

PAPER NAME

The Role of National Amil Zakat Agency (BAZNAS).pdf

AUTHOR

Muhammad Abdul Aziz

WORD COUNT

5951 Words

CHARACTER COUNT

33050 Characters

PAGE COUNT

17 Pages

FILE SIZE

982.3KB

SUBMISSION DATE

Aug 24, 2023 10:17 AM GMT+7

REPORT DATE

Aug 24, 2023 10:18 AM GMT+7

● 8% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

- 6% Publications database
- Crossref Posted Content database
- Crossref database
- 6% Submitted Works database

● Excluded from Similarity Report

- Internet database
- Quoted material
- Manually excluded sources
- Bibliographic material
- Cited material

The Role of National Amil Zakat Agency (BAZNAS) Through Zakah Funds for Poverty Alleviation in Malang Regency

¹Muhammad Abdul Aziz*, ²Anisah Himatul Ulya, ³Muhammad Faris Amiruddin

¹²Universitas Darussalam Gontor, Indonesia, ³BAZNAS, Indonesia

¹mabdulaziz@unida.gontor.ac.id, ²anisahulyaa316@gmail.com,

³muhammad.amiruddin@baznas.go.id

DOI: 10.21111/ijtihad.v17i1.9883

Received: 2023-05-31

Revised: 2023-06-27

Approved: 2023-07-01

Abstract

This research hopefully it can provide benefits, on the distribution zakah funds to poverty alleviation is expected to provide overcome, as well as an understanding of how the benefits of giving zakah assets to people in need, hopefully it will be useful to better understand how the process of managing, distributing and utilizing zakah in order to alleviate people who have poverty and unemployment, because in Islam, poverty and unemployment can damage the faith and social order for society, this research is expected to be for people who are hesitant in providing zakah assistance so that they can become muzakki after understanding the importance of zakah assistance for people in need and help convince zakah institutions in distributing zakah funds to mustahiqs after understanding about it. Documentation in obtaining information, data sources from qualitative research using words, actions, and documents. Qualitative data analysis techniques are performed by data collection, reduction, presentation, and conclusions in qualitative research. Based on the results of the study, BAZNAS in Malang Regency has a role in providing assistance to several aspects of life such as Education, economy, and others, then BAZNAS is reasonably supported by the Government. BAZNAS Malang Regency has several programs conducted to help alleviate poverty that are experiencing shortages in the economy, education, health. These programs include Malang Makmur, Peduli, Sehat, Cerdas and Taqwa, these assistance are consumptive and productive.

Keywords: *Zakah Funds, Poverty Alleviation, BAZNAS*

Abstrak

Penelitian ini diharapkan dapat memberikan manfaat, dalam penyaluran dana zakat infaq dan shadaqah terhadap pengentasan kemiskinan diharapkan dapat memberikan keringanan dan penanggulangan kemiskinan, serta pemahaman tentang bagaimana manfaat dari pemberian dana zakat terhadap masyarakat yang membutuhkan, proses pengelolaan, pendistribusian dan pendayagunaan zakat agar bisa mengentaskan masyarakat yang mengalami kemiskinan dan pengangguran, karena dalam islam, kemiskinan dapat merusak tatanan keimanan dan sosial masyarakat. penelitian ini diharapkan kepada masyarakat yang ragu dalam memberikan bantuan zakat sehingga mereka dapat menjadi muzakki setelah memahami pentingnya bantuan zakat bagi orang yang membutuhkan, dan membantu meyakinkan masyarakat untuk menyalurkan melalui lembaga zakat dan mendistribusikan dana zakat untuk mustahiq setelah memahami tentang hal itu. Dokumentasi dalam memperoleh informasi, sumber data dari penelitian kualitatif menggunakan kata-kata, tindakan, dan dokumen. Teknik analisis data kualitatif dilakukan dengan pengumpulan data, pengurangan, presentasi, dan kesimpulan dalam penelitian kualitatif. Berdasarkan hasil penelitian, BAZNAS di Kabupaten Malang berperan dalam memberikan bantuan kepada beberapa aspek kehidupan seperti Pendidikan, ekonomi, dan lain-lain, maka BAZNAS didukung oleh Pemerintah. Kabupaten BAZNAS Malang memiliki beberapa program yang dilakukan untuk membantu mengurangi kemiskinan yang mengalami kekurangan dalam ekonomi, pendidikan, kesehatan. Program-program ini termasuk Malang Makmur, Peduli, Sehat, Cerdas dan Taqwa, bantuan ini bersifat konsumtif dan produktif.

Kata Kunci: *Dana Zakat, Pengentasan Kemiskinan, BAZNAS*

Introduction

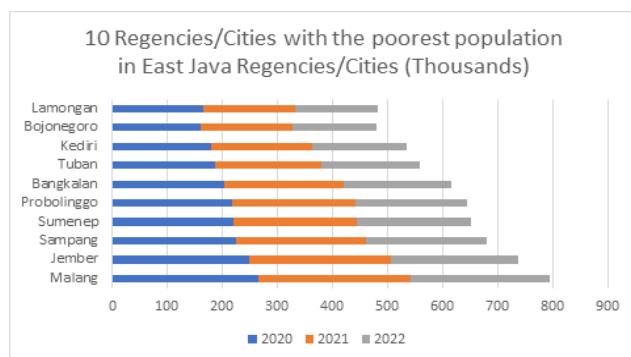
Poverty has become a common problem in every country, and Indonesia is one of the countries that also experienced poverty in development and always seeking to reduce it. In addition to poverty, Indonesian people are still unemployed, as well as conditions after the pandemic which at the time also caused an increase in poverty and eventually can become instrument in the equitable economy in Indonesia.¹ The problems that Indonesia has has include in the field of economics, and demographics, in accordance with the Central Agency of Statistics, the poverty figure reached 26.16 million people in March 2022. With details, the population of urban poor reached 11.82 million

⁶ Republika, "Empat Sektor Ekonomi Yang Paling Tertekan Pandemi Covid 19," <https://republika.co.id/>, 2021, <https://republika.co.id/berita/q831lp409/empat-sektor-ekonomi-yang-paling-tertekan-pandemi-covid19>.

and the number of poor in rural areas reached 14.34 million.²

One of the conditions in Indonesia in reducing poverty rates is by economic growth, because economic growth is needed for the alleviation of poverty in a high amount. Although often economic growth does not help without equalizing the welfare of the community, it is still needed to avoid a drastic economic decline. One area that still experiences a high level of poverty is in eastern Java which reached 4,572.73 inhabitants and precisely in Malang Regency owners high poverty figures from other regions in East Java, Malang Regency includes a high population of poverty, in 2020 reached 265.56 thousand and in 2021 increased to 276.58 thousand inhabitants.³

Malang Regent recognizes that poverty in Malang Regency is quite high which is triggered by low education and awareness in improving Education has not improved, so the government always strives to encourage education to increase. In addition to the awareness of Education, the mindset of society can also affect, which makes each individual stay at only one point.⁴ Poverty figures in East Java based on the Central Statistics Agency from 2020 to 2022, Malang Regency is the highest area of poverty.



Source: BPS⁵

²Badan Pusat Statistik (BPS), "Presentase Penduduk Miskin Maret 2022 Turun Menjadi 9,54 Persen," n.d.

³Badan Pusat Statistik (BPS), "Persentase Penduduk Miskin Maret 2022," Badan Pusat Statistik, 2022.

⁴Antara News, "Kemiskinan Di Malang Dipicu Pendidikan Rendah," <https://www.antaraneews.com/>, 2017, <https://www.antaraneews.com/berita/606826/kemiskinan-di-malang-dipicu-pendidikan-rendah>.

⁵Badan Pusat Statistik (BPS), "Jumlah Penduduk Miskin Menurut Kabupaten/Kota Di Jawa Timur (RibU Jiwa), 2020-2022," jatim.bps.go.id, 2022, <https://jatim.bps.go.id/indicator/23/421/1/jumlah-penduduk-miskin-menurut-kabupaten-kota-di-jawa-timur.html>.

Islam has a way to prosper its people, one of them with the concept of zakah, in realizing the welfare of communities who experience poverty and unemployment, then it is done in various ways to reduce and reduce poverty. As with the granting of zakah funds to assist in terms of the economy. Every problem of poverty has causes for individuals and groups, but every cause can be solved with some formulas, as for the cause of poverty, among others: lack and physical weakness is the cause of poverty, because it can block large income and income, and the second cause of the lack of job search, making poverty arise because of the closed of halal doors that correspond to the poor state, poverty caused by income that cannot be used to meet the needs of life, despite having a steady income.⁶

The Indonesian Ulema Council issued Fatwa No. 23 Year 2020 on the use of zakah and aimed at the needy. The use of zakah funds has their respective provisions, such as productive zakah distributed cash or goods for poor faculty. As well as zakah funds in the form of management for communities that such as the basic needs of drugs, to mustahiq, and the utilization of zakah is given to Muslim and non-Muslim communities.⁷ By optimizing the management of zakah for poverty alleviation by the distribution of zakah funds through consumptive and productive patterns, in the form of giving funds as business capital. BAZNAS socializes and cooperates with related agencies and maximizes the role of zakah to support economic development and alleviate poverty and realize welfare in the modern era so that the economy of society will gradually increase.⁸ BAZNAS Malang Regency can carry out missions in poverty reduction effectively and have good quality although not integrated with many Zakah Institutions, but every activity has also been composed and still socialized in every activity.

Methodology Research

This research uses qualitative designs to be done with the aim of knowing the role of BAZNAS in alleviating poverty by through

⁶Nur Qomari, "Zakat: Solusi Pengentasan Kemiskinan," *Iqtishodia Jurnal Ekonomi Syariah* 2, no. 2 (2017):p. 15–25, <https://doi.org/10.35897/iqtishodia.v2i2.98>

⁷Hadi Saputra, "Zakat Sebagai Sarana Bantuan Bagi Masyarakat Berdampak Covid-19," *Al-Ijtima'i: International Journal of Government and Social Science* 5, no. 2 (2020): p. 161–75, <https://doi.org/10.22373/jai.v5i2.549>.

⁸R RISTIKA, "Efektifitas Penghimpunan Dan Pendistribusian Dana Zakat Di Badan Amil Zakat Nasional (Baznas) Kabupaten Kaur," 2021.

the management and distribution of zakah funds. Reports based on qualitative methods include description issues about programs or experiences in research environments. Interviews to be conducted to the chairman of the Management and distribution of funds and the members of the management and distribution of zakah funds.

The research uses qualitative methods conducted by interviews, observations and documentation in obtaining information. Written in narrative form to complement an overview of what happened in the reported activity. Data sources from qualitative research using words, actions, and documents. Qualitative data analysis techniques are performed by data collection, data reduction, data presentation, and conclusions in qualitative research.⁹

Result and Discussion

A. Definition of Zakah

Terminologically, zakah is a treasure issued and has certain requirements and is given to mustahiq with certain requirements. According to the meaning of blessings, zakah is the remainder of the treasure that is issued qualitatively and gets a blessing that develops.¹⁰ Zakah law is governed by the law No. 23 of 2011 on Zakah Management, and the Decree of Religious Minister of the Republic of Indonesia No. 581 of 1999 on the implementation of Law No. 38 of 1999 on Zakah Management.¹¹

Zakah is a teaching of Islam based on the Qur'an and Sunnah, that one's property is one of the messages of Allah. Can be seen from the Qur'an or Hadith, as follows:

Allah SWT said in Q.S Al-Baqarah: 110.¹²

⁹Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D* (Penerbit Alfabeta, n.d.), p. 321-29.

¹⁰Ahmad Atabik, "Peranan Zakat Dalam Pengentasan Kemiskinan," *ZISWAF: Jurnal Zakat Dan Wakaf* 2, no. 2 (2015): p. 339-61, <https://doi.org/10.37812/aliqitishod.v10i1.307>

¹¹Januardi, "Zakat Dalam Perspektif Hukum Positif," *Jurnal Masyarakat Dan Filantropi Islam* 1, no. 1 (2018): p. 9-12, <https://doi.org/10.24198/masy%20filantropi.v1i1.19199>.

¹²Kemenag RI, "Quran.Kemenag.Go.Id," 2021, 2021.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ. وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ يَجِدُوهُ عِنْدَ اللَّهِ. إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

"And perform the prayer, and give alms. Whatever good you forward for your selves, you will find it with God. God is seeing of everything you do."

Hadith of Prophet SAW

حَصِّنُوا أَمْوَالَكُمْ بِالزَّكَاةِ وَدَاوُوا مَرْضَاتِكُمْ بِالصَّدَقَةِ وَأَعِدُّوا لِلْبَلَاءِ الدُّعَاءَ.

"Keep your wealth with zakah, take care of your sick people with charity and put your prayers in harmony". (HR Thabrani, Abu Nuam, and Khatib).

Zakah is distinguished into two types: Zakah Fitra which is an obligation for every adult and immature individual to Zakah together with the fasting of Ramadan, also called almsah almsah. Zakah Fitra is used to purify those who fast from dirty speech and less useful deeds. And Zakah Maal is worthy of shadaqah and Infaq which is Maliyah worship or worship related to treasures. Zakah Maal is everything that man wants to have, utilized and stored, there are conditions for maal zakah among them; it has reached nishab, Simply haul or has been more than a year, More than basic necessities, Free from debt but not all treasures must be rewarded.¹³

According to Yusuf Qardawi, quoted by the Directorate of Zakah Empowerment, that: "The purpose of zakah is seen from the social interests for life, including that zakah has economic value, realizing the function of property as a struggle to uphold the religion of Allah (*Jihad Fii Sabilillah*) and realizing socio-economic justice for community".¹⁴

Some things that need to be noticed about zakah, namely zakah cannot be used for any interest but has been restricted to the benefit of the people, and zakah can only be taken in the form of money derived from, agriculture, farming and trade. And for development in some ways such as deposits, home or income and the possibility of increased acceptance of income zakah and profession zakah.¹⁵

¹³Ministry of Religious Affairs of the Republic of Indonesia, "Practical Zakat Guide," 2013, p. 1-126.

¹⁴Direktorat Pemberdayaan Zakat, *Membangun Perspektif Pengelolaan Zakat Nasional* (Tangerang: Direktorat Jenderal Bimbingan Masyarakat Islam, 2013), p. 18.

¹⁵Irsyad Andriyanto, "Strategi Pengelolaan Zakat Dalam Pengentasan Kemiskinan," *Walisono: Jurnal Penelitian Sosial Keagamaan* 19, no. 1 (2011): p 25, <https://doi.org/10.24054/walisono.v19n1.p25>.

Zakah also has the obligatory conditions in implementing it, including:

1. Islam

Without exception to Muslims it is certainly obligatory to carry out the zakah Fitra, but for the zakah Maal only who are able and qualified and have been established, therefore there is no reason for Muslims who are able and have qualified to fulfill their obligations.

2. Independent Person

Zakah is in fact only obligated to the property that a person has in full which means that the property of personal business is not belonging to Bersama, as Zakah is not obligatory for the servant of light because it does not have the property and property of the servant of light is not a perfect property.

3. *Baligh* and Intellect

Baligh interpreted as *fuqoha'* which means that it is up to the age of adults who already understand and understand the property. Meanwhile, meaning that it is not in a state of absence.

4. The Property Issued is a Must have Treasure

This means that not all treasures are compulsory but there are terms and conditions. For example, the treasure is expected to be consummative and productive so that the treasure can develop and can be utilized to the maximum by mustahiq, which makes mustahiq muzakki.

5. Has Reached Nisab

Nisab was used as one of the conditions so as not to incriminate the people in issuing their property. If Nishab is fulfilled and other conditions, then the obligation to pay zakah.

6. Full-Owned

This means that the property is in its hands and owns.

7. The Possession of The Property has Reached a Year

If a person has a property that has reached the nishab at the beginning of the year, and intact until the end of the year, then the treasure is obliged to be rewarded.

8. Not in Debt

org/10.21580/ws.19.1.211.

If a person has a property and is conditionally and pillar can be done, but still has debt, then it is not obligatory to zakah until it has paid off its debts.¹⁶

Pillar of zakah is nisab (treasures) issued part of Nisab (treasures) by giving ownership and giving property to those in need or to be deceived (mustahiq) and submitted through his representative or priest who has the duty of collecting zakah.¹⁷ There are several economic benefits for zakah including generalizing people's income, supporting development and building the independence of underprivileged communities so that they can provide empowerment independently. In the economic and social sphere, assistance can be in the form of needs that can improve capital to meet daily life and develop life skills.

There are several parties who are entitled to receive zakah such as: *Mustahiq* which consists of eight *asnaf*, such as: *Fakir*, *Miskin*, *Amil Zakat*, *Muallaf*, *Riqab*, *Gharim*, *Fii Sabilillah*, *Ibn Sabil*, people who have just converted to Islam and whose hearts are still weak in fighting for Islam. Meanwhile, those who are not entitled to receive zakah include: The rich, the one who is able to work, non-religious people and the Infidel who fights Islam, the Children, parents, and the wife who gives zakah, the Family of Prophet SAW, that is Bani Hashim.¹⁸

Zakah is only mandatory for Muslims who are *baligh*, property is not obligatory to young children and lunatics because both are not included in the provisions of people obliged to perform the worship such as prayer and fasting, sensible and free, according to Imam Malik, there is no obligation of zakah towards a slave because the property of the slave is imperfect (*Naqish*). So there is a command not to ask for zakah to people who have not converted to Islam, because it is not mandatory for infidels like fasting and Prayer. Zakah that is not done will receive punishment in the world and hereafter. Zakah has an important role for poverty alleviation and economic development. Zakah is a religious vocation, zakah financial resources will never stop and run out because every year there will be continuous payments and can create equitable development.

¹⁶Ministry of Religion Affairs of the Republic of Indonesia, "Practical Zakat Guide."

¹⁷Wahbah Az-Zuhaili, *Zakat Kajian Berbagai Madzhab* (Bandung: PT Remaja Rosda Karya, 2000), p. 98.

¹⁸Fakhruddin, *Fiqh Dan Manajemen Zakat Di Indonesia*, 1st ed. (Yogyakarta: Sukses Offset, 2008), p. 47.

Rasulullah SAW explained that zakah is money collected from the rich and handed over to the poor, thus there will be no Muslims in a state of poverty. Zakah can have a good impact and provide blessings serves to purify property and human. Indeed contains, it high social impact.¹⁹

B. Definition of Poverty

The intended discussion is about poverty alleviation, which is a process, method, or act of alleviation, poverty is a condition of incompetence in the economy and low ability of income to meet the needs of clothing, food, shelter, and can affect the lack of standard of living needs such as public health and education.²⁰ Poverty means an integrated concept that has 5 dimensions, namely, poverty, helplessness, vulnerability to face emergency situations, dependence, and alienation, both geographically and sociologically. Which shows that living in poverty is not only living with a lack of money and a low incomes level, but in the level of health, low education, unfair treatment in law, powerlessness in the face of power, and powerlessness in determining the way of life.²¹

In the Qur'an, the people with less welfare are mentioned first in order, it shows that the first goal of zakah is to eliminate poverty. In the Qur'an, they are mentioned first term, it shows that the first goal of zakah is to eliminate poverty. Fakir in zakah are those who do not have valuables, do not have any wealth and business that can be used, so they need to meet their needs. Meanwhile, the term poor according to zakah are those who have valuables and also certain jobs that can be guaranteed to fulfill part of their daily needs. The cleric argued that the poor were given zakah to provide for him and his family for a period of one year. Poverty in the Islamic point of view, among others: *In Faith*, poverty is a person whose spirit is not close to Allah, and is only close to Allah if he is experiencing a disaster, *Scientifically*, the cause of poverty is due to a person's ignorance in solving problems in his life, *In Wealth*, Poverty is a person who has the ability to work and try to survive lawfully, but the

¹⁹Masdhur F Mashudi and Dkk, *Reinterpretasi Pendayagunaan ZIS Menuju Efektivitas Pemanfaatan Zakat, Infak, Shadaqah* (Jakarta: PIRamedia, 2004), p. 17.

²⁰Elly M Setiadi and Usman Kolip, *Pengantar Sosiologi* (Jakarta: Prenamedia Group, 2011), p. 788.

²¹Chambers Robert, *Pembangunan Desa Mulai Dari Belakang* (Jakarta: LP3ES, 1997), p. 3.

income earned is not sufficient for his and his family.²²

The consequences of poverty are viewed from the causes, such as absolute poverty, structural poverty, and relative poverty.

1. Absolute Poverty

Poverty whose level of need cannot be met. The difficulty in absolute poverty is determining the minimum level of need, because it is caused by the level of progress of a country, and economic factors, as well as from existing customs.

Internal factors that are one of the causes of absolute poverty, are from attitudes of the soul and thoughts that are influenced by traditions, habits, culture and social environment, social experiences and observations in behavior that will form a view of something, consumer self-concept with a brand image that is the core of personality and behavior in facing life problems, motives of needs that will shape lifestyle.²³

2. Structural Poverty

Poverty experienced by people because they cannot use the available sources of income. People have low access to resources occurs in a less supportive social and cultural order in poverty liberation. As well as cultural factors that do not try to improve the level of life even though they get help from other parties.²⁴

External factors are one of the causes of structural poverty. Like a family that can shape a person's attitudes and behaviors, culture that includes knowledge, beliefs, morals, laws, and habits of individuals as members of society.²⁵

3. Relative Poverty

This poverty is related to the distribution of income, because it is

²²M. Nur Rianto Al-Arif and Nur Rianto, "Efek Pengganda Zakat Serta Implikasinya Terhadap Program Pengentasan Kemiskinan," *Jurnal Ekibisi Fakultas Syariah UIN Sunan Kalijaga Yogyakarta* 5, no. 1 (2010):p. 42-49. <https://ejournal.uin-suka.ac.id/syariah/Ekibisi/article/view/2649/1782>

²³M. Hardi, *Dampak Kemiskinan: Pengertian Faktor Internal Eksternal Dan Cara Mengatasinya, Sosial Budaya*, 2022.

²⁴Gunawan Sumodiningrat, *Perencanaan Pembangunan Dalam Penanggulangan Kemiskinan* (Jakarta, 1998).

²⁵Hardi, *Dampak Kemiskinan: Pengertian Faktor Internal Eksternal Dan Cara Mengatasinya, Sosial Budaya*.

seen from the income received by each income group.²⁶

Poverty Management Program will run well if the atmosphere is effective and stable, because with an effective and stable atmosphere, it will be used to ensure the continuity of the program and basically poverty alleviation activities are done to create political, economic and social stability. A well-aware environment also allows the welfare of people evenly. Poverty Management Program is one of the programs that will not stop and will continue to run, therefore it must be based on improving the ability of the poor to perform productive activities in order to produce higher added value and greater income from an activity.²⁷

The result of poverty is seen from causes, such as in absolute poverty (Internal factors that become one of the causes of absolute poverty, is from the attitude of the soul and thought influenced by tradition, customs, culture and social environment, experience and social observation in behavior that will shape the view of a thing, the concept of consumer self with the image brand that is at the core of personality and behavior in dealing with life problems, the motive of needs that will shape lifestyle).²⁸ Structural Poverty (External Factor is one of the causes of Structural Poverty. Like a family that can shape one's attitudes and behaviors, cultures that include knowledge, beliefs, morals, laws, and individual habits as members of society. Relative Poverty (sees from the income earned by each income group).²⁹

In applying for assistance at BAZNAS, there are several requirements that must be met and acceptable including, obtaining approval from the local government, having to have a certificate of incapacity (SKTM), providing photos of identity card (KTP) and family card (KK), these general requirements must be met, and for each assistance application requirements are different. BAZNAS has several principles in zakah management, including; 1) Amanah, carried out

²⁶Gunawan Sumodiningrat, *Kemiskinan: Teori, Fakta Dan Kebijakan* (Jakarta: Impac, 1999).

²⁷Isnan Murdiansyah, "Evaluasi Program Pengentasan Kemiskinan Berbasis Pemberdayaan Masyarakat," *Wiga* 4, no. 1 (2014): p. 71-92, <https://doi.org/10.30741/wiga.v4i1.119>

²⁸Hardi, *Dampak Kemiskinan: Pengertian Faktor Internal Eksternal Dan Cara Mengatasinya, Sosial Budaya*.

²⁹Sumodiningrat, *Kemiskinan: Teori, Fakta Dan Kebijakan*.

in accordance with Sharia and laws and regulations. 2) Professional, zakah management is carried out according to the principles of correct governance. 3) Transparent, the public can find out the provisions and information on zakah management quickly and easily. 4) Accountable, zakah management can be accounted for in accordance with applicable laws and regulations.³⁰

In the process of funding, the optimizer of muzakki to channel zakah through BAZNAS Malang Regency using UPZ (Zakah Collection Unit) and with the socialization of the organization Institutions so that the government to make instructions in the distribution of zakah can be channeled through Zakah Institutions. The management and distribution of zakah funds in BAZNAS Malang Regency is channeled to mustahiq in accordance with the values and norms agreed by BAZNAS. Help given by BAZNAS Regency Malang is done with self-submission from the community in need which then BAZNAS conducts surveys and the conditions given are families who are not able to. The National Amil Zakah Agency is very necessary in managing personal money and zakah needs because the existence of this institution can provide benefits such as security in finances. And the distribution of zakah funds that are right on target in the conditions of a religious community and difficult to reach. BAZNAS always has a work plan in achieving targets on collecting and distributing zakah funds in accordance with the budget that has been set.

BAZNAS Malang Regency has a role in reducing poverty by changing one's profile mustahiq to muzakki. From Malang Regent, we hope that BAZNAS District can play a role in improving synergy and can collaborate with Malang Regency Government and work together in collaboration with building a community that is aware of zakah, making the life of Malang Regency a baldatun thayyibatun wa rabbun ghafur.³¹ BAZNAS Malang Regency carried out a report on the results in 2022 regarding poverty reduction programs and providing assistance to surrounding communities who have difficulty in meeting their daily needs, such as in June 2022 distribution activities were carried out by

³⁰Baznas, "Azas Pengelolaan," [baznas.kulonprogo.go.id](https://www.baznas.kulonprogo.go.id), accessed June 26, 2023, <https://www.baznas.kulonprogo.go.id/pages-85-azas-pengelolaan.html>.

³¹Nauval, "Kukuhkan Baznas Kabupaten Malang, Bupati Sanusi Berharap ASN Sisihkan Pendapatan Untuk Kepentingan Baznas," momentum.com, 2022, <https://memontum.com/kukuhkan-baznas-kabupaten-malang-bupati-sanusi-berharap-asn-muslim-sisihkan-pendapatan-untuk-kepentingan-baznas>.

providing home surgery assistance by the deputy chairman of BAZNAS Malang Regency totaling 7 housing units. And also has been implemented MSMEs assisted by BAZNAS Malang Regency in the Cinta Zakah Movement program, by conducting a survey from BAZNAS. As well as opening the scholarship registration with predetermined details.³²

From the statement Ms Suyati received help of 12.5 million Ms Suyati felt helped and a little bit of trying to add to the cost of complementing household appliances. But the rest of Mother Suyati stated that it was quite helpful with the help of the BAZNAS home surgery Malang Regency.

Malang County population according to the Central Statistics Agency recorded 276,580 people or reached 10.5%, with a calculation poverty line of 348,695 thousand per month. elementary school rate reached 30.46%, from elementary school level reached 55.07%, and from Min SLTA level reached 14.48%. In the household head education rate reached 40.26% of elementary schools, 46.37% of elementary schools, and 13.37% of Min. SLTA. For that, the unemployment dimension of most populations aged 15 years and above has no jobs reaching 41.52%, in the field sector of the population aged 15 years and above experiencing poverty of 41.52%. The percentage of poor households receiving social assistance reached 45.13% during November 2020-February 2021 and for poor per capita spending reached 65.79% higher.³³

There are several BAZNAS programs that are done to provide assistance to people who have difficulties including: Malang Peduli Regency, Malang Makmur Regency, Malang Cerbang Regency, Malang Sehat Regency and Malang Taqwa Regency. BAZNAS Malang Regency also plays a role in providing social security assistance to communities in need, its presence has an obligation to prosper the community, especially Muslims, in quantitative and qualitative measures.³⁴

From the analysis above, some majority and more programs are implemented because it adjusts people who experience deficiencies

³²Baznas-opd, "Laporan Hasil Survey Beasiswa BAZNAS," baznas.malangkab.go.id, 2022, <http://baznas.malangkab.go.id/pd/page/detail?title=baznas-opd-laporan-hasil-survey-beasiswa-baznas>.

³³Tim BAZNAS Kabupaten Malang, "Profil Kemiskinan Di Kabupaten X," 2021, 8–13.

³⁴Putri Balqis Dalimunthe, "Peran BAZNAS Dalam Meningkatkan Kesejahteraan Masyarakat Melalui Zakat Produktif Di Kabupaten Labuhan Batu" (Universitas Islam Negeri Sumatera Utara, 2020).

namely Malang Cerdas Regency, Malang Makmur Regency and Malang Peduli Regency, because the majority of Malang Regency population is still lacking in the economy and education, the majority poverty in Malang Regency belongs to Absolute poverty which is generally caused by internal factors namely how thinking, community behavior, and social environment are less improved, and also belongs to structural poverty caused by external factors such as culture and knowledge.

Conclusion

In the process of collecting zakah funds for optimizing the muzakki to channel and zakah through BAZNAS Malang Regency, it is done using the help of UPZ and socialization of the organization Institutions. of zakah funds in BAZNAS Malang Regency is conducted in accordance with the norms and values agreed by BAZNAS. Help given by BAZNAS Regency Malang is done with self-submission from the community in need which then BAZNAS conducts surveys and the conditions given are families who are not able to. The management and distribution of zakah funds in BAZNAS Malang Regency is distributed to *mustahiq* in accordance with the values and norms agreed upon by BAZNAS and always has a work plan in achieving targets on collecting and distributing zakah funds in accordance with the budget that has been set. And to optimize the *muzakki* in BAZNAS Malang Regency so that *muzakki* can distribute zakah funds through BAZNAS, namely by holding socialization to answer questions from *muzakki* regarding rights and obligations, the socialization is carried out every 6 months or 1 year. The challenge in distributing and managing zakah funds in BAZNAS Malang Regency is being able to carry out all activities honestly, right on target, namely to the community who really need it and so that zakah funds can be distributed properly.

The National Amil Zakah Agency (BAZNAS) in Malang Regency has several programs conducted to help alleviate poverty and welfare of communities that are experiencing shortages in the economy, education, health. These programs include Malang Makmur Regency, Malang Peduli Regency, Malang Sehat Regency, Malang Cerdas Regency and Malang Taqwa Regency, which every assistance given has their own goals as in Malang Health, namely providing assistance in health financing, Malang Makmur provides assistance such as working capital and so on. The

program is carried out regularly once a month because BAZNAS Malang Regency has a target in distributing zakah funds and the assistance is consumptive and productive. The most widely done program is the help of home surgery and the grant of capital and work tools.

References

- (BPS), Badan Pusat Statistik. "Jumlah Penduduk Miskin Menurut Kabupaten/Kota Di Jawa Timur (Ribu Jiwa), 2020-2022." *jatim.bps.go.id*, 2022. <https://jatim.bps.go.id/indicator/23/421/1/jumlah-penduduk-miskin-menurut-kabupaten-kota-di-jawa-timur.html>.
- . "Persentase Penduduk Miskin Maret 2022." Badan Pusat Statistik, 2022.
- . "Presentase Penduduk Miskin Maret 2022 Turun Menjadi 9,54 Persen," n.d.
- Al-Arif, M Nur Rianto, and Nur Rianto. "Efek Pengganda Zakat Serta Implikasinya Terhadap Program Pengentasan Kemiskinan." *Jurnal Ekbisi Fakultas Syariah UIN Sunan Kalijaga Yogyakarta* 5, no. 1 (2010): 42–49. <https://ejournal.uin-suka.ac.id/syariah/Ekbisi/article/view/2649/1782>
- Andriyanto, Irsyad. "Strategi Pengelolaan Zakat Dalam Pengentasan Kemiskinan." *Walisongo: Jurnal Penelitian Sosial Keagamaan* 19, no. 1 (2011): 25. <https://doi.org/10.21580/ws.19.1.211>.
- Atabik, Ahmad. "Peranan Zakat Dalam Pengentasan Kemiskinan." *ZISWAF: Jurnal Zakat Dan Wakaf* 2, no. 2 (2015): 339–61. <https://doi.org/10.37812/aliqtishod.v10i1.307>
- Az-Zuhaili, Wahbah. *Zakat Kajian Berbagai Madzhab*. Bandung: PT Remaja Rosda Karya, 2000.
- Baznas-opd. "Laporan Hasil Survey Beasiswa BAZNAS." *baznas.malangkab.go.id*, 2022. <http://baznas.malangkab.go.id/pd/page/detail?title=baznas-opd-laporan-hasil-survey-beasiswa-baznas>.
- Baznas. "Azas Pengelolaan." *baznas.kulonprogo.go.id*. Accessed June 26, 2023. <https://www.baznas.kulonprogokab.go.id/pages-85-azas-pengelolaan.html>.
- Dalimunthe, Putri Balqis. "Peran BAZNAS Dalam Meningkatkan Kesejahteraan Masyarakat Melalui Zakat Produktif Di Kabupaten

- Labuhan Batu.” Universitas Islam Negeri Sumatera Utara, 2020.
- Fakhrudin. *Fiqh Dan Manajemen Zakat Di Indonesia*. 1st ed. Yogyakarta: Sukses Offset, 2008.
- Hardi, M. *Dampak Kemiskinan: Pengertian Faktor Internal Eksternal Dan Cara Mengatasinya, Sosial Budaya*, 2022.
- Januardi. “Zakat Dalam Perspektif Hukum Positif.” *Jurnal Masyarakat Dan Filantropi Islam* 1, no. 1 (2018): 9–12. <https://doi.org/10.24198/masy%20filantropi.v1i1.19199>
- Kemenag RI. “Quran.Kemenag.Go.Id.” 2021, 2021.
- Malang, Tim BPS Kabupaten. “Profil Kemiskinan Di Kabupaten X,” 2021.
- Mashudi, Masdhar F, and Dkk. *Reinterpretasi Pendayagunaan ZIS Menuju Efektivitas Pemanfaatan Zakat, Infak, Shadaqah*. Jakarta: Piramedia, 2004.
- Ministry of Religious Affairs of the Republic of Indonesia. “Practical Zakat Guide,” 2013, 1–126.
- Murdiansyah, Isnan. “Evaluasi Program Pengentasan Kemiskinan Berbasis Pemberdayaan Masyarakat.” *Wiga* 4, no. 1 (2014): 71–92, <https://doi.org/10.30741/wiga.v4i1.119>
- Nauval. “Kukuhkan Baznas Kabupaten Malang, Bupati Sanusi Berharap ASN Sisihkan Pendapatan Untuk Kepentingan Baznas.” *momentum.com*, 2022. <https://momentum.com/kukuhkan-baznas-kabupaten-malang-bupati-sanusi-berharap-asn-muslim-sisihkan-pendapatan-untuk-kepentingan-baznas>.
- News, Antara. “Kemiskinan Di Malang Dipicu Pendidikan Rendah.” <https://www.antaranews.com/>, 2017. <https://www.antaranews.com/berita/606826/kemiskinan-di-malang-dipicu-pendidikan-rendah>.
- Qomari, Nur. “Zakat: Solusi Pengentasan Kemiskinan.” *Iqtishodia Jurnal Ekonomi Syariah* 2, no. 2 (2017): 15–25. <https://doi.org/10.35897/iqtishodia.v2i2.98>
- Republika. “Empat Sektor Ekonomi Yang Paling Tertekan Pandemi Covid 19.” <https://republika.co.id/>, 2021. <https://republika.co.id/berita/q83llp409/empat-sektor-ekonomi-yang-paling-tertekan-pandemi-covid19>.
- RISTIKA, R. “Efektifitas Penghimpunan Dan Pendistribusian Dana Zakat Di Badan Amil Zakat Nasional (Baznas) Kabupaten Kaur,” 2021.

- Robert, Chambers. *Pembangunan Desa Mulai Dari Belakang*. Jakarta: LP3ES, 1997.
- Saputra, Hijrah. "Zakat Sebagai Sarana Bantuan Bagi Masyarakat Berdampak Covid-19." *Al-Ijtima`i: International Journal of Government and Social Science* 5, no. 2 (2020): 161-75. <https://doi.org/10.22373/jai.v5i2.549>.
- Setiadi, Elly M, and Usman Kolip. *Pengantar Sosiologi*. Jakarta: Prenamedia Group, 2011.
- Sugiyono. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D*. Penerbit Alfabeta, n.d.
- Sumodiningrat, Gunawan. *Kemiskinan: Teori, Fakta Dan Kebijakan*. Jakarta: Impac, 1999.
- . *Perencanaan Pembangunan Dalam Penanggulangan Kemiskinan*. Jakarta, 1998.
- Zakat, Direktorat Pemberdayaan. *Membangun Perspektif Pengelolaan Zakat Nasional*. Tangerang: Direktorat Jenderal Bimbingan Masyarakat Islam, 2013.

8% Overall Similarity

Top sources found in the following databases:

- 6% Publications database
- Crossref database
- Crossref Posted Content database
- 6% Submitted Works database

TOP SOURCES

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

1	Mohammad Ghozali, Resi Handayani, Wahyudi Bakri. "Sharia Islamic E...	2%
	Crossref	
2	Subaidi, Subyanto. "DISTRIBUSI DANA ZAKAT DAN KESEJAHTERAAN ...	<1%
	Crossref	
3	Faris Shalahuddin Zakiy, Eqi Suciati, Najim Nur Fauziah. "Analysis of A...	<1%
	Crossref	
4	Universitas Wijaya Kusuma Surabaya on 2021-11-15	<1%
	Submitted works	
5	UIN Raden Intan Lampung on 2023-07-03	<1%
	Submitted works	
6	"Complex, Intelligent and Software Intensive Systems", Springer Scienc...	<1%
	Crossref	
7	Nafia Ilhama Qurratu'aini, Muhammad Wildan Nizarudin, Cynthia Eka Vi...	<1%
	Crossref	
8	Universitas Sumatera Utara on 2019-10-11	<1%
	Submitted works	
9	Dwi Syaputri Yanti, Sumardiyono Sumardiyono, Kusnandar Kusnandar. ...	<1%
	Crossref	

- 10

Haryani Santo Hartono, Faruq Ahmad Futaqi. "Analysis of Qardhul Has...

Crossref

<1%
- 11

Didin Muhafidin. "Implementation of the Zakat Policy as One of the Eff...

Crossref

<1%
- 12

IAIN Purwokerto on 2021-11-04

Submitted works

<1%
- 13

Fakultas Ekonomi dan Bisnis Universitas Gadjah Mada on 2023-07-03

Submitted works

<1%
- 14

UIN Sunan Gunung DJati Bandung on 2017-10-23

Submitted works

<1%
- 15

Universitas Negeri Jakarta on 2018-08-12

Submitted works

<1%
- 16

Universitas Sebelas Maret on 2023-05-21

Submitted works

<1%
- 17

Maya Puspitasari, Hammad Mutawakil Hibatillah. "THE IMPACT OF UN...

Crossref

<1%
- 18

Cypress Fairbanks Independent School District on 2019-11-26

Submitted works

<1%
- 19

Higher Education Commission Pakistan on 2010-10-04

Submitted works

<1%
- 20

Institut Agama Islam Negeri Curup on 2020-08-18

Submitted works

<1%
- 21

Mail Hilian Batin, Dini Rahmayanti. "Eradicating Poverty through Zakat ...

Crossref

<1%

- 22 **Muttaqin Choiri, Alan Su'ud Ma'adi. "Identifikasi Pemberdayaan dan Ser...** <1%
Crossref
-
- 23 **Nurul Ichsan Hasan, Nurul Mudhiatil Mufliha. "The influence of ZIS fun...** <1%
Crossref
-
- 24 **UIN Sunan Ampel Surabaya on 2023-02-05** <1%
Submitted works
-
- 25 **Universitas Islam Negeri Sumatera Utara on 2023-08-06** <1%
Submitted works
-
- 26 **Universitas Islam Riau on 2019-02-23** <1%
Submitted works
-
- 27 **Busyro Busyro. "USING ZAKÂH FOR THE ESTABLISHMENT OF ISLAMI...** <1%
Crossref
-
- 28 **Rusdan Rusdan. "Anatomi Zakat Mal (antara Ibadah Mahdhah dan Mu'...** <1%
Crossref
-
- 29 **IAIN Bukit Tinggi on 2020-06-15** <1%
Submitted works
-
- 30 **Universitas Sanata Dharma on 2023-05-01** <1%
Submitted works

● Excluded from Similarity Report

- Internet database
- Quoted material
- Manually excluded sources
- Bibliographic material
- Cited material

EXCLUDED SOURCES

Higher Education Commission Pakistan on 2012-01-01	2%
Submitted works	
Lincoln High School on 2021-04-21	2%
Submitted works	
Direktorat Pendidikan Tinggi Keagamaan Islam Kementerian Agama on 2019-...	2%
Submitted works	