

# CHAPTER I

## INTRODUCTION

### A. Research Background

Poverty is a multidimensional condition related to the inability to access economic, political, and social-psychological resources. Poverty can hinder the development of a nation, which in turn results in the unfulfillment of human rights.<sup>1</sup> In all its complexity, poverty not only reflects a lack of material or financial resources, but also creates widespread social, economic, and psychological patterns within society.<sup>2</sup> Currently, issues related to poverty are very interesting to study because they are one of the most serious problems in the humanitarian aspect. Even powerful and prosperous developed countries are not exempt from poverty issues. In East Java Province, several cities have a relatively high number of residents living below the poverty line. The following table presents the five cities with the highest number of poor residents in East Java Province in 2024, as shown in table 1.1 below:

**Table 1.1 Five cities with high poverty rates in East Java in 2024**

No.	City	Poor Population (Thousand People)
1	Malang	240.140
2	Jember	224.770
3	Sampang	214.320
4	Sumenep	196.420
5	Bangkalan	190.940

Source : East Java Province BPS (Central Bureau of Statistics)<sup>3</sup>

<sup>1</sup> Nurul Najah, “Efektivitas Program Keluarga Harapan di Kelurahan Rowosari Kecamatan Tembang Kota Semarang”, *Jurnal Fisip Undip*, Vol.1 No.1,(2020), p.1

<sup>2</sup> Lukman Hakim and Ahmad Danu Syahputra, “ Al-Qur’an dan Pengentasan Kemiskinan”, *Jurnal Ilmiah Ekonomi Islam*, Vol.6 No.3 (2020), p.40-44

<sup>3</sup> BPS Jawa Timur, *Jumlah Penduduk Miskin menurut Kabupaten Kota di Jawa Timur* at [13.00 WIB] <<https://jatim.bps.go.id/id/statistics-table/2/NDIxIzI=/jumlah-duduk-miskin-menurut-kabupaten-kota-di-jawa-timur.html>> viewed on March, 06<sup>th</sup> 2025

According to the latest data, Jember City is one of the cities with a relatively high number of poor residents, ranking after Malang City, with a total of 224,140 out of 2,605,922 people in 2024. This makes Jember City a relevant example for this study. The following table presents the number of poor residents in Jember City from 2020 to 2024, as shown in table 1.2 below:

**Tabel 1.2 The Number of Poor People in Jember City in 2021-2024**

Year	Population (Million People)	Poor Population (Thousand People)
2020	2.536.670	247.990
2021	2.550.668	257.090
2022	2.567.718	232.730
2023	2.605.922	236.460
2024	2.610.000	224.140

Source : East Java Province BPS (Central Bureau of Statistics)<sup>4</sup>

Islam provides a concrete example in the effort to alleviate poverty, through zakat. Zakat, which is one of the pillars of Islam, specifically the fourth pillar, is a form of financial and social worship (maaliyah ijtimai'iyah) that plays a very important, strategic, and determining role. This is true both from a religious perspective and in terms of the development of the welfare of the community.<sup>5</sup> In the terminology of Islamic jurisprudence (fiqh), zakat refers to the giving of a portion of wealth to those entitled to receive it through an amil (zakat collector), with the intention of seeking the pleasure of Allah SWT. This is done in accordance with the provisions of Islamic law (syari'at).<sup>6</sup> In Islam, every Muslim who possesses wealth that has reached the nisab and haul (financially capable) is obligated to pay zakat. Zakat is one of the manifestations of a servant's (Muslim's) obedience to their Lord, as well as a demonstration of humanity and solidarity

<sup>4</sup> Ibid

<sup>5</sup> Muzayyanah and Heni Yulianti, "Mustahik Zakat Dalam Islam," *Al-Mizan: Jurnal Hukum Dan Ekonomi Islam*, Vol. 4, No. 1 (2020), p. 90–104.

<sup>6</sup> Intan Sherly Monica and Atik Abidah, "Konsep Asnaf Penerima Zakat Menurut Pemikiran Yusuf Al-Qardawi Dan Wahbah Al-Zuhayli (Sebuah Analisis Komparasi)," *Jurnal Antologi Hukum*, Vol.1, No. 1 (2021), p. 109–24.

among fellow Muslims. Zakat serves to purify wealth, prevent greed and miserliness, and helps a servant to be grateful for the blessings they have received.<sup>7</sup>

The command to give zakat is not only a religious practice with a spiritual dimension but also a social one. Sociologically, zakat aims to redistribute welfare from the rich to the poor, as well as foster a sense of solidarity and mutual assistance among fellow Muslims in terms of material support, both generally and specifically. On the one hand, zakat is also an Islamic instrument that can be used to distribute income and wealth. As stated in Surah At-Tawbah, verse 60:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ  
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ ۚ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

Which means: “Indeed, the charity (zakat) is only for the poor and the needy, and for those employed to collect it, and for those whose hearts are to be reconciled, and for (the freeing of) slaves, and for those in debt, and for the cause of Allah, and for the stranded traveler. An obligation (imposed) by Allah. And Allah is Knowing and Wise.” (Q.R. At-Taubah 9:60)<sup>8</sup>

The verse explicitly explains that the utilization of zakat is specific and limited to eight categories. The distribution of zakat is a commandment that must be carried out and given to the specified groups according to Islamic law (syari'ah), so that it brings about benefit and welfare. To enhance its effectiveness and usefulness, zakat must be managed in an institutional and professional manner in accordance with Islamic law, based on principles such as trustworthiness, benefit, justice, legal certainty, integration, and accountability. This approach will increase the effectiveness and efficiency of the institution's services in managing zakat. Furthermore, the distribution of zakat funds should be executed by identifying the eligibility of recipients according to the criteria established by syari'ah. This ensures that the zakat funds are distributed accurately and effectively.

<sup>7</sup> Samsul Arifai, “Konsep Dasar Manajemen Zakat,” *El-Barka: Journal of Islamic Economics and Business*, Vol.3, No. 1 (2020), p. 1–3.

<sup>8</sup> Al-Qur'an, Surat At-Taubah: 60.

Related to this discussion, there are several relevant previous studies. One of them is the research by Nur Amelia titled "The Urgency of Ziswaf in Economic Development in Indonesia." This study explains the importance of Ziswaf (Zakat, Infaq, and Sadaqah) in empowering small communities, especially those in the lower economic strata. The research highlights how funds collected from Zakat can be allocated to support micro-small enterprises, provide business capital, and organize training and mentoring programs to enhance the capacity and skills of the micro-community.<sup>9</sup>

Second, the research by Angga Syahputra titled "The Urgency of Justice in Zakat Distribution in Indonesia" explores the importance of justice in the distribution of zakat. This study found that justice in the distribution of zakat by zakat institutions is a form of social responsibility. Therefore, it is essential for zakat institutions to strive for justice in this process, making it a key objective for them to achieve.<sup>10</sup>

When looking at the population data in Indonesia, the potential for zakat funds should be quite large. However, in reality, the actual collection of zakat is still relatively low compared to its potential. Therefore, the Indonesian government has made efforts by establishing and legitimizing several institutions that can play an active role in collecting and distributing zakat funds for the management of zakat, infaq, and sadaqah, as well as optimizing zakat management. Some of these institutions include the National Zakat Board (Baznas) and National Zakat Institutions (Laznas).<sup>11</sup> These two institutions play an important role in zakat management. The distinction between them is that Baznas is a government-established institution, while Laznas is a private institution founded by the community, with the same goal of ensuring that zakat management runs effectively and in accordance with the rules and Islamic law (syariah). However, both

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<sup>9</sup> Nur Amelia, *et. al.*, "Urgensi Ziswaf Dalam Pengembangan Perekonomian Di Indonesia," *Sharing: Journal of Islamic Economics, Management and Business*, Vol.2, No. 2 (2023), p. 157–68.

<sup>10</sup> Angga Syahputra. *et. al.*, "Urgensi Keadilan Dalam Penyaluran Zakat Di Indonesia," *Jurnal Iqtisaduna*, Vol.8, No. 2 (2022), p. 126–35.

<sup>11</sup> Alifiyah, *et. al.*, "Analisis Implementasi Good Amil Governance Berdasarkan Zakat Core Principle Di Lembaga Amil Zakat (Studi Kasus: LAZ Nurul Hayat, Malang)," *Warta Ekonomi*, Vol.7, No. 1 (2024), p. 44–58.



institutions share the same objectives and activities as stipulated by law, which include planning, collection, distribution, and utilization of zakat funds.<sup>12</sup>

One example is the National Zakat Institution (Laznas) Nurul Hayat. Laznas Nurul Hayat is one of the national zakat institutions that provides services for zakat, infaq, sadaqah, and wakaf donations to build the communities. In collecting zakat, infaq, sadaqah, and wakaf funds, Laznas Nurul Hayat has made significant progress, which has led the institution to receive several awards at the BAZNAS Award, including the "Laznas with the Best ZIS Utilization Program" category in 2019, "Best National Laznas" category in 2018, "Best Laznas for ZIS Fund Growth" category in 2017, "Best National Social Institution" category in 2014, "Inspirational Social Empowerment Institution" category in 2013, and "1st Place in Poverty Alleviation Institution" category in 2010.<sup>13</sup> To date, Nurul Hayat operates over 40 branches across Indonesia, one of which is located in Jember City.

Therefore, this study focuses on one National Zakat Institution that interests them, namely the National Zakat Institution Nurul Hayat in Jember City. In this study, the researcher aims to examine **"The Urgency of the Role of National Zakat Institution Nurul Hayat in the Distribution of Zakat Funds in Jember City."** Additionally, the research analyzes the role of the National Zakat Institution Nurul Hayat Jember Representative Office in the distribution of zakat funds in Jember City.

## B. Research Question

Based on the background above, the researcher formulates the problem in this study as follows:

1. How is the urgency and role of the National Zakat Institution Nurul Hayat in the distribution of zakat funds in Jember City?
2. How is the distribution of zakat funds carried out by Laznas Nurul Hayat Jember Representative Office?

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<sup>12</sup> Istiqomah and Ahmad Fauzi, "Strategi Fundarising Dana Zakat Pada Lembaga Amil Zakat Nurul Hayat Kota Kediri," *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, Vol.3, No. 1 (2021), p. 26–49.

<sup>13</sup> Lembaga Amil Zakat Nasional Nurul Hayat, *Beranda Tentang Kami* at [08.00] <<https://nurulhayat.org/tentang-kami/>> viewed on March, 22<sup>nd</sup> 2024.

### **C. Research Objectives**

The objectives of this study are to:

1. Analyze the urgency and role of the National Zakat Institution Nurul Hayat in the distribution of zakat funds in Jember City.
2. Understand and analyze the distribution of zakat funds carried out by Laznas Nurul Hayat Jember Representative Office.

### **D. Research Benefits**

This study is expected to serve as a source and scholarly guide for the community regarding the importance of zakat distribution as one of the efforts to alleviate poverty in Indonesia.

#### **1. Academic Benefits**

This study is expected to serve as a reference for future research and contribute to expanding scholarly knowledge regarding the role of National Zakat Institution Nurul Hayat in the distribution of zakat funds in Indonesia.

#### **2. Practical Benefits**

This study is hoped to provide suggestions, ideas, insights, and useful recommendations not only for the people of Jember but also for other regions with similar economic conditions. For the National Zakat Institution Nurul Hayat Jember, it is expected that this research will contribute positively in the future.