

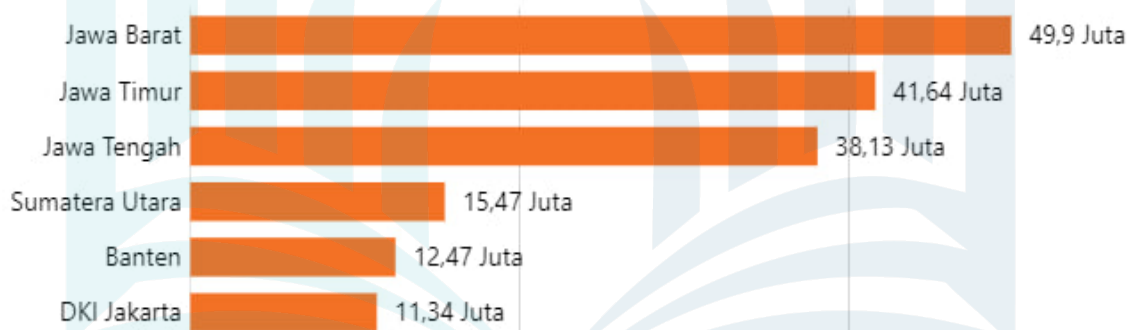
CHAPTER I

INTRODUCTION

1.1. Research Background

Judging from the number of Muslims, Indonesia is a country with considerable zakat potential. Based on data from the Ministry of Home Affairs, by the end of 2022 the population in Indonesia will be 277.75 million people, of which most of the population adheres to Islam with a total of around 241.7 million people with a percentage of 87.02%.¹ West Java is the province with the largest population in Indonesia with a total population recorded in December 2023 of 49.9 million people, as well as the following comparison of the population in West Java and other provinces :²

Figure 1. Population in 38 Provinces of Indonesia 2023



Source : <https://databoks.katadata.co.id/datapublish/2024/02/15/jumlah-penduduk-di-38-provinsi-indonesia-desember-2023>

In the data for the last five years (2019-2023) the poverty rate in West Java province has decreased and increased, especially during the pandemic. In 2019 the poverty rate reached 3399.2 thousand people, where in 2020 to 2021 the poverty rate continued to increase until it reached 8.40% or around 4195.3 thousand people. This is caused by several factors, one of which is covid-19. Several efforts have been made by the government to reduce the high poverty rate in West Java. Until

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¹ 'Mayoritas Penduduk Indonesia Beragama Islam Pada 2022' <<https://dataindonesia.id/varia/detail/mayoritas-penduduk-indonesia-beragama-islam-pada-2022>> [accessed 10 December 2023].

² Irfan Fadhlurrahman, 'Jumlah Penduduk Di 38 Provinsi Indonesia Desember 2023', *Databoks*, 2023 <<https://databoks.katadata.co.id/datapublish/2024/02/15/jumlah-penduduk-di-38-provinsi-indonesia-desember-2023>> [accessed 20 June 2024].

2022 West Java succeeded in reducing the poverty rate by around 0.34%, and continued to experience a decrease in the poverty rate until it reached a level of 3888.6 thousand people in 2023.³ When viewed from the following table, in 2020 and 2021 there was an increase caused by covid, and began to decline in 2022 :

Table 1. Poverty Rate People in West Java, (2019 - 2023)

Year	Population (Thousand)
2019	3399,2
2020	3920,2
2021	4195,3
2022	4071,0
2023	3888,6

Source : Statistik Daerah Provinsi Jawa Barat 2023

BAZNAS is an institution that manages zakat nationally. One of BAZNAS roles is to create a decent life for the community. Underprivileged people are empowered and given capital and training in order to develop their talents and improve their quality of life.⁴ In Undang-Undang Number 23 Year 2011 on Zakat Management, it is explained that zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. Meanwhile, infaq and sadaqah are assets or non-assets that are issued by a person or business entity outside of zakat for public benefit.⁵

Seeing the case above, ZIS has great potential to create a balance in society in terms of social and economic so that it becomes the right instrument in overcoming poverty. The greater the ZIS funds channeled, the more it will affect the improvement of the Indonesian economy, one of which is by reducing the poverty

³ 'Badan Pusat Statistik Provinsi Jawa Barat' <<https://jabar.bps.go.id/indicator/23/37/2/persentase-penduduk-miskin-.html>> [accessed 30 January 2024].

⁴ Rizky Zulfia Ningrum Nine Haryanti, Yini Adicahya, 'Peran Baznas Dalam Meningkatkan Perekonomian Masyarakat', *Iqtisadiya: Jurnal Ilmu Ekonomi Islam*, 7.14 (2020), 103–12, p. 103–12.

⁵ Republik Indonesia, *Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat* (Indonesia, 2011), pp. 1–29 <<https://peraturan.bpk.go.id/Details/39267/uu-no-23-tahun-2011>> [accessed 12 December 2023].

rate and can also turn the wheels of community economic activity.⁶ According to research conducted by Dyah Suryani (2022), it is concluded that one way to alleviate poverty is to establish a fair distribution system.⁷ This is supported by research conducted by Ali Hardana (2022) which states that if the ZIS funds that have been collected are channeled to help people in need, it will help break the cycle of poverty in Indonesia and the distribution made by BAZNAS is considered to have the potential to significantly reduce the amount of poverty in Indonesia.⁸

To facilitate the ease of giving zakat, in Indonesia there is a Zakat Management Organization (OPZ) which has the right to collect, manage, and distribute ZIS funds to those entitled to receive them.⁹ There are two types of Zakat Management Organizations, namely Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). Badan Amil Zakat Nasional (BAZNAS) is the official and only body established by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing Zakat, Infaq, and Sadaqah (ZIS) at the national level.¹⁰

Quoted from the website of the Regional Office of the Ministry of Religious Affairs of West Java Province, that of the 49 million inhabitants of the province of West Java and has been calculated that about 30 million inhabitants who are obliged to issue zakat, then it can be said that the potential of zakat in West Java province can reach Rp. 30 Trillion annually.¹¹ Seeing this phenomenon, BAZNAS, especially the province of West Java, has an important role in the collection and

⁶ Rachmad Abrasyi, 'Pengaruh Penyaluran Dana Zakat Infak Sedekah Dan Pengangguran Terhadap Tingkat Kemiskinan Di Daerah Perkotaan Provinsi Aceh Tahun 2015-2022' (Universitas Islam Negeri Ar-Raniry Banda Aceh, 2023), p. 111.

⁷ Suryani Dyah and Fitriani Laitul, 'Fungsi Zakat Dalam Mengatasi Kemiskinan', *AL-IQTISHOD: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, 10.1 (2022), 43–62, p. 60 <<https://jurnal.stai-alazharmenganti.ac.id/index.php/AlIqtishod/article/view/307/176>>.

⁸ Ali Hardana, 'Keikutsertaan Dana Zakat Dalam Pengentasan Kemiskinan Di Indonesia', *Bukhori: Kajian Ekonomi Dan Keuangan Islam*, 2.1 (2022), 65–74, p. 71 <<https://doi.org/10.35912/bukhori.v2i1.1895>>.

⁹ Intan Suri Mahardika Pertiwi, 'Pengaruh Tingkat Pendapatan, Literasi Zakat Dan Kepercayaan Terhadap Minat Masyarakat Dalam Membayar Zakat Pada Baznas Provinsi Lampung', *Jurnal Ilmu Manajemen Dan Akuntansi*, 8.1 (2020), 1–9, p. 7 <<https://jurnal.unitri.ac.id/index.php/refrensi/index>>.

¹⁰ 'Tentang Kami - Badan Amil Zakat Nasional' <<https://donasi.baznas.go.id/tentang-kami>> [accessed 25 January 2024].

¹¹ Novam Scorpiontrien, 'Berita Kantor Kementerian Agama Provinsi Jawa Barat', *Kantor Kementerian Agama Provinsi Jawa Barat*, 2023 <https://jabar.kemenag.go.id/portal/isi_berita/buka-training-esq-baznas-kakanwil-ungkap-6-aspek-tingkatkan-potensi-zakat-85WnvV> [accessed 25 January 2024].

distribution of zakat, infaq, sadaqah (ZIS) funds and Alleviating Poverty. With the increasing number of people who spend zakat funds, it will affect the amount of ZIS funds distributed so that it can reduce the amount of poverty. In the management of zakat must be based on the principles of trustworthiness, justice, usefulness, accountability and terintagritas, so that with some of these principles can increase effectiveness in the management of zakat.¹²

As one of the zakat management institutions established by the government, the National Amil Zakat Agency (BAZNAS) of West Java Province has achieved several awards including BAZNAS West Java Province has been Internationally Accredited (ISO 9001: 2015) in the Implementation of the Quality Management System in 2018, and received a predicate in accordance with sharia with the predicate A (Very Good) as a Zakat Management Institution from the Ministry of Religion of the Republic of Indonesia, in 2018.¹³ At BAZNAS Award 2023, BAZNAS West Java Province received seven awards in the provincial category, including best institutional, best digital collection, best planning, best on balance sheet and off balance sheet collection, best da'wah program and best economic program.¹⁴

The management of zakat funds is not done individually but is carried out by an official institution that handles zakat, which has met the requirements. The management, collection and distribution of zakat funds must be done properly. The collection must be managed professionally and the distribution must be done evenly to those entitled to receive it.¹⁵ The distribution of ZIS funds is one of the means and infrastructure in realizing an empowered economy in the community.¹⁶

¹² Kaswati, 'Efektivitas Layanan Pengumpulan Zakat Dalam Meningkatkan Penerimaan Dana Zakat' (Universitas Hasanuddin Makassar, 2023), p. 5 <http://repository.unhas.ac.id/id/eprint/26487/%0Ahttp://repository.unhas.ac.id/id/eprint/26487/2/A031181365_skripsi_01-02-2023_1-2.pdf>.

¹³ 'Baznas Jabar - PROFIL BAZNAS PROVINSI JAWA BARAT' <<https://www.baznasjabar.org/content/profil>> [accessed 10 December 2023].

¹⁴ 'Gerakan Menunaikan Zakat Melalui Baznas Provinsi Jawa Barat – BAPENDA JABAR' <<https://bapenda.jabarprov.go.id/2023/04/10/gerakan-menunaikan-zakat-melalui-baznas-provinsi-jawa-barat/>> [accessed 26 August 2024].

¹⁵ Novendi Arkham Mubtadi, Rohmad Abidin, and Qurrota Ayun, 'Efektivitas Penyaluran Zakat Di Indonesia: Pendekatan Rasio Keuangan Dan Sharia Enterprise Theory', *JIEF : Journal of Islamic Economics and Finance*, 1.2 (2021), 14–23, p. 21 <<https://doi.org/10.28918/jief.v1i2.3693>>.

¹⁶ Fauzan and others, 'Model Pendistribusian Dana Zakat Infak Sedekah (Zis) Dalam Pemberdayaan Masyarakat Di Balai Kreatif Lazda Rizki Jember', *Moderasi : Journal of Islamic Studies*, 3.1 (2023), 1–14, p. 12.

Optimizing the collection and distribution of ZIS funds is one of the essentials in the management of ZIS funds that have a positive influence on community Alleviating Poverty. This makes BAZNAS continue to improve its efforts and quality in collecting and distributing ZIS funds, expanding the reach of collection, and increasing its capacity in making distributions, both consumptive and productive.¹⁷

The main principle in the management of ZIS funds is to ensure that the funds have reached and received by the rightful groups (mustahik), with the hope of reducing poverty, providing assistance to the needy, and supporting social welfare.¹⁸ The collected zakat funds are distributed to eight groups known as the eight asnaf, namely fakir, miskin, amil, muallaf, gharim, riqab, fisabilillah, and ibnu sabil. The funds distributed must be in accordance and in line with Sharia principles so that they can continue to increase and develop.¹⁹ The distribution of ZIS funds can increase the empowerment of an economy and reduce poverty levels. The amount of funds collected and the distribution carried out appropriately will affect the decline in poverty.²⁰ The research conducted by Fitri Ana and Angger Hidayat explained that BAZNAS carried out policy strategies such as reducing the burden of community expenditures, increasing community income, and appropriately reducing the amount of poverty to accelerate poverty elimination.²¹

Based on the research reviewed by Kharimah and others, it is concluded that zakat as an Islamic economic instrument is carried out to overcome the poverty that occurs in society by creating an economic order that creates a fair distribution system and directs people who are in good condition to care and help their neighbors

¹⁷ Ahmad Yudhira, 'Analisis Efektivitas Penyaluran Dana Zakat, Infak Dan Sedekah Pada Yayasan Rumah Zakat', *Jurnal Ilmiah Akuntansi Keuangan Dan Bisni*, 1.1 (2020), 2–3, p. 2–3.

¹⁸ Efan Rahmat Maulana, 'Strategi Penyaluran Dana Zakat Baznas Melalui Program Pemberdayaan Ekonomi Syariah', *JPSI : Jurnal Perbankan Syariah Indonesia*, 3.1 (2024), 37–47, p. 43 <<https://doi.org/https://doi.org/10.57171/jpsi.v3i1.49>>.

¹⁹ Sakinah Fakiriyah and others, 'Analisis Pendistribusian Dana Zakat, Infaq, Dan Sedekah (Zis) Yang Tidak Produktif Di Indonesia', *Equivalent : Journal Of Economic, Accounting and Management*, 1.1 (2023), 01–08, p. 6 <<https://doi.org/10.61994/equivalent.v1i1.21>>.

²⁰ Eka Wahyu Hestya Budiarto, 'Pemetaan Penelitian Seputar Akad Musyarakah Pada Lembaga Keuangan Syariah: Studi Bibliometrik VOSviewer Dan Literature Review', *JESI (Jurnal Ekonomi Syariah Indonesia)*, 12.1 (2022), 25, p. 154 <[https://doi.org/10.21927/jesi.2022.12\(1\).25-36](https://doi.org/10.21927/jesi.2022.12(1).25-36)>.

²¹ Angger Hidayat Fitri Ana Siregar, 'Optimalisasi Zakat Dalam Upaya Pengentasan Kemiskinan Di Indonesia', *PROFJES : Profetik Jurnal Ekonomi Syariah*, 3.1 (2024), 32, p. 32.

in need such as fakir, poor, orphans, dhuafa and so on.²² According to research conducted by Ira Humaira, the decline in poverty levels can be caused by economic empowerment through the distribution of ZIS funds.²³ This is reinforced by research conducted by Eris Munandar, which suggests that the increase in ZIS funds will affect the decline in poverty.²⁴

BAZNAS West Java province is one of the provinces with the third largest zakat potential in Indonesia, with a potential zakat of Rp. 36.2 Trillion.²⁵ West Java with the largest Muslim population in Indonesia, should be able to position itself as the province with the largest zakat potential in Indonesia beating the position of DKI Jakarta and East Java which has a Muslim population below West Java.²⁶ BAZNAS of West Java province has a high potential of collecting and distributing zakat funds. The amount of collection and distribution of zakat funds, infaq shadaqah funds, in 2019-2023 is as follows:

Figure 2. Total Collection and Distribution of Zakat, Infaq/Sedekah Funds (2019-2023)



Source : West Java BAZNAS Financial Report 2019-2023

²² Mohammad Ridwan Kharimah, Muzdhalifah, Iim Rohimah, 'Kontribusi Zakat Dalam Menanggulangi Kemiskinan', *Ecobankers : Journal of Economy and Banking*, 4.1 (2023), 52–61, p. 60.

²³ Ira Humaira Hany, Dina Islamiyati, 'Pengaruh ZIS Dan Faktor Makro Ekonomi Terhadap Tingkat Kemiskinan Di Indonesia', *Jurnal Ekonomi*, 25.1 (2020), 118, p. 118 <<https://doi.org/10.24912/je.v25i1.631>>.

²⁴ Munandar Elis, Amirullah Mulia, and Nurochani Nila, 'Pengaruh Penyaluran Dana Zakat Infak Dan Sedekah (ZIS) Dan Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan', *Jurnal Akuntansi Dan Keuangan Islam*, 01.1 (2020), 25–38, p. 37.

²⁵ Direktorat Kajian dan Pengembangan Badan Amil Zakat Nasional, *Grand Design Pengumpulan Zakat Nasional 2020-2035* (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas BAZNAS), 2022).

²⁶ Novam Scorpiontrien.

BAZNAS of West Java province has made several efforts to reduce poverty, one of which is by collecting through various categories and channeling funds through utilization and distribution efforts that have been designed in order to reduce the poverty rate of the community, especially in West Java province.²⁷ With the existence of BAZNAS, it is expected to help in handling poverty. The collection and distribution of ZIS funds must be carried out in accordance to predetermined sharia and also given to those who are entitled to receive it.²⁸

BAZNAS as an official zakat management institution in Indonesia must have efficiency value in its management, collection, and distribution. This is very important because BAZNAS is one of the institutions that is directly financed by the government and gets public contributions. Efficiency itself is usually needed to see that how this institution can utilize all the capacity it gets in order to create something good. It can be said that in the management of ZIS funds carried out by BAZNAS, parameters are needed to measure the performance of institutions in reducing poverty. One way to measure these parameters is by looking at the level of efficiency. Efficiency measurement in ZIS management is both important and necessary to do, this is supported by research conducted by Nur Azizah (2022).²⁹ and Yasir Muharram (2023)³⁰ that the measurement of efficiency is to evaluate the performance of BAZNAS and its causes, and also research conducted by Nadhifah Salsabila (2022), which in her research states that measuring efficiency in ZIS management is very important because in this measurement it will be seen that the costs used for its activities have been able to achieve its operating objectives or not.

²⁷ BAZNAS Provisinsi Jawa Barat, 'Annual Report BAZNAS Jabar 2022', *Website BAZNAS Jabar* (Bandung, 2022), p. 1–138 <<https://www.baznasjabar.org/content/laporan-pengelolaan-zakat>>.

²⁸ Debi Novalia, Rinol Sumantri, and & Maya Panorma, 'Pengaruh Dana Zakat, Infaq Dan Shodaqoh (ZIS) Terhadap Tingkat Kemiskinan Sebagai Variabel Intervening Tahun 2015-2019', *Al-Iqtishadiyah : Jurnal Ekonomi Syariah Dan Hukum Ekonomi Syariah*, 6.2 (2020), 1–14, p. 13.

²⁹ Nur Azizah, Encep Abdul Rojak, and Akhmad Yusuf, 'Efisiensi Penerimaan Dana Zakat Baznas Provinsi Jawa Barat Dengan Metode Data Envelopment Analysis (DEA)', *Bandung Conference Series: Sharia Economic Law*, 2.1 (2022), 129–34, p. 132 <<https://doi.org/10.29313/bcssel.v2i1.228>>.

³⁰ Yasir Muharram Fauzi and Sefrian Nur Rivaldy, 'Analisis Efisiensi Dalam Mengelola Dana Zakat Menggunakan Rasio Keuangan OPZ Di BAZNAS Periode 2017-2022', *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 6.2 (2023), 393–400, p. 399 <<https://doi.org/10.31949/maro.v6i2.7278>>.

This also affects public trust in OPZ and the performance of the OPZ will be assessed whether it can be said to be good or vice versa.³¹

Based on the above background, researchers are interested in conducting research on the efficiency of ZIS fund management carried out by BAZNAS West Java Province, and providing solutions in the form of efforts to improve the efficiency of its management. Therefore, the researcher poured it in the form of a thesis with the title **“THE EFFICIENCY OF ZAKAT, INFAQ, SADAQAH MANAGEMENT IN ALLEVIATING POVERTY: A STUDY ON BAZNAS OF WEST JAVA PROVINCE IN 2019-2023”**

1.2. Problem Formulation

Based on the background explanation above, the problems in this study will be formulated as follows :

1. How is BAZNAS West Java Province management of zakah, infaq, shadaqah at 2019-2023?
2. How is the efficiency level of the management ZIS Funds at BAZNAS West Java Province in alleviating poverty 2019-2023 in West Java?

1.3. Research Objectives

In every study, the results studied can certainly provide benefits for the researchers themselves and other parties in need, while the purpose of this study is to :

1. Knowing the management of ZIS Funds in BAZNAS West Java Province at 2019-2023.
2. Knowing the level of efficiency of the ZIS fund management at BAZNAS West Java Province in Alleviating poverty in West Java in 2019-2023.

³¹ Nadhifah Salsabila Firdaus, Radia Purbayati, and Iwan Setiawan, ‘Analisis Efisiensi Pengelolaan Zakat Dengan Metode Super Efisiensi Data Envelopment Analysis (DEA) Pada LAZ Mizan Amanah’, *Journal of Applied Islamic Economics and Finance*, 2.2 (2022), 379–86, p. 384 <<https://doi.org/10.35313/jaief.v2i2.3006>>.

1.4. Research Benefits

The author hopes that this research can help and provide benefits, among others:

1.4.1. Theoretical Benefits

- a. To broaden insight and deepen understanding of the efficiency of ZIS funds management carried out by BAZNAS West Java Province in reducing poverty.
- b. Providing knowledge to the public that there is an efficiency value in the management of ZIS funds carried out by BAZNAS West Java Province.
- c. This research is expected to expand and enrich the scientific treasure, especially in terms of managing ZIS funds.
- d. Become a scientific source or reference for future related research.

1.4.2. Practical Benefits

a. For Researchers

The results of this study are expected to add deeper knowledge insights for researchers, especially in the field of zakat.

b. For Muzakki

This research is expected to provide information about the value of the efficiency of the management of zakat funds to overcome the level of poverty. In addition, this research is also expected to be useful as a consideration and motivation for muzakki in giving zakat in order to increase the potential and also the amount of zakat fund collection. And it is expected to increase muzakki's trust in the performance of BAZNAS.

c. For Student and Readers

Research can be used as reference material for researching related variables in the future, and make it easier to see the level of efficiency of the management strategy of zakat, infaq, and shadaqah funds, especially at BAZNAS West Java.

d. For Institutions

With this research, it is hoped that it can provide an overview for BAZNAS West Java Province in carrying out management, especially

the collection and distribution of ZIS funds, and be able to improve the performance of BAZNAS members.

1.5. Systematization of Discussion

There are 5 chapters in writing this research, and each chapter has its sub-discussion. The systematic discussion in this study is :

CHAPTER I: INTRODUCTION

Contain an introduction that leads to research. This chapter consists of several sub-chapters, namely research of background, problem formulation, research objective, and research benefits.

CHAPTER II: LITERATURE REVIEW

This chapter is a section that discusses previous research, theoretical foundations, frameworks of thought, and research hypotheses. The theoretical basis discussed in this chapter is related to the theory of ZIS, management of ZIS Funds, the Efficiency Concept, and The Relationship between ZIS Collection and Distribution in Overcoming Poverty Rates.

CHAPTER III: RESEARCH METHOD

This chapter contains research design, in the form of research scope, research types and data sources, data collection techniques, data analysis techniques, and variable operational data.

CHAPTER IV : ANALYSIS AND DISCUSSION

This chapter contains the presentation of the research results. Describes the description of the object of research which consists of a description of the research design, description of research variables, results of data collection and analysis, measurement of DEA method, and analysis of each variable.

CHAPTER V : CONCLUSION AND SUGGESTIONS

The end of a discussion contains conclusions which are answers to the results of DEA measurements, namely the efficiency value and quadrant results. Researchers' suggestions for further researchers, muzakki, readers, and the institutions concerned.