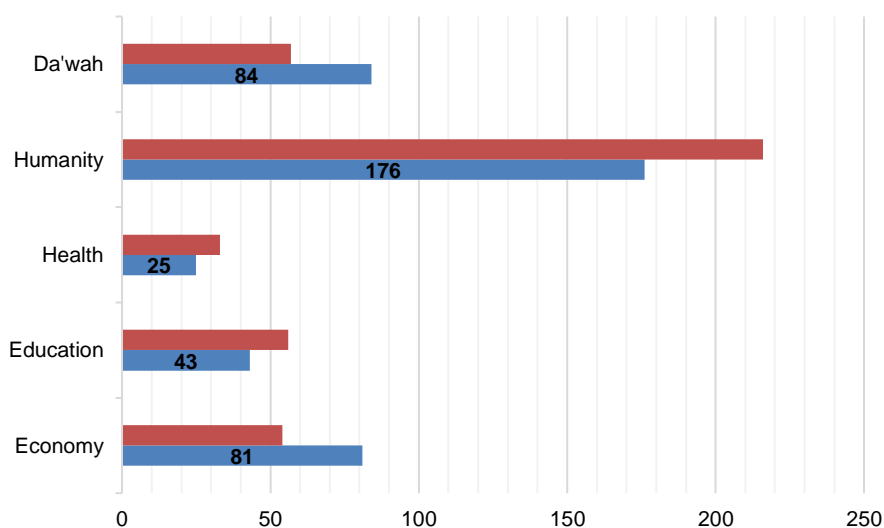
Every family leader should meet the basic needs of family members. This task is transferred to a close relative if he cannot fulfill it. If he is unable, it becomes the state's responsibility (Wibisono, 2015). The following is the distribution of zakat funds in Baznas;

Table 1. Distribution of zakat funds by group (*Asnaf*)

Criteria (<i>Asnaf</i>)	Target 2021	Realization 2021	%
Fakir Miskin	259,214,400,000	304,458,446,144	117.45
Amil	50,487,500,000	54,820,458,960	108.58
Muallaf	12,093,600,000	1,352,118,351	11.18
Riqob	5,039,000,000	0	-
Gharimin	5,039,000,000	559,259,452	11.10
Fi sabilillah	67,987,500,000	64,416,731,452	94.75
Ibn Sabil	5,039,000,000	6,377,500	0.13
Total	6,859,260,093,444	100.00	

Source: BAZNAS (2021)

Figure 6. The Portion of Zakat Distribution

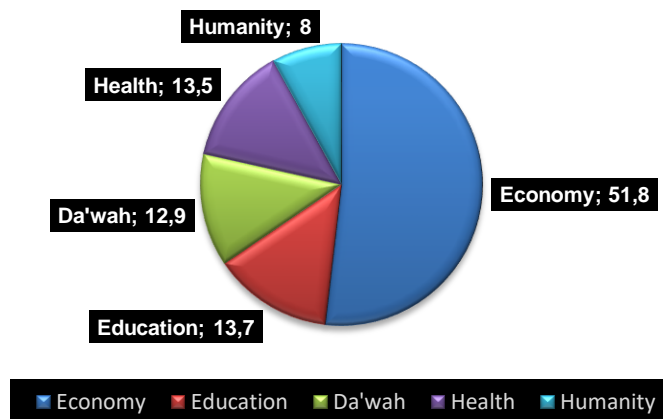


Source: BAZNAS (2021)

The table above shows that the highest achievement in distribution by sector in 2021 occurred in the Education Sector, which was Rp 56 billion or 130%. The distribution of the Social-Humanitarian Sector was Rp 216 billion or 122%, the Da'wah-Advocacy

Sector was Rp 57 billion or 68%, and the Economic Sector was Rp 53 billion or 67%. The Health Sector was Rp 33.3 billion or 66.2%. The significant achievement in the Social-Humanitarian Sector was due in 2021 to adjust the distribution portion focused on handling the Covid-19 pandemic. The collected funds are distributed to recipients through consumptive and productive financing. First is the consumptive program, which distributes zakat funds to help with the living costs of the needy or poor and needs such as fires, floods, and travelers who run out of supplies. Moreover, (2) effective programs provide funds for business capital or additional capital for small businesses already running. However, because the funds disbursed are relatively small, the funds disbursed have not made the turnover of business owners benefit and escape from the crush of the economy or poverty (Maghfirah, 2019).

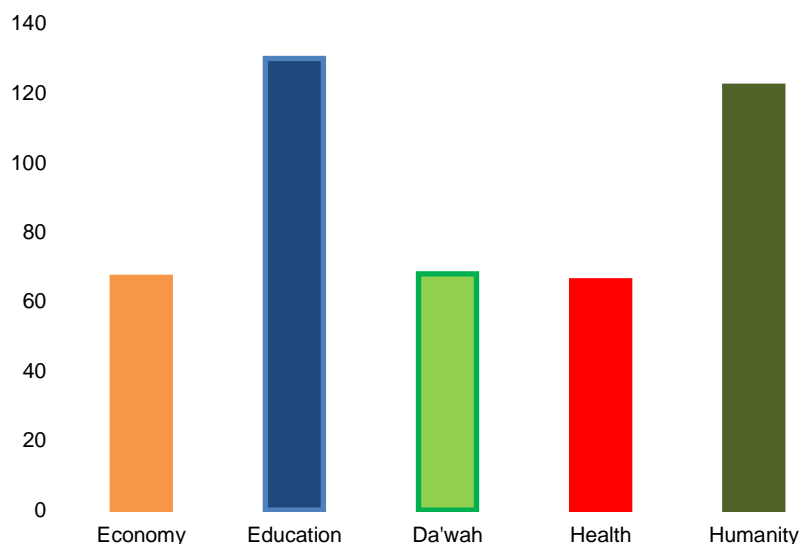
Figure 7. Comparison of Zakat Distribution



Source: BAZNAS (2021)

Judging from the composition of the realization of distribution by sector, the highest percentage occurred in the distribution of the Social-Humanitarian Sector, which was 51.8%, then the Da'wah-Advocacy Sector at 13.7%, the Education Sector at 13.5%, the Economic Sector at 12.9%, and finally the Health Sector with a percentage of 8.0%. Distribution for the Social-Humanitarian Sector is a charitable distribution for emergency needs such as living expenses, transportation, and disaster emergencies. In this field, distribution is carried out through three channels: 1) Program Institutions, in this case, the Active Service BAZNAS (LAB) and BAZNAS Disaster Response (BTB), 2) Zakat Collecting Unit (UPZ), and 3) public requests.

Figure 9. Growth in the Distribution of Zakat Funds



Source: BAZNAS (2021)

According to Khan (as cited in Wibisono, 2015) zakat can create jobs in the form of fixed wages and create opportunities. Empowerment of zakat funds as a solution to poverty alleviation is carried out in several steps, namely increasing zakat literacy in the community so that the concept of zakat can be understood well and foster community motivation to pay zakat through institutions (Irawan, 2020).

The poverty alleviation strategy can use 2 approaches; (1) a partial approach, which is the distribution of zakat to parties who can no longer be produced due to physical and spiritual disabilities, and (2) a structural approach, which is the distribution of zakat funds to alleviate systemic poverty by eliminating the causes of factors internal and external (Qadir, 1998; Sanrego & Taufik, 2016). Monzer Kahf also stated that the primary purpose of zakat is to create socio-economic justice (Kahf, 1997).

Regarding the purpose of zakat, Ali and Zaman also stated that the purpose of zakat is (1) to help the indigent and poor be raised in life status, (2) to solve problems for gharimin, lbn sabil and zakat recipients; (3) strengthen the relationship; (4) the owner of the property is free from miserliness; (5) preventing social conflicts among the poor; (6) liaison between people with wealth and people in need of wealth; (7) foster an attitude of responsibility among the community; (8) fostering a disciplined attitude in completing religious obligations by giving the rights of others; and (9) as creating justice and equitable distribution of resources (Irawan, 2020).

Meanwhile, according to Kahf (1997), zakat fund assistance in the form of consumptives will increase the purchasing power of zakat recipients. This will have a positive effect on increasing the production capacity of a company. Then it will recruit many workers to increase the economy aggregate (Kahf, 1997). Meanwhile, the distribution of zakat funds is productive and creative (Amelia, 2016; Sukri, 2019; Thalib, Irwan, & Rois, 2017).

DISCUSSION

Following the mandate of the law, the distribution of zakat so far is still focused on tackling the problem of poverty in the country. Distribution data in 2020 shows that mustahik beneficiaries are still dominated by poor asnaf, which reached 39.5% compared to other asnaf, followed by asnaf DSKL of 16.3%. The amount of distribution to the poor asnaf is due to a large number of Indonesians who are under or vulnerable to kifayah and the poverty line. Every year BAZNAS calculates the poverty alleviation rate carried out by the Indonesian Zakat Management Organization. Alleviation rate

poverty this year is calculated by multiplying the value of the Poverty Indicator with the poor mustahik population assisted by OPZ during 2020.

In measuring the value of the Poverty Indicator, the approach used is mustahik monthly income. The following is population data for the Poor Mustahik National and Mustahik Population Data of BAZNAS, which is the basis for the calculation of poverty alleviation results of 2020.

Table 2. Data of National Poor Mustahik Population

Year	Mustahik of Population Poor	Mustahik Percentage who is still being helped	Mustahik who still helped
2020	395.024	100%	395.024
2019	394.614	40%	157.845
2018	335.379	20%	67.076
2017	279.258	0%	27.926
2016	180.741	0%	0
2015	42.430	0%	0
2014	11.261	0%	0
2013	17.489	0%	0
2012	3.127	0%	0
2011	832	0%	0
2010	607	0%	0
Total	1.675.413		647.871

Source: BAZNAS (2021)

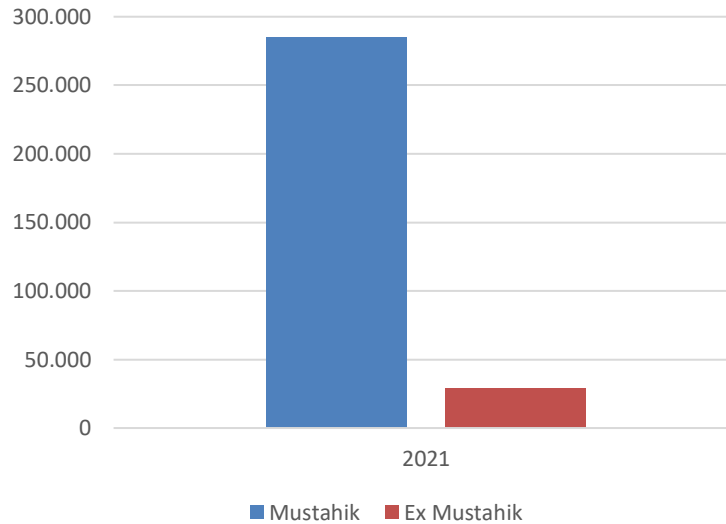
Table 3. Calculation of the Poverty Reduction Rate 2020

	Indicator Poverty	Mustahik Population	Total Poverty Erased
National (BAZNAS in Regional & LAZ)	44%	674.871	285.063
BASNAS RI	44%	65.589	28.859

Source: BAZNAS (2021)

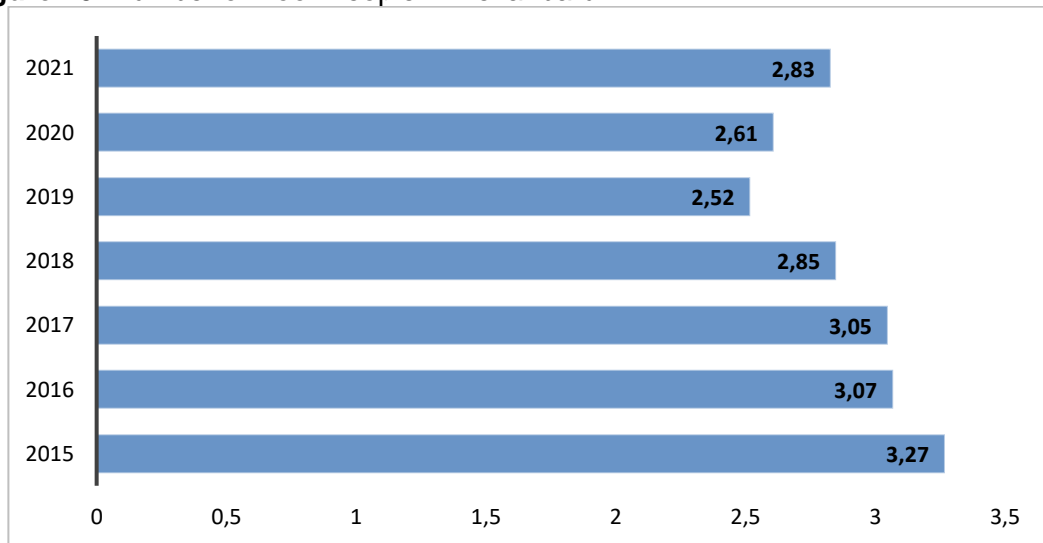
Based on the calculation above, as many as 0.44 or 44% of mustahik indigent poor were lifted from the poverty line by the National OPZ and BAZNAS RI in 2020. The number of mustahik that the National OPZ eradicated is as many as 285,063 mustahik, and the number of mustahik that BAZNAS RI eradicated is 28,859 mustahik. The value of poverty alleviation in 2020 will increase if compared to 2019. In 2019 the National OPZ can alleviate poverty as many as 113,501 mustahik, and BAZNAS RI was able to eradicate poverty at 13,202 mustahik based on the poverty line standard.

Figure 9. The Poor who are removed from the poverty line



Source: BAZNAS (2021)

Figure 10. Number of Poor People in Pekanbaru



Source: BAZNAS (2021)

In this condition of economic recovery, OPZ has a vital role and strategy in assisting the government in dealing with the COVID-19 pandemic. The COVID-19 pandemic has caused a health crisis and an economic crisis. The existence of these two crises can undoubtedly increase the number of mustahik, and the number of muzakki decreased. Of course, this is a challenge for OPZ in improving the collection of zakat and optimizing the distribution of zakat. The distribution of ZIS funds for the prevention of COVID-19 is also supported by the existence of MUI Fatwa Number 23 of 2020 regarding the use of zakat assets for response to the COVID-19 outbreak. This fatwa is prepared to present institution's solutions faced by the people and the nation to prevent, deal with and tackle COVID-19, both health impacts, social impacts, and the economy (Maulidizen, 2020).

Based on the analysis of the data above, it can be seen that the distribution of zakat funds is not only for short-term interests but is oriented to educating the poor and the poor to become entrepreneurs by providing production tools such as capital, skills and training to zakat recipients so that they can gradually change their economic status. In addition, the Amil Zakat Institution needs to determine priorities in the distribution of zakat based on research so that it is right on target because funds are limited, things that need to be taken into consideration are (1) benefit; 2) right on target and objective; 3) scope;

4) costs required; 5) transparency, and 6) timeliness. The development of zakat also requires support from various parties, including the government as a regulator, namely making appropriate regulations and supporting the development of zakat. Meanwhile, on a micro basis, support from community leaders is needed to provide understanding and awareness of paying zakat, which is one of the instruments in solving poverty (Irsad Andriyanto, 2014).

Several things influence the not-yet-optimal distribution of zakat funds in productive programs; (a) the funds provided are temporary and not yet organized, (b) the zakat distribution model prioritizes the number of zakat recipients rather than nominal ones, (c) the distribution of productive zakat has not been based on a comprehensive study and has not been supervised. By establishing cooperation between zakat institutions, economists, community leaders and the government, the problem of poverty can be solved (Safitri, 2017; Makhrus, 2019; Chaniago, 2015). If the potential of zakat is carried out optimally, then social welfare for the community will be realized. Therefore, the active role of all levels of society is significant in realizing the ideals (Nurwati & Hendrawati 2019; Atabik 2015).

Developing productive zakat requires support from Muslims, especially the government and zakat institutions, with targeted programs such as assistance in managing zakat funds received. The ultimate goal is to increase welfare and turn zakat recipients into zakat givers (Pratama, 2015; Wahyuningsih & Makhrus, 2019). The relevant zakat distribution models in poverty alleviation, namely.

Distribution of Zakat for Poverty due to Forced Unemployment (Jabariyah)

The distribution of zakat is intended for people affected by disasters so that they lose their livelihoods and become unemployed—situations like this cause a person to have no agency and accept everything that happens. A person does not have skills due to the inability to find the capital to learn them. Jabariyah unemployment is the responsibility of the government and society because parents/guardians do not have the financial ability to provide the best education since childhood or someone who has learned a particular skill but is not helpful due to changes in time and environment (Qaradhawi, 2005). If someone has learned skills and needs equipment to apply these skills but does not have the capital, he can receive zakat funds, such as a plow for a farmer, capital for a trader and others (Asnaini, 2008). Zakat can stimulate people to start certain businesses and businesses according to their interests and expertise. So, zakat is not just a sum of money or material assistance given to the community to meet short-term needs but provides benefits for long-term needs (Qaradhawi, 2005; Al-Zuhaylī, 2011).

However, suppose a person does not have specific expertise or skills that can be used as a livelihood in meeting basic needs. In that case, he is entitled to receive zakat with the criteria of being indigent or poor. Therefore, people who already have a skill or talent for trading are entitled to receive zakat assistance to earn a living. Moreover, finally, people get a steady income to support and meet their needs regularly. The distribution of zakat is not in the form of cash but something that will bring in income every month (Al-Zuhaylī, 2011; Rozalinda, 2012).

Distribution of Zakat for Poverty due to a Choice (Khiyariah)

Distribution of zakat for khiyariah unemployment, namely people who have expertise but are reluctant to work and choose to be unemployed and lazy and idle so that they become a burden for others. He prefers to ask than to give, taking advantage of the good of society so that he becomes the scum of society. The type of person Islam fights against does not allow the slightest tolerance for this kind of behavior. Zayn al-Dn 'Abd al-Rauf al-Manāwī (the Sufism expert in his day) describes a hadith which means:

“Indeed, Allah loves professional believers (who have expertise).” – lazy to earn a living (Qaradhawi, 2005).

Sufism that is correct and must be followed is what the Prophet SAW did to one of the beggars. Anas bin Malik narrated it. Verily one of the men from the Ansar came to the Messenger of Allah and asked him for something. The Messenger of Allah asked him: “Don’t you have anything in your house?” He replied: “Of course, some of the cloth we use, and the other part we make a base, and also a large glass where we drink water from it.” The Messenger of Allah said: “Bring them both to me.” Then the two items were given to the Messenger of Allah, who auctioned them off, saying: “Who wants to buy these two items?” A man said: “I will buy it for two dirhams.” Then the Messenger of Allah sold it and took two dirhams which he gave to the man from the Ansar, and said: “Buy with this first dirham food for you to give to your family, and the other dirham buy an ax and bring it to me.” The Messenger of Allah strengthened the ties of the twigs with his hands, and then he said to the man: “Go and look for firewood, then sell it. I don’t want to see you again for the next fifteen days.”

Then the man looked for firewood and sold it. When the time came, he came to the Messenger of Allah with ten dirhams in his hand, from which he bought some food. Seeing this, the Messenger of Allah (saw) said: "This is better for you than charity that will stain your face on the Day of Resurrection! Indeed, it is not lawful to give alms except to three groups: the poor mudqi (someone who is poor) (Qaradhawi, 2005).

So, what is meant by this word is the needy who stick to the ground or the poor who are poor and despicable), the group who has a mudfi debt (a person who has dependents to pay diyat for an act he has done, but he is unable to pay it; therefore it is permissible to get alms by giving him a share of the gharimin (the debtor), and also the dam mūji group (an allusion to the group who has diyat dependents for committing a murder, but he is unable to pay it and he repents for his actions, then he is allowed to receive alms). Alms to pay for it) (Qaradhawi, 2005).

In the application stage, utilizing zakat, as described above, can use management theory. Of the many definitions of management, management is meant here as a process or work that includes directing a group of people toward organizational goals. From this definition, there are at least four essential elements in management, namely: (a) Institutions, (b) Work processes, (c) People who carry out work processes, and (d) Goals (Qaradhawi, 2005). To empower zakat recipients, appropriate programs must be carried out according to the problems faced because poor people can be caused by many things, such as the lack of skills that must first be trained in specific skills, which must determine their talents and abilities. Children of the poor who are still of school age must be given the cost of education until completion (Maulidizen, 2016).

Poor people, because of the difficulty of job opportunities, zakat institutions can make a cooperation with certain companies so that the model of labor they need is known so that the skills provided follow the needs of the labor market. Of all zakat programs handled by zakat institutions, the thing that is not done is supervision. No matter how well the program has been planned but is not supervised following the stated objectives, the program will have problems. The problem of handling zakat recipients is complex, so the notion of amil zakat needs to be developed into several parts. For example, the agency responsible for education, cooperation, training, mentoring, and so on. Government intervention to support the program of zakat institutions is something that cannot be abandoned because from the beginning, zakat is required always to be the responsibility of the government.

CONCLUSION

The zakat management carried out by zakat institutions is optimal for receiving and distributing zakat funds. The causes of zakat receipts not being optimal are (1) zakat institutions have not carried out systematic and massive socialization, (2) understanding of zakat utilization by zakat payers is still relatively low, (3) public trust in zakat institutions is still low, (4) no sanctions are imposed. Given to people reluctant to pay zakat, and (5) the government needs to intervene optimally. In comparison, the distribution of zakat could be more effective because zakat funds are still short-term (temporary) assistance and need a clear concept. In addition, the zakat distribution model is still concerned with the number of recipients rather than the amount of zakat given and the distribution of zakat for effective programs is based on something other than a comprehensive and unsupervised study. There are several steps and strategies for effectiveness in zakat management, namely (1) the government intervenes optimally, (2) zakat institutions conduct massive socialization about the obligation to pay zakat and pay it through institutions, (3) zakat institutions need to improve the capability of zakat managers, (4) expand the concept of liability. While the steps and strategies for effectiveness are; to determine the distribution of zakat recipients to jabariah (forced) unemployment and khiyariah unemployment (an option) with a different approach model. Furthermore, to increase the business independence of zakat recipients, an efficient and targeted program is needed and assists so that zakat recipients can get out of poverty. In alleviating poverty in the community, zakat distribution must focus on the long-term impact and implications for increasing the assets and businesses of zakat recipients.

REFERENCES

- Al-Qardāwī, Y. (2002). *Fiqh al-zakāt* (6th ed.). Bogor: Pustaka Litera Antar Nusa.
- Al-Zuhaylī, W. (2011). *Al-Fiqh al-Islām wa adillatuhu*. Jakarta : Gema Insani.
- Ali, Z. (2008). *Hukum perbankan syariah*. Jakarta: Sinar Grafika.
- Ali, Z. (2014). *Sosiologi hukum* (8th ed.). Jakarta: Sinar Grafika.
- Amelia, N. (2016). Analisis potensi zakat dalam upaya pengentasan kemiskinan di Kalimantan Selatan. *Jurnal Humaniora Teknologi*, 2(1), 1–9.
- Andriyanto, I. (2014). Pemberdayaan zakat dalam meningkatkan kesejahteraan umat. *ZISWAF: Jurnal Zakat Dan Wakaf*, 1(2), 227–248.
- Andriyanto, I. (2011). Strategi pengelolaan zakat dalam pengentasan kemiskinan. *Jurnal Walisongo*, 11(1), 25–46.
- Asnaini. (2008). *Zakat produktif dalam perspektif hukum islam* (1st ed.). Yogyakarta: Pustaka Pelajar.
- Atabik, A. (2015). Peranan zakat dalam pengentasan kemiskinan. *ZISWAF: Jurnal Zakat Dan Wakaf*, 2(2), 339–361. doi: 10.21043/ziswaf.v2i2.1556
- Azizy, A. Q. (2005). *Cara kaya dan menuai surga*. Jakarta: Renaisan.
- BAZNAS. (2019). Statistik zakat nasional 2019. Retrieved from <https://pid.baznas.go.id/wp-content/uploads/2020/09/STATISTIK-ZAKAT-NASIONAL-2019.pdf>
- BAZNAS. (2021). Outlook zakat Indonesia 2021. Retrieved from <https://drive.google.com/file/d/1VWF8UEtDMitcsz0bWRfh2O7bAWFP98QO/view>
- BPS. (2021). Persentase penduduk miskin maret 2022 turun menjadi 9,54 persen. Retrieved from <https://www.bps.go.id/pressrelease/2022/07/15/1930/persentase-penduduk-miskin-maret-2022-turun-menjadi-9-54-persen.html>
- Chaniago, S. A. (2015). Pemberdayaan zakat dalam mengentaskan kemiskinan. *Jurnal Hukum Islam*, 13(1), 47–56.
- Fadilah, N. (2020). Konsep kesejahteraan sosial dalam perspektif ekonomi islam. *Salimiya: Jurnal Studi Ilmu Keagamaan Islam*, 1(1), 49–67.
- Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). *Economic estimation and determinations of Zakat potential in Indonesia*. Jeddah: Islamic Research and Training Institute.

- Firmansyah. (2013). Zakat Sebagai instrumen pengentasan kemiskinan dan kesenjangan pendapatan. *Jurnal Ekonomi dan Pembangunan*, 21(2), 179–190.
- Hamidiyah, E. (2006). *Pendayagunaan zakat untuk pengentasan kemiskinan, mungkinkah?* Jakarta: FOZ.
- Hasan, N., & Sunan, M. (2020). The effect of private inflation and investment on unemployment and poverty in North Maluku Province. *Journal of International Conference Proceedings*, 3(3), 36-48.
- Huda, N., & (2012). *Keuangan publik islami pendekatan teoritis dan sejarah*. Surabaya: Kencana.
- Irawan, E. (2020). Potensi zakat dalam pengentasan kemiskinan. *Nusantara Journal of Economics*, 02(01), 7–24. doi: 10.37673/nje.v2i1.658
- Ismail, A. U. (2011). *Al-qur'an dan kesejahteraan sosial*. Tangerang: Lentera Hati.
- Kahf, M. (1997). Potential effects of zakah on government budget. Retrieved from <https://journals.iium.edu.my/enmjournal/index.php/enmj/article/view/31/31>
- Kasri, R. S., & Haryono, A. (2011). *Bangsa betah miskin*. Jakarta: Indonesia Magnificense of Zakat.
- Kelsen, H. (2013). *General theory of law and state (Raisul Mut)*. Bandung: Nusa Media.
- Kholis, N. (2015). Kesejahteraan sosial di Indonesia perspektif ekonomi Islam. *Jurnal Akademika*, 20(2), 243–260.
- Maghfirah. (2019). *Efektivitas pengelolaan zakat di Indonesia*. Yogyakarta: Penerbit Deepublish.
- Makhrus. (2019). Pengelolaan zakat produktif dalam upaya pengentasan kemiskinan di Indonesia. *Jurnal Hukum Ekonomi Syariah*, 2(1), 37–50. doi: 10.30595/jhes.v2i1.4458
- Mannan, M. A. (1992). *Islamic economics; Theory and practice* (P. A. Harahap (ed.)). Semarang: intermasa.
- Maulidizen, A. (2016). Riba, gharar dan moral ekonomi islam dalam perspektif sejarah dan komparatif: Satu sorotan literatur. *Jurnal Ekonomi Islam (IslamiConomics)*, 7(2), 1–16.
- Maulidizen, A. (2017). A critical analysis of islam, economy and finance in the early 21st Century. *Jurnal Hukum Islam*, 17 (2), 132-151. doi: 10.24014/hi.v17i2.4984
- Maulidizen, A. (2019a). Economic thought of ibn taimiyah and relevance to the world economic and community economic system. *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin*, 20(2), 131–146. doi: 10.14421/esensia.v20i2.2103
- Maulidizen, A. (2019b). Ibn Khaldun's economic thought; The fair tax and its relevance to the modern economy. *International Journal of Islamic Business and Economics (IJIBEC)*, 3(2), 73–89. doi: 10.28918/ijibec.v3i2.1661
- Maulidizen, A. (2020). Analysis of Islamic consumption ethics critical toward causes of Corona Virus in Wuhan, China. *Al-Banjari: Jurnal Ilmiah Ilmu-Ilmu Keislaman*, 19(2), 197–215. doi: 10.18592/al-banjari.v19i2.3488
- Maulidizen, A., & Athoillah, M. A. (2018). The concept of Muzāra'ah and its implications on socio-economic of society in Cianjur, West Java. *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin*, 19(2), 249–277.
- Munawwir, A. W. (1984). *Al-Munawwir: Kamus Arab Indonesia*. Yogyakarta: Pondok Pesantren al-Munawwir.
- Nurwati., & Hendrawati, H. (2019). Zakat dan upaya mengentaskan kemiskinan. *Cakrawala: Jurnal Studi Islam*, 14(1), 40–47. doi: 10.31603/cakrawala.v14i1.2695
- Pratama, Y. C. (2015). Peran zakat dalam penanggulangan kemiskinan (Studi kasus : Program zakat produktif pada badan amil zakat nasional). *The Journal of Tauhidinomics*, 1(1), 93–104. doi: 10.15408/thd.v1i1.3327
- Qadir, A. (1998). *Zakat dalam dimensi mahdhah dan sosial*. Depok: PT. Raja Grafindo Persada.
- Qaradhawi, Y. (2005). Spektrum zakat: Dalam membangun ekonomi kerakyatan. In Narulita S., & Fauzan F. (Eds), *Dauru Al-zakat: fi'ilaaj al-musykiilat al-iqtishaadiyah*. Jakarta: Zikrul Hakim.

- Rahman, M., & Masrizal. (2019). Peran zakat dalam mengentaskan kemiskinan di Indonesia. *Hukum Islam*, 19(2), 130–148. doi: 10.24014/jhi.v19i2.8060
- Ridho, M. (2017). Pandangan Islam tentang kesejahteraan sosial bagi kelompok penyandang disabilitas. Retrieved from file:///C:/Users/Raptor/Downloads/657-4114-1-PB.pdf
- Rozalinda. (2012). Manajemen risiko investasi wakaf uang. *Islamica*, 6(2), 300–316.
- Sadzali, M. (1991). *Zakat dan pajak* (2nd ed.). Jakarta: Bina Rena Pariwara.
- Safitri, J. (2017). Implementasi konsep zakat dalam Al- qur'an sebagai upaya mengentaskan kemiskinan di Indonesia. *MUKADDIMAH: Jurnal Studi Islam*, 2(1), 19–42. doi: 10.14421/mjsi.21.1356
- Salim, A. (2009). *Mereduksi kemiskinan sebuah proposal baru untuk Indonesia*. Makassar: Nala Cipta Litera.
- Sanrego, Y. D., & Taufik, M. (2016). *Fiqih tamkīn fiqih pemberdayaan*. Jakarta: Qisthi Press.
- Sari, E. K. (2006). *Pengantar zakat dan wakaf*. Jakarta: Grasindo.
- Sodiq, A. (2015). Konsep kesejahteraan dalam Islam. *Jurnal Equilibrium*, 3(2), 380–405.
- Sukanto, S. (1981). *Suatu Tinjauan sosiologi hukum terhadap masalah-masalah sosial*. Jakarta: Alumni.
- Sukri, F. B. (2019). Analisis program zakat produktif sebagai pengentasan kemiskinan pada lembaga pengelola zakat di wilayah kota Yogyakarta. *Az Zarqa*, 11(1), 157–176. doi: 10.14421/azzarqa.v11i1.2080
- Suryani, D., & Fitriani, L. (2022). Peran zakat dalam menanggulangi kemiskinan. *Al Iqtishod: Jurnal Pemikiran dan Penelitian Ekonomi Islam*, 10(1), 43–62. doi: 10.37812/aliqtishod.v10i1.307
- Syafiq, A. (2015). Zakat Ibadah sosial untuk meningkatkan ketaqwaan dan kesejahteraan sosial. *Jurnal Ziswaf*, 2(2), 380–400. doi: 10.21043/ziswaf.v2i2.1558
- Thalib, H., Irwan, M., & Rois, I. (2017). Model pengelolaan zakat untuk mengatasi kemiskinan di Kota Bima. *Maqdis: Jurnal Kajian Ekonomi Islam*, 2(1), 21–34.
- Wahyuningsih, S., & Makhrus. (2019). Pengelolaan zakat produktif dalam pengentasan kemiskinan di Kabupaten Banyumas. *Jurnal Hukum Ekonomi Syariah*, 2(2), 179–201. doi: 10.30595/jhes.v2i2.5720
- Wibisono, Y. (2015). *Mengelola zakat Indonesia* (1st ed.). Jakarta : Kencana Prenada Media Group.
- Zuhri, S. (2000). *Zakat kontekstual*. Semarang: CV. Bima Sejati.