



# The Effect Of Zakat On Indonesia's Social Capital

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## ARTICLE INFO

## ABSTRACT

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The purpose of this paper is to empirically analyze the effect of national zakat collection on the strength of the social capital of Indonesia. This research uses simple linear regression with time series data in annual form. The sample in this study is a saturated sample, which means that the entire population is the sample of this study. The data taken is secondary data taken from the National Zakat Statistics issued by BAZNAS and the Global Sustainable Competitiveness Index (GSCI) report issued by SolAbility. The results of the study show that there is a significant influence between the collection of national zakat on the social capital of Indonesia.

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## 1. Introduction

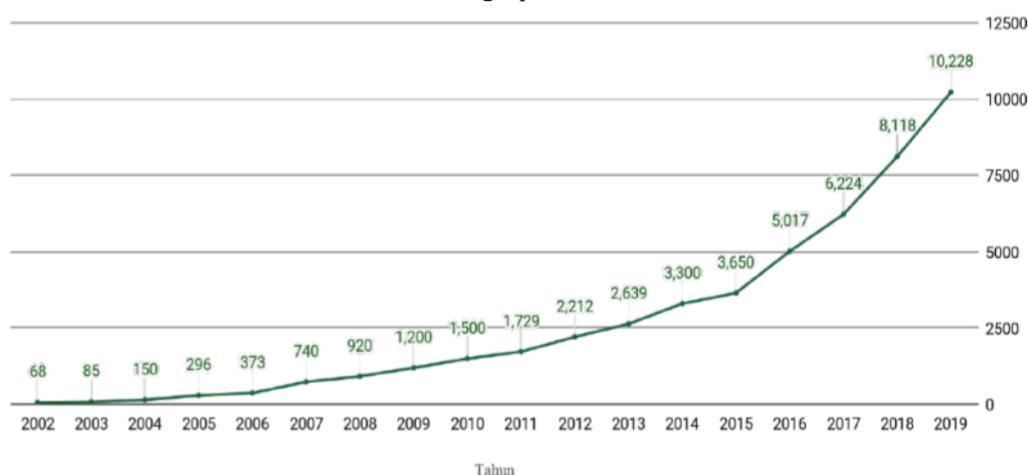
According to a publication conducted by the BAZNAS Puskas in the Outlook for Indonesian Zakat 2021, in 2019 the collection of National funds consisting of Zakat Mal, Zakat Fitrah, Infaq and Alms, CSR, and Other Religious Social Funds amounted to Rp 10,227 billion, of which Zakat Mal has contributed amounting to 38.63% of the collection of national funds and Zakat Fitrah has a contribution of 13.7% of the collection of national funds or around Rp. 5,663 billion from the collection of zakat funds. (BAZNAS 2021).

**Table 1.**  
2018 and 2019 National Fund Raising

No	JENIS DANA	2018	%	2019	%
1	ZAKAT MAL-INCOME	3.302.249.700.640	40,68	3.951.113.706.297	<b>38,60</b>
2	ZAKAT MAL-ORGANIZATION OR INSTITUTION	492.422.843.634	6,07	306.737.147.482	<b>3,00</b>
3	ZAKAT FITRAH	1.112.605.640.958	13,71	1.406.144.490.186	<b>13,70</b>
4	INFAQ/BOUND ALMS GIVING	963.154.055.758	11,87	712.309.604.322	<b>7,10</b>
5	INFAQ/NONBOUND ALMS GIVING	1.439.878.355.805	17,74	2.582.142.106.259	<b>25,20</b>
6	CSR	114.347.788.466	1,41	96.395.440.616	<b>0,90</b>
7	OTHER RELIGIOUS SOCIAL FUNDS	692.939.298.007	8,54	1.1173.101.311.393	<b>11,50</b>
<b>TOTAL</b>		<b>8.117.597.683.267</b>	<b>100</b>	<b>10.227.943.806.555</b>	<b>100</b>

Source: Baznas 2020

The growth of Zakat, Infaq and Alms (ZIS) fund collection has grown every year since 2002. The development of ZIS fund collection can be seen in the graph below:



Source: National Zakat Statistics 2019

**Figure 1.** ZIS Growth Chart from year to yearR

Based on the graph above, the growth of zakat receipts in 2019 has reached 10.23 billion with a growth rate of 26% from the previous year of 8.117 billion. This figure can actually be said to be down when compared to the growth in 2017 to 2018 of 30.42% from the value of 6.224 billion to 8.118 billion.

Then 48.4% of BAZNAS muzaki experienced a decrease in income. This condition will certainly affect the amount of property that can be zakated, especially income zakat which has a zakat base based on income or regular income from work that does not violate sharia. (Sari et al, 2020)

The condition of collecting zakat funds is also influenced by the outbreak of the Covid-19 pandemic which is a national problem and issue that affects various sectors such as economic, social, and political. This has resulted in changes in the social conditions of the people and the condition of Indonesia's social capital. According to SolAbility, Indonesia's state social capital index from 2020 to 2021 has increased in the index, which means that the level of social stability and the level of welfare of the Indonesian people has increased. Although in 2020 Indonesia's social capital index has decreased compared to 2019. (SolAbility, 2021)

This is also clarified by a report from the official website of the National Committee for Sharia Economics and Finance (KNEKS) which explains that the Covid-19 pandemic has caused zakat management institutions to experience obstacles in collecting zakat funds. This is due to (1) the reduced income of Muzaki due to the Covid-19 pandemic and (2) the process and method of collecting zakat still relies on direct collection (face to face) and has not yet optimized zakat collection through digital technology. (Nono et al, 2021)

This study aims to determine whether there is an effect of zakat collection on the level and condition of Indonesia's social capital. This research needs to be done so that we can find out the power of social capital owned by the Indonesian people to increase and make people aware of paying zakat.

Al-Ghazzi (2005) explained the meaning of zakat is:

مَخْصُوصٍ لِطَائِفَةٍ يُصَرَّفُ مَخْصُوصٍ وَجَّحَ عَلَيَّ مَخْصُوصٍ مَالٍ مَنْ يُؤْخَذُ مَخْصُوصٍ لِمَالٍ اسْمٌ شَرَعًا وَ النَّمَاءُ لَغَةً هِيَ وَ

Meaning: As for it (zakat) linguistically means to develop, while according to syara' or the term zakat the name of certain assets, which are taken from certain assets in a certain way and are also used

for certain groups.

Zakat according to language means to develop or grow. That's because the person who spends some of his wealth then that person's property will grow and develop. (al-Ghazzi, 2005).

In general, zakat is often interpreted to purify or clean. In terminology, zakat has the meaning as an activity of giving certain assets that are required by Allah SWT. in a certain amount and calculation to be submitted to the people who are entitled. (Balangger et al, 2017).

Zakat is a property that must be issued by a Muslim or company to be given to those who are entitled to receive it in accordance with Islamic law. Zakat has many lessons, including meeting the needs of people who are in need, reducing the gap in economic inequality, maintaining the purchasing ability of the community so that they can maintain the business sector, encouraging people to invest, not accumulating their wealth. (Handoko et al, 2022; Harahap, 2021)

According to the Ministry of Religion in article 1 paragraph 2 of Law no. 23 of 2011 concerning the management of zakat, zakat is defined as an asset that must be issued by a Muslim or a business entity to be transferred to those who are entitled to receive it under Islamic law.

Zakat, as a pillar of Islam, is the responsibility of every Muslim who is willing to pay and is given to those who are entitled to receive it. If managed properly, zakat is a potential source of funds that can be used to improve the welfare of the entire community, and zakat is one way to create social balance in a world where the rich help the poor, and the strong help the weak (Dhar, 2013; Masyita, 2018).

Zakat is a very strategic pillar of Islam, zakat management is the responsibility of the state, because it can be a source of state revenue to help the community, zakat can be distributed to productive patterns in the form of *qardhulhasan*. People who give charity will be free from sin and be rewarded. Furthermore, the impact of zakat is to clean up assets obtained and get blessings and increase the amount of zakat along with increasing assets obtained. The purpose of collecting zakat is intended for community development and the benefit of the people. If the shared vision of the concept of zakat and the concept of pricing (financing) for Islamic banking products is combined, it is hoped that faith and understanding of the existence of halal and kafaah banking products will increase the market share of Islamic banking. Islamic banking has two strategic objectives, namely maximizing profits and maximizing zakat. The higher the profit earned by the Islamic bank, the higher the amount of zakat collected by the Islamic bank, the more prosperous the person who gets the blessing of the Islamic bank. (Oktaviani et al, 2022; Syarifah et al, 2021).

*Social Capital*, The concept of social capital (social capital) comes from Coleman (1988) who defines it as aspects of the structure of relationships between individuals that enable them to create new values. The concept was then elaborated by a number of experts in relation to issues of economic and political development. Through the experience of Ostrom, (2000) he stated that social capital is a prerequisite for the success of a development project. According to Ostrom, the existence of social capital can be seen from the ability of a community to build institutions or institutions that become a reference for their actions. Institutions are defined as a set of rules that are actually used by a group of individuals to organize repetitive actions. Which produces an output that affects these individuals, and also has the potential to influence others. In other words, an institution is a set of rules that is used as a reference for action (DiMaggio, 2019; Nugraha et al, 2022; Ostrom & Ahn, 2009).

Fukuyama, (2000) defines social capital as a set of informal values or norms that are shared among members of a group that enable cooperation between them. Cox & Weir, (1995) defines social capital as a series of processes of human relations that are supported by networks, norms, and social trust that enable efficient and effective coordination and cooperation for mutual benefit and benefit. In line with Fukuyama and Cox, Hanlon et al, (2017) define social capital as the relationships created and the norms that shape the quality and quantity of social relations in society in a broad spectrum, namely as social glue. which keeps group members together.

According to SolAbility, an independent institution that makes the Global Sustainable Competitiveness Index (GSCI) which includes social capital in one of the GSCI indicators, it explains that social capital is a condition in society that has stable and prosperous social conditions. Social capital also creates social cohesion in which people tend to be one voice (consensus) which creates stable economic conditions in a country or society. (Muttaqin et al, 2019; Zhongming et al, 2020).

Haridison (2013) shows that human, social, economic and public development all require social capital. Harrison quotes Putnam as pointing out that countries with higher social capital are often more effective in implementing policies to improve the welfare and lives of their people. Social capital can increase individual awareness of the many opportunities that can benefit society.

Supriono (2008) states that social capital is the relationship that is created and the norms that shape the quality and quantity of social relations in society in a broad spectrum, namely as a social glue that maintains the unity of community members together. Coleman (1988) social capital is the ability of people to work together, in order to achieve common goals, in various groups and organizations.

*Zakat as Social Capital*, The concept of zakat and social capital has long been taught by Islam through the concept of ukhuwah as the basis for social building from the frame of unity of faith and unity of faith. Basically, social capital includes three important elements, namely networks, trust, and norms. With the aim of zakat to develop and help other people so that they can get out of adversity or even be financially independent, zakat can also play a role in strengthening social capital in society. (Hossain et al, 2021).

In practice, zakat also builds elements in the social capital. First, zakat forms a network in society because they feel they have similarities in the goals presented by zakat itself. In addition to the similarity of creed and faith, mustahik will also form a network of other mustahik so that they can stay in touch with each other and also form mustahik associations in the community so that later mustahik can be guided so that later they can become muzakki.

Second, zakat forms trust in the community, both for muzakki and for mustahik. For muzaki or donors, they already have a level of trust in zakat management institutions because they want to do more in their social relations, while for mustahik they still need evaluation because they have not been able to do more than the zakat funds received.

Third, zakat will form norms in society, where zakat itself is a teaching to the community to make people prosperous and independent, in addition to teaching zakat as a teaching of Islam that teaches the welfare of our brothers and sisters. And also zakat is the 4th pillar of Islam in which Muslims are obliged to pay zakat if the nisab has been fulfilled.

## 2. Methods

The research method used in this study is quantitative research, where the type of data used in this study is secondary data taken from the National Zakat Statistics and GSCI Index issued by SolAbility from 2015-2021. The data used are national zakat collection data to describe zakat, as well as the Social Capital Index to describe the social capital strength of the Indonesian state. The data is taken from the BAZNAZ website and SolAbility in <https://pid.baznas.go.id/statistik/> and <https://solability.com/>

The sample in this research is all members of the population, so the technique used in determining the sample is a saturated sample. According to Sugiyono, (2017) the saturated sampling technique is a sampling technique where all members of the population are used as samples, namely the 2015-2021 national zakat collection fund and the 2016-2021 Indonesia Social Capital Index.

The method of data analysis in this study is using a simple linear regression method. According to Sugiyono (2017), a simple linear regression test is a test of data which consists of two variables, namely the independent variable and one dependent variable, where the variable is causal (influential).

The equation of simple linear regression is as follows:

$$Y = a + bX + e$$

Where:

Y : Social Capital

X : Zakat

e : error

a : Constantan

b : Regression coefficient direction number

Thus, the hypothesis testing in this study uses the t-test to show how far the influence between the independent variable and the dependent variable is. If the significant probability value is less than 0.05 (5%) then an independent variable has a significant effect on the dependent variable. The criteria are:

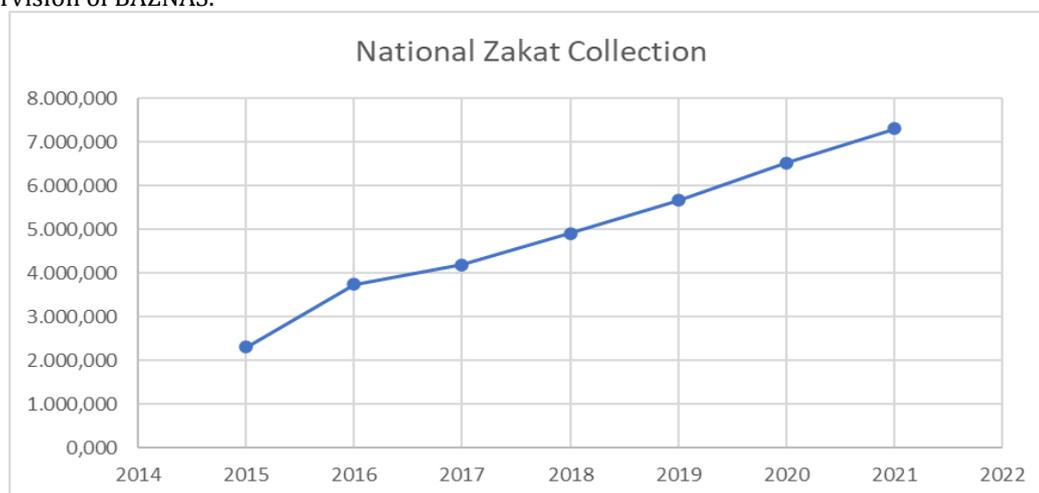
Ha accepted : If t count > t table  
 Ha rejected : If t count < t table

From the description of the problem and the research methodology techniques, it can be concluded that the hypotheses of this research are:

Ho : there is no significant effect between zakat on social capital  
 Ha : there is a significant influence between zakat on social capital

### 3. Results

The data obtained for national zakat collection in 2021 is IDR 7.3 trillion. From 2015 to 2021 the national zakat collection from year to year experienced significant growth. Of course, this data only applies to zakat collection data recorded at official institutions and under the supervision of BAZNAS, while there are still many zakat funds that are collected and managed by other institutions outside of the supervision of BAZNAS.



Source:, processed data 2021

**Figure 2.** 2015-2021 National Zakat Collection

In addition to the collection of zakat which continues to grow and increase, the condition of Indonesia's social capital which is described in the social capital index is experiencing fluctuating conditions. In 2017-2018 the strength of the Indonesian state's social capital decreased, the same thing happened in 2019-2020 when the COVID-19 pandemic began to enter and spread in Indonesia. However, after the recovery period, the strength of the Indonesian state's social capital began to increase again at the end of 2021.



Source:, processed data SolAbility 2021

**Figure 3.** Social Capital Index Indonesia 2015-2021

In order for the data to be easily processed quantitatively, the researcher changed the data on the national zakat collection into a natural logarithm so that it could be compared with the index unit of the social capital data. the following is the result of natural logarithm data with social capital index data:

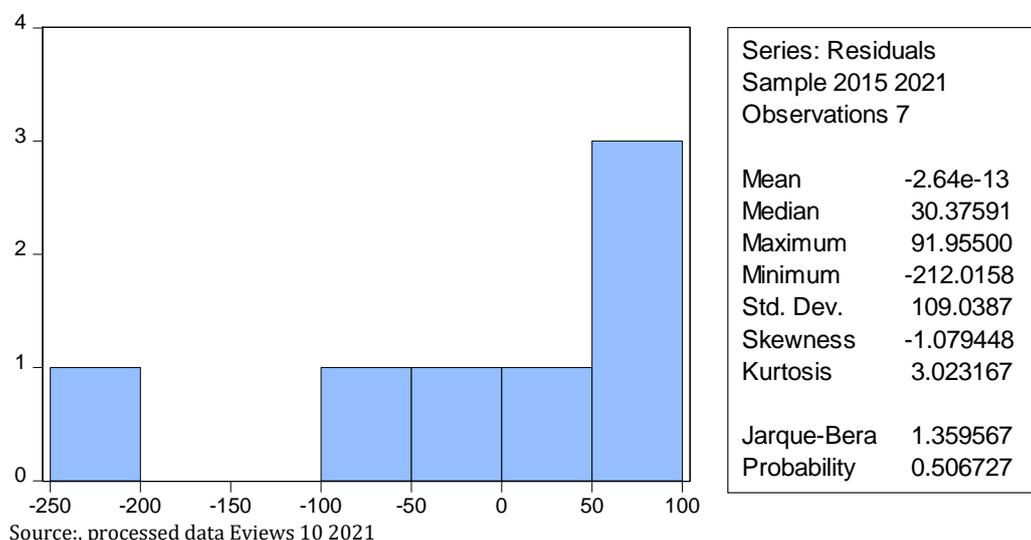
**Table 2.**  
Quantitative Data Adjustment

NO	YEAR	ZAKAT	SOCIAL CAPITAL INDEX
1	2015	7,74	39,40
2	2016	8,23	39,20
3	2017	8,34	42,70
4	2018	8,50	42,70
5	2019	8,64	44,00
6	2020	8,78	43,95
7	2021	8,90	46,10

Source:, processed data 2021

**Normality test**

The first classic assumption test is to test the data that is processed is data that is normally distributed. Because a good regression model is a regression model that has a normal data distribution. Variable data tested for normality are Zakat (X), and Social Capital Index (Y). If the probability value of the Jarque Berra test > 0.05 then Ha is accepted or the data is normally distributed. However, if the results of the Jarque Bera test < 0.05 then Ha is rejected, which means that the data is not normally distributed (Ghozali, 2018).



**Figure 3.** Residual Normality Test

Based on the results of the normality test using the E-views 10 application in the figure above, it shows that the jarque-Bera value is 1.359567 with a p-value of 0.506727. Where  $H_a$  is accepted with P-Value > 0.05 and the data is normally distributed.

**Heteroscedasticity Test**

Heteroscedasticity test was conducted to determine whether the regression model made was homoscedasticity or not. The heteroscedasticity test also aims to test whether in a regression model there is an inequality of variance from the residuals of one observation to another observation (Ghozali, 2018).

**Table 3.**  
Breusch Pagan Godfrey Heteroscedasticity Test

Heteroscedasticity Test: Breusch-Pagan-Godfrey			
F-statistic	0.540597	Prob. F(1,5)	0.4952
Obs*R-squared	0.682992	Prob. Chi-Square(1)	0.4086
Scaled explained SS	0.352501	Prob. Chi-Square(1)	0.5527

Test Equation:  
 Dependent Variable: RESID^2  
 Method: Least Squares  
 Date: 01/13/22 Time: 20:09  
 Sample: 2015 2021  
 Included observations: 7

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.60055	14.40476	0.805328	0.4572
ZAKAT	-1.252667	1.703722	-0.735253	0.4952

Source: processed data Eviews 10 2021

Based on the results of the Eviews 10 data processing with the Breusch Pagan Godfrey heteroscedasticity test, the P-Value value is indicated by the Prob value. Chi-Square (1) on Obs\*R-Squared is 0.5527. This shows the probability value of F-Statistics (F-Calculate) is greater than Alpha (0.05) which is 0.5527, meaning that the variable X is greater than Alpha (0.05) so it can be concluded,  $H_0$  is rejected and  $H_a$  is accepted. There is no heteroscedasticity problem in this data.

### Regression Analysis Test

This study uses a simple linear regression analysis test to predict how much positive relationship the national zakat collection has on the strength of Indonesia's social capital. This analysis uses data based on the acquisition of secondary data which the researchers detailed in the description above. The calculation of this test was carried out with the help of software Eviews 10. The results of the simple linear regression analysis test can be seen in the following table.

**Table 4.**  
Linear Regression Analysis Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.375351	10.56030	-0.603709	0.5724
ZAKAT	5.795323	1.249019	4.639899	0.0056

Source:, processed data Eviews 10 2021

From the table above, we can see the results of data processing that the constant (C) value is -637.5351. While the value of Zakat is 579.5323. From these results can be included in the regression equation as follows:

$$Y = a + bX + e$$

$$Y = -6,375351 + 5,795323X$$

The results of the above equation can be interpreted that the constant is -6.375351 which means that the consistency value of the social capital variable is -6.3751, the regression coefficient X is 5.795323 which states that a 6% reduction in the value of social capital will make the national zakat collection increase by 5.795323. The regression coefficient is negative, so it can be said that the direction of the influence of national zakat collection (variable X) on Indonesian social capital (variable Y) is negative. And based on the significance value obtained from the table above, it is  $0.056 < 0.05$  so it can be concluded that the national zakat collection variable (X) has an effect on the Indonesian social capital variable (Y).

**Table 5.**  
Linear Regression Analysis Test Results

Dependent Variable: SOSIAL  
Method: Least Squares  
Date: 01/13/22 Time: 20:07  
Sample: 2015 2021  
Included observations: 7

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.375351	10.56030	-0.603709	0.5724
ZAKAT	5.795323	1.249019	4.639899	0.0056

Source:, processed data Eviews 10 2021

In Table 5 it is known that the t-count value of 4.639899 is greater than the t-Table value of 2.57058 with a significance value of  $0.0056 < 0.05$ . It can be concluded that the national zakat collection has a positive and significant effect on Indonesia's social capital because the t-count  $>$  t-Table and the significance value is less than 0.05 so  $H_0$  is rejected and  $H_a$  is accepted. So this shows that the collection of national zakat has a significant influence on the strength of the social capital of the Indonesian state.

## 4. Conclusion

The collection of national zakat has a significant influence on the strength of the social capital of the Indonesia which means that the role of the collection of national zakat can also affect the condition of the social capital of the community. However, this effect has a negative relationship, which means that each variable has an inverse relationship, if one of the variables has an increase in value, the other variables will experience a decrease in value.

This condition shows that the meaning of zakat as a reinforcement of social capital in Indonesian society has not been fully conveyed. It is evident from the level of trust between muzaki and mustahik on zakat alone is different. This means that there are still many evaluations and tasks for all zakat amil throughout Indonesia to improve the function of zakat as social capital in terms of trust, network, and norms.

Suggestions that can be put forward from this research are (1) BAZNAS should conduct socialization and teaching to the public regarding the function of zakat as a social capital amplifier, (2) increase public trust in the institutions/amil that manage zakat funds, (3) create a good network for the community members. muzaki and mustahik who are directly supervised by BAZNAS.

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