



## The Impact of Zakat Management in Banten Province on Improving the Quality of the Mustahiq Family

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**Abstract:** Indonesia is still having difficulty overcoming the classic problems of wide disparities in wealth and high levels of extreme poverty. One solution that is an instrument for dealing with the phenomenon of extreme poverty and wealth disparities is zakat management. This study analyzes Zakat management's influence on fiscal, economic growth, and poverty on human development in Banten Province. This research uses a quantitative approach with a descriptive analysis method. The location of this research is in Banten Province. The data of sekunder with secondary data interval 2010-2019, and descriptive analysis method. The data collection using observation and documentation techniques. At the same time, the data analysis is through the classical assumption test, normality test and hypothesis testing. This study's results indicate that Zakat has a higher and positive and significant correlation between the variables of zakat on the human development index (HDI), meaning that the higher the role of zakat, the higher the Human Development Index (HDI). The enormous potential of zakat, if managed with correct, healthy, and accountable management, will be able to lift Mustahiq from the brink of poverty and become economically and fiscally empowered in the domestic family so that it can increase the human development index significantly. Therefore, related parties, namely the local government, BAZNAS, and the muzakki, are recommended to synergize to develop human development policy programs in Banten province.

**Keywords:** Zakat Management, Poverty, Economic Growth, Fiscal, Human Development Index

**Abstrak:** Indonesia masih mengalami kesulitan mengatasi permasalahan klasik berupa kesenjangan kekayaan yang besar dan tingginya tingkat kemiskinan ekstrem. Salah satu solusi yang menjadi instrumen dalam menghadapi fenomena kemiskinan dan disparitas kekayaan yang ekstrim adalah pengelolaan zakat. Penelitian ini menganalisis pengaruh pengelolaan zakat terhadap fiskal, pertumbuhan ekonomi, dan kemiskinan terhadap pembangunan manusia di Provinsi Banten. Penelitian ini

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menggunakan pendekatan kuantitatif dengan metode analisis deskriptif. Lokasi penelitian ini berada di Provinsi Banten. Data sekunder dengan data sekunder interval 2010-2019, dan metode analisis deskriptif. Pengumpulan data menggunakan teknik observasi dan dokumentasi. Sedangkan analisis datanya melalui uji asumsi klasik, uji normalitas, dan uji hipotesis. Hasil penelitian ini menunjukkan bahwa Zakat memiliki korelasi yang tinggi dan positif serta signifikan antara variabel zakat terhadap indeks pembangunan manusia (HDI), artinya semakin tinggi peran zakat maka semakin tinggi pula Indeks Pembangunan Manusia (HDI). Potensi zakat yang sangat besar apabila dikelola dengan pengelolaan yang benar, sehat dan akuntabel akan mampu mengangkat mustahiq dari jurang kemiskinan dan berdaya secara ekonomi dan fiskal dalam keluarga dalam negeri sehingga mampu meningkatkan indeks pembangunan manusia secara signifikan. Oleh karena itu, disarankan kepada pihak-pihak terkait yaitu pemerintah daerah, BAZNAS dan muzakki untuk bersinergi menyusun program kebijakan pembangunan manusia di Provinsi Banten.

**Kata Kunci:** Pengelolaan Zakat, Kemiskinan, Pertumbuhan Ekonomi, Fiskal, Indeks Pembangunan Manusia

## Introduction

Human capital development is one indicator of a country's economic development (Alam et al., 2022). Human development indicators include health, education, and the economy, all of which contribute to prosperity and benefit (Hasbi, Munajat, and Qoyum, 2023). The Human Development Index (HDI) is a country's benchmark to enjoy human resource development access policies in education, health, and income, as seen in the annual Human Development Report (HDR) (Regina, Sinring, and Arifin 2020). The 2019 HDR review shows that Indonesia reached 111th out of 189 countries regarding human development. This ranking shows that Indonesia is still behind other countries. According to the Central Statistics Agency (BPS), in Indonesia, the Special Capital Region (DKI) Jakarta and the Special Region (DI) Yogyakarta are ranked first and second in human development (Asri et al. 2019), and the Banten province, one of the young provinces established in 2000, occupies the 17th HDI position with a score of 70.96 in the high category (Juliannisa & Siswantini, 2019). Even though HDI is in the high category, poverty cases in Banten Province are still relatively high, one of which is human development. Human development hurts poverty, and unemployment positively impacted poverty in Banten Province in 2017-2020 (Fauzan, Nurcholis, and Setyowati, 2022). The differences in HDI levels indicate inequality in human development between provinces in Indonesia (Nafiah, 2015).

Islam emphasizes the importance of zakat, one of Islam's five pillars. Zakat is an important social funding instrument in the Islamic financial system (Wahyunita 2021). In Islamic countries, zakat is included in one of the main fiscal revenues besides taxes, such as land tax, agricultural product tax, and others (Abd and Wahab 2017). The zakat mechanism ensures a redistribution of wealth from people who have excess assets to people who lack assets so that wealth does not circulate among only the rich. If collected, utilized, and distributed properly, zakat can become a tool for implementing human development policies (Kusriyah 2020; Roziq and Yuliarti 2022). Based on the author's team's investigation with zakat managers (BAZNAS) in Banten. The development of zakat distribution in Banten

from 2016 to 2019 experienced a significant increase per year, and the increase was greater than other variables, such as fiscal, economic growth, and poverty (Muflihah and Lustianah, 2022). Based on the author's team's investigation with zakat managers in Banten, 2016 zakat distribution amounted to Rp. 4,799,392,090, and in 2019, it was IDR. 9,432,337,704,-. This increase cannot be separated from the efforts of Baznas managers in Banten province in collecting and distributing zakat from muzakki (Purnomo, 2019).

Zakat is one of the instruments used for human development. One of the goals of zakat is to prevent monopolistic practices where wealth circulates among a few rich people and to encourage equal and fair distribution of wealth (Murniati & Beik, 2014). One practice to realize this goal is that the assets collected from muzakki must be managed as some being given for daily consumptive needs, which if postponed, will cause harm, such as food. On the other hand, some zakat is used as productive investment, such as business capital, so that in the future, mustahiq can be empowered economically and financially and change their status to muzakki (Ariyani & Yasin, 2022). This is what progressive and productive zakat explains: rich people's wealth is used to enrich and develop poor people, who will later become wealthy people who can pay zakat (Hassan et al. 2017). With adequate health, education, and income needs, poor and needy people can access development results and ultimately have the potential for the country's economic development (Fauzan, Nurcholish, and Setyowati 2022; Regina, Sinring, and Arifin 2020). The National Zakat Amil Agency (BAZNAS) has utilized zakat to improve the welfare of the people, following the pattern implemented by Rasulullah SAW (Syafuddin 2021). On the one hand and simultaneously within certain limits, BAZNAS is seen as having implemented management functions (Arifin and Anwar 2021; Musa, Zulfikar, and Khalidin 2022). However, in terms of development, both institutional aspects and programs related to improving the welfare of the people, some obstacles were found that prevented the performance of this agency from being optimal (Awaliyani & Mulyadi, 2021).

Various previous explanations give rise to the hypothesis that zakat has a positive influence on human development, fiscal has a positive influence on human development, economic growth has a positive influence on human development, and poverty does not influence human development (Purnama et al., 2022). With the principles of justice and economic equality that are managed well and accountably, Zakat can lift Mustahiq from the abyss of poverty and become economically and fiscally empowered to contribute positively to the human development index (Muhtadi, 2020). It can be seen what dominant variables influence human development in Banten. This research aims to determine the influence and role of zakat as an essential instrument in implementing human development programs, which currently needs to be discussed in previous research (Bidol, 2014). Some studies in Indonesia state that zakat influences human development, while others state the opposite. Furthermore, this research also aims to analyze the influence of zakat management on human development, especially in Banten, which is measured using the Human Development Index (HDI) (Irfan Syauqi Beik, 2009).

This research is a descriptive-qualitative approach, which emphasizes data analysis in numbers. The data analyzed in this research is secondary data, collected using documentation techniques and literature from various sources, in annual data on zakat, fiscal, economic growth, and poverty during 2010-2019. Researchers took this period because the government has implemented a human development program with increased HDI over the last nine years. Researchers in processing the data also included other variables such as fiscal, economic growth, and poverty to compare with the zakat variable.

Meanwhile, the National Zakat Amil Agency shows that the zakat collection has continued to increase. In addition, the Banten National Zakat Amil Agency has several work programs to alleviate human development problems, such as health, education, and economic empowerment programs. In this way, researchers want to see whether zakat funds have increased and whether the programs launched by BAZNAS have contributed to improving human development. The nominal zakat data comes from national zakat statistics, accessed from [pid.baznas.go.id](http://pid.baznas.go.id), while the human development index data comes from the Central Statistics Agency (BPS).

## Results and Discussion

Zakat is one of the pillars of Islam which aims to eradicate bad human traits related to wealth, namely stinginess in the muzakki in the form of the desire to continue to accumulate wealth and being reluctant to share with others, and greed in the mustahiq in the form of the desire always to be given wealth in any way, even to lower self-esteem. Zakat aims to cleanse the soul of the owner of the property so that it is not tied to the property but is tied to the Owner of the Property, Allah SWT, to make the heart of the owner of the property aware that other people need the wealth that Allah SWT has bestowed upon him, to avoid the monopoly of wealth which only revolves around a few rich people, and to strengthen the spiritual bond between the giver of zakat (muzakki) and the recipient zakat (mustahiq) to create social solidarity and stable harmony in social life (Makhrus, 2019).

Zakat has the most significant relationship compared to other aspects (fiscal, economic growth, and poverty) (Mufliah and Lustianah, 2022). Zakat also significantly influences the Human Development Index (HDI), so Zakat, managed by the National Zakat Amil Agency (BAZNAS) in Banten Indonesia, can contribute to improving human development policies through the implementation of zakat in productive and progressive sectors such as business capital for trade, farming, livestock and so on to make the mustahiq's standard of living better economically and financially so that they can escape the trap of poverty, then through multilevel progressive and productive zakat it can eradicate mustahiq-mustahiq other than economic pressure and poverty so that overall it can increase the human development index significantly (Bukhori, Soetrisna, and Lestari 2020). This significant positive relationship indicates that the more outstanding and efficient the zakat funds are collected, managed, utilized, and distributed by zakat institutions, the higher the value of the human development index (Mustarin, 2017). There is a reason for the significant and positive correlation of the influence of zakat management on the human development index in Banten. First, from an economic perspective, zakat distributed by zakat institutions to mustahiq (asnaf) can create prosperity because zakat is a business investment (productive capital) (Kusriyah 2020). As quoted from the central and regional Puskasbaznas, the fund distribution program in the economic sector is carried out comprehensively, namely covering the mustahik business capital program, creative economy, empowerment of farming businesses, revitalization of village markets, and empowerment of land and sea fisheries businesses, as well as other programs in supporting the welfare of mustahiq ([puskasbaznas.com](http://puskasbaznas.com)). By holding this program, zakat can become capital for mustahiq to develop business, create new activities and products, and increase ownership of productive assets (Syaifuddin 2021). Slowly, mustahiq can fulfill basic needs in a decent standard of living (increasing income) due to increased capability in managing resources.

For the education sector, zakat funds are distributed comprehensively to mustahiq through opportunities to get a decent education (Bukhori, Soetrisna, and Lestari 2020). Higher education can help

Mustahiq get a good job, support future income, and escape ignorance. Third, from a health perspective, zakat funds are channeled through preventive, promotive, curative, rehabilitative, and advocative health in improving the health status of Mustahiq. With health capital, mustahiq can increase productivity and perform better. With a healthy body and soul, all obstacles in life can be overcome. Thus, this description indicates that zakat is essential in supporting human development for prosperity and benefit (Meerangani 2019). The development of zakat management in Banten province with the BAZNAS Banten Distribution scheme is as follows:

### Education Sector Program

#### 1. Flagship One Family One Bachelor Program (SKSS)

The One Family One Bachelor Program (SKSS) is a program for empowering outstanding students or female students from underprivileged groups through the distribution of scholarships with intensive coaching and mentoring (Bukhori, Soetrisna, and Lestari 2020). Furthermore, after graduating, it is hoped that they will have the ability and will to become a socio-economic driver of society (Adawiyah 2018). The SKSS scholarship program is open only once every year but about once every two years. Currently, there are three classes of SKSS scholarships with a total of 49 beneficiaries, including ten people in the first class in 2015, 15 in the second class in 2017, and 24 in the third class in 2018. The number of quotas for each scholarship opening cannot be confirmed because there are too many. It will be adjusted to BAZNAS' financial conditions. Next is the foster children program, which empowers children in every smart home point in Banten Province—free education for school age with foster care. Smart Home: There are around four smart homes in Banten. Cikotok, Andamui, Kasemen, and Baros. Smart Home is a community education center, including a library as a community reading facility. There are SKSS Volunteers who will assist at every Smart House.

#### 2. Undergraduate (S1) Incidental Assistance

S1 incidental assistance is assistance provided according to the applicant's needs. This assistance is given if an applicant comes or reports to Baznas bringing several requirements, the most important of which is an SKTM as proof of belonging to the poor asnaf group and attaching the costs of their current needs. This assistance is provided in the form of financial assistance for school needs high school stimulant assistance. High school stimulants are educational compensation explicitly provided for high school and equivalent levels. Unlike incidental assistance, which is general, this assistance is specifically for students at senior high schools and equivalents in Banten who have collaborated with BAZNAS (Ayuni, 2023). Incidental educational assistance for elementary school, middle school, and high school for elementary school and middle school assists with educational needs to ease the burden on people experiencing poverty. The amount given from elementary to high school is tiered; elementary school level will receive the assistance of IDR 500,000,-, middle school IDR 750,000,-, high school IDR 1000,000,-. This program is open to students in general, so people can apply if they meet the required requirements.

#### 3. Transmission of Diploma

There are many cases of being unable to redeem a diploma in society due to economic conditions, so BAZNAS provides a solution for people who need funds to redeem a diploma. Like

50 other forms of compensation, people can apply to BAZNAS by including the amount of assistance needed to get this assistance.

### Humanitarian Sector Program

#### 1. Home Renovation (Excellent Program)

The house renovation program, by another named Baity Jannaty, is a home improvement program provided to the poor/poor asnaf (Amsari, 2019). The primary condition for this assistance is having a house that is no longer suitable for use or livable. Elderly Stimulant Compensation (Routine Program): this compensation is given explicitly to the elderly once every three months in the form of basic food packages and compensation worth IDR 900,000 for each older adult every three months. So, if calculated per month, around Rp. 300,000- The beneficiaries of this assistance are around 150 older adults spread throughout Banten. The elderly who are assisted are elderly who are old, helpless, and are already in a weak state to earn a living. The criteria for older people selected are those over 60, included in the needy/poor group.

#### 2. Breaking the fast together

Iftar together is a routine program held during the month of Ramadan. This program is followed by providing Banten Province BAZNAS Compensation.

#### 3. Da'wah and Advocacy Sector Program (Convert Center)

The Mualaf Center is a facility established by BAZNAS for converts who want to study Islam in more depth. The establishment of the Mualaf Center stemmed from concerns about Christianization, which were starting to develop. Therefore, people who have converted to Islam must receive more attention to receive guidance (Syahriza et al., 2019). Several religious activities are carried out at the Mualaf Center, such as learning the Quran and praying, and there is assistance from local religious figures.

### Program Sektor Economy

#### 1. Zakat Village (Leading Program)

Zakat Village is a program between the Ministry of Religion (Kemenag), BAZNAS, the Zakat Amil Institute (LAZ), and the Zakat Collection Unit (UPZ). BAZNAS Banten developed a Zakat Village in Ciladaeun Village, Lebakgendong District, Lebak Regency, Banten Province. The development of the Zakat Village program uses zakat, infaq, and alms (ZIS) funds collected from muzzaki. As for this program, BAZNAS Banten focuses on exploring the potential of Ciladaeun Village, one of which is development from an economic aspect. Ciladaeun Village is an area that has potential in the agricultural sector. So that BAZNAS can improve the economy of residents through the agricultural sector, namely by processing the banana and palm sugar harvests. Empowerment of Coffee and Vegetable Traders The empowerment program for coffee and vegetable traders is BAZNAS' concern for traders who are already selling but must still be assisted in developing their business. This program has been implemented since 2017. The business assistance program for coffee traders is for those who sell coffee at the KP3B red light. BAZNAS assists coffee traders in the form of bicycles, thermoses, bicycles, and Al-Qur'an. The

number of beneficiaries currently is 43 coffee traders around the KP3B red light who have assessed with BAZNAS. Furthermore, to empower vegetable traders, BAZNAS provides business assistance through carts. Vegetable traders who receive assistance from this program sell vegetables in the Kramatwatu area, Serang Regency. Through this program, BAZNAS collaborates with the Qurrota 'Ayun Foundation to provide business guidance or assistance to vegetable traders. The number of beneficiaries from this program currently amounts to 30 vegetable traders.

## 2. Z-Mart Program

Z-Mart is an economic empowerment program developed by BAZNAS. This program aims to help the mustahiq's economy through the businesses they already own. Mustahiq has received capital of 20 million, which will then be used to develop the business. BAZNAS provides the capital, and there is no profit-sharing principle because the funds obtained come from zakat, so they must be distributed to 8 asnaf. There are already 8 Z-Marts in Banten, located in several Islamic boarding schools, Baduy and Ciladaeun Villages.

## Health Sector Program

Mass Circumcision (Incidental Program). Mass circumcision is a program in the health sector whose implementation is incidental. The beneficiaries of this program are boys whose parents do not have the means to circumcise their children. Nutritional Assistance (Incidental Program) Nutritional Assistance is a program in the health sector provided to the community to increase their bodies' nutritional needs. The assistance provided includes vitamins, milk, baby biscuits, and others. Free Treatment Free treatment is provided to people who apply for assistance for medical expenses directly from BAZNAS. Apart from approving the application, BAZNAS also held a free health check and treatment program, which was implemented in an area to help residents who were sick and lacked the funds for treatment.

## Conclusion

Zakat, by its principle objective of creating economic equality and social justice, must be managed professionally, trustfully, and accountably so that it is not only distributed to consumptive means, which quickly run out, but also invested in productive and progressive sectors, both in the education sector such as smart homes and scholarships, in the health sector in the form of assistance. Child nutrition, and the socio-economic sector in the form of various community economic empowerment activities so that zakat can increase the human development index through reducing poverty rates and increasing the domestic economic and financial capacity of families.

This research still has many limitations in the form of quantitative analysis, which is processed statistically to know the significance of the impact of zakat on increasing the human development index by reducing poverty rates and increasing people's living standards both economically and financially.

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