

The Correlation Between ZIS Fund and Poverty Alleviation in Banten (Study From BAZNAS At Municipal Level)

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ABSTRACT

Behind the great economic development of Banten Province, there are imbalances in development between regions and inequality in economic activities. This study aims to analyze the correlation between Zakat, Infaq, and Shadaqah (ZIS) fund and poverty rates in Banten from 2019 to 2021. ZIS Fund gather from Baznas collection and distribution at municipal level. The correlation analyze using Spearman Rank Correlation using panel data which gather from central bureau statistic at each municipal levels. The result of the study show that there are correlation between zakat fund dan poverty alleviation but they are not significant. Zakat fund and poverty alleviation have a negative relationship suggest that the raise of Zakat fund could reduce poverty. Meanwhile, the number of zakat is still low compare to economic size of Banten Province. The Pandemic of covid-19 might be contributed to reduce zakat collection in Banten. However, further research could consider other zakat institution to give a comprehensive analysis of the correlation between ZIS fund and poverty alleviation.

Keywords: ZIS Collection; ZIS Distribution; Poverty

INTRODUCTION

Banten Province is one of the most developed provinces in Indonesia. Banten's progress can be seen from the infrastructure facilities, including toll roads, ports, airports, as well as the available electricity and gas. If you look at the northern part of Banten, such as Tangerang Regency, Tangerang City and South Tangerang City, this area is equipped with various very luxurious infrastructure facilities, making it a magnet for investors such as the BSD, Bintaro, Alam Sutera areas. Meanwhile, southern regions such as Pandeglang Regency and Lebak Regency are quite underdeveloped areas with very minimal infrastructure facilities such as roads, bridges and public transportation so that investors rarely look at them. Behind the progress of Banten Province there are disparities in

development between regions. Apart from the inequality of development between regions, there is inequality in economic activities in the form of industrial business fields which drive economic growth and regional progress. This condition can be seen in Banten Province, where the North Banten and Central Banten areas, which are dominated by processing industry business fields, are more advanced areas when compared to the South Banten area which tends to develop agricultural businesses as a leading business field. (BPS Provinsi Banten, 2022).

Based on Law Number 23 of 2011 concerning Zakat Management, zakat functions as an instrument for poverty alleviation as in article 3 letter b that zakat management aims to increase the benefits of zakat to realize community welfare and overcome poverty. (UU Pengelolaan Zakat, 2011: 23).

Research will be conducted in Tangerang City, Cilegon City, Serang City, South Tangerang City, Pandeglang Regency, Lebak Regency, Tangerang Regency in Banten Province. The author intends to raise research with the title "The Correlation Between Collection and Distribution of ZIS Funds and Poverty Levels in Banten Province for the 2019-2021 Period (Study at BAZNAS City and Regency in Banten Province).

RESEARCH METHODS

This research uses a type of research with quantitative research methods in the form of descriptive with a correlational approach. The data source used in this research is a secondary data source using Rank Spearman correlation analysis. The data source was obtained from data on the collection and distribution of Zakat, Infaq and *Ṣadaqah* (ZIS) funds from the National Amil Zakat Agency (BAZNAS) in cities and districts in Banten Province which was obtained from the Center for Strategic Studies of the National Amil Zakat Agency (PUSKAS BAZNAS) and the number of poor people who came from from the official website of the Banten Province Central Statistics Agency (BPS).

THEORETICAL FOUNDATION

Poverty

Poor and needy is a condition of deprivation from an economic perspective. Scholars define needy and poor differently. According to Hanafiyah, a poor person is defined as a person whose wealth does not reach the *niṣab* of productive assets. According to Syafi'iyah and Hanabilah, a poor person is someone who has absolutely no wealth. According to Malikiyah, a poor person is someone who still has wealth, but it is not enough to meet their basic food needs for a year. (Abdul Bakir, 2021).

According to Bambang Rustanto quoting from Al-Ghazi, poverty is classified into

two, namely poor people and poor people. Indigent people are people who are unemployed and have no income so they cannot meet their living needs. Meanwhile, poor people are people who work, but their income can only fulfill part (around 50%-70%) of their living needs. So the poor are the lowest poor people, while the poor are people who are below the average line of life. (Bambang Rustanto, 2015).

Furthermore, according to Siagian, poor people are faced with a "vicious circle" which contains the following components:

1. Low per capita income.
2. Which results in the inability to save.
3. Which then results in no capital formation occurring.
4. No capital formation occurs, meaning there is no investment.
5. No investment means no business expansion.
6. No business expansion means limited work expansion.
7. The narrow expansion of employment means high levels of unemployment.
8. Unemployment means the absence of income.
9. The absence of income means that a person's position shifts below the poverty line. (Marien Pinontoan, 2020).

Zakat, Infaq, Ṣadaqah

There are two types of infaq, namely obligatory infaq and sunnah infaq. Obligatory infaq includes zakat, *fidyah*, *jiyyah*. Meanwhile, sunnah infaq is infaq given voluntarily or without obligation, including endowments, grants, gifts. Infaq is highly recommended for every believer, whether they can afford it or not because the meaning of infaq is more general than zakat, so infaq can include both zakat and non-zakat assets. Furthermore, infaq also does not specify the type of goods, the amount and there is no specific target recipient of infaq, so infaq can be given to

anyone, such as parents, relatives and orphans. (Al-Furqon Hasbi, 2008).

Legal Basis for Zakat

1. Al-Qur'an

Al-Qur'an surah al-Baqarah [2]: 43

Allah Subhanahu wa Ta'ala says:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَنَا
الرَّكْعَيْنِ (٤٣)

"And establish the ṣalat, pay zakat, and bow with those who bow." (QS. Al-Baqarah [2]: 43).

Al-Qur'an surah at-Taubah [9]: 103

Allah Subhanahu wa Ta'ala says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ
بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ
لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ (١٠٣)

"Take zakat from some of their wealth, with that zakat you cleanse and purify them and pray for them. Indeed, your prayer is (becomes) peace of mind for them. Allah is All-Hearing, All-Knowing." (QS. At-Taubah [9]: 103).

2. Hadith

The legal basis is based on hadith. As follows.

وَقَالَ ابْنُ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا:

حَدَّثَنِي أَبُو سُوَيْبَانَ رَضِيَ اللَّهُ عَنْهُ

فَذَكَرَ حَدِيثَ

النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ: يَا مُرْنَا

بِالصَّلَاةِ، وَالزَّكَاةِ، وَالصَّلَاةِ،

وَالْعَفَافِ. (رواه

البخارى)

(Abu Abdullah Muhammad bin Ismail

al-Bukhari, 2004: 355)

"Ibn `Abbas r.a said, "Abu Sufyan r.a has told me and then he told the hadith of the Prophet SAW. That the Prophet SAW. Said, "We were ordered to establish prayers, pay zakat, strengthen ties of brotherhood, and maintain personal purity." (HR. al-Bukhari).

Groups Entitled to Receive Zakat

Al-Qur'an surah at-Taubah verse [9]: 60 explains that those who are mustahik for zakat are the Poor, `Amil, Mu'allaf, Riqab (servants), ghārimīn (people who owe money), fī sabīlillāh, ibn sabīl (travelers). Allah Subhanahu wa Ta'ala says:

﴿٥﴾ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ
وَالْعَمَلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي
الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ
السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ
(٦٠)

"Indeed, zakat is only for the needy, the poor, the recipients of zakat, those whose hearts have softened (converts), to (free) slave slaves, to (free) people who are in debt, for a way Allah and for people who are on a journey (who need help), as an obligation from Allah. Allah is All-Knowing, All-Wise." (QS. At-Taubah [9]: 60).

ZIS Fund Collection

Obtaining ZIS funds is a fund raising activity. Fundraising according to language means collecting funds or raising funds, whereas according to the term fundraising is an effort or activity process in order to collect zakat, infaq and ṣadaqah funds as well as other sources of funds from the community, whether individuals, groups or organizations and companies which will be distributed and utilized. for mustahik. (Direktorat Pemberdayaan Zakat, 2009).

Distribution and Utilization of ZIS Funds

In general, ZIS fund distribution activities have two characteristics, namely charitable and productive. Charitative distribution or distribution, in this case the benefits received by mustahik are short term. Meanwhile, distribution is productive or utilization, in this case the benefits received by mustahik, namely on an ongoing basis. (Muhammad Hasbi Zaenal, 2023).

Zakat and Poverty Alleviation

According to Yusuf al-Qaradawi, the role of zakat is not just to give money or a few liters of rice which is only enough to support a mustahik for a few days or a few weeks. In fact, the role of zakat lies in how a mustahik is able to support himself with the abilities he has and then have a steady income that is sufficient for his life. (Yusuf al-Qaradawi, 2005).

Yusuf al-Qaradawi stated that the main purpose of zakat is to solve a number of crucial problems faced by society such as poverty, unemployment, natural disasters and income inequality. (Yusuf al-Qaradawi, 1995).

RESULTS AND DISCUSSION

Poverty Levels in Banten Province

Poverty is the condition of a man or woman who is unable to fulfill the basic needs of life to maintain and develop their standard of living towards prosperity. The following is data on the number of poor people in Banten Province.

Table 1. Number of Poor Population by Regency/City in Banten Province 2019-2021

No	Regency/ City	Number of Poor Population According to Regency/City in Banten Province (000)		
		2019	2020	2021
1	Kab Pandeglang	114.09	120.44	131.43
2	Kab Lebak	107.93	120.83	134.75
3	Kab Tangerang	193.97	242.16	272.35
4	Kab Serang	61.54	74.80	83.09
5	Kota Tangerang	98.37	118.22	134.24
6	Kota Cilegon	13.20	16.31	18.89
7	Kota Serang	36.21	42.24	47.91

No	Regency/ City	Number of Poor Population According to Regency/City in Banten Province (000)		
		2019	2020	2021
8	Kota Tangerang Selatan	29.16	40.99	44.57

Source: Banten Province Central Statistics Agency (BPS Banten Province 2019-2021)

Table 1 shows that the number of poor people tends to increase from 2019-2021. This increase was caused by the COVID-19 pandemic that hit Indonesia. The highest number of poor people is in the Tangerang Regency area and the lowest number of poor people is in the Cilegon City area.

Collection of ZIS Funds in BAZNAS City and Regency in Banten Province

The collection of Zakat, Infaq and Sadaqah (ZIS) is an activity of collecting funds from people who are subject to zakat obligation or people who voluntarily donate or donate their assets to the ZIS management to be distributed to people who are entitled to receive them, especially the needy and the poor. The following is data on the amount of ZIS funds collected at BAZNAS City and Regency in Banten Province.

Table 2. Amount of ZIS fund collection at Municipal level (Million Rupiah)

No	Regency/ City	2019	2020	2021
1	Kab Pandeglang	2,502.39	1,930.23	1,740.21
2	Kab Lebak	3,289.58	3,813.14	3,104.52
3	Kab Tangerang	6,075.70	4,792.92	5,728.52
4	Kota Tangerang	9,552.59	7,505.32	6,177.20
5	Kota Cilegon	8,562.07	8,563.18	8,447.41
6	Kota Serang	2,392.78	2,191.24	2,315.55
7	Kota Tangerang Selatan	5,350.32	18,407.42	23,554.74

Source: PUSKAS BAZNAS RI

Table 2 shows that the amount of ZIS funds collected in several cities and regencies in Banten Province is experiencing a downward trend. However,

South Tangerang City received the most ZIS funds and experienced an increase in 2019-2021 and the lowest acquisition and ZIS was in the Pandeglang Regency area.

Distribution of ZIS Funds in BAZNAS Cities and Regencies in Banten Province

Distribution of ZIS funds is an activity of distributing and utilizing ZIS funds from the collection which is distributed to zakat mustahik through a program that has been planned by the ZIS fund manager. The following is data on the total distribution of ZIS funds in BAZNAS City and Regency, Banten Province.

Table 3. Number of ZIS Distributions at Municipal Level (Million Rupiah)

No	Regency/City	2019	2020	2021
1	Kab Pandeglang	2,489.23	1,973.86	1,762.17
2	Kab Lebak	3,959.37	3,180.02	4,063.98
3	Kab Tangerang	6,075.70	3,590.55	56,686.14
4	Kota Tangerang	10,026.65	6,393.06	6,238.90
5	Kota Cilegon	7,939.73	7,738.30	8,859.40
6	Kota Serang	2,036.84	1,730.35	2,409.91
7	Kota Tangerang Selatan	4,350.11	7,370.76	22,716.23

Source: PUSKAS BAZNAS RI

Table 3 shows that in 2019-2021 BAZNAS cities and districts in Banten Province distributed ZIS funds which tended to fluctuate. However, the highest distribution was in BAZNAS Tangerang Regency and the lowest distribution was in the Serang City area.

The following are the results of the correlation test between the collection and distribution of ZIS funds and the poverty level in Banten Province in 2019-2021.

Table 4. Spearman Correlation Test Results

Variables	Spearman rho	P
Zakat Collection – Poverty Rate	-0.310	0.171
Zakat Distribution – Poverty Rate	-0.156	0.498

Source: JASP (data processed)

The Correlation Between ZIS Fund Collection and Poverty Levels

The results of the Spearman correlation test in table 4 show that the correlation value of collecting ZIS funds with the poverty level in the City and District of Banten Province for the 2019-2021 period is -0.310 with a significance of 0.171 which is greater than alpha 0.05. Based on the test results, H0 is rejected and H1 is accepted. This means that there is a weak and not yet significant negative correlation between the collection of ZIS funds and the poverty level in the City and District of Banten Province for the 2019-2021 period. This is allegedly due to the COVID-19 pandemic resulting in less than optimal collection of ZIS funds. From these results it can be concluded that the collection of ZIS funds has an inverse correlation with the amount of poverty in the City and District of Banten Province. If the collection of ZIS funds increases, the number of poor people in the City and District of Banten Province will decrease. The results of this research are in line with Yusuf al-Qaradawi's theory that zakat aims to solve the problems of poverty, unemployment, natural disasters and income inequality.

The Correlation Between Distribution of ZIS Funds and Poverty Levels

Based on the results of the Spearman correlation test in Table 4, it shows that the correlation value of distribution of ZIS funds with the poverty level in the City and District of Banten Province for the 2019-2021 period is -0.156 with a significance value of 0.498 which is greater than alpha 0.05. Based on the test results, H0 is rejected and H1 is accepted. This means that there is a weak and not yet significant negative correlation between the distribution of ZIS funds and the poverty level in the City and District of Banten Province for the 2019-2021 period. This is allegedly due to the COVID-19 pandemic resulting in less than optimal

collection of ZIS funds. From these results it can be concluded that the distribution of ZIS funds has an inverse correlation with the amount of poverty in the City and District of Banten Province. If distribution and ZIS increase, the number of poor people in the City and District of Banten Province will decrease. The results of this research are in line with Yusuf al-Qaradawi's theory that zakat aims to solve the problems of poverty, unemployment, natural disasters and income inequality.

CONCLUSION

Based on the results of the correlation test and discussion in this research, the conclusions of this research are as follows:

1. ZIS fund collection and poverty levels in the City and District of Banten Province are closely and significantly related. The results of the analysis show that the correlation value is -0.310 with a significance value of 0.171 in a weak negative direction and not yet significant. This is allegedly due to the COVID-19 pandemic resulting in less than optimal collection of ZIS funds. The author assumes that in the long term, if the collection of ZIS funds is carried out optimally, the correlation between the collection of ZIS funds will be very close and of strong significance.
2. The distribution of ZIS funds and the poverty level in the City and District of Banten Province are closely and significantly related. The results of the analysis show that the correlation value is -0.156 with a significance value of 0.498 in a weak negative direction and not yet significant. This is allegedly due to the COVID-19 pandemic so that the collection of ZIS funds is less than optimal, this will affect the distribution of ZIS funds.

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