

IQTISHADUNA **Jurnal Ilmiah Ekonomi Kita**

Hoping Of Zakat Reinforcing Philanthropy In Indonesia
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The Effect Of Cloud And Inbound Marketing On Purchase Decisions For Gold Savings
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■ *Hemas Noor Fadilla, Novi Lailiyul Wafiroh*



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Wassalam

Editor in Chief



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HOPING OF ZAKAT REINFORCING PHILANTHROPY IN INDONESIA

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ABSTRACT

Indonesia is the most generous country by donating unknown people, money donations, and volunteer activities based on the World Giving Index by the Muslim majority population, contributing to the poor's socioeconomic, welfare, and empowerment. Zakat is a philanthropic activity with great potential and utilization, but there is a gap between its revenue potential and its realization. This research aims to describe the hope that zakat will strengthen philanthropy in Indonesia. The research method uses a qualitative descriptive approach and reports from zakat institution's secondary data sources. The results showed 81 amil zakat institutions and 491 zakat bureaus as zakat collection institutions increased in zakat collection by 26%, consisting of zakat *fitriah*, zakat mal income, zakat institutions, and individual zakat as 5.1 million people and corporate zakat as 36,000. Zakat through e-zakat or bank transfers and e-payments reached 93% during the Covid-19 pandemic. Zakat gives excellent hope to society's welfare through government and stakeholder regulations that can reduce the level of poverty. Zakat IDR 10.2 trillion gives hope to 23 million people and frees 15759 from the poverty line with better distribution effectiveness; the philanthropic hope of strengthening zakat in Indonesia has provided benefits and community welfare.

Keywords: hoping, zakat, philanthropy, reinforcement.

INTRODUCTIONS

Building a world civilization cannot be done immediately in the blink of an eye without starting from a better-developed state order. Expanding care and giving hope to humankind is a big thing that every human being and country does to provide the best for this universe. Doing and prioritizing obligations is a necessity for the existence of humanity, which is more important than demanding rights as human beings from other human beings. In human social life in the world, including what Anheier and Leat (2006) termed as a social problem that has no end since humans were created in the era of Prophet Adam to date, therefore social beings, humans are inseparable from difficulties. The problems in it include the diversity of culture, ethnicity, and religion, according to Fauzia (2010), as a trigger for social conflict.



As a result of the problems that arise in life, including conflicts between groups or countries creating damage, wars, humanitarian crises, and poverty, their human nature must be put forward by giving, protecting, loving, and so on as sharpening human beings instincts in suffering. This reason is one form of sharpening instincts, according to Fauzia (2013); Latief (2016), to build massive generosity or philanthropy activities. By creating a generosity structure in human instincts that appear variously from the individual, group, institution, and state levels Fauzia et al. (2018).

Indonesia, as a predominantly Muslim population, has the potential to solve problems that occur in this world by upholding the principles of the Qur'an and *Sunnah* and the support of the generous nature of Indonesians, who were named the most generous country in 2021. That is shown by CAF (2021) that the culture and character of the Indonesian people have a grave concern and empathy. The states must be presenting and supporting the activities carried out by their citizens, including one issuance of laws on zakat management, government regulations and presidential instructions, and legal instruments for forming cooperation and relations with other countries. It shows the state's role in philanthropy to achieve sustainable development goals (SDGs) (Noor and Pickup 2017).

In the implementation of how philanthropy in Indonesia can run well and directed, there are still obstacles, among others: slow regulation by the government, differences in views (*fiqh*) and their interpretations, as well as social and political conditions that occur in the country or region (Petersen 2015). Then the *muzakki* feel pretty satisfied by paying zakat directly and through zakat managerial organization (OPZ) without caring about its benefits (Fauzia et al. 2018). There is a potential for the low effectiveness of distribution due to the increasing number of free riders, both from zakat managers to zakat recipients (Bank Indonesia 2016). In Indonesia, there is still a concentration of accumulated capital or assets in specific individuals or groups (Bank Indonesia 2016). In another view, Muslim societies generally show consumption behavior that is not yet following sharia (Metwally 1995). The low effectiveness of zakat management in Indonesia requires improvement in the collection and distribution, including internal, external, and zakat systems (Ascarya and Yumanita 2018). Previous research to increase the realization of zakat shows the low effectiveness of zakat distribution, the emergence of free connoisseurs in the collection, distribution, and internal and external aspects of the zakat system.

For several years, Indonesian national zakat agency (BAZNAS) calculated the potential assumptions for zakat collecting for a year using a macroeconomic approach. Determining assumptions motivates Muslims to channel their zakat, *infaq*, and *sadaqah* through OPZ so that they become data and are calculated as reliable sources of information. For this reason, the potential for national zakat in 2017 was IDR 217 trillion with a realization of IDR 6.2 trillion; in 2018, amounting to IDR 233.8 trillion with a realization of IDR 8.1 trillion, and in 2019 as much as IDR 252 trillion with the realization of IDR 10.2 trillion (Baznas 2019a). That shows a gap between the potential and realization of zakat receipts in Indonesia. That raises the question of why zakat's realization is still minimal from the existing potential. The provided information shows the optimism of BAZNAS in collecting zakat, *infaq*, and *sadaqah* (ZIS) in Indonesia is a parameter of



reinforcing philanthropy of Indonesia's need to know the extent of its impact effectiveness. This research aims to draw and analyze the impact of zakat reinforcing philanthropy in Indonesia.

LITERATURE REVIEW

Definitions of Philanthropy and Zakat

The definition of zakat is one of the pillars in Islam as a mandatory instrument for Muslims as a form of servitude and devotion to Allah and by impacting the socio-economic community zakat. It is one of the resources and sources of funding in matters which include the eight *asnaf*, as stipulated in the Al-Qur'an (At-Taubah: 60). The reading of the verse in practice has applied to activities in social, economic, empowerment, advocacy, and so on programs. Zakat is a basic form of worship of Muslims to Allah and a form of social care (Mehilda, Meliyana, and Hendarsyah 2021). Zakat has a potential source of funds and a source of funds in the program implementation. It hoped it could positively impact and change those who receive it, especially in poverty alleviation (Purnomo 2018).

The Holy Qur'an gives us instructions regarding social life, and it is called philanthropy in various forms of his commands. The real-life must be ritually obedient to Allah and balanced by social and spiritual activities. The concept of zakat, *infaq*, and *sadaqah* creates and maintains the benefit of life from dignity and harmonies; it has regulated the Sharia to make obtaining assets. To prosperity goodness assets, it is necessary to utilize and implement the concept of philanthropy. It is contained in the Al-Qur'an, which Allah later clarified with the actualization of the Prophet Muhammad. When referring to the Al-Qur'an, there is an Islamic economic system in applying zakat, *infaq*, and *sadaqah* by prioritizing cooperation and economic relations, which are carried out legally and honestly based on faith and good faith as set out in verse (Jasafat 2017).

In line with this, Ibn Khaldun explained that social relations are essential for human life; if there is no food, it will not be perfect in human form, and it will not be what Allah wants in world prosperity (Kasdi 2014). The importance of building spiritual (*habluminallah*) and social (*habluminannas*) is a commandment of the Islamic religion; both the teachings contained in the Al-Qur'an and in the hadith of the Prophet Muhammad, the fortune that Allah gives to philanthropists is also a form of empathy for Muslims. Therefore philanthropy was based on Islamic principles by carrying out the orders of Allah and His Messenger with complete sincerity and awareness. The wealth does not revolve around the rich; therefore, with Islamic philanthropy, the poor, *dhuafa*, and orphans can enjoy wealth, and those entitled to receive it to improve their welfare in the fields of economy, health, and education (Kasdi 2014).

Commandments of Zakat in Islam

In Islam, the provisions of zakat are emphasized not only based on the Qur'an but also in Al-Hadith; zakat can be said to be alms as in the At-Taubah: 60 and 103, where one of the primary purposes of zakat is to get closer to Allah. For this reason, zakat is called a right because zakat is a definite provision from Allah that must be given to those who are entitled to provide interaction between zakat



givers and zakat recipients simultaneously (Farkhani 2020). Zakat is the third Islamic law after prayer, if zakat is understood as bodily worship, zakat becomes *maliyah* worship in the field of assets that have a strategic function and can determine and build human welfare (Nopiardo 2016). Zakat is a *maliyah* worship, zakat in Islam has been seen from two aspects a religious element and an economic factor.

The Role of Zakat in the Economy

The role of zakat in economics is crucial to reducing poverty and in line with the word of Allah in the At-Taubah: 60, that the main target of zakat is for the poor and the poor, where these two groups have an income level that is smaller than their needs or consumption. The definition of poor people is a lack of resources and jobs not to meet their potential customers' basic needs, while the poor have resources and employment but cannot meet their everyday needs. In microeconomics, zakat is one way to meet needs and increase *mustahiq* income. Then in the macroeconomic view, zakat is a means of distribution of income that reduces the gap between the upper and lower classes. Suppose zakat management is carried out systematically and well organized. According to Anik and Prastiwi (2019), this will provide a significant multiplier effect on increased national income due to accelerated growth.

METHODS

This study uses a qualitative descriptive method. According to Moleong (2012), qualitative research produces analytical procedures by not using statistics and data descriptions using words. The type of research used is descriptive. According to Sujarweni (2014), the primary purpose of qualitative research is to understand social phenomena or phenomena by providing explanations in clear descriptions of these social phenomena or phenomena in the form of a series of words. This research uses descriptive qualitative research because it does not use statistical data. At the same time, the data source uses secondary data from zakat institutions and other sources in 2015-2020, with documentation techniques derived from reports, journals, and books. The data analysis technique uses content analysis, namely, analyzing the message content of the data.

RESULTS AND DISCUSSION

In 2019 there were 81 in the form of *amil* zakat institution (LAZ) and 491 in the form of zakat agency (BAZ) who were given tasks and recommendations as OPZ or as collectors of zakat, *infaq*, and *sadaqah* (Baznas 2019a). The original OPZ must require that it consists of organizations with the central vision of social and non-profit organizations. The collection of zakat as regulated in the zakat law number 23 of 2011 and government regulation number 14 of 2014 concerning the implementation of the zakat law number 23 of 2011 that zakat collected includes zakat on assets (jewelry, gold/silver, money, trade, agricultural products, rental, livestock (cows, goats, sheep, camels, horses, donkeys, buildings, factories, professions, invented assets, mining goods) and zakat *fitrah*.



According to Nopiardo (2019), where the zakat is calculated, collecting zakat methods, promoting zakat collections, and protecting zakat and *muzakki* services has determining factors where zakat collection can provide education of trusting for *muzakki* and *mustahiq*. From the data on zakat collection, it is noted that in 2015 as much as IDR 3.6 trillion; in 2016, IDR 5 trillion; in 2017, IDR 6.2 trillion; in 2018, IDR 8.1 trillion; in 2019, IDR 10.2 trillion; there was an increase of 26% in 2018-2019 (Baznas 2020).

The types of zakat collected include zakat *fitriah* IDR 1.4 trillion (15.5%), zakat mal income IDR 3.9 trillion (3.4%), and corporate zakat mal IDR 306 billion (43.6%) (Baznas 2019a). Meanwhile, 5.1 million individual *muzakki* from zakat and corporate *muzakki* amounted to 36 thousand (Baznas 2020). Collecting with an effective method makes it easy for *muzakki* to carry out their obligations. That collection in the digital era (e-zakat) is needed so that it opens up excellent access to potential zakat collections. So that the receipt of zakat, *infaq*, and *sadaqah* through digital zakat is done through bank transfers, and e-payment reached IDR 278 billion, or 93% (Rohim 2019; Nurhidayat 2020).

In 2018, most of the distribution was given more to the poor, amounting to 63.30%; in 2017, amounting to 69.06%. From this data, the amount and percentage in 2018 were smaller than the previous year because the types of funds distributed in 2018 only included zakat funds. In 2017, it included zakat, *infaq*, and *sadaqah* (Baznas 2018a).

The amount of distribution to the poor is due to the many Indonesians who are under or vulnerable to the poverty line. The second-largest disbursement in 2018 was distributed to the *fisabilillah* category. This group received 23.08% of the total zakat funds distributed or a value of more than IDR 896 billion. This proportion is 7.54% higher than the proportion in the previous year, which only reached 15.54% of the total distribution of ZIS funds in 2017, even though in 2018, the funds channeled only included zakat funds (Baznas 2019b). In terms of total, the distribution to the *fisabilillah* group increased by around IDR 141 billion. The management of zakat organizations, namely the national zakat agency (BAZNAS), is spread across provinces, regencies, and cities throughout Indonesia, with varying focus, as shown in Table 1.

Table 1 OPZ and Programs

OPZ	Focus Program
LAZ Harfa	Environmental Empowerment
Rumah Zakat	The Empowering Villages
PKPU Human Initiative	Humanitarian Interfaith Initiative
STF UIN Jakarta	Peace Scholarship
Lazismu	Floating Clinic and Bright Indonesia
Dompot Dhuafa	Empowerment, Education and Democracy
Dompot Dhuafa, PKPU, ACT, MDMC	Islamic Philanthropy for World Civilization

Source: (Baznas 2020)

Based on Baznas (2019a); Noor and Pickup (2017) that in 2019, the value of zakat distribution from zakat funds is IDR 4.43 trillion, while the portion of the distribution is focused on the poor, worth IDR 4.5 trillion or 52.4% and the



fisabilillah group of IDR 1.3 trillion or 15.7%. This phenomenon is almost the same as in 2017 and 2018; the largest portion was distributed to the poor and *fisabilillah*. Although in 2019, the percentage decreased, the number has increased. That indicates that the distribution and utilization of zakat are still around the sector of reducing the amount of poverty. Other terms were raising *mustahiq* above the poverty line as determined by the central bureau of statistics (BPS) with the indicator of minimum physical needs (KFM). Of course, *mustahiq* who receive zakat funds are obtained directly. From *muzakki* and through OPZ, it is hoped that the future will become *muzakki*.

As it is known, the potential for zakat and realization requires strenuous and strategic efforts in providing access to the trust, program diversification, OPZ accountability, and giving trust to *muzakki* and *mustahiq*. The realization of zakat in 2017 can be seen in Table 2.

Table 2 Zakat Distribution Realization in 2017

Program	Amount (IDR)	Percentage (%)
Economy	882 billion	20.3.3
Education	941 billion	21.69
Da'wah	979 billion	22.56
Health	413 billion	9.52
Social Humanity	1.2 trillion	25.89
Total	4.7 trillion	100%

Source: (Baznas 2018b)

It can be explained that the comparison between zakat potential in 2017 is IDR 217 trillion. However, the zakat realization in 2017 is around IDR 4.7 trillion, thus creating a large gap between expectations (*das sollen*) and reality (*das sein*). That indicates the need for practical efforts with various networks so that zakat's measurable and recorded potential can be obtained in real terms as an evaluation material for future zakat management. The same is shown in 2018, as shown in Table 3.

Table 3 Zakat Distribution Realization in 2018

Program	Amount (IDR)	Percentage (%)
Economy	552 million	10.06
Education	1.4 trillion	26.20
Da'wah	1.3 trillion	23.46
Health	462 million	84.30
Social Humanity	1.7 trillion	31.86
Total	5.5 trillion	100%

Source: (Baznas 2019b)

It can be explained that the comparison between the zakat potential in 2018 is IDR 252 trillion. However, the zakat realization in 2017 is around IDR 5.5 trillion, thus creating a large gap between hope (*das sollen*) and reality (*das sein*). That indicates the need for practical efforts with various networks so that zakat's measurable and recorded potential can be obtained in real terms as an evaluation



material for future zakat management. How the distribution of zakat in 2019 can be helpful for the beneficiaries can be seen in Table 4.

Table 4 Zakat Distribution and Empowering in 2019

Program	Amount (IDR)	Benefit Recipients (Person)	Percentage (%)
Economy	841 million	1.1 million	4.8
Education	1.2 trillion	1.8 million	7.9
Da'wah	1.5 trillion	7.7 million	32
Health	325 million	2.1 million	9.3
Social Humanity	2.2 trillion	10.6 million	45
Total	6.4 trillion	23 million	100%

Source: (Baznas 2020)

From Table 4, it can be seen that during 2019 the distribution and utilization of zakat through the program gave quite good results, marked by a substantial portion utilized in humanitarian and social programs of IDR 2,2 trillion or 45%, and the *da'wah* program of IDR 1.5 trillion or 32%. The two programs show that the main focus in 2019 is how social and humanitarian issues can provide a welfare stimulus for *mustahiq*. Then the *da'wah* program becomes the next focus where Indonesia is the majority of Muslims who are spread from Sabang to Merauke. The function of means of worship and community development is vital so that faith and Islam be strong in addition to the anti-apostasy program, which in the long run maintains the growth of Muslims in Indonesia. In aggregate, zakat beneficiaries from 2015-to 2019 grew by 32.6%, increasing the number reaching 10.7 million people. The development of zakat distributed to *mustahiq* seen from its effectiveness can be seen in Table 5.

Table 5 Zakat Aggregation, Utilization and Effectiveness 2015-2019

Year	Amount (IDR)	Effectiveness (%)	Category
2015	2.2 trillion	61.6	Good
2016	2.9 trillion	58.4	Fair
2017	4.8 trillion	78	Good
2018	6.8 trillion	90	Very Good
2019	8.6 trillion	85	Very Good

Source: (Baznas 2020)

The collection and distribution of zakat, *infaq*, and *sadaqah* in Indonesia in 2019 was able to free 15,750 Muslims from the poverty line (Baznas 2020). That is based on the BPS version with the minimum physical impairment indicator (KFM) (BPS 2010). The collection is an activity carried out to get zakat funds from *muzakki*. The collection of zakat funds taken or received from the community is the role, function, and task of the collection field. In carrying out these fundraising activities, the collection department can carry out various activities. For this reason, to collect a good strategy, Purnomo (2018) said that there are two types of collection activities, namely fundraising management, and donor services. With the service for donors, they do not feel disappointed because they feel neglected. Recording donors' names are significant because this concerns



the relationship between *muzakki*, *amil*, and *mustahiq*. The potential for zakat that exists in institutions greatly influences this relationship. In Indonesia, the potential for zakat is quite enormous, and many researchers think that zakat can be part of the solution to welfare problems.

Distribution activities are closely related to the utilization because what will be distributed is adjusted to utilization. However, it also cannot be separated from the collection and management. However, zakat institutions also need to pay attention to distribution management. There are several provisions in distributing zakat funds to *mustahiq*, prioritizing domestic distribution, equitable distribution, and building trust between the giver and recipient of zakat. That follows Afrina (2018), which states that in distributing zakat, management is needed for distribution, distribution, delivery of goods, and so on to many people or several places. So the distribution of zakat is distributing zakat to *mustahiq* both consumptively and productively.

Building zakat utilization creativity drives the forward or backward of a zakat institution, namely how zakat institutions distribute zakat funds with innovations that are better and can meet the objectives of distributing zakat funds to *mustahiq*. The essence of zakat itself is the proper utilization and utilization of the *mustahiq* empowerment program and development, among others: economic development, human resource development and social activities. That means that zakat funds can be used for consumptive and productive purposes so that this distribution is given to people who are entitled to receive zakat, namely the eight groups (*asnaf*).

National distribution is based on the group (*asnaf*) so that the total funds channeled through OPZ throughout Indonesia for a year are based on the group of beneficiaries; this is following the At-Taubah: 60, where zakat recipients are divided into eight groups (*asnaf*) are destitute, poor, committee (*amil*), converts, *riqob*, *gharimin*, *fisabilillah*, and *ibnu sabil*. However, because fakir and poor *asnaf* often live in the same environment and are difficult to separate, the distribution is also carried out simultaneously for the two *asnaf*. In this case, the fakir and poor are categorized into one group.

Table 5 illustrates the increase in the value of zakat seen from its distribution from 2015 to 2019. In which the growth of the distribution increases with improved effectiveness. It is essential to know that every distributed rupiah must have its effectiveness so that *muzakki* and OPZ can measure the extent to which zakat provides benefits and impacts to recipients or *mustahiq* so that the credibility of the OPZ will be increasingly trusted.

The pattern of philanthropic activities includes zakat, where this management factor should be applied so that the distribution of zakat is under the Sharia and can achieve its goals, namely the benefit of the people. The distribution of zakat needs to be appropriately regulated so that there is no overlap in the distribution process; implementing the zakat management pattern above will be possible if the Muslim community becomes prosperous. Neither does Islam have regulated human-human relations in the form of caring for others.

There are several measurement methods to determine the impact of an activity, especially those related to economy and behavior. Likewise, measuring zakat activities influences or impacts other fields that have been applied. Several parties have investigated this, including Beik and Arsyianti (2015), using CIBEST



in collecting and distributing zakat. Then UNDP (2010) used a multidimensional approach to the poverty index (MPI) (Windria 2020). Meanwhile, *mustahiq* is given a ranking of how high the poverty level is from economic activities. BPS (2010) uses minimum physical needs further than physical needs, categorized as *mustahiq*. BKKBN (2012) uses an instrument, social, and justice approach as the basis for categorizing a person as *mustahiq*. Adinugroho (2018) uses Simba's IT approach to observe changes and behavior in *muzakki* and *mustahiq*. The following will discuss how the impact of zakat on other sectors, mainly focused on minimizing the number of *mustahiq* and knowing how the beneficiaries feel much benefit.

Impact of Zakat on Community Welfare

Islam is a religion revealed by Allah to the Prophet Muhammad, with its teachings covering all aspects of life in which every adherent should carry out direction and guidance. Therefore, Islamic teachings become guidelines for humans who want to prosper in this world and the hereafter. The same thing is also said by Beik and Pratama (2017), where zakat recipients can improve their spiritual and material quality. Social welfare is zakat-based welfare emphasizing the status of zakat as an obligation and emphasizing the role of assets in poverty alleviation efforts. The government, which BAZNAS interprets as a zakat management organization, can impose sanctions on people who are reluctant to pay zakat so that people want to spend it, either voluntarily or compulsively, for social and economic welfare (Bank Indonesia 2016).

As for the obligation to issue assets other than zakat, it is understood that the obligation for assets other than zakat exists, as long as zakat and state treasury (bait al-mal) are not sufficient to bear it. If it is sufficient, then the obligation disappears by itself. Furthermore, there is also "fulfillment of basic needs," where the development of zakat in Indonesia during the Covid-19 pandemic, economic problems are very diverse, one of which is the poor who have difficulty making ends meet. Social security in the framework of Islamic economics essentially is mutual togetherness among community members in a community structure, both in field conditions and in narrow conditions, to realize the welfare of the people or in anticipation. That is following Farkhani's (2020) opinion that one of the lessons and benefits is that zakat functions to help, assist and foster them, especially the poor, towards a better and more prosperous life so that they can fulfill their daily needs properly.

The Impact of Zakat on Poverty and the Economy

In the matter of economic welfare of the people, consistently adhere to the basic principles of ownership, development, and utilization of individual and social property rights. Substantially, it includes several things, including efforts to equitably distribute, improve the community's social welfare, and guarantee the property rights of individuals and the general public. According to him, the matter of food, drink, clothing, and shelter are essential basic standards of human life. It was a reminder that poverty always grows in a situation when the level of consumption or need is higher than the income to meet needs (Anik and Prastiwi 2019). That occurs due to the rapidly increasing population rate due to births and migration.



However, what is often the focus of discussion is the perspective of poverty which focuses more on the material aspect alone. The measure of poverty is not only material but also spiritual. In Islam, several behaviors can be categorized as forms of spiritual and economic poverty, for example, greedy behavior. Rasulullah has emphasized that greed is a basic form of poverty because greed puts a person in a position of never feeling enough and satisfied with whatever he has. He will be in a state wrapped in clothes, against civil society empowering zakat funds. According to Nopiardo (2017), community welfare, zakat states that one of the lessons and benefits is that zakat functions to help, assist, and foster them, especially the poor, towards a better and more prosperous life they can fulfill their daily needs properly. Zakat management is a strategic potential to support the development of the Indonesian economy by alleviating poverty and creating prosperity in this modern era.

In Indonesia, there have been many philanthropic institutions that help ease the burden on the government in alleviating poverty. Philanthropy is a community effort to help other disadvantaged people. Islamic philanthropy, known in the religious tradition, is commonly called *zakat*, *infaq*, *sadaqah*, and *waqf*. The Indonesian people's potential and level of awareness in paying the zakat are pretty high (Azam, Iqbal, and Tayyab 2014). Islamic philanthropy in Indonesia has not been able to implement a sound governance system. However, the involvement of Muslims in the payment of zakat, *infaq*, and *sadaqah* is very high. There is great hope that the potential of Islamic philanthropy in Indonesia, which has not been worked out optimally, will be able to alleviate poverty. The potential for Islamic philanthropy in Indonesia, which has not been worked out optimally, will be able to alleviate poverty. Islam is a religion that claims to be universal and perfect, as the Al-Maidah: 3.

Nevertheless, of course, every claim must be proven true. So as the primary source of Islamic teachings, the Koran challenges anyone who doubts its truth to be able to match the height of its literary, scientific content and the suitability of its verses with human nature (Al-Baqarah: 21). Islam is a religion that claims to be a universal (*syumul*) and perfect (*kamil*) religion (Al-Maidah: 3). In the Holy Quran, it is confirmed in At-Taubah: 71.

The Impact of Zakat on Muslims

The great potential that drives Muslims is the existing *amil zakat* institutions, such as BAZ and LAZ. These institutions provide many services through movements in the community, either delivered directly or through the formation of *amil* in mosques or prayer rooms. That is understandable because, in terms of the time of collection and distribution, zakat *fitriah* takes place very quickly, only in days or even hours. The limit is the end of Ramadan until the *Eid* prayer. Therefore, the calculation used as the benchmark is soul, not property. In Indonesia, the total population of Muslims is about 86% of the 250 million people or around 200 million people. This number places Indonesia with the largest Muslim population in the world. Saudi Arabia has 650 Muslims alone and has only about 30 million inhabitants.



Impact of Zakat on Consumption Points and Inequality Ratio

The high level of welfare inequality between rich and poor makes the gap between the two wider; this happens because of the accumulation of wealth by a handful of billionaires. The Gini Coefficient (*Gini Ratio*) of Indonesia is still struggling at the level of 0.38 (Haji-Othman, Yusuff, and Mohamed Fisol 2021). The Gini Coefficient or Gini Index is an indicator that shows the level of overall income inequality if Gini coefficients show values ranging from zero to one. A Gini coefficient of zero indicates a perfect income distribution, or everyone has the same income; conversely, the closer to one, the more unequal or uneven income. One of the crucial pillars in Islamic teachings, etymologically, zakat means developing (*an-namaa*), purifying (*atthaharatu*), and blessing (*al-barakatu*). Meanwhile, in terms of terminology, zakat has the meaning of issuing some assets with specific requirements to be given to certain groups (*mustahiq*) with certain conditions (Jasafat 2017).

The Islamic consumption theory explains that the MPC *mustahiq* is higher than *muzakki*. The MPC, APC, and aggregate consumption in an Islamic economy will be higher than in a secular economy (Nurlita and Ekawaty 2018). It starts from the consumption function in a secular economy. Obtain the aggregate consumption function, and the population is divided into two groups zakat payers (*muzakki*) and zakat recipients (*mustahiq*). *Muzakki* transferred a certain proportion of his income to *mustahiq* because of the compulsory collection of zakat. One of the sharia financial institutions that are tasked with collecting and distributing funds to the public and is an official institution is LAZ or BAZ among the public.

Impact of Zakat on Investment and Taxation

More people distribute their zakat directly. In addition, government policies have not fully provided clarity and clarity on the mechanism for the deduction of zakat and taxes, as well as the mechanisms for managing zakat policies. If the government manages zakat and includes it in the state expenditure planning budget (APBN), there must be a report on the receipt and utilization of zakat in its report. The simulation results of zakat mal utilization scenarios for productive and consumptive use will reduce or alleviate poverty by +75% in 10-15 years *muzakki* (K. 2015).

This increase in investment will increase production and employment opportunities. Meanwhile, zakat also encourages the quality and quantity of such labor; zakat can multiply the people's economy (Lahjouji and Kahf 2021). This result is supported by the utilization of zakat, which is still mainly used for consumptive purposes, *fisabilillah*, and the rest for productive purposes. In addition, there are still at least people who distribute their zakat through BAZ or LAZ, and people distribute more of their zakat.

Impact of Zakat on Access to Financial Institutions and Employment

The impact of zakat on the economy cannot only be explained normatively and empirically; therefore, it has a positive or negative impact on national savings and investment for economic growth (Amri 2019). Zakat managers cannot be left to *amil* who cannot work professionally. The government needs to increase the effectiveness and efficiency of the financial institutions managing zakat *baitul mal*



(Baznas 2016). As an overview of zakat management, at least it involves the government of the zakat financial institution BAZ or LAZ in the effective and efficient management of zakat management institutions must consider aspects of the condition, behavior of *muzakki*, and the conditions of the situation zakat for the welfare of society in distributing zakat to these financial institutions.

Zakat can increase employment opportunities from two sides, namely the demand side and the supply of labor. With the existence of social security in the form of zakat, which will increase the minimum life level of the *muzaki*, thus participation in the productive sector will increase. Besides, Islam also encourages the application of the principle of profit-sharing in a business that can encourage job creation. The application of zakat is also expected to encourage higher employment because there is no obligation for zakat recipients to return the principal or the additional.

Based on the findings and discussions that have been carried out, there is a need for the role of Islamic educational institutions in educating about philanthropy through digital payments or electronic zakat. Then direct the payment of zakat, *infaq*, and *sadaqah* to institutions that have been trusted so that they become accredited institutions. Then it is recorded as the realization of revenue reported to the national zakat agency for empowering the poor and strengthening zakat in Indonesia.

CONCLUSIONS

There are 81 LAZ and 491 BAZ as OPZ, with zakat collection experiencing an increase of 26%, consisting of 15.5% zakat *fitrah*, 3.4% income zakat mal, 43.6% organization zakat, 5.1 million individual zakat sources and organizations 36.000 companies. In contrast, the collection of zakat (E-Zakat) through bank transfers and e-payments reached 93% due to the Covid-19 pandemic. The potential for zakat is the most significant thing because it has a big effect on the welfare of society. Moreover, with the more significant potential of zakat in Indonesian society, cooperation among stakeholders, and the support of government regulations, the collecting of zakat will reduce the poverty line in Indonesia. With zakat worth Rp.10.2 trillion, it can give hope to 23 million people and free as many as 15.750 people from the poverty line in Indonesia with better distribution effectiveness.

The implications of zakat impact the joints of human life, ranging from material and spiritual improvement to the strength of civil society, welfare, economy, and household consumption. Then it also has an impact on the working capital ratio, minimizing income inequality, investment, household income, 0.12% economic growth, and tax and fiscal policies. The subsequent impact is reducing the number of poor people, increasing productive activities, creating indirect jobs, opening access to finance, and liberating 15,750 people from the poverty line. Zakat management for poverty alleviation programs has positively contributed to reducing poverty levels. In addition, in the zakat management pattern, in order to maximize the management system itself, the core or fundamental activities of the OPZ include collection, management, utilization, and distribution. With the hope that the process is carried out following the provisions



and management of zakat above, it will be possible if the Muslim community is prosperous.

The limitations of this study are using qualitative analysis by explaining secondary data originating from the national zakat agency between 2017 and 2020. The suggestions for future research need to involve educational institutions as a source of education and zakat receipts because Indonesia will face a demographic bonus and use a quantitative research approach by measuring the effectiveness of the realization of zakat receipts to reduce the potential for zakat receipts in Indonesia.

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