

Optimizing *zakāt* management as an effort to alleviate poverty: a case study at the Central Java Baznas

Fita Nurotul Faizah

Universitas Islam Negeri Walisongo Semarang, Indonesia

Corresponding author: fitanurotul.faizah@walisongo.ac.id

Abstract

Apart from being a religious obligation, economically, *zakāt* can play a role in alleviating poverty. This study aims to determine the extent to which the management of *zakāt*, *infāq*, and *ṣadaqah* in Central Java Baznas is an effort to alleviate poverty. This research uses a descriptive qualitative method with a case study approach. The data was obtained through observation and documentation, which includes the management and distribution of *zakāt*, *infāq*, and *ṣadaqah*, and *mustahik zakāt* at Baznas Central Java. The study results prove that the collection of *zakāt*, *infāq*, and *ṣadaqah* at Baznas Central Java can effectively become a potential source of funds for poverty alleviation and improving the quality of human resources according to the consumptive and productive *zakāt* utilization model. This research can be used for consideration, evaluation, and alternative strategies for managing *zakāt*, *infāq* and *ṣadaqah* at Baznas in Central Java, particularly in *zakāt* management institutions.

Keywords: *zakāt*; *infāq*; *ṣadaqah*; poverty; Baznas, Central Java.

Introduction

Poverty is a classic problem that has not been solved today (Irawan, 2020). Even poverty is a tremendous economic problem because it is included in the determining indicators of a country's success (Hilmi, Nasir, Ramlawati, & Peuru, 2022). Irawan (2020) added that poverty is also related to other factors, namely socio-cultural, political and community participation (Nurwati, 2008). The increasing number of poor people is a great danger to humanity, and not a few people have fallen apart just because of the infatuation.

According to Fadila and Marwan (2020), several factors affect the high level of poverty, namely the level of income, education, health, access to services, geographical location, and environmental space, where all aspects are related. Like individuals with low levels of education, they also have low skills. The opposite

is true. That is, the quality of human resources is directly proportional to the individual's income (Fadila & Marwan, 2020).

Islam views poverty as a problem, a trial, and even a dangerous disaster, devastatingly impacting individuals and society. Poverty can raise the seeds of doubt about Divine wisdom regarding the distribution of sustenance and can encourage people to violate moral and religious values. In addition, poverty can undermine human morals and thinking and threaten the integrity of the family and the stability of society (Irawan, 2020). Islam declares war against poverty for the benefit of the creed, morals and morals of the people. This step was taken to protect the family and society and maintain harmony and brotherhood among its members. Islam wants every individual to live in a community as a human being. At least he can meet basic needs in clothing and food, obtain a job according to his expertise, or build a household with sufficient provisions (Irawan, 2020).

Portraits of poverty also occur in Central Java Province, Indonesia. The Central Statistics Agency said that the percentage of poor people in Central Java decreased in 2017-2022. However, from March to September 2020, the poverty rate increased from 11.41% to 11.84%. This is due to the COVID-19 pandemic, which has caused economic turmoil. However, along with the recovery, it is increasingly showing a decline, especially in March 2022, which has a percentage of 10.93% (Jatengprov, 2022a). To alleviate poverty, a policy is needed to eradicate poverty, one of which is through *zakāt* management.

Substantively, *zakāt*, *infāq*, and *ṣadaqah* are part of a religious mechanism that instills the spirit of income equality. *Zakāt* funds are taken from the assets of the excess and distributed to the deprived. *Zakāt* is not intended to impoverish the rich, nor to reduce the hard work of the rich. This is because *zakāt* is taken from a small part of its property with certain criteria that must be paid *zakāt*. Therefore, the allocation of *zakāt* funds cannot be given carelessly and can only be distributed to certain community groups (Kuswono & Iswandi, 2022). The group includes eight *aṣnaf*; the poor, the needy, those who administer zakat, those whose hearts need winning over, for freeing slaves, those in debt, for Allah's cause, and travellers in need. Thus, ZIS's contribution will be clearly visible, especially in the aspect of poverty alleviation.

The issue of *zakāt*, *infāq*, and *ṣadaqah* and their relevance to poverty is not new. Several previous studies have discussed this,

such as (Suryani & Fitriani, 2022), which confirms that *zakāt* can help overcome the poverty that pervades the surrounding community. This alleviation is achieved by realizing an economic order that gives birth to a fair distribution system, *zakāt* management strategies, and a *zakāt* centralization system. In addition, there are (Suhendro, 2022). According to him, *zakāt* can create solidarity among Muslims, increasing the economy against the weak. The quality of adequate human resources supports this because *zakāt* is an obligation.

For this reason, the strategy of collecting and distributing *zakāt* is a concern. Among them, by socializing the duties and functions of *zakāt* institutions. Nuriah and Billah (2022) explain that the existence of a zakat management institution can increase the collection of zakat, *infāq*, and *ṣadaqah*. In addition, the distribution and utilization can be carried out effectively, although productive zakat allocations are still limited due to several obstacles. However, the *zakāt* program has successfully reduced poverty in Probolinggo regency.

Even though the research above discusses the same theme, no research makes the Central Java Baznas the subject of study. Even though the potential for *zakāt* in Central Java is superior, it received an award as Baznas with the best *zakāt* collection at the national level in 2021 for the provincial and district/city levels (Baznas Jateng, 2021). Noor Achmad, chairman of Central Java Baznas, said Central Java is the province with the largest acquisition of *zakāt*, *infāq*, and *ṣadaqah* in Indonesia. Based on reports in 2021, the acquisition of *zakāt* in Central Java reached IDR 57.4 billion (Shofihara, 2022). This acquisition immediately impacts reducing poverty in Central Java, especially in the distribution of *zakāt*, *infāq*, and *ṣadaqah*, which includes consumptive and productive spaces.

The distribution of productive *zakāt* at Central Java Baznas is given to *mustahik* who have a business to use the productive *zakāt* as additional business capital. The process does not end there but continues with coaching and productive *mustahik* mentoring. This assistance is carried out with the aim that *mustahik* can receive expertise development and as a control function so that productive funds continue to be used as planned. Astika *et al.* (2021) and Awwahah & Iswani (2022) mention that *zakāt* has relevance to poverty. According to him, efforts to alleviate poverty by *‘amil zakāt* institutions can be done by providing economic empowerment

programs and distributing *zakāt* in productive spaces. The goal is to change the status of *mustahik* to *muzzakī* in the future.

Unfortunately, *zakāt*, as one of the drivers of the economy, has not functioned optimally (Yurista, 2017). According to Rahmat and Nurzaman (2019), this problem is motivated by uneven distribution, wrong distribution methods and targets, and obstacles when distributing *zakāt* programs. While F. Mas'udi in Zuardi (2013) mentions other factors, namely the misinterpretation of *zakāt* as a *mahḍah* worship, the lack of optimal institutional, management, and operational structures that are not yet mature. Munthe (2018) adds that generally, *muzzakī* gives his *zakāt* (especially *zakāt* mal) to people in large quantities but little nominal. As a result, the funds are more likely to be earmarked for consumptive activities. More assertive, Firmansyah (2016) stated that the distribution of *zakāt* by the *'āmil zakāt* institution is more oriented toward charity. So, when the charity has run out to meet needs, *mustahik* will return to the previous life, namely fakir or poor. For this reason, this research is considered important, so it can be an alternative solution for agencies or institutions to develop strategies for managing *zakāt*.

Literature review

Zakāt, infāq and ṣadaqah concept

According to Taqiyudin, the term *zakāt* literally means 'to grow' or 'increase.' Whereas, according to Ash-Shiddieqy *zakāt* means 'fertility' (*al-namā*), 'chastity' (*al-ṭahārah*), 'blessing' (*al-barakah*), and 'sanctifying' (*al-tazkiyah wa ṭathīr*) (Ash-Shiddiqy, 2009). In line with this, Ibn Qudāmah added a clean meaning to the word *zakāt*. In more detail, Yūsuf al-Qarḍāwī explained that *zakāt* means a certain amount of property that must be issued to *aṣnāf zakāt*. In a more formal scope (statehood) contained in Law Number 23 of 2011, *zakāt* means property that must be issued by a Muslim or business entity to be given to those entitled to receive it according to Shari'a Islam.

Zakāt is divided into *fiṭrah* and *zakāt māl* (gold, silver, animals, plants, grains, and commercial goods) (Mughaniyah, 2001). Furthermore, in Law Number 23 of 2011, *zakāt māl* is referred to, namely 1) gold, silver and other precious metals; 2) money and other securities; 3) commerce; 4) agriculture, plantations and blindness; 5) animal husbandry and fisheries; 6) mining; 7) industry; 8) income and services; and 9) *rikāz*. Those who are entitled to receive *zakāt* are divided into eight parts, including the poor, the

needy, those who administer *zakāt*, those whose hearts need winning over, for freeing slaves, those in debt, for Allah's cause, and travellers in need (Nuriah & Billah, 2022).

The purpose of *zakāt*, according to Yūsuf al-Qarḍāwī (2021), among them: 1) for *muzakkī* is a form of sanctifying wealth, gratitude, practicing benefactors, and an attitude of affection towards others by *muzzakī*; 2) to *mustahik* aims to meet the needs of life, especially primary needs and purify the heart from the nature of spiteful envy; 3) for the benefit of social life *zakāt* aims to realize the function of property as a means of struggle to uphold the religion of Allah (*jihād fī sabīllāh*), and realizing socioeconomic justice of the community in general because *zakāt* is of economic value (Qadir, 2001).

In addition to *zakāt*, there is *infāq*, derived from the word *anfaqa*, which means 'to issue something (treasure) for the benefit of something'. Meanwhile, according to sharia terminology, *infāq* means to expend part of the property or income for an interest ordered by Islamic teachings (Hafidhuddin, 1998).

Furthermore, *ṣadaqah* comes from the word *ṣadaqa*, which means 'true.' The one who gives alms is the one who correctly confesses his faith. According to shariah terminology, the meaning of *ṣadaqah* is the same as the meaning of *infāq*, including in the law and its provisions. The difference is, if *infāq* is related to material, then *ṣadaqah* is broader, covering both material and non-material. (Hafidhuddin, 1998).

Zakāt management

Zakāt management is the planning, implementing, and coordinating activities in the collection, distribution, and utilization of *zakāt*. *Zakāt* management is carried out based on several principles: mandate (*zakāt* managers must be trustworthy), expediency (*zakāt* management is carried out to provide the greatest benefit to *mustahik*), justice (*zakāt* management in its distribution is carried out fairly), legal certainty (in *zakāt* management there is a guarantee of legal certainty for *mustahik* and *muzzakī*), integrated (*zakāt* management is carried out hierarchically in an effort improve the collection, distribution, and utilization of *zakāt*), and accountability (*zakāt* management can be accounted for and accessed by the public) (Soemitra, 2016). The objectives of *zakāt* management are stated in Law number 23 of 2011 concerning *zakāt* management article 3, including: improving the effectiveness and efficiency of services in *zakāt* management;

and increasing the benefits of *zakāt* to realize community welfare and poverty reduction.

The distribution of *zakāt* follows the policy on *zakāt* institutions. However, in general, these forms include consumptive and productive. Consumptive in the form of basic needs of clothing, food, and boards. While productive in the form of providing capital or can increase *zakāt* with investment patterns (Utami, Inda, & Rahma, 2022). More fully, Suprayogo added that there are four methods of utilization of *zakāt*: traditional consumptive, creative consumptive, traditional productive and creative productive. Traditional consumptives give staples directly to *mustahik*, such as rice, corn, etc. While creative consumptive is *zakāt* given in other forms, hoping for better benefits, such as scholarships for school equipment and children. Then, traditional productive is to give *zakāt* in the form of goods that can breed, for example, goats, work tools, etc. Finally, creative productive is the distribution of *zakāt* by providing working capital (Fitri, 2017).

The practice of *zakāt* is based on the words of Allah Almighty in QS. al-Taubah [9]:60 and QS. al-Taubah [9]:103. Meanwhile, *zakāt* management is regulated in Law number 23 of 2011 and Government Regulation number 14 of 2014 concerning the implementation of Law number 23 of 2011 concerning *zakāt* management.

Poverty

Poverty, according to the Central Statistics Agency, is a person's inability to meet primary needs, including food and non-food, as measured in terms of expenditure (BPS, 2022). Not much different from that, Nuriah & Billah (2022) define poverty as the inability of economists to meet the average standard of living of people in an area. The community's low income characterizes this condition to meet basic needs, clothing, food, and boards.

Poverty can be measured by equating a person's consumption level with the poverty line or the amount of rupiah spent on each person's monthly consumption. In contrast, the poor have an average monthly per capita expenditure at the bottom of the poverty line (Hilmi et al., 2022).

According to psychologists, poverty is divided into absolute and relative poverty. Absolute poverty is poverty that is formed when people are unable to meet the need to support health and minimum efficiency, which is reflected in caloric and nutritional sufficiency. Whereas relative poverty is determined by the general

standard of living in various societies and what is culturally defined as poor rather than the level of poverty defined by society rather than the absolute poverty level (Kharisma & Sugiarti, 2022).

Research methods

The method used in this research is descriptive qualitative with a case study approach. This study explains the phenomena based on facts in Central Java Baznas. Data sources in this research are primary and secondary data collected using observation and documentation techniques. Primary data was obtained from the Central Java Baznas, including the management and distribution of *zakāt*, *infāq*, and *ṣadaqah*, as well as *mustahik zakāt*, whether the management and distribution can bring prosperity to *mustahik* or vice versa. In addition to primary data, secondary data is also used as documentation from various literary sources related to the research theme. The data obtained were then analyzed qualitatively and outlined in a descriptive narrative.

Results and discussion

Zakāt management in Central Java Baznas

The problem Muslims face in Central Java is the gap between the Muslim population and the Islamic economy. One group is well-off (*muzzakī*), while the other is *mustahik*. As an eraser of the gap between the two, there is ZIS. *Zakāt*, *infāq*, and *ṣadaqah* (ZIS) are essential elements in the Islamic economy and occupy the 3rd position in the pillars of Islam (Achmad, 2022).

Zakāt is a religious institution that aims to improve the community's justice and welfare. Therefore, to increase usability and usefulness, *zakāt* must be managed institutionally by Islamic law and follow state rules, such as Baznas. Baznas is an institution that manages *zakāt* nationally and non-structural government institutions that are independent and responsible to the president through the minister. Good *zakāt* management, aimed at improving the effectiveness and efficiency of services in *zakāt* management and the benefits of *zakāt*, can realize the community's welfare (Syaksena & Ekawaty, 2021). The more prosperous the society, the more the standard of living also increases, which can ultimately help reduce the burden on a country, namely poverty.

Likewise, Central Java Baznas was established on November 11, 2013, based on the decree of the head of the Central Java provincial religious area office number:

Kw.11.7/4/Kp.04.2/2723/2013. Central Java Baznas underwent several name changes in its journey, from Bazis to Bazda (adjusting Law number 38 of 1999), until it changed to Baznas (according to Law number 23 of 2011). Central Java Baznas collect, distribute, and utilize *zakat*, *infāq*, and *ṣadaqah*. Baznas applies *zakat*, *infāq*, and *ṣadaqah* for consumptive and productive. The consumptive *zakāt* program is given to meet the basic needs of recipients. These include poor assistance, educational scholarships, and public health services. Meanwhile, the productive *zakāt* program is delivered for those with basic needs, such as business capital and community empowerment training.

The chairman of Central Java Baznas stated that *zakat*, *infāq*, and *ṣadaqah* management is 70% managed by 70 *zakāt* management units registered with Baznas, while Baznas manages 30% through programs synergized with the government (Jatengprov, 2022b). Based on the BAZNAS report of Central Java province in 2021, the number of *zakat*, *infāq*, and *ṣadaqah* collected was IDR 57. 231,379,957,- most of which are *zakat*, *infāq*, and *ṣadaqah* payments by the Central Java Provincial Government ASN of 57,082,373,189,-. Other funds came from *infāq* of IDR 107,064,880 and alms of IDR 41.941.000,-. Meanwhile, the distribution of *zakat*, *infāq*, and *ṣadaqah* reaches Rp 50.145.203.363 (Baznas, 2021). The distribution is given in the form of consumptive and productive *zakāt*.

The consumptive *zakat* program covers 318 uninhabitable housing units (RTLH), 149 million aid for the poor, the renovation program includes 110 mosque units, 74 prayer rooms, 81 Islamic boarding schools, 97 madrasas and schools, and 36 'Taman Pendidikan Al-Qur'an' (TPQ). Scholarship program worth 8.9 billion, school package scholarships for 1,678 children (especially their parents who died from Covid-19), health costs for 984 people, assistance for ten natural disaster locations, and 50 units of latrines. While the empowerment program is given to converts as much as Rp. 250 million, empowerment of 26 *imams* and *muazins*, 20 *ibn sabīl*, 422 religious instructors, and productive economic empowerment of 1,632 people (Jatengprov, 2022c). Not only that, but BAZNAS of Central Java province also provided training to 5,578 people in 2021, such as in December 2021 in Cilacap Regency, Central Java, which was attended by 50 participants from bamboo craftsmen in Karangtengah village, Sampang District (Mulyana, 2021).

The training program is the initial capital for community empowerment. For this reason, Central Java Baznas training programs are carried out on an ongoing basis so that the objectives of zakāt management can be implemented in a real way. This effort was manifested in several trainings the following year, such as Micro small and Medium Enterprises (UMKM) training for 110 productive *mustahik* Joint Business Groups (KUB) throughout Solo Raya, which included cultivating catfish using the biofloc system, cultivating crickets, silkworms, and smart farming. (Jatengprov, 2020). In addition, culinary training for PKK mothers in Solo and home culinary industry training in Pati Regency (Wasita, 2022). This shows that the ZIS management orientation is expected to contribute equally to both consumptive and productive.

According to Hafidzuddin (2002), the advantages of having a *zakāt* management institution include: ensuring the certainty of the discipline of *zakāt* payers, maintaining feelings of inferiority in *mustahik*, when dealing directly with *muzzakī*, achieving efficiency and effectiveness as well as appropriate targets in the use of *zakāt* assets according to the scale of priorities in one place, and showing Islamic sharia in the implementation of an Islamic government.

Seeing the potential of the Central Java Baznas above, it is unsurprising if the Central Java Baznas from 2019 received awards in several categories: provincial Baznas best *zakāt*, *infāq*, and *ṣadaqah* collection growth category, best *zakāt*, *infāq*, and *ṣadaqah* distribution category, and best *zakāt*, *infāq*, and *ṣadaqah* utilization program category. This condition continued in 2020 as the Provincial Baznas nomination for the Best *zakāt*, *infāq*, and *ṣadaqah* collection growth category and the provincial Baznas nomination for the best *zakāt*, *infāq*, and *ṣadaqah* utilization program category. Until 2021, these advantages are still possessed by Baznas of Central Java province as provincial Baznas with the Best *zakāt* management coordination and provincial and regency/city Baznas with the best *zakāt* collection innovation.

The role of central Java Baznas in poverty alleviation efforts

The solution to poverty alleviation is to spur economic activities that have real implications for the region's economic growth rate (Winston Nalle, Seran, & Bria, 2022). In Islam, this solution can be the utilization of zakāt charged to Muslims, both periodic and non-periodic, by the terms and conditions of *zakāt*. Because the potential of *zakāt* is not only limited to meeting *mustahik* needs but is wider

(multiplier effect) and touches all aspects of life, if the distribution of *zakāt* is more directed at productive activities.

The presence of Central Java Baznas participated in the poverty alleviation program. Although, the government has massively launched various poverty alleviation strategies, such as infrastructure development to facilitate economic access to remote villages, improving the quality of human resources through various skills training, providing scholarships for underprivileged students, and the 'One SKPD One Assisted Village' program initiated by the Central Java Provincial Government. In addition, the Central Java Provincial Government also formed a collaboration with the Central Java Baznas to improve human resources. In the form of employment training, training in making snacks, catfish farming, agriculture and so on. Several of these activities were organized in several regions to reduce unemployment and encourage entrepreneurship.

Based on the potential of the Central Java Baznas and the *zakat*, *infāq*, and *ṣadaqah* management mentioned earlier, it can be ascertained that *zakat*, *infāq*, and *ṣadaqah* can help reduce the burden on the government, namely poverty. It is proven that the poverty rate in Central Java from 2017 to 2022 shows a graph of decline, although it briefly showed an upward graph in 2020 (Jatengprov, 2022a). This is due to the COVID-19 pandemic. However, Baznas' efforts still look massive by launching labour-intensive programs such as catfish cultivation, crickets, silkworms, carpentry, MSME training for homemakers, etc. As a result, the quality of human resources in this business field is more potential and can compete with similar businesses. In addition, the coaching funds distributed by Baznas can be additional capital that business actors then use to develop their businesses.

Thus, *zakāt* plays a role in preventing the accumulation of wealth in only a few people and obliges the rich to distribute their wealth to a group of poor and poor people. In addition, *zakāt* is also a potential source of funds to alleviate poverty. *Zakāt* can also function as working capital for the poor to create jobs to earn and meet their daily needs. The distribution of *zakat*, *infāq*, and *ṣadaqah* at Baznas in assistance and training programs seeks to transform *mustahik* economic conditions into purchasing power people who may become *muzakkī* in the future.

Conclusion

In Islam, *zakāt* has a significant position. Apart from being a religious obligation related to wealth, *zakāt* also, from an economic perspective, should have a role in alleviating poverty. The Qur'an states that wealth may not merely circulate among the rich only (QS. al-Hashr [59]:7), but must be distributed to those who are entitled to receive it (QS. al-Taubah [9]:60). *Zakāt* management which includes the collection and distribution of *zakāt*, *infāq*, and *ṣadaqah* carried out by Central Java Baznas has effectively been able to become a potential source of funds for alleviating poverty and improving the quality of human resources in Central Java. *Zakāt* management is carried out using the *zakāt* utilization model; both consumptive and productive *zakāt* utilization models.

References

- Achmad, W. (2022). Corporate Social Responsibility and Zakat: A Model of Philanthropy in the Society Era 5.0. *Jurnal Scientia*, 11(01), 565–574. <https://doi.org/10.35337/SCIENTIA.VOL11.PP565-574>
- Ash-Shiddiqy, M. H. (2009). *Pedoman Zakat*. Semarang: PT. Pustaka Rizki Putra.
- Awwahah, F. A., & Iswanaji, C. (2022). Peran LAZiS Jateng dalam Upaya Mengentaskan Kemiskinan Di Jawa Tengah. *Jurnal Syntax Admiration*, 3(4), 674–685. <https://doi.org/10.46799/JSA.V3I4.416>
- Baznas Jateng. (2021). Profil BAZNAS Provinsi Jawa Tengah.
- BPS. (2022). Kemiskinan dan Ketimpangan.
- Fadila, R., & Marwan, M. (2020). Pengaruh Indeks Pembangunan Manusia (IPM) dan Pertumbuhan Ekonomi terhadap Tingkat Kemiskinan di Provinsi Sumatera Barat periode tahun 2013-2018. *Jurnal Ecogen*, 3(1), 120–133. <https://doi.org/10.24036/JMPE.V3I1.8531>
- Firmansyah, F. (2016). Zakat sebagai Instrumen Pengentasan Kemiskinan dan Kesenjangan Pendapatan. *Jurnal Ekonomi Dan Pembangunan*, 21(2), 179–190. <https://doi.org/10.14203/JEP.21.2.2013.61-72>
- Fitri, M. (2017). Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat. *Economica: Jurnal Ekonomi Islam*, 8(1), 149. <https://doi.org/10.21580/economica.2017.8.1.1830>
- Hafidhuddin, D. (1998). *Panduan Praktis Tentang Zakat, Infak, Sedekah*. Jakarta: Gema Insani.
- Hilmi, H., Nasir, M., Ramlawati, R., & Peuru, C. D. (2022). Pengaruh Jumlah Penduduk Dan Pengangguran Terhadap Tingkat Kemiskinan Di Kabupaten Tolitoli. *GROWTH Jurnal Ilmiah Ekonomi Pembangunan*, 1(1), 20–27.
- Irawan, E. (2020). Potensi Zakat Dalam Pengentasan Kemiskinan. *Nusantara Journal of Economics*, 2(1), 7–24. <https://doi.org/10.37673/NJE.V2I1.658>

- Jatengprov. (2020). Baznas Jateng Latih 110 Mustahik Produktif se-Solo Raya. Retrieved from jatengprov.go.id website: <https://jatengprov.go.id/beritadaerah/baznas-jateng-latih-110-mustahik-produktif-se-solo-raya/>
- Jatengprov. (2022a). Kuartal I 2022, Jumlah Orang Miskin di Jateng Turun 102,57 Ribuk. Retrieved from jatengprov.go.id website: <https://jatengprov.go.id/publik/kuartal-i-2022-jumlah-orang-miskin-di-jateng-turun-10257-ribu/>
- Jatengprov. (2022b). Pengelolaan Baznas Jateng Sudah Sesuai Aturan Islam dan Transparan. Retrieved from humas.jatengprov.go.id website: https://humas.jatengprov.go.id/detail_berita_gubernur?id=6699
- Jatengprov. (2022c). Tembus Rp57 Miliar, Zakat ASN Pemprov Jateng untuk Entaskan Kemiskinan. Retrieved from [Jatengprov.go.id](https://jatengprov.go.id) website: <https://jatengprov.go.id/publik/tembus-rp57-miliar-zakat-asn-pemprov-jateng-untuk-entaskan-kemiskinan/>
- Kharisma, T. L., & Sugiarti, S. (2022). A Representasi Kemiskinan Absolut Tokoh Utama Dalam Novel La Muli Karya Nunuk Y Kusmiana. *Logat: Jurnal Bahasa Indonesia Dan Pembelajaran*, 9(1), 52–64. <https://doi.org/10.36706/LOGAT.V9I1.293>
- Kuswono, & Iswandi, I. (2022). Analisis Pengelolaan Dana ZIS (Zakat, Infaq, Dan Shodaqoh) Dalam Meningkatkan Ekonomi Keluarga Anak Yatim Menurut Hukum Positif Dan Hukum Islam: Studi Kasus Pada Yayasan Visi Maha Karya Tangerang Selatan. *JISMA: Jurnal Ilmu Sosial, Manajemen, Dan Akuntansi*, 1(4), 583–590.
- Mughaniyah, M. J. (2001). *Fiqh Lima Mazhab, Ja'fari, Hanafi, Maliki, Syafi'i, dan Hambali* (Terj, Masy). Jakarta: Lentera.
- Mulyana, I. (2021). BAZNAS Jawa Tengah Gelar Pelatihan Mustahiq Produktif - LPPL Radio Bercahaya FM.
- Munthe, S. (2018). Pemberian Modal Usaha Bagi Orang Miskin Melalui Pengembangan Dana Zakat dan Wakaf Produktif. *EduTech: Jurnal Ilmu Pendidikan Dan Ilmu Sosial*, 4(2). <https://doi.org/10.30596/EDUTECH.V4I2.2411>
- Nuriah, S., & Billah, Z. I. (2022). Efektifitas Pendistribusian dan Pendayagunaan ZIS dalam Mengentaskan Kemiskinan. *Jurnal Ilmiah Ekonomi Islam*, 8(2), 1373–1380. <https://doi.org/10.29040/JIEI.V8I2.4780>
- Peraturan Pemerintah Nomor 14 Tahun 2014 tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat
- Nurwati, N. (2008). Kemiskinan : Model Pengukuran, Permasalahan dan Alternatif Kebijakan. *Jurnal Kependudukan Padjadjaran*, 10(1), 1.
- Qadir, A. (2001). *Zakat Dalam Dimensi Mahdah dan Sosial* (II). Jakarta: PT. Raja Grafindo Persada.
- Rahmat, R. S., & Nurzaman, M. S. (2019). Assesment of zakat distribution: A case study on zakat community development in Bringinsari village, Sukorejo district, Kendal. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 743–766. <https://doi.org/10.1108/IMEFM-12-2018-0412/FULL/PDF>

- Shofihara, I. J. (2022). Ketua Baznas Sebut Jateng Jadi Provinsi dengan Perolehan Zakat, Infak, dan Sedekah Terbesar di Indonesia.
- Soemitra, A. (2016). *Bank Dan Lembaga Keuangan Syariah*. Jakarta: Prenadamedia Group.
- Suhendro, D. (2022). Optimalisasi Pendistribusian Zakat Produktif dalam Upaya Membantu Perekonomian Masyarakat untuk Pengentasan Kemiskinan. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(5), 794–809. <https://doi.org/10.47467/ELMAL.V3I5.1093>
- Suryani, D., & Fitriani, L. (2022). Peran Zakat Dalam Menanggulangi Kemiskinan. *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, 10(1), 43–62. <https://doi.org/10.37812/ALIQTISHOD.V10I1.307>
- Syaksena, A., & Ekawaty, M. (2021). Effect of zakat (almsgiving) literacy level on muzakki's decision to pay zakat in registered zakat institutions. *Journal of Islamic Economics, Management, and Business (JIEMB)*, 3(1), 15–34. <https://doi.org/10.21580/JIEMB.2021.3.1.8841>
- Undang-Undang Republik Indonesia No. 23 Tahun 2011 Tentang Pengelolaan Zakat
- Utami, G. A., Inda, T., & Rahma, F. (2022). Implementasi Zakat melalui LAZ Washal untuk Memberantas Kemiskinan di Kota Medan. *Jurnal Pendidikan Tambusai*, 6(1), 2135–2141.
- Wasita, A. (2022). Pelatihan usaha Baznas Jateng bantu kurangi angka kemiskinan - ANTARA Jateng.
- Winston Nalle, F., Seran, S., & Bria, F. (2022). Analisis Determinan Kemiskinan Propinsi Nusa Tenggara Timur. *Jurnal Samudra Ekonomi Dan Bisnis*, 13(2), 206–220. <https://doi.org/10.33059/JSEB.V13I2.4962>
- Yurista, D. Y. (2017). Prinsip Keadilan dalam Kewajiban Pajak dan Zakat Menurut YusufQardhawi. In *Ulul Albab: Jurnal Studi dan Penelitian Hukum Islam* (Vol. 1). Universitas Islam Sultan Agung.
- Zuardi, M. H. (2013). Optimalisasi Zakat dalam Ekonomi Islam. *Adzkiya : Jurnal Hukum Dan Ekonomi Syariah*, 1(1), 16–34.

