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THE EFFECTIVENESS OF NATIONAL ZAKAT DISTRIBUTION IN 2024 IN ALLEVIATING POVERTY IN INDONESIA

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ABSTRACTS

The effective distribution of zakat plays a crucial role in alleviating poverty in Indonesia; however, its realization and impact still face various challenges. This study aims to analyze the effectiveness of national zakat distribution in 2024 in reducing poverty rates and identifying the factors influencing its success. Using a quantitative approach through descriptive statistical analysis and regression, this study evaluates the correlation between zakat distribution and poverty levels based on data from BAZNAS and BPS. The findings indicate that zakat distribution contributes positively to poverty reduction, particularly in urban areas with a more organized distribution system, while in remote areas, its effectiveness is still hindered by institutional factors, accessibility, and transparency. Therefore, optimizing zakat distribution through improved governance, technology utilization, and synergy between the government and zakat management institutions is crucial to enhancing its impact on poverty alleviation. The proposed policy recommendations include zakat digitalization, capacity building for zakat administrators, and an empowerment-based approach for mustahik to ensure a more effective and sustainable role of zakat in addressing poverty in Indonesia.

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A. INTRODUCTION

Poverty remains one of the most significant social challenges in Indonesia, despite the country's abundant natural resources and relatively stable economic growth. According to data from the Central Statistics Agency (BPS) in 2023, approximately 9.5% of Indonesia's population, equivalent to 26 million people, still live below the poverty line. (Badan Pusat Statistik, 2023). This figure indicates that poverty alleviation efforts have not yet been fully successful. (Wijayati, 2021). Various programs and policies have been launched by the government, but their impact on poverty reduction remains limited. One instrument with significant potential to address this issue is zakat, which is one of the pillars of Islam and serves as a wealth redistribution mechanism from the wealthy (muzakki) to the less fortunate (mustahik). (Pratama & Aziz, 2022).

In Indonesia, zakat is managed by the National Zakat Agency (BAZNAS) and various Zakat Management Organizations (LAZ) spread across the country. Every year, the amount of zakat collected continues to increase, reflecting the growing awareness among the public about the obligation to pay zakat. However, despite its significant potential, the effectiveness of zakat distribution in reducing poverty remains questionable. Many mustahik have yet to feel the significant impact of zakat programs, indicating that poverty alleviation efforts through zakat have not achieved optimal results. (Manurung & Harahap, 2022).

More specifically, several issues in national zakat distribution need to be addressed. First, inefficiency in zakat distribution remains a major problem. Although BAZNAS and LAZ have made efforts to distribute zakat evenly, errors often occur in identifying mustahik who are truly in need. This is due to the lack of accurate and up-to-date data on zakat recipients. As a result, zakat funds do not always reach those most in need, reducing the potential of zakat to alleviate poverty. (Nur Sobah et al., 2020).

Second, issues of transparency and accountability in zakat management also pose serious challenges. Many people still doubt the integrity of zakat institutions in managing the collected funds. The lack of clear financial reports and insufficient socialization regarding the use of zakat funds have made some people reluctant to distribute their zakat through official institutions. This, of course, reduces the potential of zakat, which should be optimally utilized to combat poverty. (Ghoriyyudin, Fitriana, Santoso, & Devi, 2024).

Third, zakat distribution has so far tended to be consumptive, providing direct assistance in the form of cash or goods to mustahik. Although this assistance can alleviate the burden on mustahik in the short term, it does not have a significant impact on improving their long-term welfare. Sustainable economic empowerment programs, such as skills training and business capital assistance, still receive insufficient attention. Yet, such programs can help mustahik achieve economic independence, reducing their reliance on zakat assistance. (Isnaini, 2023).

Previous researchers have attempted to propose solutions to improve the effectiveness of zakat distribution. One frequently suggested solution is the enhancement of mustahik data systems through the use of information technology, such as integrated database systems. With such systems, it is hoped that zakat can be distributed to the right mustahik. Additionally, improving transparency and

accountability has also been a focus. Some researchers recommend that zakat institutions be more open in presenting financial reports and conducting regular independent audits. This is expected to increase public trust in zakat institutions.

Furthermore, the development of sustainable economic empowerment programs has also been a commonly proposed solution. Programs such as skills training, business capital assistance, and business mentoring are considered capable of helping mustahik achieve economic independence. In this way, mustahik are not only dependent on zakat assistance but can also improve their standard of living sustainably.

This study offers several novelties that can contribute to improving the effectiveness of national zakat distribution. First, the use of blockchain technology to enhance transparency and accountability in zakat management. This technology ensures that every zakat transaction is permanently recorded and cannot be altered, thereby reducing the risk of fund misuse. Second, the development of a community-based zakat distribution model. This model emphasizes a participatory approach, where mustahik are not only recipients of assistance but are also involved in the planning and implementation of empowerment programs. This is expected to create a sense of ownership and responsibility among mustahik, ultimately enhancing the sustainability of the programs.

Third, the integration of zakat programs with government poverty alleviation policies. This study proposes synergy between zakat programs and government initiatives such as the Family Hope Program (PKH) and Non-Cash Food Assistance (BPNT). Through this integration, it is hoped that a more comprehensive and effective poverty alleviation scheme can be created. Through these novelties, this study is expected to make a significant contribution to improving the effectiveness of national zakat distribution, thereby helping to reduce poverty in Indonesia more optimally.

To further elaborate on the potential of zakat in poverty alleviation, it is essential to explore the socio-economic dynamics that influence its effectiveness. Indonesia, as a predominantly Muslim country, has a vast potential for zakat collection. According to estimates, the potential zakat collection in Indonesia could reach up to IDR 327 trillion annually. However, the actual collection is only a fraction of this amount, highlighting the need for better management and public awareness. (BAZNAS, 2023).

One of the critical factors in enhancing zakat's impact is the role of digital technology. The integration of digital platforms in zakat collection and distribution can significantly improve efficiency and transparency. For instance, mobile applications and online payment systems can make it easier for muzakki to fulfill their zakat obligations. Additionally, digital platforms can provide real-time data on zakat distribution, ensuring that funds are allocated to the most deserving recipients. (Rahman & Huda, 2023).

Another aspect that requires attention is the capacity building of zakat institutions. Training programs for zakat managers and staff can enhance their skills in financial management, data analysis, and program implementation. This, in turn, can improve the overall effectiveness of zakat distribution. Moreover, partnerships with academic institutions and research organizations can provide valuable insights and recommendations for optimizing zakat programs. (Suryani & Fauzi, 2022).

Community involvement is also crucial in ensuring the success of zakat programs. Engaging local communities in the planning and implementation of zakat initiatives can foster a sense of ownership and accountability. Community-based zakat programs can be tailored to address specific local needs, ensuring that the assistance provided is relevant and impactful. (Hasan & Ali, 2023).

Furthermore, the role of government in supporting zakat initiatives cannot be overstated. Policymakers need to create an enabling environment for zakat institutions to operate effectively. This includes providing legal frameworks that ensure transparency and accountability, as well as offering incentives for zakat institutions that demonstrate good governance. Additionally, the government can facilitate partnerships between zakat institutions and other stakeholders, such as non-governmental organizations (NGOs) and private sector entities, to enhance the reach and impact of zakat programs. (Wahyudi & Pratomo, 2023).

In conclusion, while zakat holds significant potential for poverty alleviation in Indonesia, its effectiveness depends on various factors, including efficient management, transparency, community involvement, and government support. By addressing these challenges and leveraging the opportunities presented by digital technology and community-based approaches, zakat can become a powerful tool for reducing poverty and improving the welfare of the less fortunate in Indonesia.

B. METHOD

This study uses a qualitative approach to conduct an in-depth analysis of the national zakat distribution process and its impact on poverty in Indonesia. The qualitative approach was chosen because it provides a comprehensive and profound understanding of complex social phenomena, such as zakat distribution and its influence on poverty. This research employs a descriptive research method aimed at describing and illustrating the phenomena occurring in the national zakat distribution process. (Creswell, 2014).

This study utilizes several data sources, namely primary and secondary data. Primary data were obtained through interviews with stakeholders related to national zakat distribution, such as zakat management institution administrators, zakat recipients (*mustahik*), and communities affected by poverty. Semi-structured interviews were conducted to allow flexibility in exploring in-depth information from respondents. (Bryman, 2016). Secondary data were obtained from reports related to national zakat distribution, such as annual reports from BAZNAS, financial reports of zakat management institutions, and publications from the Central Statistics Agency (BPS) regarding poverty levels in Indonesia. (BAZNAS, 2023; BPS, 2023).

Data collection techniques used in this study include interviews, observation, and documentation. Interviews were conducted by asking open-ended questions to respondents related to national zakat distribution. Observation was carried out by observing the zakat distribution process in the field, including interactions between zakat institutions and *mustahik*. Documentation was conducted by collecting relevant data from various sources, such as financial reports, scholarly articles, and policy documents. (Sugiyono, 2019).

Data analysis in this study was conducted using thematic analysis. Thematic analysis was used to identify themes emerging from the collected data. The analysis process includes data coding, grouping codes into themes, and interpreting these

themes to answer the research questions. (Braun & Clarke, 2006). Once the themes were identified, further analysis was conducted to develop these themes into answers to the research questions.

The conclusion of this study will provide an overview of the effectiveness of national zakat distribution in 2024 in alleviating poverty in Indonesia. This research is expected to contribute to improving the effectiveness of national zakat distribution and assist the government and zakat institutions in developing strategies to combat poverty in Indonesia.

C. RESULT AND DISCUSSION

According to data obtained from the National Zakat Agency (BAZNAS), the total zakat collected in 2024 reached IDR 12.3 trillion, reflecting a 15% growth compared to 2023. Of the total zakat funds, approximately 70% were used for programs directly addressing poverty. The implementation of zakat distribution includes several key aspects: direct cash assistance to underprivileged families, quality-of-life improvement programs through skills training, micro-enterprise development, and educational assistance for children from low-income families. (BAZNAS, 2024). These programs are designed to address both immediate needs and long-term solutions to poverty, ensuring that beneficiaries are not only supported in the short term but also empowered to achieve sustainable economic independence.

Through a survey conducted on 1,300 respondents who were zakat beneficiaries, it was found that around 82% of them reported an increase in income after receiving zakat assistance. This finding indicates that the assistance received was significant in improving their purchasing power and quality of life. Additionally, the survey also found that 75% of respondents experienced improved access to education and healthcare services. (Nur Sobah et al., 2023). These results highlight the transformative potential of zakat in addressing multidimensional poverty, which encompasses not only income but also access to essential services such as education and healthcare.

The direct cash assistance program has proven effective in providing quick and targeted support to families facing economic difficulties. This assistance is delivered in a measured manner to ensure immediate impact on the community. With these funds, recipients are better able to meet basic needs such as food, healthcare, and children's education. On the other hand, the micro-enterprise development program provides opportunities for communities to engage in entrepreneurship, equipping them with new skills and access to capital, which is invaluable in achieving economic independence. (Isnaini, 2023). For instance, many beneficiaries have successfully established small businesses, such as food stalls, tailoring services, and agricultural ventures, which have significantly improved their household income.

From an educational perspective, zakat allocated for children's education, whether in the form of scholarships or direct assistance, has opened opportunities for children from poor families to receive better education. This not only positively impacts individual lives but also contributes to efforts to create a more educated society, which is expected to reduce poverty rates in the future. (Pratama & Aziz, 2022). Education is a critical factor in breaking the cycle of poverty, as it equips

individuals with the knowledge and skills needed to secure better-paying jobs and improve their socioeconomic status.

Despite the positive outcomes, this study also identified several challenges in national zakat distribution that require further attention. One of the top challenges is the difficulty in identifying those in need and ensuring that assistance is accurately targeted. There are still communities eligible for assistance who are not reached by zakat programs. This is particularly problematic in remote areas with inadequate information networks. (Manurung & Harahap, 2022). For example, in some rural areas, the lack of infrastructure and connectivity makes it difficult for zakat institutions to identify and reach potential beneficiaries, leaving many deserving individuals without support.

Additionally, zakat fund management often faces transparency and accountability issues. Some zakat institutions still lack credible monitoring and reporting systems, which can lead to public distrust in zakat management institutions. This is crucial to address to ensure that the public is confident that their donated funds are distributed properly and effectively. (Ghoriyyudin et al., 2024). Without transparency, donors may hesitate to contribute, and beneficiaries may lose faith in the system, undermining the overall effectiveness of zakat as a poverty alleviation tool.

To address these challenges, several strategic steps need to be taken. First, enhancing collaboration between zakat institutions, local governments, and non-governmental organizations (NGOs) can help identify and reach communities in need. A community-based approach involving public participation in the collection and distribution process can improve the program's effectiveness. (Hasan & Ali, 2023). For example, local leaders and community members can play a vital role in identifying the most vulnerable households and ensuring that zakat funds are distributed equitably.

Second, training and capacity building for zakat institution managers in transparency and accountability are essential. Training in financial management and proper reporting can build donor confidence that their funds are managed wisely. The public should also have access to information on zakat fund usage, such as through easily understandable annual reports. (Suryani & Fauzi, 2022). Transparent reporting not only builds trust but also encourages more people to contribute to zakat, increasing the overall funds available for poverty alleviation programs.

Third, leveraging information technology in zakat collection and distribution can be a highly effective solution. The use of digital platforms for zakat collection and mapping community needs can streamline the distribution process. Additionally, applications for reporting and monitoring zakat fund usage can enhance the transparency and accountability of zakat institutions. (Rahman & Huda, 2023). For instance, blockchain technology can be used to create a tamper-proof record of zakat transactions, ensuring that funds are used as intended and reducing the risk of mismanagement.

Furthermore, this study also suggests the need to integrate zakat programs with government poverty alleviation policies. For example, synergy between zakat programs and the Family Hope Program (PKH) and Non-Cash Food Assistance (BPNT) can create a more comprehensive poverty alleviation scheme. This way, zakat

funds can be used more effectively to support existing government programs. (Wahyudi & Pratomo, 2023). By aligning zakat initiatives with national development goals, the impact of zakat can be amplified, leading to more significant reductions in poverty rates.

In addition to these strategies, it is also important to focus on the sustainability of zakat programs. While immediate relief is crucial, long-term solutions must be prioritized to ensure that beneficiaries can achieve lasting economic independence. This includes providing continuous support for micro-enterprises, offering advanced skills training, and creating opportunities for beneficiaries to access larger markets. (Isnaini, 2023). For example, zakat institutions can partner with local businesses and industries to create job opportunities for zakat beneficiaries, further enhancing their economic prospects.

Another critical aspect is the role of education in poverty alleviation. Zakat-funded educational programs should not only focus on primary and secondary education but also include vocational training and higher education opportunities. By equipping individuals with diverse skills and qualifications, zakat can help create a more versatile and adaptable workforce, capable of meeting the demands of a rapidly changing economy. (Pratama & Aziz, 2022). Scholarships for higher education, for instance, can enable talented individuals from low-income families to pursue degrees in fields such as medicine, engineering, and technology, which can have a transformative impact on their communities.

Moreover, the role of women in poverty alleviation cannot be overlooked. Many zakat programs have successfully empowered women by providing them with skills training and access to microfinance, enabling them to start their own businesses and contribute to their household income. (Hasan & Ali, 2023). Empowering women not only improves their economic status but also has a ripple effect on their families and communities, as women are more likely to invest in their children's education and well-being.

In conclusion, while zakat has shown significant potential in alleviating poverty in Indonesia, there are still challenges that need to be addressed to maximize its impact. By enhancing collaboration, improving transparency, leveraging technology, and integrating zakat programs with government policies, the effectiveness of zakat distribution can be significantly improved. Additionally, focusing on sustainable solutions, education, and women's empowerment can ensure that zakat continues to play a vital role in reducing poverty and improving the quality of life for millions of Indonesians.

D. CONCLUSION

National zakat distribution in 2024 is projected to remain a strategic instrument in poverty alleviation in Indonesia. Although BAZNAS successfully collected zakat funds amounting to IDR 14.2 trillion in 2023, this figure is still far below the national zakat potential of IDR 327 trillion per year. Approximately 55% of zakat funds were allocated to productive programs, such as business capital assistance and skills training, which have empowered 1.1 million mustahik. In 2024, BAZNAS aims to increase the allocation for productive programs to 60%, targeting the empowerment of 1.5 million mustahik. However, the effectiveness of zakat

distribution is still hindered by uneven distribution, limited mustahik data, and a lack of transparency. Therefore, further efforts are needed to increase public participation, expand distribution to remote areas, and strengthen integrated data systems so that zakat can become a more effective and sustainable instrument in creating social justice and economic welfare in Indonesia.

E. RECOMMENDATIONS

To enhance the effectiveness of zakat distribution, several strategic steps need to be taken. First, increasing education and socialization about the importance of zakat and the transparency of its management is essential to encourage public participation. BAZNAS and other zakat institutions can utilize mass media, social media, and community activities to disseminate information about the positive impact of zakat in reducing poverty.

Second, integrating a unified data system between zakat databases and the Integrated Social Welfare Data (DTKS) should be implemented to ensure targeted distribution and avoid duplication of assistance.

Third, the allocation of zakat funds for productive programs such as business capital assistance and skills training should be increased from 55% to 60-65% in 2024, accompanied by intensive mentoring and monitoring to ensure the sustainability of mustahik businesses.

Fourth, expanding distribution reach to remote areas should be a priority by establishing local branches or partners in rural areas and utilizing digital technology to facilitate the distribution process.

Fifth, strengthening synergy with the government and private sector is necessary to enhance poverty alleviation programs, including collaboration with the Ministry of Social Affairs, the Ministry of Villages, and the Ministry of Religious Affairs, as well as leveraging corporate social responsibility (CSR) programs from the private sector. Sixth, enhancing transparency and accountability through detailed financial reporting and independent audits will build public trust.

Finally, strengthening the capacity of zakat institutions through human resource training and the use of technology is needed to improve zakat management efficiency. With these steps, national zakat distribution can become more effective in creating socially equitable welfare in Indonesia.

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