

The Efficacy of Bengkalis Regency's BAZNAS programs towards the Ummah

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ABSTRACT

This study aims to find out and see how the results of the Baznas program in Bengkalis Regency, especially in the distribution of zakat funds. The research was conducted with a qualitative approach with a descriptive method whose data were obtained through interviews, observation, documentation, and literature review. The results showed that 6 programs were prioritized by the Bengkalis Regency Baznas for mustahik. The six programs are in the fields of education, economy, health, humanity, disaster response, and da'wah and advocacy. The six programs that have been mentioned, do they have efficacy or impact on the problems of the ummah, especially for mustahik. The programs that have been implemented by the Bengkalis Regency Baznas can be categorized as long-term and short-term programs. In addition, there are types of productive and consumptive zakat, of which this type can be included in every Baznas program. It is hoped that in the future there will be more explanations about the programs that have been made by Baznas and what impact it has on the community.

Key words: Zakat, Baznas Bengkalis Regency, Efficacy, Programs

JEL classification: D3, C80, D78

INTRODUCTION

In Indonesia, initially, zakat management was carried out individually or through mosques. Realizing the improvement in the quality of better zakat management, gave rise to the impetus to institutionalize zakat management starting from the President's instructions as amil zakat, namely the Instruction of the Minister of Religion Number 16 of 1989 concerning Fostering Zakat and Infaq /Alms. It was further confirmed by a Joint Decree of the Minister of Religion and the Minister of Home Affairs Number 29 of 1991. Currently, the highest umbrella is listed in Law no. 38/1999 on Zakat Management.

The National Amil Zakat Agency (BAZNAS) is the executive and exclusive organization founded by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001

which has the responsibility and capacity of collecting and distributing zakat, *infaq*, and *alms* (ZIS) at the national level (Indonesia, 2021). The enactment of Law Number 23 of 2011 concerning Zakat Management additionally reinforces the performance of BAZNAS as an organization commissioned to regulate zakat generally (Indonesia, 2021). In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible to the President through the Minister of Religion.

Zakat is one of the pillars of Islam which is an obligation for Muslims to be issued to those who are entitled to receive it. Zakat is one of the mainstays of Islam which is always mentioned in combination with prayer. This is what determines how important zakat is as one of the support of a Muslim's faith.

This zakat worship is a worship

that has two dimensions, namely the *hablum minallah* dimension or the vertical dimension and the *hablum minannas* dimension or the horizontal dimension. The worship of zakat, if carried out based on faith and sincerity, will improve the quality of faith, cleanse and purify the soul and develop and bless the assets owned. If it is managed properly and trustworthy, zakat will be able to improve the ethos and work ethic of the ummah as well as a medium for economic equality (Kasri & Yuniar, Determinants of digital zakat payments: lessons from Indonesian experience, 2021).

The role of zakat in improving the welfare of the people, especially in Indonesia, has a very large influence, for example building mosques, schools, hospitals, Islamic boarding schools, and so on (Zulfikar, 2020). All of this can be done through the distribution of zakat assets. Therefore, the position of zakat can be categorized as one of the potential sources of the people. The target of zakat distribution is conventionally, strictly agreed upon by scholars, both classical and traditional and modern consists of eight groups.

As an illustration of the population of Bengkalis Regency, estimated at 500 thousand people, apart from what we see as the economic situation of the people of Bengkalis Regency is increasing and if only some can issue zakat or *infaq* and *sadaqah*, then, of course, it will be collected with a very large amount of funds. However, because the implementation is still traditional, the numbers cannot be recorded in detail. Traditional management in question is direct Muzakki who pays Zakat Maal through Asnaf which is the largest in 120 villages and sub-districts in 11 sub-districts of Bengkalis Regency (Ali, 2020).

Seeing the huge role of zakat on the people, BAZNAS is not only located in the center of the state capital or provincial capital but also the district capital. Seeing

the enormous potential of Zakat, on December 30, 2000, the Regent of Bengkalis issued Decree Number 379/505/2000 concerning the Appointment of the Regional Amil Zakat Agency (BAZDA) Bengkalis Regency for the 2000-2005 term (Ali, 2020).

To achieve the benefit of the ummah as the role of Zakat, the Bengkalis Regency government has issued Bengkalis Regency Regional Regulation number 3 of 2018 concerning the management of zakat, *infaq* and *sadaqah* and Bengkalis Regent Regulation number 2 of 2020 concerning instructions for implementing Bengkalis Regency regional regulations number 3 of 2018 concerning management *zakat*, *infaq*, and *sadaqah*.

The central government has carried out various programs that can be implemented nationally for poverty alleviation. These include National Health Insurance, Prosperous Family Card, Smart Indonesia Program, Family Hope Program, Raskin, and People's Business Credit.

Various kinds of excellent programs have been launched by the BAZNAS Bengkalis Regency. Among his programs are:

1. Education program;
2. Humanitarian program;
3. BAZNAS disaster response program;
4. Program in the field of economics; and
5. Health program.
6. Da'wah and advocacy programs;

The programs above have been used as flagship programs by the Bengkalis Regency Baznas to support all the main programs of the central BAZNAS.

Therefore, the author is very interested in studying how the implementation of the Bengkalis Regency Baznas program for the benefit of the ummah, especially for the people of Bengkalis Regency in need.

LITERATURE REVIEW

In terms of language, the word zakat is the basic word (masdar) of *zaka* which means blessing, growing, clean and good. Something is *zaka*, meaning to grow and develop and someone is *zaka*, meaning that person is good. And if someone is given zakat in a good sense, it means that person has more good qualities. A person is *zaki*, meaning a person who has more qualities than a good person (Cokrohadisumarto, Zaenudin, Santoso, & Sumiati, 2020).

Zakat is one of the pillars of Islam. Zakat is obligatory on every Muslim who has met the requirements. In addition to carrying out the orders of Allah *Subhanahu wa Ta'ala*, the purpose of zakat is to help Muslims who need help and assistance. Therefore, Islamic law gives great attention and gives a high position to this zakat worship (Kasri & Yuniar, Determinants of digital zakat payments: lessons from Indonesian experience, 2021). The position of zakat in Islam is widely known by Muslims in general terms, but to emphasize the importance of this zakat issue, it is necessary to redefine this issue in a clearer and clearer form.

Zakat is the third pillar of Islam and one of the pillars of its great building based on the hadith narrated from Ibn 'Umar Radhiyallahu anhumata that the Prophet SAW said:

Islam is built on five things: the creed that there is no true Lord but Allah and that Muhammad is the messenger of Allah, establishing prayer, paying zakat, fasting Ramadan, and pilgrimage to the Baitullah for those who can afford it.

Zakat is an important concept in Islam and is part of the five pillars of Islam. Zakat also plays an important role in financial matters. Generally, paying

zakat means that a Muslim has expended the additional wealth they have had for a year. However, they must first fulfill their main needs in the form of food, shelter, and clothing. That way they deserve to pay zakat (Abdul & Alalubosa, 2019).

The law of zakat itself is obligatory without exception for every Muslim who can afford it. From the explanations of various sources, it is stated that zakat is an individual obligation (*fardhu 'ain*) issued by all Muslims who have property.

There are two types of zakat, namely zakat fitrah and zakat maal. Zakat *fitrah* is also known as zakat Nafs (soul), namely zakat that must be done by every Muslim when approaching Eid al-Fitr in the holy month of Ramadan. Meanwhile, zakat *maal* is one of the types of zakat that can be done by Muslims (Abdul & Alalubosa, 2019).

From a religious perspective, issuing zakat is very beneficial for *muzakki* or people who give zakat. Zakat is a means of getting closer to Allah Ta'ala and can increase faith and obedience to Allah Ta'ala. Muslims who pay zakat will get a great reward. Allah promises to erase all sins that a person has. "Allah destroys usury and enriches alms. And Allah does not like anyone who remains in disbelief, and always commits sins." (Surat al-Baqarah: 276).

In addition, issuing zakat helps in shaping individual character to become better (Abdul & Alalubosa, 2019) (Ben & Guerbouj, 2021). By tithing, entering *muzakki* into the group of benefactors who have noble qualities in the form of generosity and a high sense of tolerance for others.

Zakat can increase compassion and also sympathy and empathy for the *muzakki* towards his brothers who are in need. Allah loves those who love their brother who is in need. Paying zakat can improve the morals of someone who

sincerely pays it. The stingy and stingy nature can disappear from him. "Take zakat from some of their wealth, with that zakat you cleanse and purify them." (Surat At-Taubah: 103).

The benefits of zakat from a social point of view, actually have a significant impact on the surrounding environment. Of course, zakat distribution is expected to be done through existing zakat institutions.

So that the distribution of zakat can be distributed evenly to areas or areas whose citizens need assistance. This has implications for increasing brotherhood solidarity or *ukhuwah Islamiyah*. Because paying zakat can eliminate the distance between the rich and the poor (Umar, Baira, Haron, & Kabiru, 2021).

BAZNAS divides the distribution of zakat into five dimensions, namely da'wah, economy, education, health, and humanity. The BAZNAS program institution tasked with distributing zakat with the integration of these five dimensions is Zakat Community Development (ZCD) which was formed in 2018. In carrying out its duties, ZCD not only uses zakat funds but also *infaq* funds, alms, and other religious social funds. The *mustahik* who are empowered in the ZCD programs are *mustahik* who come from the *asnaf* of the poor and *fii sabilillah* within the scope of the community or village (Rahmat & Nurzaman, 2019). In general, ZCD has four principles in their programs, namely trust and responsibility, sustainable, participatory, and integrated.

In addition, several programs have become a priority for the central BAZNAS for poverty alleviation. Among them is the *Mustahik Economic Empowerment Institute* (LPEM). This institution is a program that aims to empower *mustahik* through agriculture and animal husbandry. Besides being given land assistance, this program also

helps *mustahik* by providing production facilities, technology, and access to marketing (Zulfikar, 2020). The second program, namely the *Entrepreneur Mustahik* program, is assistance to *mustahik* who already have a plan or are already conducting business activities. The distribution of this program is in the provinces of Jakarta, West Java, and Banten. The last is the ZMart program where LPEM helps *mustahik* through the development of shops or stalls. The scale of the shop business that is provided with assistance ranges from micro to small scale.

BAZNAS Microfinance (BMFi) is one of the program institutions in the field of economic empowerment. Through this institution, *mustahik* are provided with financing so that they can develop their businesses. The financing provided is included in the non-profit category. *Mustahik* who get financing from BMFi, are required to pay the financing every month for a predetermined period. Payment for the financing will be additional capital for *mustahik* (Raimi, Patel, & Adelopo, 2014). In addition to providing financing or access to capital for *mustahik*, BMFi also has several other missions. Some of them are providing assistance and business facilities in their capacity as strategic partners and developing indicators based on *sharia maqashid*.

Equity in education is still a classic problem in Indonesia. The quality of education and the lack of access are obstacles for marginalized communities. In terms of quality, differences in the quality of schools at the secondary education level have an impact on students' opportunities to continue to college as well as the success of completing their education at university.

Based on this, BAZNAS provides opportunities for underprivileged groups to gain access to education which is the main basis for utilizing zakat for educational

scholarships. But of course, this homework is not only that, coaching is the main spirit of the program. To make this happen, BAZNAS through the Baznas Scholarship Institute (LBB) provides education funds to ensure the sustainability of educational programs for the underprivileged/poor student groups as an intergenerational responsibility (Baznas, 2021). In its duties, LBB carries out the functions of planning, implementing, controlling, and reporting. The design of the LBB program is inseparable from the purpose of its establishment and the dynamics that occur in society. There is also data related to it. Efforts to make zakat a pillar of Islam that is always upright like the other pillars of Islam.

In addition, BAZNAS has a Disaster Response Baznas (BTB) program (Baznas, 2021). BTB is a work unit in the distribution and utilization of BAZNAS which is tasked with reducing the impact of disasters that result in poverty and reducing the risk of poverty severity due to disasters.

To achieve this goal, BTB undertook three programs. First, the handling of disaster victims through rescue activities (rescue efforts quickly and accurately to reduce the number), relief (basic needs assistance to restore victims' independence), recovery (restoring the situation before the disaster occurred), and reconstruction (rebuilding damaged facilities and infrastructure disaster for the better). Second, disaster risk management through educational activities in schools, communities, communities, about evacuation simulations, use of personal safety equipment, disaster safe schools, BTB goes to school and community-based disaster risk management. Third, volunteering through emergency volunteer recruitment activities and planned volunteer recruitment (Baznas, 2021) (Pg, 2015).

Not only that, but BAZNAS also has a Baznas Active Service (LAB) where

this program is a social emergency service for *mustahik* with a right-targeted, timely, and correct-handling model. To serve *mustahik* who are categorized as an emergency, the LAB is divided into several units, namely the Service Unit, Response Unit, and Rice ATM. Baznas Active Services in carrying out the tasks and functions of the program adheres to the principles: fast, precise, coordinated, effective, accountable, efficient, priority (Baznas, 2021).

RESEARCH METHOD

The research was made using qualitative methods, researchers analyzed every program that had been made by BAZNAS Bengkalis Regency. In addition, researchers also conducted interviews with BAZNAS management, which focused more on the results of the programs that had been created.

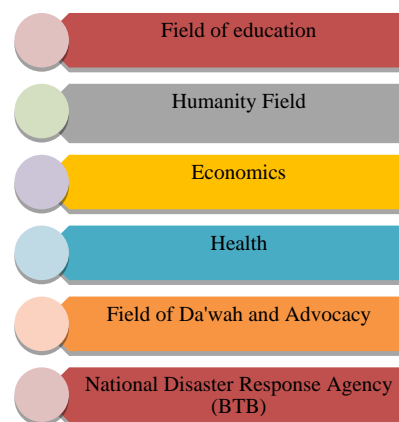


Figure 1. Analysis of the Bengkalis Regency BAZNAS program

From the table above, the researcher can explain that BAZNAS Bengkalis Regency has 6 programs that are the main priority. The program also adopts the main program of the Central Baznas, because the purpose of the program is a clear picture for the benefit of the ummah, such as economic empowerment of *Mustahik* by providing productive zakat assistance to do business.

In addition, this study uses the method of documentation. Is a data collection technique that is carried out by collecting data from agencies in a finished form without the need to be changed. Observation is the observation by recording or coding individual behavior or atmosphere, conditions, and so on. Literature review, by studying previous studies that are relevant to this research.

From this program, the author will analyze in addition to looking for various sources both from the internet, books, or other sources. In addition to holding interviews with the Bengkalis Regency BAZNAS management who is the administrator of each program.

RESULTS AND DISCUSSION

From the results of the analysis and interviews of researchers, it can be explained in this section.

Table 1. Data on the increase in *muzakki* in Bengkalis Regency in 2017-2020

Year	Individual	UPZ
2017	160	28
2018	1.320	32
2019	1.405	34
2020	1.993	40

Source: Bengkalis Regency BAZNAS Documentation (2021)

Based on the data in Table 1, it can be seen that the number of *muzakki* BAZNAS Bengkalis Regency from 2017 to 2020 experienced a significant increase. In 2017 the number of individual *muzakki* was 160 people and UPZ was 28, and in 2020 the number of individual *muzakki* was 1993 people and UPZ was 40. This increase was due to the management of zakat funds is carried out in an institutionalized manner following Islamic law, trustworthiness, expediency, justice, certainty legal, integrated, and accountability to increase the effectiveness and efficiency of services in the management of zakat.

In addition, with the ease of *muzakki* in paying zakat through account deposits. As stated in the PERDA Zakat, Infaq and Alms Number 3 of 2018 in Article 21, namely: *Muzakki* can pay their zakat through the Regency BAZNAS or LAZ account number.

In the field of education, poor children are sent to Islamic boarding schools by providing scholarships, but these children need to take a series of selection tests to become scholarship recipients. In addition, the Bengkalis Regency BAZNAS also has a 1 family 1 bachelor program. This program is specifically for underprivileged families where there is not one family member who has a bachelor's degree.



Figure 2. The Field of Education

There is also a Thesis scholarship for *mustahik*, in addition to the central BAZNAS selection to provide scholarships. The field of da'wah and advocacy with the program for each sub-district will be recruited by *Dai Pesisir*, where 1 sub-district will recruit 1 person. In the field of da'wah and advocacy as well, the Bengkalis Regency BAZNAS made a research proposal competition on zakat in Bengkalis Regency.



Figure 3. Da'wah and Advocacy

In the humanitarian field, the Bengkalis Regency Baznas will open donations for fire disasters, the seriously ill, and other humanitarian activities. Disaster Response Baznas (BTB), BAZNAS volunteers will assist by opening donations for flood victims or national disasters.



Figure 4. Humanity Field



Figure 5. Baznas Disaster Response

In the economic sector, the Bengkalis Regency BAZNAS will provide MSME assistance in the form of money, but lately, it has been more focused on what goods are needed for their business.

In addition, the Bengkalis Regency BAZNAS often conducts Micro and Small Business Training for BAZNAS Mustahik. The health sector by assisting those who deserve it, such as the assistance of personal protective equipment to fight the COVID-19 outbreak in Bengkalis Regency.



Figure 6. Economics



Figure 7. Health

All programs made by BAZNAS Bengkalis Regency are long-term programs and not short-term programs. Where are long-term programs such as education, economics and da'wah, and advocacy. The rest are short-term programs, such as the humanitarian campaign, the National Disaster Response Agency, and the health sector.

From the results of the analysis that the author has done, there are several obstacles from BAZNAS Bengkalis Regency. The main obstacle is the lack of interest and awareness of the people of Bengkalis Regency to pay zakat to BAZNAS.

In addition, several things have been done by BAZNAS Bengkalis Regency in increasing the growth of zakat funds, including (Hasan, 2021):

1. Strengthening the foundation of the BAZNAS Bengkalis Regency. Use foundation covers aspects of the legality of the institution and its leadership, compliance with sharia in the management of zakat, infaq, and alms, accountability in the management of credible, trustworthy, and competent zakat, optimal collection and distribution of zakat.
2. Management of zakat that is integrated nationally. The integration of zakat management is carried out by utilizing information technology that can be accessed easily, quickly, and efficiently.
3. Information technology as the backbone of the national zakat management. The development of a national zakat system must take advantage of the development of information technology as an accelerating instrument in increasing effectiveness and efficiency services in zakat management.
4. Competence and capacity building of Amil. To carry out the vision and mission of the revival of zakat, *amil* resources who have competence and capacity are needed. In line with the demands and challenges faced today, BAZNAS designed *amil* competency standards as well as *amil* capacity building program national.
5. Strengthening the people's economy. Fighting for enforcement people's economy and eradicating economic injustice is an important thing.
6. Strengthening religious and community institutions. The level of community participation through religious and community institutions in empowering *mustahik* in Indonesia is very high. These contributions include formal and informal alms. For that, BAZNAS gives appreciation and support to improve the competence and

capacity of the institution in empowering *mustahik*.

7. Acceptability of BAZNAS among government agencies. The presence of BAZNAS is expected to be able to strengthen the relationship between BAZNAS Bengkalis Regency and government institutions to increase the negotiating power and acceptability of the BAZNAS Bengkalis Regency.

The efficacy of the Bengkalis Regency BAZNAS program in poverty alleviation is by the data from the Bengkalis Regency Central Bureau of Statistics and the results of the author's analysis.

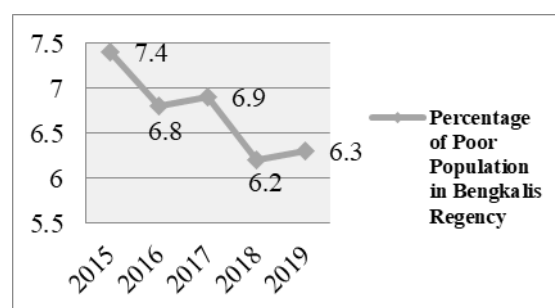


Figure 8. Percentage of Poor Population in Bengkalis Regency

From the data above, it can be explained that the program that has been made by the Bengkalis Regency Baznas has contributed more or less to reducing poverty in Bengkalis Regency. The data above is an elaboration between the Central Bureau of Statistics of Bengkalis Regency and Baznas of Bengkalis Regency. In 2020 the Bengkalis Regency Baznas distributed zakat affected by COVID-19 in the amount of Rp. 495 million for 2,133 *mustahik* (zakat recipients) in 11 sub-districts.

CONCLUSION

From the explanation above, it can be concluded that BAZNAS Bengkalis Regency has several programs that are included in the long-term program and not

short-term programs. Long-term programs such as programs in the field of education, programs in the economic field, and programs in the field of da'wah and advocacy. While short-term programs such as programs in the health sector, disaster response, and humanitarian fields.

The management of zakat, *infaq*, and alms funds in Bengkalis Regency through BAZNAS has regulations from the Bengkalis Regency Government in the form of Regional Regulation Number 3 of 2018 concerning Management of zakat, *infaq*, and alms, as well as Regent's regulation number 2 of 2020 concerning instructions for implementing regional regulations of Bengkalis Regency no. 3 2018 concerning Management of zakat, *infaq*, and alms.

The efficacy of the Bengkalis Regency Baznas program, one of which is the search program for PESISIR DAI from each sub-district, where this DAI will become an asset for Baznas to continue to spread Islamic sharia throughout Bengkalis Regency. In addition, there is also a program for poverty alleviation, it can be seen that poverty in Bengkalis Regency in 2019 was around 6.3% of the total population of 553,938 people.

So there is no reason not to pay zakat, *infaq*, and alms to Baznas because it is very clear that there are rules from the Bengkalis Regency government. Zakat can also be a source of Islamic economic strength for poverty alleviation. It is hoped that with the existence of the Bengkalis Regency BAZNAS institution it will be able to improve the economy of the ummah through the provision and empowerment of zakat through capital granting programs for small and medium business units. So that the small and medium business unit will also be able to open new job vacancies that can reduce unemployment in Bengkalis Regency.

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