



ANALYSIS OF COMMUNITY DEVELOPMENT ZAKAT PROGRAM AT INSTITUTIONS NATIONAL ZAKAT AMIL AGENCY JAKARTA

Rini Fatma Kartika*, Ali Idrus**✉

*Universitas Muhammadiyah Jakarta, Indonesia
E-mail: rini.fatma@umj.ac.id

**Universitas Muhammadiyah Jakarta, Indonesia
E-mail: ali.idrus@umj.ac.id

Abstract

The purpose of this research is to find out how the programs conducted by BAZNAS in the Zakat Community Development Division are used to develop the community. This research focuses on the impact the beneficiary community receives through Zakat Community Development (ZCD). Zakat is an act of worship that all Muslims must do. This research was conducted at the Office of the National Amil Zakat Agency (BAZNAS), which is the only official body established by the government based on Presidential Decree No. 8 of 2001, has the task and function of collecting and distributing Zakat, Infaq, and Sadaqah (ZIS) at the national level. This research is qualitative. The primary data source is the Head of BAZNAS. Data collection techniques include interviews, observation, and documentation. Data analysis techniques with data collection, presentation, reduction, and conclusions. Based on the analysis results through interviews and observations made during the research, it can be concluded that the management of the environmental development program has been running by the program's objectives, namely reducing the poverty rate by an average of 3% each year.

Keywords: Management; Zakat; Community Development.

✉Corresponding author:

Email Address: ali.idrus@umj.ac.id

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Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui bagaimana program-program yang dilakukan oleh BAZNAS dalam Divisi Zakat Community Development digunakan untuk mengembangkan masyarakat. Penelitian ini berfokus pada dampak yang diterima oleh masyarakat penerima manfaat melalui Zakat Community Development (ZCD). Zakat merupakan ibadah yang wajib ditunaikan oleh seluruh umat muslim. Penelitian ini dilakukan di Kantor Badan Amil Zakat Nasional (BAZNAS) yang merupakan satu-satunya badan resmi yang dibentuk oleh pemerintah berdasarkan Keputusan Presiden No. 8 Tahun 2001, memiliki tugas dan fungsi mengumpulkan dan mendistribusikan Zakat, Infak, dan Sedekah (ZIS) di tingkat nasional. Penelitian ini merupakan penelitian kualitatif. Sumber data primer adalah Ketua BAZNAS. Teknik pengumpulan data dengan wawancara, observasi dan dokumentasi. Teknik analisis data dengan pengumpulan data, penyajian data, reduksi data dan kesimpulan. Berdasarkan hasil analisis melalui wawancara dan observasi yang dilakukan selama penelitian, dapat disimpulkan bahwa pengelolaan program bina lingkungan sudah berjalan sesuai dengan tujuan program yaitu menurunkan angka kemiskinan rata-rata 3% setiap tahunnya.

Kata Kunci: Manajemen; Zakat; Pengembangan Masyarakat.

INTRODUCTION

Zakat has potential in the community; on the other hand, zakat is a form of obligation for every Muslim. Moreover, it positively impacts the welfare of people with low economic status. Zakat plays an essential role in developing social activities for the community and fulfilling obligations for Muslims. It has considerable potential that must be managed optimally. The government also pays attention to the existence of zakat so that it can continue to be developed because it contributes to society.¹

In Indonesia, every year, there is an increase in zakat revenue. This can be seen in the potential and realization of zakat revenue in Indonesia, which increased from 2011 to 2015. Although sometimes experiencing imbalances is caused by one possibility that most Indonesians prefer to channel their zakat directly to *Muzakki*, it is not recorded in institutions that receive zakat.²

Zakat is obligatory for all Muslims and is a ritual worship between the servant and his Lord. It must be done with fellow creatures because zakat is one of the *Maliyah* Worship, namely worship that is carried out using predetermined assets. The collected zakat will be distributed to the *Mustahiqs*. Zakat is the fourth pillar of Islam, which means that all Muslims who fall into the category of *Muzakki* are obliged to spend part of their assets for the development of the *Ummah* (*Fakir*, Poor, *Amil*, Convert, *Riqob*, *Ghorimin*, *Sabilillah*, and *Ibn Sabil*). Zakat is a potential source of funds that can be used to promote the general welfare of the entire community. One aspect of other Islamic teachings that needs to be

¹Ismawati, Sumarlin, et al. Sosialisasi Pentingnya Zakat di Lingkungan Bontoparang Kelurahan Bontokadatto Kecamatan Polongbangkeng Selatan Kabupaten Takalar Sulawesi Selatan. *Jurnal Abdimas Unwahas* 5 (1): April 2020.

²Clarashinta, Canggih, et al. Potensi dan Realisasi Dana Zakat Indonesia. *Jurnal al-Uqud (Journal of Islamic Economics)* 1 (1): 2017. 14-26. E-ISSN 2548-3544, p-ISSN 2549-0850.

taken seriously is poverty alleviation by optimizing the collection and utilization of Zakat, Infaq, and Sadaqah in the broadest sense. As exemplified by the Prophet Muhammad.

In general, what is distributed to *Mustahiq* is consumptive, which can only be used to meet daily needs and run out quickly. With good Zakat management, Zakat can be an excellent instrument for economic development or progress in society and the country. An example in the golden age of Muslims, namely during the Umayyad Dynasty led by Caliph Umar bin Abdul Aziz, currently the management of Zakat and Waqf is perfect so that there is no *Mustahiq* that can be found today. The eighth century to the thirteenth century AD was the reign of the Umayyad and Abbasid dynasties. Many experts perceived that that time became the era of glory or the golden age of Muslims and could conquer areas around the Arabian Peninsula; the Abbasid dynasty focused more on internal consolidation and contributed significantly to Islamic economic civilization with the vast area controlled, the greater the income and expenses required by the dynasty, so a sound fiscal policy is needed from the leaders and managers of the country.³

Allah Swt has commanded the command to give Zakat to people in the Qur'an, and even the word Zakat is mentioned twenty-eight times. One of the verses that command is Surah At-Taubah 103, which says to take zakat from some of their wealth, and with zakat, you clean and purify them and pray for them. Your prayer is peace of mind for them. Allah is All-Hearing, All-Knowing.⁴ As cited in Field⁵, stated Allah commands and is asked to take Zakat from the property portion of *Muzakki*, and this order is a must; Islam also teaches that every individual, apart from fulfilling his obligations, should play a role in spreading goodness by helping others. Islam teaches that everyone can and should contribute to a better society.

The potential for collecting and distributing zakat is enormous in Indonesia. The potential for household zakat whose income reaches the *Nishab* of agricultural Zakat, namely 524 kg of rice with 2.5 percent grade following the National Baznas policy, which contains Zakat on income with *Nishab* for agricultural zakat and zakat on gold and silver for the amount. This percentage of Zakat is 1.3 percent of the total PBD. Zakat from private industries, BUMN is obtained from 2.5 percent of the profits generated by companies without profits from companies with haram products. The potential for industrial Zakat amounting to 117.29 trillion, equivalent to 1.84 percent of the total PBD. The potential for zakat on savings is the potential for zakat from the amount of savings funds owned by customers with an amount exceeding the *Nishab* at state-owned and public banks as well as deposits and current accounts at Islamic banks.⁶

Allah Swt has given us a way out of eradicating poverty and reminding the economy of the people by the laws that have been determined in the Qur'an, namely by giving Zakat. By consuming Zakat, we can eliminate the sadness of low-income people, and utilizing Zakat productively can improve the *Mustahiq* economy. According to Al-Qaradawi⁷, assets for Zakat should be legal and in substance so that these assets can develop or have the

³Suherli, Ian Rakhmawan, et al. Menelusik Kebijakan Fiscal di Masa Kejayaan Islam: Studi Dinasti Umayyah dan Abbasiyah. *Syarikat: Jurnal Rumpun Ekonomi Syariah* 6 (1): June 2023. p-ISSN 2654-3923, e-ISSN 2621-6051.

⁴Kementerian Agama, RI. *Kementerian Agama RI Direktorat Jenderal Bimbingan Masyarakat*. 2013.

⁵Sundaya, Y. *Ekonomi Islam: Survey Literature*. 2009.

⁶Sundaya, Y. *Ekonomi...*

⁷Al-Qaradawi, Y. *Hukum Zakat*. Litera Antarnusa, Vol. 148. 1996.

potential to be created, such as through business activities or trade or being invested by oneself or others.

The number of poor people is decreasing every year, one of which is the productive Zakat. The Central Statistics Agency (BPS) recorded that Indonesia's poor population in March 2019 was 25.14 million people. This figure decreased by 810 thousand inhabitants over the previous year. When viewed from the percentage of the population, the poor population until March 2019 was recorded at 9.41 percent, or a decrease compared to 9.82 percent in the previous year.⁸

With the reduction in the number of poor people in Indonesia, there will be more and more affluent people, which *Muzakki* will also increase in the community's economy. So, zakat income will also rise in Indonesia. A reduction followed an increase in Zakat funds of up to 20 percent in the poverty rate. Earlier this year, the Central Statistics Agency (BPS) reported that the number of poor people in Indonesia had decreased. As of March 2017, the poverty rate in Indonesia reached 27.77 million. In September 2017, that number had shrunk to 26.68 million people.

Through the Ministry of Agriculture (ministry), the government made a breakthrough to alleviate poverty in the village: Work Program or Prosperous People Poverty Surgery. By reaching 1,000 villages in 100 districts, the aggregate poverty rate is expected to be reduced according to the government's target to one digit or below 10 percent by 2018.

Based on data from the Central Statistics Agency (PBS), the number of poor people has dropped significantly from 10.96% (27.73 million people) in September 2014 to 10.12% (26.58 million people) in September 2017 of the total population poverty in 2017 amounted to 26.58 million people, 16.31 millions of them or 13.47%. With an optimistic scenario, the village poverty rate can be reduced to 9.92% in the next five years. In other words, by 2022, 1 million poor households could be lifted out of poverty from the current position of 3.6 million households.

From the cases described above, the author argues that the zakat management carried out by⁹ in the division of Zakat community development is very influential with community empowerment. It needs an assessment in management. Therefore, the author is interested in conducting research titled: Analysis of Community Development Zakat Program at Institutions National Zakat Amil Agency. The relevance of this research problem to the empirical field can refer to zakat managers continuing to improve strategies in increasing the receipt or distribution of zakat to *Mustahiq*.

Based on the background that has been written, the problem can be identified as follows: 1) This research will focus on program management at the community development zakat institution at BAZNAS. 2) This research will focus on planning, organizing, driving, and supervising Baznas at community development zakat institutions in improving the *Muzakki* economy. Based on the limitation of the research problem above, the problem to be discussed is whether the community development zakat program in improving people's welfare is effective.

⁸Badan Pusat Statistik. *Berita Resmi Statistik*. In Central Bureau of Statistics (Issue July). 2018. <https://www.bps.go.id/pressrelease/2018/07/16/1483/persentase-penduduk-miskin-maret-2018-turun-menjadi-9-82-persen.html>.

⁹Samsudin, S. *Managemen Sumber Daya Manusia*, 16-46. 2006.

LITERATURE REVIEW

A. The Concept of Management

Management developed from the word to manage, which means to organize or manage.¹⁰ The word manages itself comes from the Italian language, *Menaggio*, which was adopted from the Latin *manageable*, which comes from the word *manus*, which means hand. However, in terminology, many experts put forward many definitions. According to G.R. Terry in Hasibuan, as cited in Field Saputra¹¹, management is a typical process of planning, organizing, mobilizing, and controlling actions to achieve predetermined recommendations through human resources and other sources.

Management is the art of getting work done through other people. Mary Parker Follet defines a manager as someone who manages and directs others to achieve organizational goals. Ricky W. Griffin defines management as planning, organizing, coordinating, and controlling resources to achieve goals effectively and efficiently. Effective means that goals can be achieved according to planning, while efficient means that existing tasks are carried out correctly, organized, and structured.¹²

From the definitions above, it can be concluded that management is a series of activities to plan, organize, mobilize, control, and develop all efforts to regulate and utilize human resources, facilities, and infrastructure to achieve organizational goals set effectively and efficiently.

According to Agustini (2013), a manager needs a management tool called the management element to achieve predetermined goals.¹³ According to the opinion expressed by Manullang, as quoted by Mastini regarding the elements of management, consisting of people, materials, machines, methods, money, and markets, each of these elements has an explanation and a role for management to know that management has elements it is necessary to take advantage of these management elements.

To find out about this, the following elements of management, such as (1) Humans are the most essential things in achieving the goals set by the individual. Various activities can be carried out in achieving goals, such as from the angle of process, organizational planning, staffing, direction, and supervision, or we can also look at it from the angle of the field, such as sales, production, finance, and personnel. Humans are also often termed human resources in management and are a significant and decisive factor. Humans design goals, set goals, and humans who will carry out the process of achieving the goals that have been set. So, it can be concluded that with humans, there will always be a work process because humans are working beings. (2) Materials: In implementing activities, humans use materials. Therefore, materials are also considered as management tools to achieve goals. (3) Machines, in technological advances, humans are no longer as helpers of machines as before the industrial revolution. Instead, machines have changed their position and become human helpers. (4) Methods: To carry out activities effectively and efficiently, humans are faced with various alternative methods of carrying out work so that the methods they carry out can become management tools to achieve goals. (5) Money, as a

¹⁰Samsudin, S., *Managemen Sumber....*

¹¹Saputra, W. E. Pengaruh Pengorganisasian dan Koordinasi Terhadap Kinerja Pegawai Pada Kementerian Agama Kabupaten Ogan Komering Ulu Timur Timur. *Jurnal Ilmiah Edunomika*, 4 (02), 2020. 464685.

¹²Wikipedia. <https://id.wikipedia.org/wiki/Manajemen> (accessed on: 19 September 2019, at 20:00)

¹³Muslim. Prinsip Manajemen Pendidikan Islam dalam Persepektif Qur'an. *Disertasi*, UIN Raden Intan Lampung. 2020. <http://repository.radenintan.ac.id/9714>.

management tool, must be used in such a way as to achieve the desired goals. Whether or not the management process is active is more or less influenced by financial management. (6) The market is another essential management, a means of knowing that the market is for production. Then, the goal of an institution is not impossible. Everything can be solved.¹⁴

Choliqu (2011), cited in Field Santoso et al., stated that management emphasizes that managers achieve goals or objectives by managing employees and allocating material and financial resources.¹⁵ How do managers optimize the use of resources, combine them into one, and convert them into outputs? Then, managers must carry out management functions to maximize the use of resources and coordinate the implementation of tasks to achieve goals. Management has four functions: planning, organizing, leadership, and controlling. From the management function, then follow-up is carried out after it is known that what has been determined has been achieved or has not been achieved. For example, in a zakat institution, a leader has an idea conveyed at the institution's discussion forum, then plans a program related to zakat and does it according to the objectives.

B. Overview of Zakat

Zakat has several meanings: *Al-Barakatu* 'blessing,' *Al-Namaa* 'growth and development,' *Ath-Thaharatu* 'purity' and *Ash-Shalahu* 'success'.¹⁶ According to spoken Arabic, the basic meaning of zakat in terms of language is holy, growth, blessing, and praiseworthy, all found in the Qur'an and hadith. Zakat (Arabic: زكاة transliteration: zakat) in terms of certain assets that must be issued by Muslims and given to those entitled to receive it (the poor and so on). Zakat, in terms of language, means 'clean,' 'pure,' 'fertile,' 'blessing,' and 'flourishing.'

According to Al-Uthaimin, as quoted in the provisions stipulated by Islamic law. Zakat is the fourth pillar of Islam. Zakat is a form of worship to Allah Swt that is issued at certain levels of property according to Islamic law and given to specific groups or parties. Based on several definitions of zakat, it is written that Zakat is an obligation for a Muslim to spend their wealth when it has reached certain conditions in Islamic law.

The legal basis for obligatory Zakat worship comes from the Qur'an, hadith, and several Ijtihad in its development, which adjusts to the community's place, time, and condition. As contained in the Qur'an and hadith that sound: "*dan dirikanlah shalat dan tunaikanlah zakat dan rukuklah beserta orang-orang yang rukuk*" (QS. Al-Baqarah [2]: 43). The meaning is that the position of Zakat should not be underestimated as is the case with prayers which we always do five times a day and although zakat is only paid once a year or when it reaches its Nisab and Haul.

"*Ambillah zakat dari sebagian harta mereka, dengan zakat itu kamu memberikan dan mensucikan mereka dan do'akanlah mereka. Sesungguhnya doa kamu itu menjadi ketentraman jiwa bagi mereka. Dan Allah maha mendengar lagi maha mengetahui*". (QS. At-Taubah [9]: 103). From the explanation, it can be understood that Zakat worship is rather compelling and not voluntary worship because there is an order for the Amil to take the property of the Muzzaki

¹⁴Muslim. *Prinsip Manajemen Pendidikan Islam...*

¹⁵Santoso, A., Witjaksono, and E. Kurniawati. *Pelatihan Manajemen Usaha dan Pembuatan Merk. Journal of Appropriate Technology for Community Services* 1 (1): 14-20. 2020. <https://doi.org/10.20885/jattec.vol1.iss1.art3>.

¹⁶Hafidhuddin, D. *Zakat dalam Perekonomian Dunia*. 2002.

and the order is for the good of Amil and Muzzaki, Amil has carried out his obligations and Muzzaki has cleaned up his wealth by submitting Zakat.

The hadith from Abu Abdirrohman which contains: "*Islam didirikan di atas lima perkara, yaitu; bersaksi bahwa tidak ada sesembahan yang berhak untuk disembah dengan benar kecuali Allah dan Muhammad adalah utusan Allah, mendirikan shalat, mengeluarkan zakat, mengerjakan haji ke baitullah, dan berpuasa pada bulan ramadhan*". (HR. Bukhari). This hadith is a very famous tradition, the foundation of the five pillars of Islam, and also becomes the identity of a Muslim. A Muslim will never leave or neglect the worship that has been required by Allah Swt.

There are so many benefits that can be received from Zakat worship, especially for *Mustahiq* who are entitled to receive Zakat distribution. However, *Muzakki* will receive many benefits. According to Ali, the objectives of zakat are as follows: (1) To raise the degree of people experiencing poverty. (2) Help solve the problems of the *Ghorimin*, *Ibn Sabil*, and *Mustahiq*. (3) Stretching and fostering brotherhood among Muslims and humans in general. (4) Eliminating the stingy and greedy nature of property owners. (5) Removing jealousy and envy (social jealousy) from the hearts of low-income people. (6) Bridging the gap between the rich and poor. (7) Develop a sense of social responsibility in a person, especially those with property. (8) Educating people to be disciplined in fulfilling their obligations and surrendering the rights of others to them. (9) Facilities of equitable distribution of income to achieve social justice. (10) Helping the community in developing the welfare aspects of the community.¹⁷

Everything that Allah created and gave to us as creatures must have wisdom. Everyone can feel the wisdom of Zakat, including *Muzakki*, *Mustahiq*, *Amil Zakat*, Muslims, non-Muslims, and the general public. According to Rasyid, the use of Zakat is essential, and many, both to the rich, the poor, and the general public, are: (1) Helping people who are weak and difficult so that they can fulfill their obligations to Allah and His creatures. (2) Cleansing oneself from stingy and despicable morals and educating oneself to be noble and generous by making it a habit to pay mandates to people with rights and interests. (3) As gratitude for the blessings of wealth given. (4) To safeguard crimes that would arise from incapacitated people. (5) Draw closer to the relationship of affection and love between the poor and the rich. (6) To help the community develop its economy in the family.¹⁸

C. Community Development

According to Rasyid, as cited in Field Syarqawie, the term "empowerment" comes from the word "power," which means ability and power.¹⁹ Thus, literally, "empowerment" is defined as an improvement. Friedmann, as cited in, states that the concept of empowerment is the last paradigm of the idea of human development, which emerges due to two problems, namely failure, and hope, namely the failure of economic development models to overcome poverty problems with hopes of development alternatives that include democratic values and economic growth.²⁰ Considering empowerment as a process, the

¹⁷Kasanggi, W. L. Peran Zakat dan Wakaf dalam Pemberdayaan Ekonomi Dhuafa di KSPPS BMT Marhamah Wonosobo. 2017. <https://core.ac.uk/download/pdf/154829047.pdf>.

¹⁸Syarqawie, F. *Fikih Muamalah*. 2014. <https://core.ac.uk/download/pdf/45258723.pdf>.

¹⁹Syarqawie, F. *Fikih Muamalah* ...

²⁰Nugroho, A. A. Pembangunan Ekonomi Berbasis Potensi Wilayah dan Pemberdayaan Masyarakat: Analisis Pengembangan Ekonomi Kabupaten Ngawi. *Jurnal Pembangunan Dan Kebijakan Publik* 8 (2): 2018. 30-36.

implementation of empowerment puts forward the process rather than the result. One of them is empowerment in zakat, managed by Baznas, which is evidence that it can help empower the community economically. According to Ife, as cited in, there are three community empowerment strategies: policy and planning, social and political action, education, and awareness.²¹

As formulated by the United Nations (UN) in 1948, the process planned to create social, political, and economic conditions that allow all people to access and control the entire process of development initiatives. Based on law number 47 of 2015, article 130, paragraph 3, village community empowerment cadres, as referred to in article 128, paragraph 2, come from elements of society chosen by the village to grow and develop and mobilize mutual initiative, participation, and self-help. This, when associated with zakat, can help in terms of the legal basis of zakat as an aspect that can help the empowerment process in the community. Community development is the process by which people can cadre in an area to create good social, political, and economic conditions. It is our duty as citizens to be able to help each other help in community development. One of them is the purpose of distributing zakat to the community.

Community empowerment is a dimension that must be a significant concern because many benefits will be felt in the long term, especially in the fostered community, so that it can be processed and produced in general for Indonesian society. Explains that two crucial things must be considered in empowering the community, namely increasing the capacity and skills of individual communities and the ability to influence policies and systems²². Capacity building and community skills can be done in various ways, such as training related to the process of receiving zakat, mentoring individuals in charge of receiving and distributing zakat, and others to increase knowledge and skills in terms of zakat.

METHOD

The research method used is qualitative, presenting empirical data allowed from the results of observations through narrative exposure or in the form of words (verb), not through numbers (numeric). The results of qualitative research are presented in descriptive narrative form. The descriptive approach focuses on the investigated phenomena by describing and classifying the facts or characteristics of the subject factually and accurately.²³ The data obtained are not written in numbers or statistical figures but in a qualitative form with a richer meaning than just numbers or frequencies. Furthermore, data analysis is carried out through a data triangulation process, with data collection, reduction, and conclusions drawn.

Data was obtained from several primary and secondary sources. Primary data in this thesis is the management and implementation of programs on Zakat Community Development at Baznas and how the implementation of Law No. 21 of 2011 on integrity, credibility, and the existence of BAZNAS empowerment programs. Secondary data are not directly obtained from BAZNAS. The research includes reading books, journals, theses, and collected data.²⁴

²¹Sulistyaningsih, Arifin, A. Z., and D. Nurhaedi. Community Based Empowerment: Studi Pada Kelompok Usaha Bersama 'Sedap Melati'. *Sosiologi Reflektif* 10, April 2016: 147-158. <https://media.neliti.com/media/publications/131648-ID-community-based-empowerment-studi-pada-k.pdf>.

²²Kementerian Agama, RI. *Kementerian Agama RI Direktorat Jenderal Bimbingan Masyarakat*. 2013.

²³Basrowi & Suwandi. *Memahami Penelitian Kualitatif*. 2018.

²⁴Windari. *Ketangguhan Sistem Ekonomi Islam dalam Perekonomian Dunia*. *Al-Masharif* 5. 2017.

According to Arikunto, as cited, the data collection procedure is the steps taken in obtaining data; in this case, qualitative data is needed.²⁵ These steps include limiting research efforts, determining the data type, and designing a data recording business. In this research, the techniques used in data collection are observation, interview, and documentation.

Observation is a data collection activity carried out by observing and recording emerging phenomena and considering the relationship between aspects of the phenomenon.²⁶ Researchers use interviews to obtain information relating to data relating to research problems. Documentation: Collect secondary data regarding research materials obtained from various written sources such as archives, official documentation, photos, statistical data, and the like, which are expected to support research analysis regarding the mechanism of economic empowerment carried out by BAZNAS.

Data analysis is a way of processing data into information so that the characteristics of the data can be understood and are helpful for a problem solution. Alternatively, an activity was undertaken to convert the research results into information to make conclusions. The process of analyzing qualitative research data that the writer does is: (1) Examining all available data from various sources, from interviews, observations written in field notes, personal documents, official documents, pictures, photos, etc. (2) Data reduction is the amount of data that has been read, studied, and reviewed may be extensive, requiring reduction (reduction, depreciation, and reduction). It attempts to summarize while maintaining the core, process, and statements. Compile the reduced data into a narrative form.

Credibility, the test of data credibility or trust in data from qualitative research, among others, is to be carried out by extending observations, increasing research persistence, Triangulation, discussions with colleagues, negative case analysis, and member checks. So that other people can understand the results of qualitative research and apply the results, the research in the making must provide a detailed, clear, systematic, and reliable description of the report. Dependability: The dependability test is carried out by conducting a study of the entire research process because it often happens that research does not carry out a research process in the field but can provide data. Research like this needs to be tested for dependability. Confirmability: In qualitative research, the confirmability test is similar to the dependability test, so the test can be done simultaneously. Testing confirmability means testing the study's results and the process.

FINDINGS AND DISCUSSION

Findings

From the results of an interview with Mrs. Tatiek Kancaniati, the head of the ZCD Institute, which was conducted online via Google Meet on Thursday, July 30, 2020, the researchers determined the following findings:

1. The Role of The Village Zakat Index (IDZ)

The village Zakat index (IDZ) is a program rather than ZCD. Also, IDZ is a measuring tool used to measure the conditions of a village so that it can be said that it is feasible or

²⁵Saputra, W. E. Pengaruh Pengorganisasian dan Koordinasi...

²⁶Mahdalena, M., S. Suryani, and I. Ismaulina. Analisis Peningkatan Kesejahteraan Nasabah Terhadap Pembiayaan Murabahah (Studi Kasus Bank Aceh Syariah Capem Krueng Geukeuh). *Islamic Banking: Jurnal Pemikiran dan Pengembangan Perbankan Syariah* 6 (2): 2021. 279-298.

not worthy of being assisted by Zakat funds; moreover, as a program and measuring tool to assess the eligibility of a village to get Zakat assistance. IDZ can also be used as a monitoring and evaluation tool for the management process of a village in Zakat. IDZ is prepared based on Process-Oriented principles, which Zakat management organizations can use to see the development of their programs in the ongoing process. The existence of IDZ is expected to be a reference for Zakat management organizations that will or are implementing village or community-based empowerment programs so that they are more measurable and integral in their management. In general, this IDZ aims to measure the potential of a village or sub-district and evaluate the village-based Mustahik community that has been assisted with zakat funds so that the objectives of national Zakat management as stated in Law no. 23 of 2011 regarding the management of Zakat can be achieved. As mentioned earlier, the village Zakat index is part of achieving the Zakat performance expected by the national Zakat index. This IDZ is expected to be a reference for BAZNAS or other Zakat institutions in measuring village potential and assessing the progress of the welfare of a village or sub-district with the support of Zakat.

2. The Urgency of Community Development

Indonesia is the largest archipelago country, with 17,000 islands scattered throughout the archipelago, not a few islands that humans have not touched. As for that, it has been touched on but has yet to receive much attention from the government regarding increasing religious, economic, social, educational, and health aspects, such as the priority of the ZCD institution in its five pillars. As in the religious aspect of building places of worship, the economic aspect helps improve the community's economy, the social aspect helps in the community environment when there is conflict, the educational aspect helps to improve the quality of education, and the health aspect helps improve health in the community, especially when there is an epidemic, and this is contained in its five pillars.

3. Countermeasures for Christianization in Indonesia

Indonesia is one of the largest Muslim-majority countries in the world. As is well known, Indonesia has many remote places and islands inhabited by several tribes, and such places have not even received much attention from the government. So, a place like that becomes suitable for missionaries to carry out their mission. Zakat also has other roles or other lessons for Muslims, including being an effort to anticipate Christianization, which is being carried out by missionaries. They buy the Muslim faith with the food needs needed by underprivileged Muslims. In many cases, many Muslim families are willing to mortgage their faith just to meet their daily living needs.²⁷

Discussion

Management of the Community Development Zakat Program: a) Planning is the initial action in managerial activities in any organization. Therefore, planning will determine the differences in the performance of an organization from that of other organizations in moving plans to achieve goals. Planning can minimize the risk of failure in the organization and uncertainty of action by assuming future conditions and analyzing the consequences of each action that will be carried out. The ZCD planning stage is a survey

²⁷Yusran, et al. Optimalisasi Pengelolaan Manajemen Zakat Pada Badan Zakat Nasional (BAZNAS) di Kabupaten Mamuju. *Jurnal Manajemen dan Organisasi Review (MANOR)* 3(2): November 2021. E-ISSN 2716-148x P-ISSN 2657-0130.

conducted by the village zakat index (IDZ) to prospective villages or groups to be empowered, socialize with the surrounding community, look for local partners to help run the program, see natural and human resources that will be used as superior programs and so on. After all, the program to be implemented directly relates to human and natural resources. b) Organizing is meant for effective and efficient cooperation. Organizational relations will work well if they are based on the principles of delegation, responsibility, unity of purpose, unity of orders, and level of priority. c) In this stage, many programs will be given to beneficiaries, such as cultivation training or vocalization, business feasibility assessment, direct *Mustahiq* assistance, etc. d) Supervision: Supervision or control is the measurement and improvement of work implementation so that plans that have been made to achieve the organization can be carried out correctly. The stages of Baznas management include fundraising strategy, digital fundraising strategy, community empowerment program, and program implementation.²⁸

Contribution of Zakat Community Development (ZCD) in alleviating poverty: The ZCD program has officially become an institution since April 2018 and has been active under an empowerment program since 2013. Therefore, ZCD has empowered many regions in Indonesia, but the data collection still needs to be better when underutilization. Therefore, we only get data on the distribution of the ZCD program in 2018 and 2019. Contribution of Zakat Community Development (ZCD) in poverty alleviation: The ZCD program has officially become an institution since April 2018 and has been active in the empowerment program since 2013. Therefore, ZCD has empowered many regions in Indonesia, but data collection still needs to be improved. It is still not good if it is underutilized. Therefore, we only got data on the distribution of the ZCD program in 2018 and 2019. The criteria for selecting recipients were based on the family's economic situation, which was impacted by the COVID-19 condition. As well as the benefits it provides for the economic welfare of the individual, ZCD can measure the impact of its program by conducting surveys of the improvements provided through zakat:



Figure 1. Deployment of ZCD Program in 2018-2019.

²⁸Suhandi, Andi. Strategi Fundraising dan Program Pemberdayaan Masyarakat untuk Meningkatkan Ekonomi Mustahik pada Lembaga Filantropi Baznas Kabupaten Kuningan. *Jurnal AB-JOIEC: Al-Bahjah Journal of Islamic Economics* 1 (1): 2023. 44-55.

Above is a map of the distribution and number of beneficiaries in the ZCD program in 2018 and 2019. In 2018, there were 26.600 recipients of the ZCD program with total assistance of IDR 15.265.549.973, and in 2019, there were 24.803 recipients of the ZCD program. The funds spent amount to IDR 9.874.505.709.

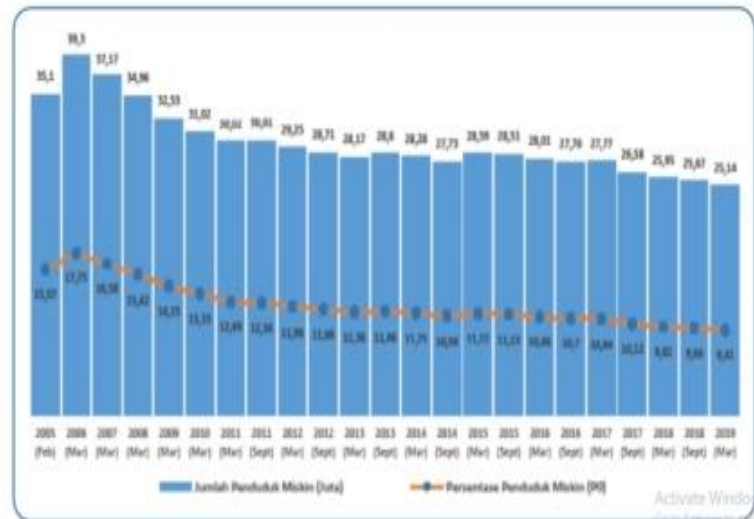


Figure 2. Percentage Poverty Reduction in Indonesia.

The percentage for calculating poverty reduction in Indonesia is based on minimum expenses or income. This is because the explanation above shows that the reduction in the poverty rate in 2018 was 910,000 people in September, so ZCD helped reduce Indonesian poverty by 2.9% or 26,600 people from a reduction of 910,000 people. In March 2019, poverty reduction in Indonesia was 810,000 people, so ZCD helped reduce poverty by 3% or 24,802 out of 810,000 people.

The conclusion that can be drawn from some of the pictures above is that ZCD can help Indonesia reduce poverty, especially for people in remote parts of Indonesia who need help from *Muzakki*, who are very far from being like them.

CONCLUSION

Based on the author's analysis through observations made during the research, the author can conclude that the community development zakat program management has been running through the Development of human and natural resources, which are very elastic because they can cover many fields. This is evidenced by the contribution of ZCD in reducing poverty by an average of 3% each year through the optimal utilization of zakat to provide alternatives so that it can support the welfare of the people in the community or village, as in one example of integrated farming activities, which combines the concepts of animal husbandry and agriculture. One form of optimization has been seen in the ZCD program, which uses traditional productive utilization patterns to improve the welfare of *Mustahiq* families who have reached the Prosperous Family stage.

Although an average of 3% per year, if this program is implemented according to plan, it can eradicate poverty in Indonesia over time, especially in remote areas rarely touched by the government and prone to apostasy. One of them is making expanded program plans to maintain the impact of community welfare in the long term and creating programs that can help overcome government gaps in remote areas so that there is no more extended inequality in implementing community welfare programs.

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