

## **Ecological Economic Transformation in the 3T Region: The Role and Improvement of the Baznas Program**

**Rifqah Najwa Azizah<sup>1</sup>, Andhika Tiara<sup>1</sup>, Taufik Illahi<sup>1</sup>, Sihabussalam<sup>1</sup>**

<sup>1</sup>Graduate School Syarif Hidayatullah State Islamic University Jakarta

### **ABSTRACT**

*This paper aims to describe the potential of 3T (Disadvantaged, Outermost, and Frontier) areas and analyze the role of BAZNAS in developing ecology-based economic programs. The main problem raised is the disharmony between economic development and environmental conservation. Therefore, the BAZNAS program in the 3T area needs to be transformed in order to be able to create economic prosperity while maintaining ecological sustainability. This study uses a qualitative method with a descriptive-exploratory approach through literature studies. This study concludes that the 3T area has various kinds of natural potentials that need to be explored for economic value. The first step of BAZNAS is to map the natural potential of each 3T area, marine, forest, or agriculture. This is done for an efficient and collaborative program. The economic sustainability and welfare of the people in the 3T region through the idea of the ecological economy can be practised with three main programs. First, ecologically sustainable, which has the main goal of protecting the environment but still produces something of economic value. Second, environmentally productive zakat, which maximizes the results of zakat, is not only the provision of capital and training but also directed to the circular economy. Third, the blue BAZNAS program, the main point of which is the empowerment of coastal communities for marine products and the prevention of marine ecosystem pollution. This research not only contributes to transforming the BAZNAS program in the economic sector but also intersects directly with the discourse of sustainable environmental maintenance.*

**Keywords:** 3T Region, BAZNAS, economy, environment, economy-ecology

### **INTRODUCTION**

Indonesia has 1,700 islands that stretch from Sabang to Merauke. The vastness of the Unitary State of the Republic of Indonesia, as well as its heterogeneous geography and socio-cultural, are the main basis for the existence of frontier, outermost, and disadvantaged regions (3T) (Syafii, 2018). Handoko said that what is meant by disadvantaged areas is social, economic, and cultural conditions. The determination of the underprivileged regions is based on six approaches, namely, community economy,

human resources, infrastructure, local financial capabilities, accessibility, and regional characteristics (Syafii, 2018). In addition, the 3T area is the outermost area in Indon. Basically, 122 regions in Indonesia are labelled as labelled areas (Putera & Rhussary, 2018). Maria Ulfa revealed that the 3T area is a marginalized area with more developed urban areas. Ulfa sees that the 3T area has inadequate and not yet complex educational facilities and infrastructure (Ulfa, 2023).

The gap between regions and the lag behind

a region are still important issues to realize for realizing development. The causes of the gap are very diverse, ranging from differences in the availability of natural resources, geographical location, quality of human resources, and economic progress. This problem causes underdeveloped areas to exist compared to other regions. In other words, the existence of disadvantaged areas is an indicator of a gap in development (Warkula, 2022). This is also the main issue of national regional development today because there is still a large gap between the regions, especially the Western Region of Indonesia (KBI) and the Eastern Region of Indonesia (KTI). This condition is also supported by the fact that some 3T areas are located in KTI, especially the islands of Kalimantan, Sulawesi, Nusa Tenggara, Maluku, and Papua (Warkula, 2022).

The 3 T region (disadvantaged, outermost, and frontier) has quite complex economic problems. Then, the government is trying to improve the economy. Researchlklifli Taib (2019) states the importance of market support in developing and improving economies and people's living standards. Even though society's customary mindset still influences society, the government must not stop improving human resources (Taib, 2019). The economy is indeed an important suggestion in an effort to grow the economy. Oki Kamilaus Konstane and Margareta Diana Pangastuti (2020) revealed that natural resources will increase if supported by a good economy. The importance of the budget or economic improvement comes from the wealth of resources in improving the welfare of the community (Oki & Pangastuti, 2020). Meanwhile, Jamal Mukaddas (2021) stated a different thing. According to him, the existence of village fund programs, especially in

Wakatobi, is not effective in efforts to alleviate poverty (Mukaddas et al., 2021). The same thing was expressed by Dokman Marulitua Situmorang, Veneranda Rini Hapsari, and Oktavia Marpaung (2024), who revealed the lack of quality of human resources in understanding digital-based regulations and systems (Situmorang et al., 2021).

The Green Economy is considered an alternative to growth that emphasizes environmental and social well-being. Patrik Söderholm said that the transition to a green economy requires changes involving the private and state sectors as well as research to determine the right policies (Söderholm, 2020). Lin Zhang found that the green economy helps reduce poverty by providing access to a healthy environment and resolving resource conflicts (L. Zhang et al., 2022). Research by Chien-Chiang Lee shows that a country's culture and economy affect the implementation of a green economy. Countries with a culture that supports environmentally friendly policies find it easier to implement a green economy, while countries with a high power gap, masculinity, and materialism face difficulties (Lee et al., 2022). Manish Verma added that the green economy includes sectors such as renewable energy and sustainable agriculture that help address issues such as climate change and resource depletion, as well as create new jobs and encourage fair work practices (Verma, 2023).

## **METHODOLOGY**

This research was carried out using a qualitative descriptive exploration method through library research. Exploratory studies are a type of research that aims to discover something new through the grouping of symptoms, facts, and circumstances. This study

does not test any specific hypothesis but only describes a variable, symptom, or situation. Exploratory research is the process of finding out what is happening or is happening (Creswell & Creswell, 2018). Descriptive studies analyze the way that the system presents data so that it is easier to understand and conclude (Suharsimi Arikunto, 2010). According to Punaji Setyosari, descriptive research aims to explain or describe a situation, event, object, or everything related to variables that words or numbers can explain. In addition, Best stated that descriptive research is a research method that aims to describe and interpret objects as they are (Samsu, 2017). Data collected from in-depth interviews with stakeholders related to the 3T area were then identified. The purpose of exploratory, descriptive research is to describe a state or phenomenon (Kurniawan & Simandjorang, 2022).

## RESULT AND DISCUSSION

### *Ecological Economics as a Zakat Paradigm*

Ecological economics is an interdisciplinary approach that integrates ecological, ethical, and economic principles to create socially and ecologically sustainable systems. This approach emphasizes the importance of balancing human needs and environmental boundaries in natural resource management (Harun & Braun, 2023). In Islam, the principles of social justice, ecological sustainability, and collective responsibility are also the basis for the practice of zakat (Mukhlis, 2022). Thus, environmental economics can be a relevant paradigm in understanding and developing zakat management that supports social and ecological sustainability.

Zakat, as one of the pillars of Islam, not only

functions as a mechanism for wealth redistribution but also as an instrument of socio-economic empowerment oriented towards sustainability (Fasya, 2018). From the perspective of ecological economics, zakat can be seen as a tool to address social disparities while reducing pressure on ecosystems through fair and wise allocation of resources. This paradigm connects human responsibility as a caliph on earth (QS. Al-Baqarah: 30) with a collective obligation to protect the environment as part of Allah's mandate. Therefore, zakat not only has a spiritual and social dimension but also has significant ecological potential (Lenoviana, 2023).

The integration of the ecological economy in the management of zakat creates opportunities to direct zakat funds to environmentally friendly programs. For example, the allocation of zakat can be focused on critical land rehabilitation, ecosystem restoration, renewable energy development, and sustainable agriculture (Fasya, 2018). These programs not only provide direct economic benefits for zakat recipients but also contribute to the preservation of the ecosystem that is the source of people's livelihood (Malahayati, 2016). This approach is in line with the spirit of Islam, which emphasizes the importance of fair management of natural resources and does not damage the environmental balance (QS. Al-A'raf: 31).

From a policy perspective, the management of zakat based on the ecological economy requires institutional restructuring involving stakeholders from various sectors (School of Business, IPB University et al., 2023, p. p. 2). The Amil Zakat Institute (LAZ) can be a pioneer in implementing ecological economy-based programs by adopting success indicators that include social, economic, and ecological

dimensions. In addition, strategic partnerships with environmental organizations and local governments can strengthen the effectiveness of zakat programs in supporting ecosystem sustainability. Thus, zakat can be a catalyst in building a more inclusive sustainability-based economy.

However, the implementation of the ecological economic paradigm in zakat faces several challenges. Public awareness and zakat managers about the importance of integrating ecological values are still limited. In addition, the lack of specific technical and policy guidance hinders the optimization of the potential of zakat in supporting environmental sustainability (Abdullah et al., 2022). To address this, more in-depth research and educational campaigns that link Islamic values to sustainability issues are needed. By adopting the ecological economic paradigm, zakat can be an instrument that not only supports economic empowerment but also preserves the environment as a form of worship and social responsibility.

#### *BAZNAS Program in 3T Regions: Opportunities and Challenges*

Based on data from the Central Statistics Agency in 2023, Indonesia's current level of welfare is still considered uneven. The number of poor people is 9.5%, vulnerable residents are 20.6%, community groups towards the middle class are 48.2%, middle class is 21.5%, and only 0.5% have income. Zakat is considered an important tool for improving the welfare of the community and the prosperity of the country. Zakat is an Islamic teaching that underlies the economic ideals of Muslims. It is given to eight recipients called *asnaf* and is prioritized for

people experiencing poverty and poor. Zakat is given if it has met the conditions determined by religion. The philanthropic foundation is currently believed to be a distributor of zakat that functions as a bridge whose direction is not only forward but also sideways, which provides a means to curve the imaginary, geographical, historical, and developmental institutions. Arun Kumar dan Sally Brooks, "Bridges, Platforms and Satellites: Theorizing the Power of Global Philanthropy in International Development," *Economy and Society* 50, no. 2 (April 2021): 322–45,

<https://doi.org/10.1080/03085147.2021.1842654>. Philanthropy is also a way to support social justice and reduce various types of inequalities in society Ranyanduo Zhang, "The Impact of Corporate Philanthropy on Optimising Unequal Allocation of Social Resources," *SHS Web of Conferences* 193 (2024): 01033, <https://doi.org/10.1051/shsconf/202419301033>.

As a non-structural government institution that carries out the task of managing zakat nationally, Law No. 23 of 2011 concerning Zakat Management stipulates an official law for the management of zakat in Indonesia. This law places the National Amil Zakat Agency (BAZNAS) as a Non-Structural Government Institution (LNS) with the authority to manage zakat nationally. BAZNAS is given broad authority to ensure that these tasks and functions can be carried out smoothly. First and foremost, BAZNAS has the authority to collect, disseminate, and utilize zakat in accordance with the principles that have been set. Second, this agency has the authority to provide recommendations during the process of forming BAZNAS at the provincial level, BAZNAS at the district/city level, and the Amil Zakat

Institution (LAZ). Third, BAZNAS can request periodic reports to BAZNAS at the provincial level and related LAZ regarding the implementation of the management of zakat, infaq, alms, and other religious social funds. Therefore, BAZNAS has a very important role in managing religious funds fairly and honestly (*2022 Performance Report BAZNAS.pdf*, t.t.).

Based on Presidential Regulation of the Republic of Indonesia Number 63 of 2020 concerning the Determination of Disadvantaged Regions for 2020-2024 article 2 paragraph (1), the criteria for disadvantaged areas include 4 points, namely the community's economy, human resources, facilities and infrastructure, regional financial capabilities, accessibility, and regional characteristics. For information, based on the National Medium-Term Development Plan (RPJMN 2020-2024), the Indonesian government targets 25 out of 62 disadvantaged regional districts to be alleviated. Currently, there are still 37 that still hold the status of Disadvantaged Regions (*Ministry of Villages, Development of Disadvantaged Regions, and Transmigration*, t.t.).

So far, BAZNAS has made various efforts to help the 3T region through multiple programs, such as providing scholarships, stunting prevention, and giving space to people with disabilities. However, it is necessary to see the opportunities and challenges BAZNAS has in reducing poverty rates in the 3T area. The 3T area, which is considered poor and underdeveloped by the government, has many limitations for development. However, these limitations are in line with the advantages that a region has that can maintain strong cultural values and make it unique. Several factors pose challenges and opportunities in community development in the 3T area. These factors

include circumstances or conditions that already exist during the growth of the community, such as geographical location, demographic, social, economic, and infrastructure (Nabila & Larasati).

Economic growth and distribution are essential for the success of poverty reduction and underdevelopment (Sisdianto et al., t.t.). Infrastructure, investment and education are considered as sources of inclusive growth. Zakat can help inclusive economic growth, as is the case in Bangladesh, by offering healthcare, education, and other social services to the poor, as well as building rural infrastructure such as roads, bridges, and culverts (Prophet et al., 2019).

#### *The Potential of the BAZNAS Program in Ecological Economics*

The collection of funds collected at BAZNAS from January to September 2024 is 958,182,131,785, while the accumulation of zakat recipients from January to July 2024 received by the National Amil Zakat Agency as a whole, is 1,939,879 people, almost touching 2 million people. Meanwhile, 1,472,801 recipients (75.92%) of social program assistance and 112,815 (5.82%) of economic program recipients BAZNAS dan root, "BAZNAS: Badan Amil Zakat Nasional," diakses 8 November 2024, <https://baznas.go.id/>. The data shows that Baznas has a high potential to develop and encourage Baznas programs to help the community, especially in the economic sector. BAZNAS, as a national amil zakat, has the authority to regulate funds given by the community to be managed properly.

As a maritime country consisting of islands, Indonesia has areas that are still difficult to reach

because access does not yet exist or because it is difficult to achieve. These areas are referred to as 3T areas. The 3T area has economic potential that must be explored and improved. The high natural potential in the area needs to be considered. This means not only looking at the angle of the economic field but also needing to consider the ecological aspect. Therefore, a system that integrates the two is required. Sustainable development can be achieved through three components: economic growth, environmental sustainability, and social equity (Parmawati, 2018).

Scientific evidence shows that economic activity threatens global biodiversity in ways that can severely degrade the flow of natural ecosystem services. However, there is little work in the economy that addresses the loss of biodiversity. Some economists have called for better integration of economic and ecological models to address biodiversity and the ecosystem services that accompany it (Tschirhart, 2009). The ecological economic system prioritizes the interaction of the economy and the environmental system. This means that the relationship between humans and nature cannot be separated because humans need both. Nature as a human resource can be used as an economic source to improve welfare. Nature produces mineral resources, such as natural gas, oil, iron, gold, wood and other natural resources. These produce can be managed by humans, resulting in an economy (Parmawati, 2018).

The existing BAZNAS program, most of which aims to improve the economy, includes rural economic programs and livestock centres, where mustahik are given capital and mentorship, training, supervision and marketing assistance for livestock products to achieve financial independence BAZNAS dan root,

“BAZNAS.”. The BAZNAS program can be developed towards an ecological economy by using a circular economy system, which uses a circulation system so that it does not damage nature. This program can be implemented and elaborated with zakat villages, programs that aim to improve community welfare through zakat interventions, skills training, economic assistance, education, and health.

This zakat village can be applied to improve the economy of the 3T region. This program can be formed with the *Ecovillage system*, which is a village or community with a strong environmental culture, where the community is able to manage the environment according to sustainability principles, including conservation, utilization, and resource recovery. The development of *ecovillages* is carried out at the village level because villages have autonomy and an important role in resource conservation (Sunaedi & As'ari, 2018). Changes in the behaviour of individuals, institutions, and organizations are a prerequisite for sustainable development (Halimah & Nurul, 2020). The potential of zakat villages can be realized with the support of the BAZNAS program, which aims to prioritize community welfare through economic programs.

Baznas can help regional economic growth, which helps increase the added value in the 3T area. One of them is to encourage the leading sectors of the local area (Tumangkeng, 2018). The BAZNAS Food Barn program aims to deceive the economy through agriculture through sustainable agribusiness. The community focuses on corn, rice, and seasonal horticulture. Agricultural programs can be integrated with rural diversification (DF) systems, which aim to integrate ecological and economic benefits for sustainable agriculture.

DF systems can increase ecological benefits at the agricultural level and thus reduce negative environmental externalities. However, diversification can cause economic costs for farmers. Combined DP practices provide the highest environmental and economic benefits at the agricultural level. Financial instruments are needed to improve the implementation of practices and provide adequate rewards for ecological benefits at the farm level (Rosa-Schleich et al., 2019). In addition to the DF system, this food barn program can be developed for the 3T area by converting commodities from agriculture to fisheries, for example, the coastal part of the 3T area in the archipelago zone, which has the potential, including marine products, marine aquaculture, fishery product processing, marine biotechnology, marine tourism, mangroves and other small island resources.

In addition, BAZNAS can develop the 3T area in the ecotourism sector. The potential for natural beauty possessed by the 3T area due to its environmental sustainability gives the ecotourism sector a high potential to improve the economy of the community in the 3T area. Increasing the ecotourism sector will create awareness of protecting the environment, while in the social aspect, it will increase community cooperation, especially in the field of ecotourism (Hijriati & Mardiana, 2015). One of them is with mangrove forest planters. In the mangrove forest rehabilitation program, the most frequently followed activities are rehabilitation planning, the formation of local organizations, and the planting of mangrove trees. The ecological benefits of mangrove forests that are most felt by coastal communities are as a barrier to abrasion, sediment deposition, and fish spawning grounds. For the economic benefits of mangrove

forests, the most felt are firewood and fishery products (Suwarsih, 2018). Ecotourism today can be considered as a means for the community to develop natural potential into a profitable activity for local communities, the environment, and tourists. This tourism activity is professionally packaged and contains elements of education as an economic sector that considers cultural preservation, participation and welfare of local communities, as well as conservation of natural resources and the environment.

To realize the welfare of the people in the 3T region, quality human resources are needed. The BAZNAS scholarship program, with the aim of improving human resources (HR), needs to be reviewed with the field to realize quality and develop the ecological economy in the 3T area. The purpose of increasing human resources in accordance with field needs is the realization of a sustainable builder that prioritizes balance and harmony between the economy and nature. This sustainable building system fulfils daily needs without igniting future generations to meet their own needs (Hijriati & Mardiana, 2015). The recipients of this scholarship can support the BAZNAS program as facilitators to guide the community and supervise the program so that the optimization and marketing of products to mustahik are given program training, business mentoring and coaching in the process of submitting business legitimacy in increasing business value. The mustahik of zakat recipients needs to understand the management of materials and product marketing. From this program, BAZNAS can also provide insight into the economy that prioritizes ecology so that business actors understand the purpose of improving the ecological economy well.

*BAZNAS Program Based on Ecological Economics in 3T Regions: Transformation Towards Community Welfare*

The natural potential owned by the 3T (Frontier, Remote, Disadvantaged) areas is not only seen as natural wealth but is enforced as a source of economic development. The implementation of natural resources as economic potential has advantages in the aspect of sustainability (Alam et al., 2022). In addition, the existence of the environment will gradually disappear if it is not preserved properly and correctly. The merger of economics and ecology in this context has two main goals, namely environmental protection without exploitation and environment-based economic development. These two goals are the paradigm and reference in the transformation of the BAZNAS program, especially the financial program.

Through observation of the ownership of potential in the 3T area, the diversity of the region strengthens, indicating that the 3T has a "myriad of ammunition" for economic development. The selection and observation of this potential are specifically focused on the 3T areas that have been determined based on Presidential Decree No. 63 of 2020 concerning the Determination of Disadvantaged Regions 2020-2024; 62 districts are included in this 3T category. For example, Nias Regency, which is classified as a 3T area, has the advantage of abundant natural resources and very high economic value. In general, BAZNAS can cooperate and develop in the region based on assistance or training. The assistance disbursed by BAZNAS is not static but must meet the elements of development and preservation. The limited access and ability of the 3T area is the momentum for BAZNAS to conduct training for

the development of their natural potential.

The development of the BAZNAS economic program in the 3T area must generally be carried out with a circular economy system. One of the benefits of using this circular economy system is to increase public awareness about waste or waste management and its impact on the environment (Kristianto & Nadapdap, 2021). Although awareness, management, and human resources (HR) are complex, a circular economy system is important. Therefore, the process of the BAZNAS program in the 3T area is no longer about giving and using but about empowering human resources and environmental management.

The program built by BAZNAS in the context of 3T needs to consider the basic capital owned by the 3T region. The BAZNAS program, in this case, is built on the basis of proper analysis and planning. For example, it begins by determining whether the higher potential is a wetland or dryland agricultural area. The program implemented in wetland agriculture focuses more on the type of rice that is more suitable for the condition of the land. BAZNAS can carry out farmer assistance programs and fertilizer assistance to rice farmers. BAZNAS can also regulate the program according to the needs of land that is not entitled to be exploited. The area dominated by dryland areas is not only used for agriculture but can be given the Right to Use Business (HGU).

The potential of dry land areas in the 3T area requires that the surrounding community have income and legal recognition of the rights of the land. BAZNAS, with the mustahik community development program, can provide offers and assistance so that the community has the HGU. The potential of 3T areas with dryland areas can

also be developed for agro-industrial and agro-tourism activities. The mentoring program must focus on the community process to have HGU and the establishment of agroindustry and agrotourism. The assistance and training are directed to ecological preservation and environmental conservation.

The needs of the community and their social situation that have been used as the basis for the formation of the program already have good goals. The diversity of the program is adjusted to the needs of the community (Soleh Nurzaman et al., 2017). Access and administrative needs related to HGU for dry land are also used as the main focus before providing fertilizer or agricultural needs because they tend to already have the ability to manage land. As for the relationship with the ecological economic process, BAZNAS plays a role in assisting the community to make environment-based management. One example is the first collaboration with the Environment, Marine and Fisheries Service (DLHK) to develop agroindustry and agrotourism.

The implementation of the strategy to maximize the zakat program is a combination of the availability of natural resources and the management of natural resources. One of the zakat management strategies carried out by BAZNAS is the availability of human resources

to develop competent natural resources for zakat management (Maulana et al., 2024). The crucial thing in the relationship with competent natural resources is in the coastal 3T area. The Mentawai archipelago area, which has the potential for beaches, forests, waters, bamboo, and rattan, needs to be considered as part of the development of the BAZNAS program. BAZNAS must apply marine ecological orientation in the management of zakat in marine-based 3T areas. The program that BAZNAS can carry out is to empower recipients of assistance in coastal areas, either scholarships or others, to develop the area.

The program that BAZNAS can implement is the marine economy. The efforts that can be made include education about the sea, supporting marine protection organizations, and maintaining cleanliness. Meanwhile, in the practical aspect, coral reefs and mangroves can be planted, and fishing can be regulated. This can be supported by productive zakat being used, which is directed to the maintenance and provision of fishermen's needs that are economically and environmentally beneficial. These benefits aim to significantly benefit the welfare of the community (Assayuti, 2022). Therefore, the BAZNAS program based on ecological economics can be used to reinforce the goal of improving community welfare

## CONCLUSION

The transformation of the BAZNAS program in the economic sector in the 3T region is an effort to distribute productive zakat results. The standardization of the program formed by BAZNAS began with the mapping and analysis of natural resource potential in each 3T area. Three land conditions exist in the 3T area,

namely waters, forests, and mountains (rice fields). This fact provides that the flow of BAZNAS's economic program must be based on ecology. This ecology-based economy has a conception of good economic harmony and environmental conservation. The transformation of the ecological economy and the improvement of the BAZNAS program take three forms. The

first is ecological sustainability, which has the main goal of protecting the environment but still producing something of economic value. Second, environmentally productive zakat, which maximizes the results of zakat, is not only the provision of capital and training but also directed to the circular economy. Third, the blue BAZNAS program, the main point of which is the empowerment of coastal communities for marine products and the prevention of marine ecosystem pollution. This research not only contributes to transforming the BAZNAS program in the economic sector but also intersects directly with the discourse of sustainable environmental maintenance.

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