

The Role of Zakat in Poverty Alleviation in Indonesia

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ABSTRACT

Poverty is one of the crucial problems that occur in Indonesia, various efforts and policies have been made to reduce poverty in Indonesia, one of the instruments used is Zakat. This study aims to analyze the role of zakat on poverty alleviation in Indonesia. The method used in this study is to use qualitative methods with library research data sources. The results of the study show that through the analysis of IKB (Baznas Welfare Indicator) zakat is proven to play a role in alleviating poverty, both in the national zakat management program and in the Central BAZNAS.

Keywords: Zakat, Poverty, IKB, Baznas Welfare Indicators, BAZNAS

INTRODUCTION

The government as the executor of the mandate of the people's sovereignty has the responsibility for the welfare of society. One of the issues that need to be of concern to the state is the problem of poverty and efforts to prevent and overcome it. Poverty is an important, fundamental, urgent development problem and has a significant impact on the realization of an independent, united, sovereign, and prosperous Indonesian state government.

The government has attempted to reduce this poverty rate with various efforts, for example providing social assistance, business capital assistance, free education, health costs and so on. The efforts that have been made by the government have proven to be able to reduce the poverty rate during the 2011-2022 period (one decade), where 2011 Indonesia's poverty rate was initially at 12.36% to 9.54% in 2022 (Central Bureau of Statistics, 2022)

However, even though the percentage has decreased, this figure is still

equivalent to tens of millions of poor people who are still not free from poverty. The government realizes that poverty alleviation is not an independent work of one party, but requires the participation of various development actors (stakeholders), both the government and provincial governments as well as district/city governments as well as the business/private sector or the community.

One of the government's efforts to involve all development actors to accelerate poverty alleviation is by optimizing zakat, infaq, and alms (ZIS) funds. This concrete step was realized with the enactment of Law no. 23 of 2011 concerning the management of zakat which marks a more professional, accountable, and credible management of zakat to realize the effectiveness and efficiency of services in the management of zakat and to increase the benefits of zakat to realize community welfare and reduce poverty.

The scheme for alleviating poverty in Islam is carried out in three approaches,

namely 1) a positive approach that encourages poverty reduction through economic growth, functional distribution of income that occurs naturally due to transactions, and equal opportunities for everyone. the preventive approach that prevents an increase of poverty through control of ownership and prevention of unjust wealth taking such as usury, maysir, and gharar; and 3) a corrective approach through redistribution of obligatory income (zakat), sunnah (alms) and state responsibility.

Zakat in the poverty alleviation scheme plays a role in a corrective approach as a mandatory transfer of income. This practice is similar to contemporary government intervention in the form of fiscal policy through taxes, where taxes are a form of income transfer. However, taxes as an income transfer mechanism are not devoted to poverty alleviation as is zakat. Zakat as a corrective approach to poverty alleviation is supported by Sunnah income transfers in the form of alms and government intervention. This shows that although zakat is the main instrument of poverty alleviation in Islam, zakat also needs to be complemented by various other corrective actions such as voluntary income transfers and government intervention.

Zakat has a high potential of reaching 372 trillion in 2020 (BAZNAS Strategic Studies Center, 2022) which is important for alleviating poverty because of its unique nature as an instrument. Zakat is an instrument of income redistribution in which the allocation of zakat funds has been determined with certainty in sharia. Both the amount of funds that must be given and the group of recipients have been determined so that ideally zakat will not be misdirected, especially in poverty alleviation because the poor and the poor are the main groups that become recipients of zakat benefits.

The second thing that makes zakat has the potential to alleviate poverty is because zakat is imposed on a broad basis

and covers various economic activities. Zakat is imposed not only on income from the service sector, but also on broader economic sectors such as animal husbandry, agriculture, mining, fisheries, and others. The third thing that makes zakat a potential instrument for alleviating poverty is that zakat is a spiritual 'tax' that must be paid by every Muslim under all circumstances. This will make the receipt of zakat from time to time relatively stable.

Due to the large role of zakat in poverty alleviation, the collection of zakat, infaq and alms needs to be optimized. The potential for zakat in Indonesia is very large, but the realization of its collection is still very far from the existing potential. This paper will describe the extent to which the role of zakat has contributed to national alleviation in at least the last three years.

LITERATURE REVIEW

National Zakat Governance

Zakat management is an activity that includes planning, implementing and coordinating the collection, distribution and utilization of zakat. In Indonesia, the management of zakat must be based on several points, including Islamic law, trustworthiness, benefit, justice, legal certainty, integration, and accountability. Zakat management aims to: (1) increase the effectiveness and efficiency of services in zakat management; and (2) increase the benefits of zakat to realize social welfare and reduce poverty. Zakat includes zakat mal and zakat fitrah. Zakat mal includes gold, silver and other precious metals; money and other securities; commerce; agriculture, plantation and forestry, animal husbandry and fishery; mining; industry; income and services, and found goods (rikaz).

To carry out zakat management, the government established BAZNAS. This institution is domiciled in the national capital and is a non-structural government

agency that is independent and responsible to the President through the Minister. BAZNAS is an institution authorized to carry out the task of managing zakat nationally. In carrying out its duties, BAZNAS carries out planning functions, implementation functions, and control functions starting from the collection, and distribution, to the utilization of zakat, as well as the reporting and accountability functions of zakat management. In the context of implementing the management of zakat at the provincial and district/city levels, Provincial BAZNAS and Regency/City BAZNAS were formed.

Amil zakat bodies at all levels can form a Zakat Collection Unit (UPZ), in the implementation of zakat collection, muzakki cannot be coerced, but muzakki does his own consideration of his wealth and obligations based on religious law. If they cannot calculate their own wealth and zakat obligations, muzakki can ask for help from the amil zakat agency to provide assistance to muzakki or the amil zakat agency can provide assistance to muzakki to calculate it. Zakat collection can also be done through direct delivery to the Amil Zakat Agency, through zakat counters, zakat collection units, posts, banks, salary deductions, and zakat payments which can reduce taxable income. Procedures for collecting, distributing and utilizing zakat by determining the collection/withholding form previously prepared and agreed upon by the agency. In collecting zakat, the amil zakat agency opens an account at the bank. The zakat account is separated from the infaq and shadaqah accounts.

Each amil zakat agency after collecting zakat, the zakat funds that have been collected must be distributed to those who are entitled to receive it following the provisions of Islamic law. There are several reasons which confirm that the distribution of zakat must be carried out through amil zakat institutions, namely in order to guarantee payment compliance, eliminate the feeling of awkwardness and

awkwardness that mustahiq may experience when dealing with muzaki (people who give zakat), to make efficient and effective allocation of zakat funds, and the caesaropapism reason which states the inseparability between religion and the state, because zakat is also a state affair. In addition, it is also to emphasize that Islam is not a religion that adheres to the principles of secularism, where there is a difference between religious affairs and state affairs.

According to Andri (2020), a muzaki is not allowed to give his zakat to random people, even though he knows the amount of zakat being issued. In this case Wahbah al-Zuhaili emphasized that the majority of scholars in the schools of thought are in agreement that it is not permissible to distribute zakat to other than those mentioned by Allah in QS. At-Taubah verse 60 (Al-Zuhaili, 1985). This is because in the verse it starts with the word "innama" which functions to limit and define. The point is that the verse determines what is said and denies other things. Therefore it is not permissible to distribute zakat to something that is not mentioned in the verse.

Zakat should be given to mustahik through amil zakat/zakat administrators known as BAZNAS in Indonesia. Through BAZNAS it is hoped that zakat assets can be managed properly and become an instrument in Islam to realize economic equality and harmonization in Indonesia.

Empowerment of Zakat

According to Sjechul (1992) Utilization of zakat is everything related to the government's efforts to utilize or manage the results of zakat collection to be distributed to mustahik based on sharia, effective use, and effective utilization through distribution patterns that are productive and have benefits according to the purpose economics of zakat itself. The utilization of zakat has been regulated in

Law no. 23 of 2011. First, zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people. Second, the utilization of zakat for productive businesses as referred to in paragraph (1) is carried out when the basic needs of mustahik have been fulfilled.

The utilization of zakat funds has procedures in its productive activities. Conducting a feasibility study is the initial stage that the object that will receive zakat funds passes administratively or through a predetermined procedure. When declared eligible as a mustahiq recipient of zakat funds, the type of productive business to be managed by mustahiq will be determined. Conducting guidance and counseling is one of the most important parts of the process of turning mustahiq into muzakki. Guidance and counseling are carried out, monitoring, controlling and supervising become the next part before evaluating the program carried out and making reports on the results of the programs that have been carried out.

Zakat management requires the existence of a mechanism or professional management system, so that in practice activities that indicate misappropriation of funds or other obstacles can be monitored and resolved immediately.

Zakat that has been collected by the amil zakat institution or the national amil zakat agency will be distributed in several utilization programs, including in the fields of Puskas BAZNAS.

a. Economy

Utilization of zakat in the economic field can be provided in the form of assistance aimed at alleviating poverty, increasing work ethics and productive capacity, entrepreneurship, and improving the welfare of Mustahik, and includes providing access to resources, access to capital, and access to markets. The utilization of zakat in the economic field can be provided in the form of

empowering the Mustahik community based on regional and local economic potential.

b. Education

Utilization of zakat on Education fields can be provided in the form of assistance in the development of educational facilities and infrastructure that are used for integrated character and competency development and development programs at the levels of basic education, secondary education, and higher education which provide great benefit to the people and nation. The development of educational facilities and infrastructure is devoted to areas with a poor majority or Muslim minority population.

c. Health

Utilization of zakat in the health sector can be provided in the form of health and preventive assistance in the form of assistance in the development of health facilities and infrastructure. The development of health facilities and infrastructure in the utilization of zakat is devoted to services to the poor.

d. Da'wah and Advocacy

The utilization of zakat in this field is given in the form of Muslim community development activities, development of public policies and strategic studies, as well as defending the rights and advocacy of mustahik. There are many ways and methods of utilizing zakat, one of which is by applying the concept of empowerment. Empowerment itself can still be classified into several types, one of which is economic empowerment. Economic empowerment has been widely chosen and used as a framework that aims to achieve a condition for an economically empowered and independent society. Interestingly, through economic empowerment, in some cases, can have a multiplier effect, including good social and cultural

impacts on society. As revealed by Mufraeni (2008), the importance of zakat is essentially not only the purification of assets but also as an agent of change.

Previous Research

Several studies measure the level of zakat relationship in poverty alleviation efforts, including Hafidhuddin (2007) stating that Malaysia has long managed zakat well and has had a significant effect on reducing the number of poverty in the country. Even the official Malaysian zakat management body called PPZ (Zakat Collection Center) runs a muzakki empowerment program in distributing zakat to mustahiq. A program that can be followed by institutions that manage zakat in Indonesia to empower zakat management in Indonesia, that empowerment does not only focus on mustahiq but more than that on parties who are also subject to the obligation to issue zakat from their assets, namely, muzakki so that awareness arises to take part in providing benefits to the community.

Furthermore, according to Firmansyah (2013) states that official zakat institutions have not played an important role in raising zakat funds, because there are still many zakat payers who use unofficial zakat institutions. The budget allocation to support productive zakat is still limited due to several obstacles encountered. However, the presence of the zakat program has reduced the level of poverty and income inequality of zakat recipients. This is the importance of proper governance for zakat management.

Furthermore, Shirazi (2006) tries to analyze the impact of zakat and 'ushr on poverty alleviation efforts in Pakistan. Using the FGT (Foster, Greer and Thorbecke) Index, he found that in 1990-1991, 38 percent of households in Pakistan lived below the poverty line. However, this figure will be 38.7 percent if the zakat transfer mechanism does not occur. He also concluded that the poverty gap decreased

from 11.2 percent to 8 percent with the presence of a voluntary zakat transfer mechanism.

Patmawati (2006) tried to analyze the role of zakat in reducing poverty and income inequality in the state of Selangor, Malaysia. Using the Lorenz curve and the Gini coefficient, he finds that the bottom 10 percent of society enjoys 10 percent of society's wealth due to zakat. This figure increased from 0.4 percent when zakat transfers did not occur. Meanwhile, the top 10 percent of the community enjoyed wealth by 32 percent, down from 35.97 percent in the previous position. This shows that the gap between groups can be reduced. He also concluded that zakat was able to reduce the number of poor families, reducing the depth and severity of poverty in Selangor.

Furthermore, Beik et al (2011), based on research consisting of 821 poor household respondents (RT) from a total of 4,646 RT populations receiving zakat funds in Jabodetabek from 8 Zakat Management Organizations (OPZ), it was found that with the zakat funds provided, the amount mustahik poverty can be reduced by 10.79%. This shows consistency and success in the zakat distribution program. Meanwhile, in terms of the depth of poverty, research shows a decrease of 4.69%. In terms of poverty severity, this study also found that the Sen index and FGT index values decreased by 12.12% and 15.97%. This means that zakat is able to reduce the burden so that the economic conditions of poor households become lighter.

Beik and Arsyianti (2015) formed the CIBEST model and conducted research with the title Construction of CIBEST Model as Measurement of Poverty and Welfare Indices from Islamic Perspective. The results explain that the concept of poverty and welfare in an Islamic perspective is not only seen from the material dimension, but also seen from the spiritual dimension. This research

succeeded in formulating the CIBEST model which consists of a welfare index, a material poverty index, a spiritual poverty index, and an absolute poverty index. This index is based on the concept of the CIBEST quadrant which represents the Islamic concept of poverty and well-being.

Widyaningsih (2016) conducted research on the impact of zakat in South Sulawesi using the CIBEST model and showed similar results. Muslihah (2016) also analyzed the impact of the distribution of zakat funds carried out by LAZ PM Al-Bunyan in reducing the poverty rate. The results of this study are that the distribution of zakat funds can improve the welfare of mustahik households and can reduce poverty.

METHODOLOGY

This study uses qualitative research methods. According to Sukmadinata (2009), qualitative methods are researched to describe and analyze phenomena, events, beliefs, attitudes, and social activities individually or in groups. The qualitative method is a collection of methods to analyze and understand more deeply the meaning of some individuals or groups considered a humanitarian or social problem by Creswell (2015).

Sources of data in research come from library research, namely according to Hadi (2002), library research is research in which the object of study uses library data in the form of books as the data source. The data sources in this study are several scientific works that discuss the issue of zakat management in relation to poverty alleviation which is found in the form of scientific books or journals.

DISCUSSION

Development of Zakat in Indonesia

Zakat management according to Law Number 23 of 2011 is defined as planning, implementing and coordinating activities in the collection, distribution and utilization of zakat. In Article 2 it is stated that the management of zakat is based on (a) Islamic law; (b) trust; (c) benefits; (d) fairness; (e) legal certainty; (f) integrated; and (g) accountability.

The purpose of managing zakat as stated in Article 3 is intended to (a) increase the effectiveness and efficiency of services in managing zakat; and (b) increasing the benefits of zakat to realize social welfare and reduce poverty. While the scope of zakat management starts from the process of planning, implementing and controlling the collection, distribution and utilization of zakat as well as reporting and accountability for the implementation of zakat management.

Based on BAZNAS data, it is recorded that there are 663 zakat management institutions spread throughout Indonesia. The zakat institutions consist of 1 BAZNAS RI, 34 Provincial BAZNAS, 515 Regency/City BAZNAS, 34 National LAZ, 28 Provincial LAZ and 51 Regency/City LAZ. This number has increased from the previous year, namely 572 institutions in 2019. This means that the growth in the number of zakat management institutions is growing and is expected to be able to answer one of the problems that the management of zakat is not yet optimal in Indonesia. As in the Zakat Literacy Index Study compiled by Puskas BAZNAS in 2020 it was stated that one of the factors for Muzaki not paying zakat through institutions is the Accessibility Factor. With the increasing number of zakat management institutions in Indonesia, it is expected to be able to answer these problems.

The development of zakat management in Indonesia is also marked by Law Number 23 of 2011 concerning Zakat Management, Government Regulation Number 14 of 2014, and the number of Minister of Religion Regulations regarding Zakat, and so on. In addition, regulations regarding zakat have also been widely replicated in various regions, both at the provincial, district and city levels. Based on BAZNAS data, in 2021 there will be at least 285 regions, both Provinces and Regencies/Cities, which already have regulations regarding zakat. 127 regions have Instructions or Circulars to the Regions regarding zakat, 63 regions have Regional Head Regulations, and 95 regions have Regional Regulations regarding zakat (BAZNAS Strategic Studies Center, 2022).

Distribution and Utilization of Zakat

In general, the distribution of ZIS DSKL carried out by zakat management institutions is divided into 2 main categories, namely distribution or consumptive distribution and distribution that is efficient or productive. Apart from that, in terms of distribution, it is also known as Direct Distribution and Indirect Distribution. Direct Distribution is the distribution and utilization of zakat whose benefits are felt directly by mustahik. While Indirect Distribution is the distribution and utilization of zakat given to non-amil third parties to provide benefits to mustahik.

The distribution of zakat for productive programs has a comprehensive mechanism in which there is planning and assessment as well as a capacity building before assistance is given. After a mustahik receives zakat assistance, there is still assistance and monitoring to ensure that the program provided runs smoothly and achieves poverty alleviation goals. Practices and mechanisms for channeling productive zakat in several zakat institutions for several empowerment programs such as agriculture, disaster relief, da'wah, scholarships, provision of

health services, provision of formal education, financing and development of micro-enterprises, community development, and basic needs (BAZNAS Strategic Study Center, 2021).

Zakat has two very strategic roles in transforming a mustahik with all his limitations into a muzaki. The first strategic role, zakat functions as an income redistribution mechanism for those who can who are still less fortunate in order to meet the primary needs of mustahik so that they are lifted from the poverty line (Moving Out of Poverty/MOP). Then, zakat distribution activities are expected to transform the status of mustahik to become muzakki (Moving Out of Mustahik/MOM). Furthermore, the second strategic role is that zakat can transform mustahik towards a better level of spirituality, this is because the mustahik has left poverty and has become a muzaki who can also pay zakat, infak, and alms as worship recommended in religion.

Each zakat management institution has various zakat distribution programs and each has its own uniqueness. For example, there are Amil Zakat Institutions that focus on educational programs, some that focus on health, and some that focus on economic programs. However, overall the zakat empowerment program is based on 5 aspects, namely economics, health, education, humanity, and da'wah. In terms of the National Amil Zakat Agency program, there are several excellent programs carried out in poverty alleviation efforts. First, poverty alleviation through the Economic Empowerment Program. Several programs have been implemented, such as Z-Chicken, Z-Mart, Z-Auto, Animal Husbandry Center, santripreneur, and so on.

Second, poverty reduction in the Human Sector such as Mustahik Active Services, Disaster Response, Family Logistics Packages, Cash For Work Assistance, and others. Third, Poverty Reduction in the Health Sector, including

the program to provide access to health, especially for the poor through BAZNAS Healthy Homes, thus, mustahik are not burdened with the costs required to obtain quality health services. Fourth, Poverty Alleviation in the Field of Education, including Scholar Schools and Scholarship Services, thus, access to inclusive education can reach mustahik in various corners of the region.

The Role of Zakat in Reducing National Poverty

Indonesia has enormous zakat potential, reaching IDR 327 trillion per year. When compared with the social protection budget for poverty alleviation in 2022 of IDR 431.5 trillion (Mujiburrahman & Alvaro, May 2022), this means that the potential for zakat is almost equal to the government budget for social protection. Therefore, if this is achieved, then it is possible that the role of zakat in poverty alleviation can replace the government's role in the future. However, the realization of zakat collection in Indonesia has only been recorded at IDR 14 trillion in 2021 or 4.28 percent of the potential. Even though this number is still small when compared to the existing 2021 State Budget (Ministry of Finance, 2022), however, the contribution of zakat needs to continue to receive attention from the government regarding the role of zakat funds as a companion to the State Budget.

To evaluate zakat management and also look at the performance of national zakat management, in 2016 BAZNAS through the BAZNAS Strategic Studies Center measured the impact of zakat on mustahik welfare through the Zakat Impact Assessment instrument. The Zakat Impact Assessment Instrument consists of BAZNAS Welfare Indicators (IKB). The IKB analysis is carried out through three constituent indices, namely the CIBEST Welfare Index, the Modified Human Development Index (IPM) and the Independence Index (Puskas BAZNAS,

2020). The CIBEST Welfare Index calculates the family poverty index which is divided into 4 (four) quadrants based on material and spiritual conditions, while the Modified HDI Index measures the effect of zakat on the Human Development Index based on health and education indicators. Finally, the Independence Index measures the independence and sustainability of mustahik income. The General Poverty Indicator and BAZNAS Welfare Index analyzed in this study are measured using the Poverty Line standard.

The calculation of the IKB which is carried out through the three standards provides an overview of the percentage and number of mustahik who can be alleviated from poverty based on these three standards. Based on Puskas BAZNAS data for 2022. For national calculations (Regional BAZNAS and LAZ), the number of mustahik who have been successfully alleviated through the poverty line standard is 48% of the mustahik population or as many as 397,419 people. While the number of mustahik who have exceeded the *had kifayah* standard is 41% or as many as 339,492 people. The number of mustahik who have successfully transformed into muzakki (beyond the nisab for zakat) is 12% or as many as 99,355 people (Puskas BAZNAS, 2022).

In the results of the special calculation for BAZNAS RI, the IKB calculation shows that the number of mustahik who have been successfully reduced from the poverty line is as much as 49% or a total of 52,563 people. As many as 63,290 or 59% succeeded in exceeding the *had kifayah* standard. The number of mustahik who have succeeded in moving along poverty or have reached the nisab is 37% or as many as 39,690 people (Puskas BAZNAS, 2022).

Based on the data obtained, it was found that by using the BPS poverty standard (March 2021), namely Rp. 2,121,637/poor household/month, the zakat given by BAZNAS RI to mustahik who are

below the BPS poverty line succeeded in alleviating poverty by 49% or as much as 52,563 people, an increase of 82.14% compared to 2020 with a total of 28,859 people. Meanwhile, the results of measuring the impact of zakat distributed by all Regional BAZNAS and all LAZs in Indonesia (national), zakat given to mustahik under the BPS poverty line succeeded in alleviating 48% or 397,419 people, an increase of 39.41% compared to 2020, namely as many as 285,063 souls. The number of mustahik whose poverty has been eradicated by the national zakat program exceeds the BAZNAS Strategic Plan target for 2021, namely 370,582 people. The ratio of OPZ's contribution to national poverty alleviation (March 2021) is 27.54 million people, which is 1.44% (Puskas BAZNAS, 2022).

With the measurement of the impact of zakat, it can be explained that the role of zakat is real for development and national poverty alleviation. In addition, implementing the impact of zakat makes zakat management more credible and hopefully, in the future it can increase muzaki's trust so that zakat collection through institutions can increase.

CONCLUSION

Zakat in Indonesia is managed directly by the National Zakat Agency (BAZNAS). The growth of zakat management institutions in Indonesia is increasing from year to year. In total, in 2020 there will be 663 zakat management institutions. Several programs are the main concern of BAZNAS, one of which is a program related to the distribution and utilization of zakat. Each institution has various zakat distribution programs and has its own characteristics with different targets. Basically, all zakat distribution programs are expected to transform the status of mustahik to become muzakki (Moving Out of Mustahik/MOM). Furthermore, the second strategic role is that zakat can

transform mustahik towards a better level of spirituality, this is because the mustahik has left poverty and has become a muzaki who can also pay zakat, infak, and alms as worship recommended in religion.

This can be proven by several studies, one of which is the research conducted by BAZNAS. They measure the impact of zakat on the welfare of mustahik through the Zakat Impact Assessment instrument. The Zakat Impact Assessment Instrument consists of BAZNAS Welfare Indicators (IKB). The IKB analysis is carried out through three constituent indices, namely the CIBEST Welfare Index, the Modified Human Development Index (IPM) and the Independence Index (Puskas BAZNAS, 2020). The results show that both at BAZNAS nationally, namely regional BAZNAS and LAZ and BAZNAS RI, have succeeded in alleviating mustahik from poverty by 48% and 49%, respectively.

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