

Performance of BAZNAS Empowerment Program in Indonesia: A Systematic Literature Review

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Abstract: This study aims to determine how the development of research topics related to the performance of the BAZNAS mustahik empowerment program in the last 5 years. The research method used is a qualitative method with a Systematic Literature Review (SLR) approach using the VOSviewer application on journal papers indexed by Scopus and Google Scholar and published from 2019-2024. The results showed that research interest in BAZNAS empowerment programs has increased over the past 5 years. BAZNAS, in terms of institutions, has a very good performance in carrying out mustahik economic empowerment programs through business capital assistance and not only providing guidance in terms of material but also the spiritual side by running mosque-based programs and collaborating with da'i and Islamic universities as evidenced by the condition of mustahik who have begun to turn into muktafi and munfiq which shows that in Islam there is the concept of abundance, there is a sense of wanting to share despite limitations. However, the obstacles come from the mustahik themselves because their low level of education affects their mindset to change for the better, in addition to the limited human resources of assistants who have not been able to maximize training and coaching.

Keywords: BAZNAS, Empowerment, Performance, Systematic Literature Review

Abstrak: Penelitian ini bertujuan untuk mengetahui bagaimana perkembangan perkembangan topik penelitian terkait kinerja program pemberdayaan mustahik BAZNAS dalam periode 5 tahun terakhir. Metode penelitian yang digunakan adalah metode kualitatif dengan pendekatan Systematic Literatur Review (SLR) dengan menggunakan aplikasi VOSviewer terhadap paper jurnal yang terindeks Scopus dan Google Scholar dan publish dari tahun 2019-2024. Hasil Penelitian menunjukkan bahwa minat penelitian terhadap program pemberdayaan BAZNAS mengalami peningkatan selama 5 tahun terakhir. BAZNAS dari segi lembaga memiliki kinerja yang sangat baik dalam menjalankan program pemberdayaan ekonomi mustahik melalui bantuan modal usaha dan tidak semata melakukan pembinaan dari segi material saja, akan tetapi sisi spiritual juga dengan menjalankan program

berbasis dengan masjid dan bekerja sama dengan da'i dan universitas Islam terbukti dengan kondisi para mustahik yang sudah mulai beralih menjadi muktafi dan munfiq yang menunjukkan bahwa dalam Islam terdapat konsep keberlimpahan (abundance), ada rasa ingin berbagi meskipun dalam kondisi keterbatasan. Meskipun demikian kendala justru datang dari sisi mustahik itu sendiri disebabkan masih rendahnya tingkat pendidikan mereka berpengaruh pada mindset untuk berubah lebih baik dalam diri mereka, selain itu dari sisi keterbatasan SDM pendamping yang belum bisa maksimal melakukan pelatihan dan pembinaan.

Kata Kunci: BAZNAS, Pemberdayaan, Kinerja, Systematic Literature Review

Introduction

The potential of zakat in Indonesia is very large, reaching Rp 327 trillion per year, a potential figure that almost equals the government budget for social protection in 2022, which reached Rp 431.5 trillion. The potential of zakat is still very possible to be increased supported by the existence of 512 Amil Zakat Agency; UPZ 49,132 units, 145 Zakat Institutions and 10,124 amil. In the future, zakat empowerment focuses on three things: realizing believers whose faith and economy are strong; intellectual and technological strengthening. Currently, there are ± 10.7 mustahik recorded, so it is necessary to map the distribution of zakat so that it is right on target because poverty does not only involve economic problems but also involves other sectors such as access to education, health, employment, and so on as stated by the Director of Zakat and Waqf Empowerment Waryono Abdul Ghafur (Ditzawa, 2023). This shows the magnitude of zakat potential in this country, with Islam as the majority of the population. For this reason, professional management of zakat must be carried out by not only distributing zakat to consumptive mustahik but also productively, such as by providing business capital loans to improve the economy of the people (Mardianto & Fitri, 2022).

Among the functions of zakat is to create social welfare by realizing equal social justice for all people and communities that can help alleviate poverty and reduce the income gap. In addition, zakat also functions as one of the sources of socio-economic funds for Muslims, which in its development can be productive by making zakat funds as business capital to empower the recipient's economy and the poor can meet their needs on an ongoing basis with which the mustahik can get a steady income, make business improvements and development, and be able to set aside some of their income as savings (Mustofa & Novita, 2022).

BAZNAS stands for National Amil Zakat Agency, which is the official and only agency established by the government based on Presidential Decree No. 8 of 2001 with the task and function to collect and distribute ZIS (Zakat, Infaq, and Sadaqah) at the national level (BAZNAS, 2022). The establishment of the institution even reached the Regency level. BAZNAS, as a non-structural government institution that is independent and has responsibility to the president,

carries out four functions in the implementation of its activities in the form of planning, implementing collecting, distributing, and utilizing zakat (Sobhan, Burhanuddin, Kholidah, & M. Ridho, 2022).

The development of zakat empowerment programs at BAZNAS in Indonesia has shown significant progress in recent years, as an institution established by the government in managing Zakat, Infaq, and Sadaqah has made various innovations and programs to improve community welfare through professional and transparent zakat management (BAZNAS, 2022). One of the main focuses of BAZNAS is the economic empowerment program that aims to improve the welfare of *mutahik*; among the programs that have been implemented is Zakat Community Development (ZCD), which aims to develop the potential of rural communities through various business skills training, business capital assistance and business mentoring (Fadilah et al., 2021); *Mustahik Move to Muzakki (M3)* program to change the status of *mustahik* to *muzakki* through increasing economic capacity and skills (Khatimah & Nuradi, 2020; Sardini & Imsar, 2022); Business Capital Assistance, namely by providing business capital assistance for *mustahik* in starting or developing Small and Medium Enterprises (Khatimah & Nuradi, 2021; Aisi, 2023; Tambunan et al., 2023).

Empowerment of *mustahik* is not only limited to improving businesses and the economy but must also be aimed at learning to strengthen aspects of community knowledge, attitudes, and skills. Environmental factors in the form of cultural values, religion, cooperation and solidarity must be preserved so that the success of empowerment can be achieved properly. The intensity of the empowerment program is not only seen from the involvement of *mustahik* in activities, but what is more important is the management and utilization of zakat through business funding assistance in a more sustainable direction, developing productive economic businesses that can be a source of income for their household lives (Hamzah, 2017).

Research related to the performance of the *Mustahik* empowerment program of BAZNAS in Indonesia includes the utilization of zakat at BAZNAS. Bogor City has a positive role in improving human development, in this case, *mustahik*; in Bogor City, providing zakat to *mustahik* has a real role in increasing their income. The Human Development Index has also increased after the distribution of zakat. There is a decrease in the poverty level of *Mustahik* based on four indicators, namely headcount ratio index (H), poverty gap index (P1), income gap index (I), and Sen index of poverty (P2) (Murniati & Beik, 2014). The productive Zakat program run by BAZNAS Medan City affects the growth of micro-businesses in Medan City but does not affect their welfare level (Tanjung, 2019). The success rate of the empowerment program and increasing the independence of *mustahik* to become *muzakki* at BAZNAS Sukabumi Regency is still at the stage of becoming *Munfiq*. This result is encouraging because of economic limitations, business capital, and little income, but the assisted *mustahik* is still routinely given through the DPZ Masjid where they live (Khatimah & Nuradi, 2020). The concept of productive zakat empowerment at BAZNAS Kotamobagu can be considered very good. Still, in its implementation, several weaknesses need to be evaluated by this zakat institution, including the availability of adequate human resources in the

mentoring process, lack of time and intensity of assistants, unrealized training plans, and no bookkeeping reports as monitoring and evaluation materials (Gunawan, Sahari, Afandi, & Purwadi, 2021). The Sumut Makmur Program at BAZNAS North Sumatra Province, in distributing productive zakat to mustahik from the institutional side has been effective with direction, monitoring, and year-end evaluation. Still, in terms of mutahiq, it has not been effective because only two people have been able to maintain their business out of 16 people due to the COVID-19 pandemic (Farhan & Imsar, 2022). BAZNAS East Java Province performs well and plays an important role in helping the government work together to alleviate poverty with a mosque-based community economic empowerment program through the distribution of productive zakat (Mustofa & Khotib, 2023).

Although many relevant studies have examined empowerment programs in BAZNAS, none have used the Systematic Literature Review (SLR) approach using the VOSviewer application. So, this study focuses on exploring the performance of empowerment programs run by several BAZNAS in several regions in Indonesia using the SLR approach supported by the VOSviewer application, considering that SLR is a paper review approach that can explain research topics and themes systematically.

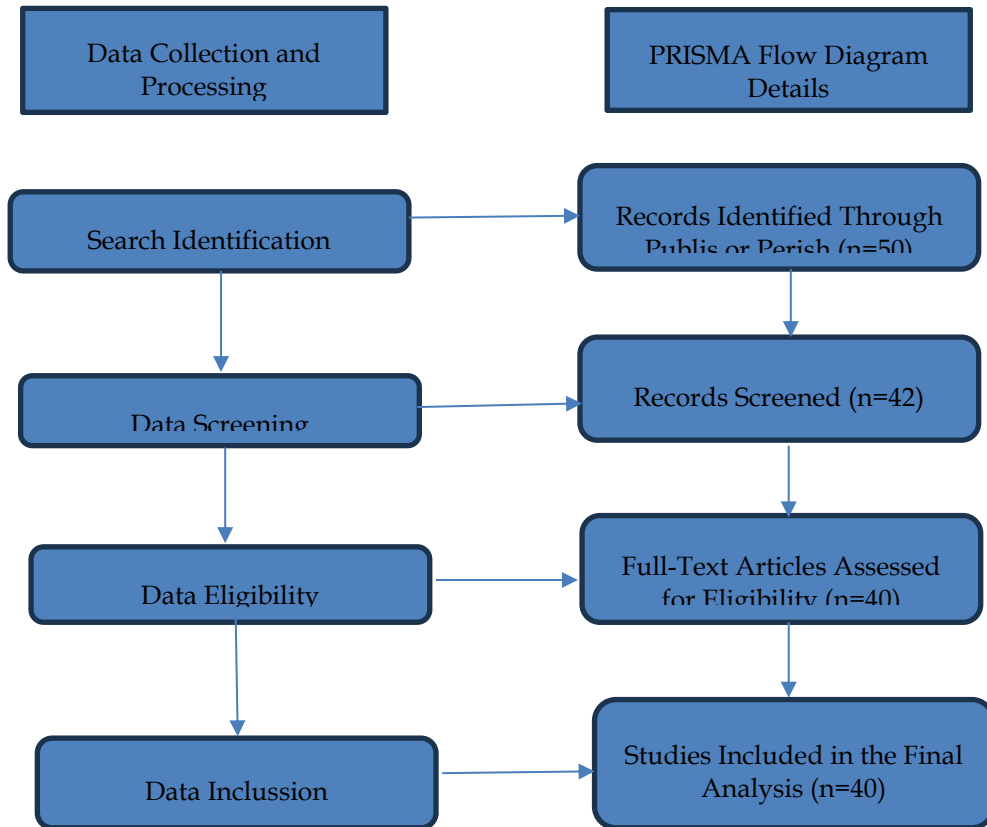
This study aims to determine how the development of research topics related to the BAZNAS mustahik empowerment program in the last 5 years, namely 2019-2024 using the Systematic Literature Review (SLR) method through the VOSviewer application with the focus of the study including aspects of Author (researcher); Network Visualization (Topic Cluster); Overlay Visualization (Topic Discussion); and Density Visualization (Dominant and Non-Dominant Topics).

Methods

This research uses a qualitative method approach with a Systematic Literature Review (SLR) approach, which is a review conducted to synthesize research findings systematically, transparently, and reproducibly and is referred to as the gold standard among reviews. (Snyder, 2019; Apriantoro et al., 2022; Maisyarah & Hamzah, 2024). The Systematic Literature Review in this study comes from internationally and nationally accredited journals, namely SINTA (Science and Technology Index), a system used to evaluate and categorize academic journals based on their quality and impact on the fields of science and technology in Indonesia, including articles published on Scopus and Google Scholar for the last 5 years (2019-2024). Literature search using the PoP (Publish or Perish) application using the keyword “empowerment of mustahik BAZNAS” and found 50 search results, then selected literature with keywords relevant to the title, abstract, and keywords.

The data collection and analysis process consists of several steps. First, based on the results of keyword searches in the 2019-2024 timeframe, 12 relevant literature references from Scopus and 38 from Google Scholar were obtained. Second, selecting the literature obtained so that there is no duplication. Third, only literature that discusses issues related to the BAZNAS empowerment

program is selected for analysis, from the screening process, 40 literatures were selected using the Covidence feature and metadata obtained through PoP (Publish or Perish) software. Fourth, documenting the results obtained from the first stage until conclusions are drawn from the results obtained (Nomran & Haron, 2020; Di Vaio et al., 2024; Makarim & Hamzah, 2024).

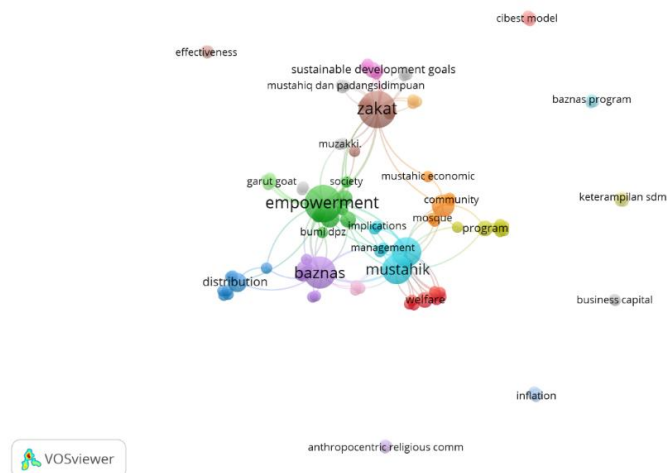


Picture 1. Research flow Research flow Research flow through PRISMA (Preferred Reporting Items for Systems Literature Review and Meta-Analysis).

Results and Discussion

Topic Cluster

After analyzing the keywords in 40 articles through the VOSviewer application, visualization results show the relationship between keywords previously entered into the Publish or Perish (PoP) application. The following Picture 2. shows the clustering of research based on the title and topics most related to the Zakat empowerment program at BAZNAS in Indonesia: Empowerment, BAZNAS, Mustahik, and Zakat.



Picture 2. Network Visualization of BAZNAS Empowerment Program

Table 1. BAZNAS Regional Cluster

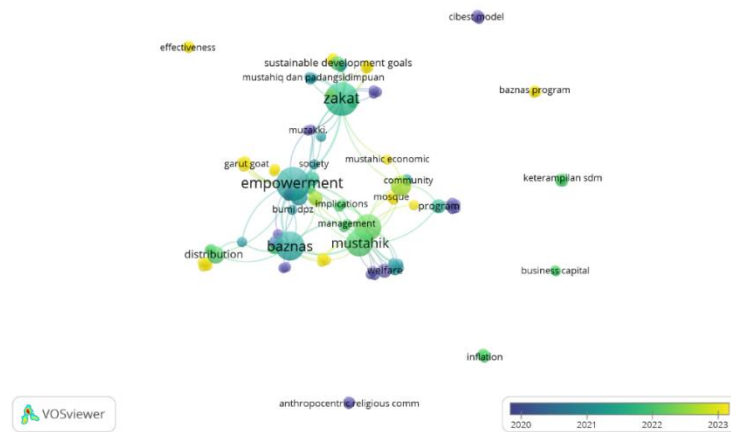
BAZNAS Regional Cluster	Total Research	Source
Sukabumi Regency	4	(Khatimah & Nuradi, 2020); (Khatimah & Nuradi, 2021); (Khatimah & Nuradi, 2021); (Khatimah & Nuradi, 2023)
Jawa Timur Province	3	(Wijayanti & Ryandono, 2020); (Sudirman, Ramadhita, & Bachri, 2021); (Mustofa & Khotib, 2023);
BAZNAS Centre	3	(Arifin & Anwar, 2021); (Sa’adah & Hasanah, 2021); (Rizal, Ghofur, & Utami, 2023);
Lumajang Regency	3	(Roziq, Arifin, Mahardiyanto, & Manurung, 2021); (Roziq, Yulinartati, & Yuliarti, 2022); (Aini, 2023)
Sumatera Utara Province	2	(Farhan & Imsar, 2022); (Sardini & Imsar, 2022)
Palopo City	2	(Paradilla, 2019); (Mas, Darwis, & Fasiha, 2022)
Kuningan Regency	1	(Syaripuddin, 2022)
Tebo Regency	1	(Mazlan, 2022)

Bandung City	1	(Putri & Rahmi, 2023)
Indragiri Hilir Regency	1	(Abidin, Sucipto, & Ma'ani, 2023)
Denpasar City	1	(Kurniawati, 2022)
Gorontalo Regency	1	(Alamri et al., 2023)
Bogor City	1	(Norman, Husenudin, & Pahlawati, 2022)
Kebumen Regency	1	(Faqih & Masitoh, 2020)
Medan City	1	(Tanjung, 2019)
Lombok Barat Regency	1	(Daud, Aziz, & Zulpawati, 2023)
Kotamobagu Regency	1	(Gunawan et al., 2021)
Tapanuli Selatan Regency	1	(Fikri, Hasibuan, & Daulay, 2023)
Ponorogo Regency	1	(Aisi, 2023)
Tebing Tinggi City	1	(Tambunan et al., 2023)
Sampang Regency	1	(Ashari et al., 2023)
Padangsidempuan City	1	(Nasution, Hasibuan, & Harahap, 2021)
Ngawi Regency	1	(Sundari & Ghozali, 2022)
Sumatera Selatan Province	1	(Hamidi, Liliana, Gustriani, Atiyatna, & Sari, 2022)
Kepulauan Riau Province	1	(Fatchurrohman & Asifa, 2023)
Jepara Regency	1	(Ridwan, Andriyanto, & Suharso, 2019)
Bengkulu Province	1	(Toni, 2020)
Kota Padang	1	(Bukhari, Wekke, Thaheransyah, & Sabri, 2019)
Jawa Barat Province	1	(Fadilah et al., 2021)
Total	40	

Based on Table 1. above, it can be identified that the most researched research cluster related to the BAZNAS region is BAZNAS Kab. Sukabumi has four articles, each examining various economic empowerment programs run by the institution, including the overall economic empowerment program, BUMI DPZ, KSPS KUM3 Bumi Amanah, and Mitra Domba Garut. Then followed by three articles each for BAZNAS Prov. East Java, Lumajang Regency, and BAZNAS Center. Furthermore, two studies each for the regional clusters of BAZNAS Prov. North Sumatra and Palopo City. This shows the openness of the managers of these zakat institutions to research the performance of their empowerment programs.

Latest Topic

Then, in Picture 3. show based on the year of publication, it was found that research related to the BAZNAS empowerment program in Indonesia, both indexed by Google Scholar and Scopus, began to increase starting in 2020, and the highest publication in 2023, which shows that there is an increased interest of researchers to conduct studies on empowerment programs run by BAZNAS in several regions in Indonesia. Although no articles have been found for 2024, there is potential for an increase in publications in the following year.



Picture 3. Overlay Visualization of Keywords

Table 2. Distribution of Articles Based on Year of Publication

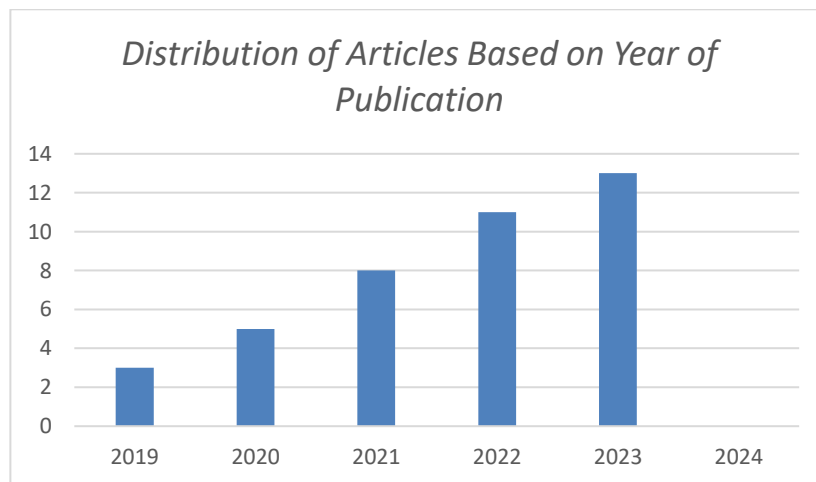
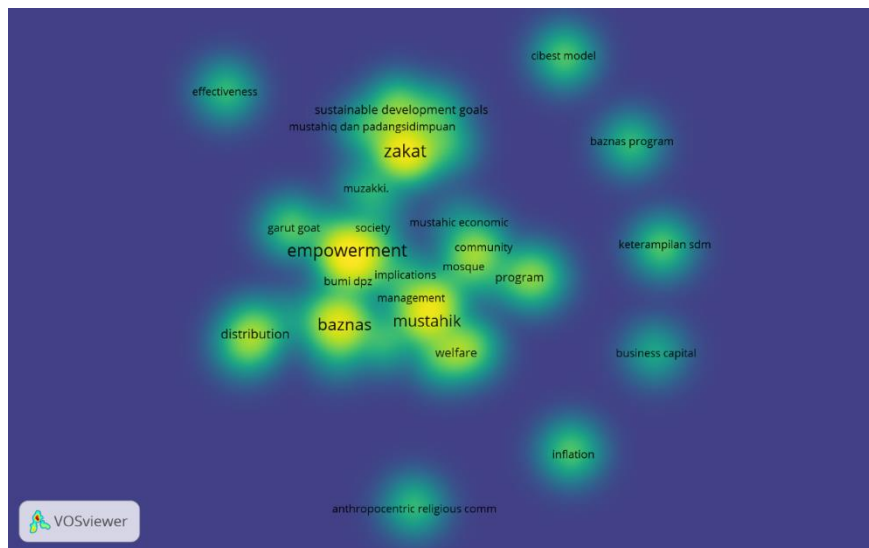


Table 2. shows the distribution of articles based on the year of publication, shows an increase in research on zakat empowerment which is shown in 2019 as many as three articles; in 2020, it increased to 5 articles, followed by 2021 with eight articles, 2022 with 11 articles and the latest in

2023 reaching 13 articles as well as being the year with the most published zakat empowerment articles.

Dominant and Non-Dominant Topics

Density visualization shows how often a topic is raised as a research topic. The yellow color indicates the density of the image; the more even and bright the color means, the higher the level of exploration of the topic; on the contrary, the more the color fades, indicating less exploration or a lack of focus on the research. (Khairunnisa, Ismail, Imamah, Aryanti, & Sukardi, 2024). The Picture 4. below identifies that the topics of Empowerment, Zakat, BAZNAS, and Mustahik are research topics with high frequency; on the contrary, muzakki, mustahik economy, business capital, and effectiveness indicate the lack of research on these topics, indicated by the faded color.



Picture 4. Density Visualization

Performance of BAZNAS Empowerment Program in Indonesia

The Government of the Republic of Indonesia and the House of Representatives (DPR RI) passed the Zakat Management Law (Law) on October 27, 2011, on Law No. 38 of 1999, then became Law No. 23 of 2011 on November 11, 2011 which regulates the management of zakat aimed at (1) increasing the effectiveness and efficiency of services in the management of zakat and (2) increasing the interests of zakat to realize social interests and poverty alleviation. To achieve these objectives, the law regulates that zakat agencies must be integrated into BAZNAS as the coordinator of all zakat managers, including the State BAZNAS, Regency/City BAZNAS, and LAZ (BAZNAS, 2022). The largest allocation of zakat funds in the economic sector reached 42% of the total funds disbursed, second in the education sector at 20% of the total funds, then the health sector at 16%, followed by the da'wah and social and humanitarian sectors at 11% of the total

funds disbursed by BAZNAS with the main focus on poverty alleviation by empowering the mustahik economy.

Talking about the Mustahik empowerment program organized by BAZNAS, starting from the central, provincial, to the Regency/city level means talking about the performance of the empowerment program itself. The zakat program developed by BAZNAS, especially in the economic, social, humanitarian, health, and education sectors, is in line with the sustainable development goals (SDGs) program launched by the United Nations, including no poverty, zero hunger, good health and well-being, and quality education which with the maqashid sharia approach, the SDGs program is included in the daruriyyah category (urgent needs) and accordance with the objectives of zakat so that its implementation is prioritized in the mustahik economic empowerment institution established by BAZNAS to improve the quality of life of mustahik (Sa'adah & Hasanah, 2021).

The productive zakat distribution model by zakat institutions in Indonesia, including BAZNAS, uses two approaches, namely through business capital assistance and assistance to victims of natural disasters, but productive zakat assistance is still not effective in improving their welfare, so synergy is needed between zakat institutions and partners such as other institutions such as universities, in addition to efforts to maximize the role of institutions in distributing productive zakat (Arifin & Anwar, 2021). This finding is in line with the study conducted by Sudirman et al. (2021) BAZNAS East Java with partner institutions, namely Nurul Hayat Malang and YDSF Malang, have distributed zakat productively even though it is not running optimally due to weak understanding and low assistance, as well as the lack of variety of productive zakat, which can be overcome by managing productive zakat professionally by involving partner institutions in consistent assistance and development.

Similarly, the research of Khatimah & Nuradi (2022) That is the empowerment program of BAZNAS Kab. Sukabumi through KSPS KUM3 Bumi Amanah has not shown significant results because it is still in the process of fostering members, and constraints of various factors, such as their low mindset to change, low levels of education, and easy access to conventional loans increasingly make their entrepreneurial interest and motivation low. Likewise, still with other research by Khatimah & Nuradi (2021), but even though the empowerment in terms of material has not been maximized, the empowerment in terms of the spirituality of the fostered partners of BAZNAS Kab. Sukabumi in the DPZ earth program is better because they still actively participate in the recitation held by the companion and regularly give alms. This is the specific difference between BAZNAS Kab. Sukabumi because it does not only focus on rupiah assistance (ngejo) but also ruhiyah (ngaji) (Khatimah & Nuradi, 2023). Likewise, research by Faqih & Masitoh (2020) Shows that this productive zakat assistance positively impacts the spiritual aspects of mustahik in terms of giving.

The empowerment program run by several BAZNAS regional clusters is not only in terms of material but also spiritual, as researched by Bukhari et al. (2019) On BAZNAS Padang City, which

runs a da'wah program of community empowerment and independence in marginalized communities in Padang City, not only through business capital assistance and job skills training achieved but also by efforts to change their mindset by working with da'i and assistants from universities both in the form of lectures and recitations. Likewise, according to the study of Norman et al. (2022), The empowerment program of dhu'afa BAZNAS Bogor City through the Blessing Program is carried out through da'wah majelis ta'lim, namely by empowering the congregation of majelis ta'lim assisted by BAZNAS Bogor City. In addition to BAZNAS Kab. Sukabumi, BAZNAS East Java Province also runs a mosque-based economic empowerment program. (M. Mustofa & Khotib, 2023).

The development of digital zakat is also expected to make a good contribution to the mustahik empowerment program through the strategic efficiency of the Islamic economy towards digital zakat technology at BAZNAS plays an important role in increasing the interest of muzakki to use digital zakat (Hadi, Sochimim, & Basit, 2021). A study conducted by Khatimah & Nuradi (2020) that the empowerment program is not only given to mustahik but also muzakki, who are also given assistance by providing a sense of comfort and peace in distributing their zakat and are given intense coaching to maintain their consistency and active participation to make them a role model or agent of change for mustahik to be motivated to follow them as well as a benchmark for the sustainability of the role of zakat. This suggestion is in line with the research of Rizal et al. (2023) The zakat movement run by BAZNAS is expected to pay more attention to the role of the millennial Muslim community and iGeneration in supporting digital zakat collection in the era of society 5.0 and empowering zakat programs to realize sustainable development goals (SDGs).

BAZNAS has four empowerment models, including (1) a consumptive model, which is a form of direct assistance for the poor and orphans; (2) a creative model is also a type of direct assistance in the form of medical expenses, wheelchairs and home renovations; (3) productive assistance for people who have skills such as sewing machines or livestock; and (4) a creative production model by investing ZIS funds for the development of a health clinic in collaboration with the Islamic University in Jepara, of course, all of these models must be supported by a team of assistants who support the success of the empowerment program, of course, supported by increased creativity and innovation of the institute (Ridwan et al., 2019).

Among these BAZNAS, there are also empowerment programs that are running effectively, such as BAZNAS of North Sumatra Province (Farhan & Imsar, 2022); BAZNAS of Palopo City (Paradilla, 2019); BAZNAS of Tebo Regency (Mazlan, 2022); BAZNAS of Bandung City (Putri & Rahmi, 2023); BAZNAS of Sampang Regency (Ashari et al., 2023); BAZNAS of Tebing Tinggi City with the usury-free program Tanggung Renteng (Tambunan et al., 2023). The empowerment program run by BAZNAS in several regions in Indonesia has generally developed productive assistance in addition to wasteful forms. However, it is still at the coaching stage due to constraints on their low level of education and the lack of effectiveness of the mentoring process (Syaripuddin, 2022). Most of the new mustahik status only switches to muktafi or people who can meet their

own needs and Munfiq, namely people who give (Sardini & Imsar, 2022); (Khatimah & Nuradi, 2020).

Conclusion

The Systematic Literature Review method shows that research interest in the BAZNAS empowerment program has increased over the past 5 years, especially in 2023, a total of 13 kinds of literature at the same time showing the results that BAZNAS in terms of institutions has a very good performance in carrying out mustahik economic empowerment programs both through consumptive and productive assistance in the form of business capital assistance and not only guiding in material terms but also the spiritual side by running this empowerment program based on mosques and working with da'i and Islamic universities. This is proven by the condition of the mustahiks, who have begun to turn into muktafi and Munfiq, which shows that there is a concept of abundance in Islam. There is a sense of wanting to share even in conditions of limitation. However, the obstacles come from the mustahik themselves because their low level of education affects their mindset to change for the better, in addition to the limited human resources of assistants who have not been able to maximize training and coaching.

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