HALAQAH
Journal of Multidisciplinary Islamic Studies
Vol. 3, No. 1, (2026)
E-ISSN: 3090-5567
https://jurnal.stikkendal.ac.id/index.php/halaqah/index

HARNESSING BAZNAS ZAKAT FUNDS AS COMPLEMENTARY FISCAL CAPACITY FOR POVERTY ALLEVIATION IN INDONESIA

Muhammad Fathnu Chusain
fathnuchusain@gmail.com
Sekolah Tinggi Islam Kendal, Indonesia

Yeni Fatiha Firhatun Ni'mah
yenifat01@gmail.com
Sekolah Tinggi Islam Kendal, Indonesia

Anurag Hazarika
anuraghazarika@gmail.com
Global Interfaith University, USA

Emmanuel Ande Ivorgba
eivorgba@gmail.com
Global Interfaith University, USA

Abstrak

Zakat management through BAZNAS holds strategic potential as a complementary financing source for government poverty alleviation programs in Indonesia. However, its actual contribution remains highly limited due to a significant gap between the estimated national zakat potential of Rp327 trillion and annual collection realizations of around Rp32.3 trillion, resulting in sub-optimal support for state fiscal burdens. This study aims to analyze the effectiveness of BAZNAS zakat governance, its actual contribution to the social protection budget, and strategies to optimize its role in supporting government programs. Using a descriptive qualitative approach, this study conducts document analysis of official BAZNAS and Central Bureau of Statistics (BPS) reports alongside a literature review, validated through data triangulation. The findings reveal that BAZNAS zakat distribution is operationally effective with a disbursement ratio of 90%, successfully increasing mustahik income by 30–40% through productive programs. Nevertheless, total national zakat disbursement accounts for only about 7.3% of the state budget's total social protection spending. Consequently, this study recommends four key strategies to optimize BAZNAS's role: accelerating digital transformation via the SIMBA platform, expanding productive zakat allocations, integrating BAZNAS mustahik data with the Social Welfare Integrated Data (DTKS) to prevent aid duplication, and strengthening fiscal policy synergy and inter-institutional governance.

Keywords: BAZNAS, zakat, poverty, social funding, public policy

Abstrak
Pengelolaan zakat melalui BAZNAS memiliki potensi strategis sebagai sumber pembiayaan pelengkap untuk program pengentasan kemiskinan pemerintah di Indonesia. Namun, kontribusi aktualnya tetap sangat terbatas karena adanya kesenjangan signifikan antara perkiraan potensi zakat nasional sebesar Rp327 triliun dan realisasi pengumpulan tahunan sekitar Rp32,3 triliun, sehingga dukungan terhadap beban fiskal negara bagian kurang optimal. Studi ini bertujuan menganalisis efektivitas tata kelola zakat BAZNAS, kontribusi aktualnya terhadap anggaran perlindungan sosial, dan strategi untuk mengoptimalkan perannya dalam mendukung program pemerintah. Dengan pendekatan kualitatif deskriptif, studi ini melakukan analisis dokumen terhadap laporan resmi BAZNAS dan Biro Statistik Pusat (BPS) bersama dengan tinjauan pustaka yang divalidasi melalui triangulasi data. Temuan menunjukkan bahwa distribusi zakat BAZNAS efektif secara operasional dengan rasio pencairan sebesar 90%, berhasil meningkatkan pendapatan mustahik sebesar 30–40% melalui program produktif. Namun demikian, total pencairan zakat nasional hanya sekitar 7,3% dari total pengeluaran perlindungan sosial anggaran negara. Oleh karena itu, studi ini merekomendasikan empat strategi utama untuk mengoptimalkan peran BAZNAS: mempercepat transformasi digital melalui platform SIMBA, memperluas alokasi zakat produktif, mengintegrasikan data mustahik BAZNAS dengan Data Terpadu Kesejahteraan Sosial (DTKS) untuk mencegah duplikasi bantuan, serta memperkuat sinergi kebijakan fiskal dan tata kelola antar-lembaga.

Kata kunci: BAZNAS, zakat, kemiskinan, pendanaan sosial, kebijakan publik

INTRODUCTION

Zakat as a socio-economic instrument has great potential in supporting poverty alleviation efforts in Indonesia. According to BAZNAS, the potential for national zakat is estimated to reach Rp 327 trillion per year, but the realization of collection is still relatively low.[1] BAZNAS data also shows that in 2024, national zakat distribution will reach around Rp 39.48 trillion, and BAZNAS targets zakat collection of up to Rp 50.1 trillion by 2025.[2] These figures show that although the potential for zakat is very large, the contribution of zakat to the government's fiscal burden is still limited and not optimal to become the main solution for social protection financing.

There are two main problems in this context. First, the contribution of zakat through BAZNAS has not been significant in reducing the government's fiscal burden

---

[1] Danang Setiawan and Rafi Khairullah, "A System Dynamics Model on How Zakat Can Reduce Poverty in Indonesia" 10, no. 1 (2024): 29–40.

[2] Humas BAZNAS Kota Batam, "TANTANGAN PENGEMBANGAN ZAKAT 2026," 2025, https://kotabatam.baznas.go.id/berita/news-show/tantangan-pengembangan-zakat-2026/25228.

despite the huge potential. Second, the effectiveness of poverty alleviation programs financed from zakat is also still not optimal, namely all zakat distributions have not really encouraged structural changes in the life of mustahik. Thus, this study aims to analyze how zakat managed by BAZNAS can strengthen the financing of government poverty programs, both in terms of the amount and effectiveness of distribution.

Previous literature reviews provide a relevant overview of these issues. For example, Al Azhar (2023) in *Sinergi International Journal* highlights that institutional constraints such as low zakat literacy and institutional capacity at the regional level still hinder the optimization of zakat for poverty alleviation.[3] A comparative study by Fitriyani (2025) in the *Journal of Islamic Accounting and Finance* shows that the effectiveness of zakat and infaq distribution by BAZNAS varies greatly between provinces, depending on the internal management and distribution strategies of zakat institutions.[4] Furthermore, Arbi, Satyadharma & Hidayat (2024) in *Al-Iqtishad* found that during the COVID-19 pandemic, the distribution of zakat by BAZNAS succeeded in reducing poverty by 4.14% based on the BAZNAS welfare index.[5] In addition, research by Faizah & Haryono in *the Journal of Zakat and Waqf (ZISWAF)* shows that although the BAZNAS zakat welfare index (IKB) has a positive effect on some poverty indicators, it is not significant enough for all measures of poverty in extreme areas.[6] In addition, recent empirical research by Abdullah demonstrates that zakat distribution targeting education and poverty programs has a direct, statistically significant effect on reducing child and household poverty rates in Indonesia.[7] Furthermore, bibliometric analysis by Wahyuni and Wulandari (2024) confirms that research on zakat-based poverty alleviation in

[3] Muhammad Fakhrur Rasyid, "Evaluaiting the Institutional Effectiveness of BAZNAS for Poverty Alleviation in Indonesia," no. 3 (2025): 139–55.

[4] Yuli Fitriyani et al., "THE EFFECTIVENESS OF THE DISTRIBUTION OF ZAKAT , INFAQ , AND SADAQAH FUNDS BY BAZNAS : A COMPARATIVE STUDY OF SOUTH KALIMANTAN AND WEST JAVA PROVINCES 2019-2023" 13, no. April (2025): 31–50.

[5] Dion Saputra Arbi, Jonathan Farez Satyadharma, and Ihsan Hidayat, "The Impact Distribution of Zakat in Alleviating Poverty During COVID-19 Pandemic : Evidence From Indonesia" 16, no. November 2023 (2024): 1–24.

[6] Nur Faizah and Slamet Haryono, "The Impact of the Distribution of Zakat Funds on Poverty Alleviation in Indonesia" 12, no. 1 (2025): 82–93.

[7] Abdullah Ahadish et al., "Zakat , Economic Growth , and Poverty Alleviation : An Artificial Neural Networks Analysis" 9 (2024): 56–69.

Muslim countries has grown rapidly, emphasizing the strategic role of efficient distribution models.[8]

The advantage of this study compared to previous studies is the direct focus on the synergy between zakat (BAZNAS) and government public financing, as well as an analysis of how much zakat can reduce the country's fiscal burden through poverty alleviation programs. Many previous studies have only evaluated the effectiveness of zakat distribution or the potential of zakat alone, without formally linking it to government financing. Thus, this study assumes that if zakat is managed more optimally and synergy with fiscal policy is strengthened, then zakat can become an important additional instrument in national social financing strategies and not just as a religious charity.

RESEARCH METHODS

This study uses a descriptive qualitative method to analyze the role of BAZNAS in supporting government program financing through zakat management in poverty alleviation programs. The qualitative approach is used because it is suitable for examining social phenomena, public policies, and zakat management practices in depth through data interpretation and context.[1] The data collection technique is carried out through documentation studies, namely collecting data on BAZNAS official reports (National Zakat Management Report 2024), BPS reports on poverty, and publications from the BAZNAS Puskas related to zakat and poverty alleviation. The research analysis was carried out by content analysis to identify the patterns, relationships, and meanings of the data obtained.[2]

In addition, this study also utilizes literature studies (library research) by examining relevant scientific journal articles from Google Scholar and Scopus regarding the contribution of zakat, the effectiveness of zakat programs, and the synergy of zakat with government fiscal policies. The literature study allows researchers to compare previous empirical findings with the actual conditions of BAZNAS in the most recent year, as well as formulate an analysis of the research gap.[9] The validity of the data is

[8] Putri Wahyuni, "Zakat and Poverty Alleviation in Muslim Countries : A Biblioshiny Application" 10, no. 1 (2024): 205–30.

[9] Hannah Snyder, "Literature Review as a Research Methodology : An Overview and Guidelines," *Journal of Business Research* 104, no. March (2019): 333–39, https://doi.org/10.1016/j.jbusres.2019.07.039.

tested through triangulation of sources, namely comparing data from government reports, zakat institution reports, and scientific research results to ensure the accuracy and credibility of the information.[4]

RESULT AND DISCUSSION

BAZNAS Zakat Contribution to Government Poverty Program Financing

According to BPS data, the number of Indonesia's poor population in March 2023 reached around 25.90 million people.[10] In the same year, BAZNAS recorded a total collection of national zakat (including infak and alms) of IDR 32.321 trillion with distributions reaching IDR 31.199 trillion to mustahik.[11] The zakat fund has reached around 577,138 mustahik through various empowerment and zakat-based social assistance programs.[12] This figure is very small when compared to the total poor population; in addition, the value of IDR 32.3 trillion in zakat is only equivalent to ~7.3% of the 2023 State Budget social protection budget.[13] This means that the fiscal contribution of zakat to the financing of the government's poverty alleviation program is still limited.

On the other hand, internal studies and independent studies estimate that the potential for national zakat is much larger, around IDR 300-327 trillion per year. However, the current realization is far below this potential, which is only around IDR 20-30 trillion per year.[14] For example, the national zakat collection reported by BAZNAS in 2023 is IDR 32.321 trillion[15], and until the third quarter of 2024 it will only reach around IDR 28.75 trillion.[16] Thus, the actual realization is currently only about 10% of the

[10] Persentase Penduduk and Miskin Maret, "Profil Kemiskinan Di Indonesia Maret 2023," no. 47 (2023).

[11] Penduduk and Maret.

[12] Humas BAZNAS RI, "Melalui Pemberdayaan Ekonomi Mustahik, BAZNAS RI Dorong Pengentasan Kemiskinan Di Indonesia," 2024, https://baznas.go.id/news-show/Melalui_Pemberdayaan_Ekonomi_Mustahik__BAZNAS_RI_Dorong_Pengentasan_Kemiskinan_di_Indonesia/2414#:~:text=,ujar Prof. Nadra.

[13] RI.

[14] Humas BAZNAS Minahasa, "Menggali Potensi Zakat Sebagai Solusi Fiskal," 2025, https://kabminahasa.baznas.go.id/artikel/show/menggali-potensi-zakat-sebagai-solusi-fiskal/27704.

[15] "Laporan Pengelolaan Zakat Nasional Tahun 2023," 2023.

[16] Humas BAZNAS RI, "Komisi VIII DPR RI Apresiasi Pengumpulan ZIS BAZNAS Tahun 2024," 2024, https://baznas.go.id/news-show/Komisi_VIII_DPR_RI_Apresiasi_Pengumpulan_ZIS_BAZNAS_Tahun_2024/2598#:~:text="Komisi VIII DPR RI mengapresiasi,985%2C" ujar Marwan.

theoretical potential. This large gap between potential and realization shows that zakat funds have not been optimally utilized as an alternative source of financing for social and poverty programs.

Various literature and reports show that there are several main obstacles that limit the optimization of zakat. First, public literacy and trust in the formal zakat system is still low. Surveys and research note that there are still many people who do not understand the mechanism of zakat through BAZNAS/LAZ, and the level of trust in amil zakat institutions is relatively low. Second, institutional and managerial problems of BAZNAS/LAZ are also obstacles. Research has found that amil zakat institutions often lack careful strategic planning, experience high employee turnover, and limited resource support, so that the capacity to collect zakat has not been optimal. Third, in terms of fiscal policy, tax incentives for zakat have not been accessed effectively. Although the law allows zakat as a deduction of taxable income, complicated administrative procedures (e.g. having to attach proof of zakat deposit when reporting) and socialization that have not been massive have made many Muslim taxpayers reluctant or have not taken advantage of this facility.

These obstacles such as low awareness of muzaki, limited professionalism of zakat institutions, and obstacles to fiscal integration of zakat-taxes, cause the realization of national zakat to remain small compared to potential. As a result, the contribution of zakat BAZNAS to the state's fiscal burden in financing poverty alleviation is still relatively low, even though various zakat empowerment programs are in line with government policies (for example, the poverty alleviation acceleration cluster). Furthermore, empirical modeling by Fauzul demonstrates that integrating zakat collection into national fiscal policy frameworks substantially improves public financing capacity and strengthens state-led poverty reduction programs.[17]

The Effectiveness of BAZNAS Zakat Distribution in the Poverty Alleviation Program

The National Amil Zakat Agency (BAZNAS) is a non-structural government institution mandated by Law No. 23/2011 to manage zakat in order to improve the welfare of the people and alleviate poverty.[18] BAZNAS runs mustahik empowerment

---

[17] Fauzul Hanif Noor Athief et al., "SYSTEMATIC INSIGHTS INTO CASH WAQF MODELS : APPLICATIONS , CHALLENGES , AND INNOVATIONS IN" 1, no. 4 (2025): 101–24.

[18] "UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011 TENTANG PENGELOLAAN ZAKAT," no. 1 (2011).

programs (zakat recipients) comprehensively including economic, social, and da'wah/advocacy empowerment with the aim of transforming mustahik into an independent muzaki. For example, BAZNAS' economic empowerment programs include Community Development Zakat, micro business funding (BAZNAS Microfinance), as well as food barns and livestock. In the social and humanitarian sectors, BAZNAS runs programs to reduce stunting, public health (WASH), livable houses, to Muallaf Centers and other assistance institutions. These programs are aligned with government policies (such as the TNP2K poverty alleviation cluster) to expand the impact of poverty alleviation.

In terms of financial performance, the effectiveness of zakat distribution by BAZNAS can be measured by the allocation-to-collection ratio. Research by Bahri & Khumaini (2020) found that for 18 years (2001–2018), BAZNAS managed to distribute Rp 836.5 trillion out of the total collection of Rp 932.6 trillion, so that the distribution ratio reached around 90% (the category of very effective).[19] Another analysis with the Zakat Core Principle approach also showed that during the COVID-19 pandemic (March–December 2020) the average effectiveness of BAZNAS distribution was around 65.2% (the "quite effective" category). [20] In other words, historically BAZNAS has been quite efficient in distributing the zakat funds collected (high distribution ratio), although there are variations in certain periods. Comparative empirical evaluations by Siregar, Rosyetti, and Richard show that while consumptive zakat offers immediate social relief, productive zakat schemes yield significantly higher long-term income expansion for mustahik households.[21] Supporting this finding, Havivah confirms through CIBEST model analysis that productive zakat distribution by regional BAZNAS successfully reduces both material and spiritual poverty indices among recipient families.[22]

---

[19] Efri Syamsul Bahri and Sabik Khumaini, "Analisis Efektivitas Penyaluran Zakat Pada Badan Amil Zakat Nasional," 2020.

[20] Titania Mukti et al., "An Analysis of The Effectiveness of Zakat Distribution at Baznas Indonesia During The Covid-19 Pandemic : A Disbursement Collection Ratio Approach" 2022, no. 1 (2022): 16–24, https://doi.org/10.18502/kss.v7i10.11338.

[21] Ramnah Siregar, Rosyetti, and Rahmat Richard, "ANALISIS PERBANDINGAN DISTRIBUSI ZAKAT PRODUKTIF DAN KONSUMTIF DI BADAN AMIL ZAKAT NASIONAL (BAZNAS)" 7 (2021): 158–65.

[22] Havivah, Nur. "Pengukuran Pendayagunaan Zakat Produktif untuk Pengentasan Kemiskinan Berdasarkan Model CIBEST (Studi Kasus BAZNAS Kabupaten Banjar)." *Indonesian Journal of Applied Accounting and Finance* 2, no. 2 (2022): 187–196.

The direct impact of zakat distribution on poverty alleviation can be seen from the number of mustahik lifted from the poverty line. For example, the BAZNAS report shows that throughout 2023 national zakat programs have "alleviated poverty as many as 577,138 people" mustahik, including 321,757 people in the extreme poverty category.[23] This means that more than half a million people have been helped out of poverty through zakat assistance within a year. Similarly, other data notes that in 2024 BAZNAS RI will succeed in helping 80,962 mustahik people get out of poverty. [24] These results show that the distribution of zakat by BAZNAS makes a real contribution to reducing poverty rates, although the total number of Indonesia's poor population (which is still around 8–9% in 2024) shows that the challenge of poverty alleviation is still large.

To strengthen the effectiveness of distribution, BAZNAS emphasizes transparency and collaboration. Open financial reporting and periodic monitoring are carried out so that the mustahik of zakat recipients is on target and the benefits can be measured. For example, in Yogyakarta, it was stated that BAZNAS identifies zakat recipients with in-depth surveys and involves government and private institutions to reach remote areas. Approaches to zakat empowerment, including skills training or business capital provision, are sought so that mustahik not only receive one-time assistance, but are able to become economically independent. In addition, the BAZNAS program is integrated with national priorities; in 2023, zakat collected by BAZNAS (IDR 32.3 trillion) will reach around 7.3% of the government's social protection budget that year, and the potential for full zakat (IDR 327 trillion) if realized can be equivalent to 76% of the social protection budget.

Optimizing the Role of BAZNAS in Supporting Government Poverty Program Financing

Optimizing the role of BAZNAS (National Amil Zakat Agency) in poverty alleviation programs begins with the understanding that the potential of national zakat is very large but has not been explored optimally. Studies show that Indonesia's zakat potential is estimated to reach around Rp327–350 trillion per year (according to BAZNAS-World Bank), but the realization of collection in 2024 is only around Rp26

[23] RI, "Melalui Pemberdayaan Ekonomi Mustahik, BAZNAS RI Dorong Pengentasan Kemiskinan Di Indonesia."

[24] Hasiibatul Maula, "PERBANDINGAN EFEKTIVITAS PENDAYAGUNAAN ZAKAT PRODUKTIF PADA PROGRAM DEPOK SEJAHTERA DAN DEPOK CERDAS DALAM MENINGKATKAN KESEJAHTERAAN MUSTAHIK DI BAZNAS KOTA DEPOK," 2025.

trillion (less than 8% of the potential).[25] Most of the beneficiaries of zakat (more than 60%) are poor households, and productive zakat has been proven to increase mustahik income by 30–40% per year. Thus, zakat has a strategic role as a complementary source of funding for poverty programs, which can ease the government's fiscal burden if managed optimally. For example, the concept of integrating zakat with state taxes, such as the Malaysian tax credit model, can reduce the double burden of Muslims without reducing state revenue. Therefore, concrete strategies are needed to maximize this potential, namely digitizing zakat management, strengthening productive zakat, and integrating BAZNAS data with DTKS/government social assistance, in addition to intensive cross-agency collaboration.

Digitization of zakat: Accelerating digital transformation is a key strategy so that zakat governance is more efficient, transparent, and reaches a wider muzakki base. BAZNAS has launched the modernization of the BAZNAS Management Information System (SIMBA) as a national platform for zakat reporting. All BAZNAS reporting and data collection are now required to enter SIMBA for data standardization to the regional level, with security equivalent to banking and mustahik trip monitoring features.[26] BAZNAS also routinely holds *Zakat Tech Expo* to showcase digital innovations (applications, AI, cloud, payment integration) and amil zakat literacy.[27] Through this platform, online zakat collection can be expanded, strengthen reporting transparency, and make it easier for muzaki to pay zakat quickly and safely. With mature digital infrastructure, the target of zakat collection is expected to increase sharply, so that BAZNAS can distribute more funds for poverty programs in an accountable manner. Ratu Aisyah et al highlight that digital transformation in zakat management modernizes collection channels and expands reach while maintaining operational transparency.[28] Furthermore, empirical research by Ardana (2025) on SIMBA implementation shows

[25] Badan Amil and Zakat Nasional, "LAPORAN PENGELOLAAN ZAKAT NASIONAL AKHIR TAHUN 2024," 2024.

[26] Maula, "PERBANDINGAN EFEKTIVITAS PENDAYAGUNAAN ZAKAT PRODUKTIF PADA PROGRAM DEPOK SEJAHTERA DAN DEPOK CERDAS DALAM MENINGKATKAN KESEJAHTERAAN MUSTAHIK DI BAZNAS KOTA DEPOK."

[27] Humas BAZNAS RI, "Dorong Akselerasi Transformasi Digital, BAZNAS RI Hadirkan Zakat Tech Mini Expo 2025," 2025, https://baznas.go.id/news-show/Dorong_Akselerasi_Transformasi_Digital,_BAZNAS_RI_Hadirkan_Zakat_Tech_Mini_Expo_2025/3489#:~:text="Modernisasi dan digitalisasi adalah fondasi,27%2F11%2F2025.

[28] Ratu Aisyah et al., "Transformasi Zakat : Digitalisasi Dan Inovasi Dalam Pengelolaan Zakat Di Era Modern," 2025.

that digital information systems significantly improve data accuracy, administrative efficiency, and financial reporting accountability at regional BAZNAS branches.[29]

Productive zakat: The second strategy is to increase the allocation of zakat for productive purposes, not just consumptive assistance. BAZNAS actively runs productive zakat programs such as *BAZNAS Microfinance Desa* (BMD) and *Bank Zakat Micro* (BZM/BMFi) which provide revolving capital without usury to mustahik for micro businesses, agricultural businesses, or MSMEs.[30] This utilization program is accompanied by entrepreneurship training, mentoring, and production facilities so that mustahik is ultimately independent and becomes a new muzaki. Evaluation shows that good productive zakat management can significantly increase recipients' income (around 30–40% in a year).[31] In addition, BAZNAS provides other empowerment programs such as *the BAZNAS Scholar School* (scholarship), *the BAZNAS Healthy House*, as well as specific sector assistance (fishermen, farmers, disabilities) as an effort to alleviate multifaceted poverty.[32] Strengthening the productive zakat scheme means that zakat is not only short-term assistance, but also economic development capital for the people that reduces the burden of regular government social assistance. Field evaluations by Ashari et al. further confirm that combining productive zakat micro-capital with structured business mentoring significantly increases the business productivity and economic self-reliance of mustahik entrepreneurs.[33]

Integration of zakat data with government programs: In order to ensure that the distribution of zakat is on target and coordinated with government social assistance programs, BAZNAS has developed an integrated mustahik database system. Since 2019, BAZNAS has implemented *the Mustahik Identification Number* (NIM) to replace the NRM

[29] Ardana, Setiawan. "Efektifitas Sistem Manajemen Informasi Baznas pada Badan Amil Zakat Nasional Kabupaten Gresik." *Journal of Islamic Economics Studies and Practices* 4, no. 2 (2025): 226–232.

[30] Imron Natsir Ramli Semmawi, Asri Ady Bakri, Edy Susanto, Ummu Kalsum, "PERAN ZAKAT PRODUKTIF DALAM MENINGKATKAN PENDAPATAN MUSTAHIK DI INDONESIA" 08, no. 02 (2024): 1–13.

[31] Ramli Semmawi, Asri Ady Bakri, Edy Susanto, Ummu Kalsum.

[32] Kemenko PMK, "Kolaborasi Kemenko PMK Dan BAZNAS Dalam Mewujudkan Transformasi Ekonomi Inklusif Dan Berkelanjutan," 2023, https://www.kemenkopmk.go.id/kolaborasi-kemenko-pmk-dan-baznas-dalam-mewujudkan-transformasi-ekonomi-inklusif-dan-berkelanjutan#:~:text=Warsito juga mengapresiasi Baznas telah,pemerintah dalam pengentasan kemiskinan ekstrem.

[33] Azis Ashari et al., "BAZNAS CONTRIBUTION THROUGH PRODUCTIVE ZAKAT PROGRAM TO THE ECONOMY POOR SOCIETY" 3, no. 1 (2023): 1–14.

to build a national database of mustahik that is integrated with the Ministry of Social Welfare data (DTKS – Integrated Social Welfare Data). This step places BAZNAS as a link between zakat data and government poverty data. By utilizing the Ministry of Social Affairs' DTKS, BAZNAS can identify poor mustahik candidates who have not received social assistance, as well as avoid duplication of aid distribution (including social assistance). Research shows that there is a synergy between *Simbaznas* (BAZNAS mustahik data system) and the Ministry of Social Affairs' DTKS: this collaboration strengthens the selection of viable mustahik targets.[34] This integration also facilitates auditing and monitoring, for example, every online zakat donation can be automatically recorded at the DGT if it is digitally integrated, thereby increasing fiscal accountability. This institutional data integration is analyzed by Pratama, who shows that implementing BAZNAS Chairman Decision No. 33/2019 to cross-reference Mustahik Identification Numbers (NIM) with government DTKS data successfully eliminates aid overlapping and improves the targeting precision of zakat distribution.[35]

Cross-agency collaboration: This effort does not run alone. A number of ministries/institutions have established synergies with BAZNAS for poverty alleviation programs. For example, the Ministry of Social Affairs together with BAZNAS established a Zakat Collection Unit (UPZ) at the Ministry of Social Affairs, and strengthened the MoU on poverty alleviation synergy. The Coordinating Ministry for PMK also views BAZNAS as a strategic partner in reducing extreme poverty, stunting, and empowering the disabled, through joint programs such as the distribution of productive zakat, scholarships, and livable houses.[36] Local governments also play a role by including the synergy of BAZNAS in local policies, such as the campaign to distribute zakat through Regional Original Revenue or the establishment of regional Baznas. Overall, this collaboration includes the interests of various parties, the Ministry of Social Affairs, the Ministry of Finance, the Coordinating Ministry for Regional Governments,

---

[34] Muhammad Mundzir, Zaenal Muttaqin, and Matsna Afwi Nadia, "Islamic Sociopreneurship : Prophetic Principles and BAZNAS ' s Approach in Empowering Mustahik" 15, no. 2 (2024): 135–58, https://doi.org/10.21580/economica.2024.15.2.22509.

[35] Johari and Herdifa Pratama, "Determination of the Poor Mustahiq From Maqasid Shariah Jasser Auda Perspective (Study After the Decision of Baznas ' s Chairman Number 33 of 2019)" 1, no. 33 (2022): 1–18.

[36] PMK, "Kolaborasi Kemenko PMK Dan BAZNAS Dalam Mewujudkan Transformasi Ekonomi Inklusif Dan Berkelanjutan."

the private sector, and the community—to mobilize zakat, infaq, and alms resources on a national scale for the goal of poverty alleviation.

By implementing these strategies in an integrated manner, BAZNAS can increase the role of complementary financing in the poverty reduction agenda. Digitalization spurs collection productivity, productive zakat increases economic impact, and data integration ensures targeted assistance. Synergy with fiscal policies and institutional collaboration strengthens its legitimacy and effectiveness. As a result, the government's fiscal burden for poverty programs can be reduced because there is a coordinated and measurable allocation of zakat funds, making BAZNAS a strategic partner in national socio-economic development.

CONCLUSION

This study shows that although the potential of national zakat is very large, the contribution of zakat managed by BAZNAS to the financing of the government's poverty alleviation program is still insignificant due to the low realization of collections, variations in distribution effectiveness, and limited policy integration. Analysis of official BAZNAS data and scientific literature confirms that zakat has had a positive impact through various social and empowerment programs, but the scale is still far below the country's fiscal needs. For this reason, strengthening the role of BAZNAS requires optimizing digitalization strategies, increasing the portion of productive zakat oriented towards mustahik independence, integrating data with DTKS for target accuracy, and expanding institutional collaboration with the central and regional governments. If these measures are implemented in an integrated manner, zakat can be a complementary source of funding that can reduce part of the government's fiscal burden and strengthen the effectiveness of sustainable poverty alleviation programs in Indonesia.

Daftar Pustaka

Ahadish, Abdullah, Shamad Muis, Muhammad Al Firdausi, Chairil Akbar, and Haitham Saleh. "Zakat , Economic Growth , and Poverty Alleviation : An Artificial Neural Networks Analysis" 9 (2024): 56–69.

Aisyah, Ratu, Melani Putri, Abdee putra Wiguna, Muhammad Zaki, and Wismanto. "Transformasi Zakat : Digitalisasi Dan Inovasi Dalam Pengelolaan Zakat Di Era Modern," 2025.

Amil, Badan, and Zakat Nasional. "LAPORAN PENGELOLAAN ZAKAT NASIONAL AKHIR TAHUN 2024," 2024.

Arbi, Dion Saputra, Jonathan Farez Satyadharma, and Ihsan Hidayat. "The Impact

Distribution of Zakat in Alleviating Poverty During COVID-19 Pandemic : Evidence From Indonesia" 16, no. November 2023 (2024): 1–24.

Ardana, Setiawan. "Efektifitas Sistem Manajemen Informasi Baznas pada Badan Amil Zakat Nasional Kabupaten Gresik." *Journal of Islamic Economics Studies and Practices* 4, no. 2 (2025): 226–232.

Ashari, Azis, Siti Rohma Fatmawati, Sofiatul Hasanah, Siti Juwairiyah, Rudi, and Aris Putra Utama. "BAZNAS CONTRIBUTION THROUGH PRODUCTIVE ZAKAT PROGRAM TO THE ECONOMY POOR SOCIETY" 3, no. 1 (2023): 1–14.

Athief, Fauzul Hanif Noor, Raditya Sukmana, Aam Slamet Rusydiana, Lukmanul Hakim, and M. Fikri Himmawan. "SYSTEMATIC INSIGHTS INTO CASH WAQF MODELS : APPLICATIONS , CHALLENGES , AND INNOVATIONS IN" 1, no. 4 (2025): 101–24.

Bahri, Efri Syamsul, and Sabik Khumaini. "Analisis Efektivitas Penyaluran Zakat Pada Badan Amil Zakat Nasional," 2020.

Batam, Humas BAZNAS Kota. "TANTANGAN PENGEMBANGAN ZAKAT 2026," 2025. https://kotabatam.baznas.go.id/berita/news-show/tantangan-pengembangan-zakat-2026/25228.

Faizah, Nur, and Slamet Haryono. "The Impact of the Distribution of Zakat Funds on Poverty Alleviation in Indonesia" 12, no. 1 (2025): 82–93.

Fitriyani, Yuli, Astia Putriana, M Riduan Abdillah, and Ines Saraswati. "THE EFFECTIVENESS OF THE DISTRIBUTION OF ZAKAT , INFAQ , AND SADAQAH FUNDS BY BAZNAS : A COMPARATIVE STUDY OF SOUTH KALIMANTAN AND WEST JAVA PROVINCES 2019-2023" 13, no. April (2025): 31–50.

Havivah, Nur. "Pengukuran Pendayagunaan Zakat Produktif untuk Pengentasan Kemiskinan Berdasarkan Model CIBEST (Studi Kasus BAZNAS Kabupaten Banjar)." *Indonesian Journal of Applied Accounting and Finance* 2, no. 2 (2022): 187–196.

Humas BAZNAS RI. "Dorong Akselerasi Transformasi Digital, BAZNAS RI Hadirkan Zakat Tech Mini Expo 2025," 2025. https://baznas.go.id/news-show/Dorong_Akselerasi_Transformasi_Digital,_BAZNAS_RI_Hadirkan_Zakat_Tech_Mini_Expo_2025/3489#:~:text="Modernisasi dan digitalisasi adalah fondasi,27%2F11%2F2025.

Johari, and Herdifa Pratama. "Determination of the Poor Mustahiq From Maqasid Shariah Jasser Auda Perspective (Study After the Decision of Baznas ' s Chairman Number 33 of 2019)" 1, no. 33 (2022): 1–18.

"Laporan Pengelolaan Zakat Nasional Tahun 2023," 2023.

Maula, Hasiibatul. "PERBANDINGAN EFEKTIVITAS PENDAYAGUNAAN ZAKAT PRODUKTIF PADA PROGRAM DEPOK SEJAHTERA DAN DEPOK CERDAS DALAM MENINGKATKAN KESEJAHTERAAN MUSTAHIK DI BAZNAS KOTA DEPOK," 2025.

Minahasa, Humas BAZNAS. "Menggali Potensi Zakat Sebagai Solusi Fiskal," 2025. https://kabminahasa.baznas.go.id/artikel/show/menggali-potensi-zakat-sebagai-solusi-fiskal/27704.

Mukti, Titania, Yosi Maytesa, Nur Kholis, Tamyiz Mukharrom, and Fitri Eka. "An Analysis of The Effectiveness of Zakat Distribution at Baznas Indonesia During The Covid-19 Pandemic : A Disbursement Collection Ratio Approach" 2022, no. 1 (2022): 16–24. https://doi.org/10.18502/kss.v7i10.11338.

Mundzir, Muhammad, Zaenal Muttaqin, and Matsna Afwi Nadia. "Islamic Sociopreneurship : Prophetic Principles and BAZNAS ' s Approach in Empowering

Mustahik" 15, no. 2 (2024): 135–58. https://doi.org/10.21580/economica.2024.15.2.22509.
Penduduk, Persentase, and Miskin Maret. "Profil Kemiskinan Di Indonesia Maret 2023," no. 47 (2023).
PMK, Kemenko. "Kolaborasi Kemenko PMK Dan BAZNAS Dalam Mewujudkan Transformasi Ekonomi Inklusif Dan Berkelanjutan," 2023. https://www.kemenkopmk.go.id/kolaborasi-kemenko-pmk-dan-baznas-dalam-mewujudkan-transformasi-ekonomi-inklusif-dan-berkelanjutan#:~:text=Warsito juga mengapresiasi Baznas telah,pemerintah dalam pengentasan kemiskinan ekstrem.
Ramli Semmawi, Asri Ady Bakri, Edy Susanto, Ummu Kalsum, Imron Natsir. "PERAN ZAKAT PRODUKTIF DALAM MENINGKATKAN PENDAPATAN MUSTAHIK DI INDONESIA" 08, no. 02 (2024): 1–13.
Rasyid, Muhammad Fakhrur. "Evaluaiting the Institutional Effectiveness of BAZNAS for Poverty Alleviation in Indonesia," no. 3 (2025): 139–55.
RI, Humas BAZNAS. "Komisi VIII DPR RI Apresiasi Pengumpulan ZIS BAZNAS Tahun 2024," 2024. https://baznas.go.id/news-show/Komisi_VIII_DPR_RI_Apresiasi_Pengumpulan_ZIS_BAZNAS_Tahun_2024/2598#:~:text="Komisi VIII DPR RI mengapresiasi,985%2C" ujar Marwan.
———. "Melalui Pemberdayaan Ekonomi Mustahik, BAZNAS RI Dorong Pengentasan Kemiskinan Di Indonesia," 2024. https://baznas.go.id/news-show/Melalui_Pemberdayaan_Ekonomi_Mustahik__BAZNAS_RI_Dorong_Pengentasan_Kemiskinan_di_Indonesia/2414#:~:text=,ujar Prof. Nadra.
Setiawan, Danang, and Rafi Khairullah. "A System Dynamics Model on How Zakat Can Reduce Poverty in Indonesia" 10, no. 1 (2024): 29–40.
Siregar, Ramnah, Rosyetti, and Rahmat Richard. "ANALISIS PERBANDINGAN DISTRIBUSI ZAKAT PRODUKTIF DAN KONSUMTIF DI BADAN AMIL ZAKAT NASIONAL (BAZNAS)" 7 (2021): 158–65.
Snyder, Hannah. "Literature Review as a Research Methodology : An Overview and Guidelines." *Journal of Business Research* 104, no. March (2019): 333–39. https://doi.org/10.1016/j.jbusres.2019.07.039.
"UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011 TENTANG PENGELOLAAN ZAKAT," no. 1 (2011).
Wahyuni, Putri. "Zakat and Poverty Alleviation in Muslim Countries : A Biblioshiny Application" 10, no. 1 (2024): 205–30.