

The Role of Zakat in Reducing the Poverty Gap:
Case Study in Desa Berdaya Rumah Zakat

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ABSTRACT

Poverty is a crucial problem in Indonesia. Poverty rate in Indonesia is high when compared to other countries in Southeast Asia. We need continuous efforts between government and society, one of them is by maximizing the potential of zakat in Indonesia. This paper aims to analyze the utilization of zakat funds on poverty reduction in Indonesia, especially through program Entrepreneurship Assistance in Desa Berdaya Rumah Zakat. There are 2323 samples taken from the monthly report Entrepreneurship Assistance. The method used is a descriptive method with a quantitative approach that aims to explain and analyze comprehensively the role of zakat in poverty alleviation and indicators. Analysis tools used such as headcount index, poverty gap, income gap, sen poverty index dan FGT index is based on three poverty indicators, namely the poverty line, had kifayah and the nisab of zakat. Distribution of zakat has an impact on increasing the income and business scale of the program recipients, with the result that reducing the depth and severity of poverty in Indonesia.

Keywords: Zakat, Poverty, Poverty Index

JEL CODE: I32, Z12

INTRODUCTION

Poverty problem is one of the most crucial problems in Indonesia. BPS noted that the poverty rate in September 2019 reached 9.22%. This figure decreased 0.19% compared to March 2019 and decreased 0.44% points against September 2018. Meanwhile, the number of poor people in September 2019 was recorded at 24.79 million people. This figure decreased 0,36 compared to March 2019 which reached 25.15 million people and in September 2018 it reached 25.67 million people. However, the amount of decline in Indonesia remains high when compared to other Southeast Asian countries such as Malaysia, Thailand and Vietnam. According to data from the Asian Development Bank (ADB) in 2018, 9.8% of Indonesians are below the poverty line. This figure is high if compared to

Southeast countries such as Thailand at 7.9%, Vietnam 5.8% and Malaysia 0.4% of the population below the poverty line. Efforts to overcome poverty problem must have mutually sustainable action from both the government and community. In this case, as a society the role that can be taken is to maximize distribution of zakat, infaq and shadaqah (ZIS). Zakat, infaq and shodaqoh believed to be one of the instruments to reduce poverty and other social problems. The existence of zakat, infaq and shodaqoh is expected to reduce poverty in Indonesia.

The concept of zakat, infak and shodaqoh has an important role in Indonesia's development. As stated by the Ministry of Finance that zakat, infaq and waqf have great potential in helping to realize the distribution of income, wealth and overcoming inequality in society.

Zakat has a wide impact and affects all aspects of life, if the distribution of zakat is directed more towards productive activities..

Jamal (2004) states that "The use of zakat also needs to be made towards long-term investment. This can be in the form of, first, zakat is distributed to maintain incentives to work or earn their own income among the poor. Second, at least 50% of the zakat collected is used to finance productive activities for the poor, for example using zakat to finance various activities and training in productive skills, providing working capital, or starting capital assistance. If this kind of zakat distribution can be implemented, it will greatly assist government programs in alleviating poverty, equalizing income, and narrowing the gap between rich and poor groups."

Indonesia as a country with the largest Muslim population in the world must maximize the potential of zakat in society. According to the Research of the Islamic Research and Training Institute, the Islamic Development Bank (IRTI-IDB) said the potential of zakat in Indonesia in 2020 reached IDR 217 trillion. The potential of zakat must be optimized through professional amil zakat institutions. Rumah Zakat as one of the professional amil zakat institutions in Indonesia tries to utilize zakat, infaq and shodaqoh from the community to empower program recipients in Indonesia. The expectation that community empowerment will not only to reduce the poverty rate but also create society independent. So, society do not depend on assistance from the government or zakat management institutions.

Rumah Zakat as a World Digital Charity Organization which manages zakat, infaq, shodaqoh, and other social funds to execute programs Desa Berdaya in Indonesia. The Rumah Zakat Program in Desa Berdaya adapts to the potential and

uniqueness of villages in Indonesia to bring happiness #DimulaiDariKita. One of the Rumah Zakat programs that focuses on poverty alleviation is the Entrepreneurship Assistance program. Entrepreneurship Assistance Programs that provide capital assistance, facilities constitute business, assistance, and others for program recipients. Based on the background, the researcher sees that it is necessary to carry out an analysis related to the extent to which the role of zakat as an instrument for poverty alleviation can have an impact on the poverty conditions of the program recipients.

LITERATURE REVIEW

Zakat in terms of language has several meanings, namely *al barakatu* which means blessing, *al nama* which means growth and development, *ath thaharatu* which means holiness and *ash shalahu* which means success. Meanwhile, according to the term zakat is part of assets with certain conditions that are obliged by Allah SWT. The word Zakat is the basic form (*masdar*) of the word زكي which literally means blessing (*al-barakah*), thriving and growing (*al-nama'*), holy (*al-taharah*), and purification (*altazkiyah*). (Hafidhuddin, 2002)

According to the term, zakat is an asset that must be issued by muzakki to mustahik in accordance with sharia provisions. Mustahik are people who are entitled to receive zakat funds. The eight asnaf as contained in the Al-Quran surah At-Taubah verse 60 are as follows:

- a. Faiqir, is a person who does not have a job or property
- b. Poor, are people who have assets, but cannot fulfill their daily life according to the poverty indicator (below the poverty indicator)
- c. Amil, is a person who works to manage zakat, whether he has another job or just manages it.

- d. Mualaf, is a person who has just entered and studied Islam. They are still considered converts for a period of two years.
 - e. Riqab, is a person who does not have the freedom to live freely but is under the control of another person (employer). Then he has the right to zakat to free himself from slavery.
 - f. Gharimin, are those who have debts for certain reasons and are deemed unable to pay them, for example owing due to illness so they have to go into debt for medical treatment.
 - g. Fisabilillah, is a person who strives to uphold the religion of Allah SWT, through various means, both education, such as Madrasahs or Islamic boarding schools which are primarily for the purpose of enforcing Allah's religion..
 - h. Ibnu Sabil, are those who travel in order to preach Allah's religion or to enforce Allah's laws and sharia.
- b. Surah At-Taubah verse 60: "Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or 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."

The law of zakat is mandatory for every Muslim who has met the requirements to pay zakat. Obligatory means that it must be carried out, if it is not done it will get sin.

According to Muhammad Said Wahbah (in Hafidhuddin, 2002) the puIDRose of zakat is to raise the spirit of mutual support and social solidarity among the Muslim community; Close distances and socio-economic disparities in society; overcoming financing that may arise as a result of various disasters such as natural disasters and so on; cover costs arising from conflicts, disputes and various forms of chaos in society; provide a tactical and special fund for overcoming the cost of living for homeless people, the unemployed and other social disabled, including funds to help people who are getting married, but do not have the funds for this.

Zakat in general, is expressed in the form of a certain number of assets of Muslims who are able and need to be spent according to a certain period of time either monthly or annually to improve the level of welfare of the mustahik.

Zakat as the third pillar of Islam is worship and proof of submission to Allah SWT. Zakat also has a very large social function, it is one of the pillars of the Islamic economy. If zakat, infaq, and shodaqoh are properly arranged, how they are received and collected and distributed, will be able to alleviate the problem of poverty or at least reduce the problem of poverty. Zakat in the Qur'an is mentioned 82 times, this shows the very strong basic law of zakat, among others:

- a. Surah Al-Baqarah verse 110: "Establish worship, and pay the poor-due; and whatever of good ye send before (you) for your souls, ye will find it with Allah. Lo! Allah is Seer of what ye do."

A number of studies to see empirically the impact of zakat on poverty reduction and unemployment have been carried out, although they are still very rare. Shirazi (1996) analyzes the impact of zakat and taxes imposed on traded assets on poverty alleviation efforts in Pakistan. Using the FGT Index, in 1990-1991 38% of households in Pakistan lived below the poverty line. However, this figure could be 38.7% if zakat funds were not distributed. Shirazi concluded that the poverty gap decreased from 11.2% to 8% due to the distribution of zakat funds to households in Pakistan

Patmawati (2006) analyzes the role of zakat in reducing poverty and income inequality in the state of Selangor, Malaysia. The Lorenz Curve and the Gini coefficient used in analyzing the income gap, found that 10% of the lower class can only enjoy 10% of the assets of the upper class. This figure increased by 0.4% due to the distribution of zakat. Meanwhile, 10% of the upper class people only enjoy 32% of the wealth, this figure is lower than before the distribution of zakat which reached 67.97%. This shows that the gap between community groups can be reduced. Patmawati also concluded that zakat can reduce the number of poor families, reduce the depth and severity of poverty in Selangor.

METHODOLOGY

The method used in this research is descriptive method with a quantitative approach which aims to explain and analyze comprehensively the role of zakat in poverty alleviation. The data used are secondary data obtained through the study of literature, documents and annual reports of the Rumah Zakat relating to the puIDRose of writing. The study population was 3575 program recipients with asnaf poor in empowered villages located throughout Indonesia. Through this population of 3575; 2323 samples were obtained for further analysis because there were several specific criteria. As for data processing, this study uses a number of analysis tools, namely : Headcount Ratio, Poverty Gap, Sen Poverty Index, Foster, Greer, and Thorbecke Index (FGT Index).

RESULTS AND DISCUSSION

The Entrepreneurship Assistance Program is one of the programs initiated by Rumah Zakat, and is included in the Independent Senyum Mandiri. Program Entrepreneurship Assistance is an economic empowerment program based on

small and micro enteIDRrises, in the form of provision of capital and infrastructure as well as means to support business activities that they already have. Assistance provided to each beneficiary is based on the assessment of the program recipients business needs itself. This program aims to increase the capacity and competence of program recipients in carrying out their business economic activities, as well as increase production turnover and quality of production results. This program is implemented in the Desa Berdaya Rumah Zakat area, and communities within the scope of the target area have the potential for micro-businesses to develop business scale or productivity.

To become a recipient for the Entrepreneurship Assistance program, there are several requirements, namely:

- 1) Including the program recipients category;
- 2) Have a certain type of business;
- 3) The investment value is not more than IDR 5.000.000; with family labor, housing and land as part of the business capital;
- 4) 4. One year's turnover is less than IDR 10.000.000;
- 5) Individual or group of 5-10 people;
- 6) Use traditional or instinctual management;
- 7) Not based on a systematic business analysis and business plan but have the passion and hard work to develop the business;
- 8) Have good character and have business motivation.

Program Entrepreneurship Assistance provides seven types of interventions customized the conditions of potential program recipients. The seven interventions are entrepreneurship education, capital assistance, business facilities, Good Manufacturing Practices (GMP) assistance, legality assistance, product strengthening, and regular mentoring that is carried out every week. In addition to the intervention carried out in

Entrepreneurship Assistance for beneficiaries in Desa Berdaya, Rumah Zakat also has a category of types of businesses that can get assistance. The types of business in the Entrepreneurship Assistance program include Non-Packaged Food / Beverages, Packaged Food / Beverages, Clothing, Agro, Services, Handicrafts and stall. There are only 7 categories of Entrepreneurship Assistance business, but the focus of the products produced from Entrepreneurship Assistance is very diverse. For example, the type of non-packaged food / beverage business, there are many products produced, including: fried rice, lontong sayur, cakes, fried foods, vegetables, and

etc. Other types of businesses, producing a wide variety of products. In addition, the Entrepreneurship Assistance program is also spread throughout Indonesia.

Results

Research on the role of zakat in alleviating poverty in Desa Berdaya, researchers collected data and information through secondary data, namely the monthly report Desa Berdaya. The following will explain how the role of zakat in reducing poverty through various applications of the poverty index. The results of data processing are in Table 1.

Table 1. Results of 2019 Data Processing

General Poverty Index		Poverty Standard			
		GK	HK	Nisab Zakat	
<i>Head Count Index (H)</i>	Beginning	Number of Program Recipients	1781	2152	2307
		Index Value	0,77	0,93	0,99
	Finish	Number of Program Recipients	1585	2042	2288
		Index Value	0,68	0,88	0,98
	Change	Number of Program Recipients	196	110	19
		Index Value	-0,08	-0,05	-0,01
<i>Income gap Ratio</i>	Beginning	0,28	0,57	0,78	
	Finish	0,10	0,46	0,73	
	Change	-0,18	-0,11	-0,05	
<i>Poverty gap (P1)</i>	Beginning	776.214	1.851.436	3.844.463	
	Finish	535.781	1.690.042	3.643.335	
	Change	-240.433	-161.394	-201.128	
		-30,98%	-8,72%	-5,23%	
<i>Sen Index (P2)</i>	Beginning	0,77	0,93	0,99	
	Finish	0,68	0,87	0,98	
	Change	-0,09	-0,05	-0,02	
<i>Indeks FGT</i>	Beginning	0,29	0,45	0,64	
	Finish	0,24	0,39	0,59	
	Change	-0,05	-0,06	-0,06	

Source: Author's Data Processing, 2020

Discussion

1. Head Count Index

Headcount index (H) is the number and percentage of poor people under the poverty indicator. Headcount index in

Desa Berdaya has changed. Based on three indicators of poverty, namely the poverty line, had kifayah, and the nisab of zakat. More clearly, the headcount index for 2019 can be seen in Table 2.

Table 2. Headcount Index in 2019

Headcount Index (H)		Poverty Standard		
		GK	HK	Nisab Zakat
Beginning	Number of Program Recipients	1781	2152	2307
	Index Value	0,77	0,93	0,99
Finish	Number of Program Recipients	1585	2042	2288
	Index Value	0,68	0,88	0,98
Change	Number of Program Recipients	196	110	19
	Index Value	-0,08	-0,05	-0,01

Source: Author's Data Processing, 2020

Based on Table 2 above, the headcount index describes the number of poor program recipients and their index values. At the beginning of 2019 the headcount index value in Desa Berdaya was 0,77 or equivalent to 1.781 program recipients who were categorized as poor, then at the end of the year it decreased to 0,68 or the equivalent of 1.585 poor program recipients. The change that occurred within one year of the intervention period was 0,08 (8%) or 196 program recipients. Apart from the poverty line, another poverty indicator is Had kifayah. According to the had kifayah, at the beginning of 2019 the headcount index value was 0,93 or equivalent to 2.152 program recipients and at the end of the year 0,88 was equivalent to 2.042 program recipients. So that there is a change of 0,05, namely 110 program recipients. Then according to the Nisab Zakat at the beginning of the year the headcount index value is 0,99 or 2.307 program recipients who receive assistance. At the end of the year it becomes 0,98 so that there is a change

of 0,01 or the equivalent of 19 program recipients.

Headcount index describes the number of poor people each individual in the community in Desa Berdaya. Through the utilization of zakat funds, Rumah Zakat is able to reduce the population of the number of poor people by 8%.

2. Income Gap & Poverty Gap

Income gap and Poverty gap are measuring tools used to determine and analyze the level of poverty depth. Poverty depth level to describe the gap between income and expenditure against poverty indicators. A high level of poverty gap will have an impact on economic growth. The higher the level of inequality, the lower the economic growth in a country.

a) Income Gap

The income gap is an index value of the difference in one's income to the poverty line. From the results of measuring the impact of zakat on poverty using the income

gap, it is found that changes in the index value that program recipients have after participating

in the Entrepreneurship Assistance program.

Table 3. Income Gap in 2019

	Poverty Standard		
	GK	HK	Nisab Zakat
Beginning	0,28	0,57	0,78
Finish	0,10	0,46	0,73
Change	-0,18	-0,11	-0,05

Source: Author's Data Processing, 2020

The income gap owned by respondents at the beginning of the year according to the poverty line was 0,28. And at the end of the intervention period, the income gap index value decreased by 0,18 points. So that the income gap index value at the end of 2019 is at 0.10. Meanwhile, the income gap based on the had kifayah standard, at the beginning of 2019 the income gap index value was 0.57 and experienced a change of 0.11 points to 0.46. In addition, based on the zakat nisab, the income gap in Desa Berdaya at the beginning of 2019 was 0.78, while at the end of the year it was 0.73 which had a change of 0.05. The income gap is used to find out how big the income gap for the community in an area, in this case Desa Berdaya. The higher the income gap figure, the bigger the gap program recipients in Desa

Berdaya. In 2019, Rumah Zakat succeeded in reducing the income gap for the poor by 18% according to the poverty line by maximizing the use of zakat funds.

b) Poverty gap

Poverty gap is a measure of the average expenditure gap of each poor person against the poverty indicator. The higher the gap value, the further away the average population expenditure is from the poverty indicator. This gap value can also be used to calculate the minimum cost required to get someone out of poverty. According to calculations in 2019, the Entrepreneurship Assistance program intervention in Desa Berdaya is able to impact the poverty gap change. More clearly in the following table:

Table 4. Poverty Gap in 2019

	Poverty Standard		
	GK	HK	Nisab Zakat
Beginning	IDR 776.214	IDR 1.851.436	IDR 3.844.463
Finish	IDR 535.781	IDR 1.690.042	IDR 3.643.335
Change	-IDR 240.433	-IDR 161.394	-IDR 201.128
	-31%	-9%	-5%

Source: Author's Data Processing, 2020

Based on the data in the table, it shows a poverty gap in Desa Berdaya according to the poverty line has changed by IDR240,433 (-31%). At the beginning of 2019 the program recipients poverty gap value in Desa Berdaya was recorded at IDR 776,214 and decreased to IDR 535,781 at the end of the year. Meanwhile, based on the had kifayah standard, at the beginning of the year the poverty gap was 1,851,436 IDR then at the end of the year it became IDR 1,690,042 or experienced a change of IDR 161,394 (9%). In addition, according to the zakat ratio, the poverty gap in Desa Berdaya experienced a change of IDR 201,128 or 5% where at the beginning of the year the poverty gap was IDR 3,844,463 then at the end of the year it became IDR 3,643,335.

Gap of poverty for each poor household will be different, so to lift them out of poverty, different income target

adjustments must be made for each poor household.. However, at least through zakat funds, there is a 31% change in the poverty gap in Desa Berdaya.

3. Sen Poverty Index

Sen Poverty Index is a measure that shows the distribution of income or expenditure among the program recipients. Income distribution is a way to reduce inequality in Indonesia. A good income or expenditure distribution illustrates that the gap is getting smaller. The distribution of income within a country also illustrates how GDP can be distributed evenly or not to society. Sen Poverty Index combines the calculation of the income gap, poverty gap and Gini index which can be used to describe the depth and severity of poverty in society through the distribution of income and expenditure within the family. Sen Poverty gap of Entrepreneurship Assistance beneficiaries in Desa Berdaya is more clearly seen in the following table:

Table 5. Sen Poverty Index in 2019

	Poverty Standard		
	GK	HK	Nisab Zakat
Beginning	0,77	0,93	0,99
Finish	0,68	0,87	0,98
Change	-0,09	-0,05	-0,02

Source: Author's Data Processing, 2020

Table 5 above shows the change in the depth of poverty in the program recipients of the Entrepreneurship Assistance program in Desa Berdaya. According to the standard poverty line there is a change of 0.09 (9%). At the beginning of 2019 the value of Sen Poverty Index was 0.77 which then at the end of the year it became 0.68. Meanwhile, according to the kifayah

had at the beginning of 2019 the value of the Sen Index was 0.93 and there was a change of 0.05 so that at the end of the year it became 0.87. In addition, according to the zakat nisab there is a change of 0.01, namely at the beginning of the year it is 0.99 and changes to 0.98 at the end of the year.

The sen index value which is still above 0.5 based on the various

poverty standards used indicates that income distribution is still uneven among program recipients, which results in a high poverty gap rate. This condition is of course inseparable from the varying amounts of program recipients income, and also the use of three different poverty standards in determining potential beneficiaries to be recruited. Rumah Zakat at least managed to get a change from program recipients, although a little. The determination of future program recipients candidates can maximize the use of zakat funds.

4. Indeks Foster, Greer, dan Thorbecke (FGT Index)

FGT index places a higher weight on the poverty of the poorest individuals, making it a combined measure of poverty and income inequality and a popular choice in development economies. FGT Index is used to measure the depth and severity of poverty in the community through the distribution of income or expenditure among the poor. The FGT index in Desa Berdaya can be seen in more detail in the Table 6.

Table 6. Foster, Greer, and Thorbecke Index (FGT Index) in 2019

	Poverty Standard		
	GK	HK	Nisab Zakat
Beginning	0,29	0,45	0,64
Finish	0,24	0,39	0,59
Change	- 0,05	-0,06	-0,06

Source: Author's Data Processing, 2020

Table 6 shows the changes in the depth and severity of poverty in Desa Berdaya in 2019. According to the poverty line indicator, the depth and severity of poverty in Desa Berdaya changes by 0.05 (5%). At the beginning of 2019 the FGT index was 0.29 and experienced a change at the end of the year to 0.24. According to Had kifayah, the change FGT index in Desa Berdaya was 0.06 (6%), from 0.45 to 0.39. Meanwhile, according to the zakat ratio, the change in FGT index is 0.06 (6%), which is 0.64 at the beginning of the year and becomes 0.59 at the end of the year. These changes indicate that there has been an improvement in the distribution of income in Desa Berdaya based on the three poverty standards used. Although, the condition of the severity of poverty as indicated by the distribution of income among the poor program recipients has changed based on the standard of had kifayah (HK), and is classified as high based on the

standard of zakat nisab (NZ) after intervention through the Entrepreneurship Assistance Program.

CONSLUSION

The results of research regarding the analysis of the role of zakat in reducing poverty in Desa Berdaya get the following conclusions:

- 1) Based on the three poverty indicators, namely the poverty line, had kifayah and nisab zakat, program recipients in Desa Berdaya experienced a decrease in the poverty rate in 2019. This can be seen from the decrease in the headcount index, poverty gap, income gap, Sen Poverty Index and FGT index. The value of H decreased by 0.08 (GK); 0.05 (HK) and 0.01 (Nisab Zakat). The P1 value decreased by 30.98% (GK); 8.72% (HK); 5.23% (Nisab Zakat).

Income gap Ratio value decreased 0.18 (GK); 0.11 (HK); 0.05 (Nisab Zakat). The value of P2 decreased by 0.09 (GK); 0.05 (HK); 0.02 (Nisab Zakat). FGT value decreased by 0.05 (GK); 0.06 (HK); 0.06 (Nisab Zakat). However, there are still provinces where there is no change in the index value, and in fact, an increase in the index value shows the unequal impact of zakat on reducing poverty in Desa Berdaya.

- 2) The analysis of the role of zakat in reducing poverty shows that Entrepreneurship Assistance in Desa Berdaya has an impact on existing poverty. Through the concept of empowerment, zakat funds are used to meet entrepreneurial needs, not for consumptive needs. This results in an increase in the income and business scale of the program recipients. Empirically, the level of depth and severity of poverty can be reduced by distributing zakat to program recipients, even though the resulting impact is not evenly distributed.

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