

The Role of Zakat in Alleviating Poverty: Case Study from North Sumatera BAZNAS Institution Province

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Abstract. The potentiality for *zakat* in Indonesia is extremely high rise thanks to Indonesia is a sovereign state with the largest Moslem inhabitant in the world. With 80% of the inhabitant is Muslim. On the authority of the 2017 *zakat* time to come issued by PUZKAS BAZNAS, the potentiality for *zakat* in Indonesia reached 217 zillion and in 2017, by oneself 5 zillion could be self-collected from this potential. On with the times, the apportionment of *zakat* is presently bounteous diverse. e.g., individuals or fellowships buoy remuneration tithe on apportionments or *zakat* on bonds. Baznas as individual of the governmental *zakat amil* originations be in want of to be strengthened again. In 2019, the potentiality for *zakat* from the beginning to the end of Indonesia is estimated to arrive 233. 6 trillion. Surrounded by over-the-counter territories in Indonesia, westbound coffee bar is individual of the territories that has the highest *zakat* potential, which is 26,845 billion. Annually, the governmental *zakat* solicitation acquaintances an intermediate aggrandizement of 30. 55 percent. In 2016, *zakat* self-collected by *zakat* administration putting together both Baznas and LAZ, amounted to IDR 5,017. 29 billion, and accrued to IDR 6,224. 37 gazillion in 2017 and IDR 8,100 gazillion in 2018. *zakat* was apportioned to 8 asnaf, namely: flat broke flat broke *amil*, converts, *gharimin*, *riqab*, *fisabilillah* and *ibn sabil* and channeled nailed down indefinite programs that buoy fare well them and constitute them activity into favorable general public both physically and scrupulously prosperous. The governmental *zakat* solicitation accomplished an intermediate aggrandizement of 30. 55 percent. In 2016, *zakat* self-collected by *zakat* administration putting together both Baznas and LAZ, amounted to IDR 5,017. 29 billion, and accrued to IDR 6,224. 37 gazillion in 2017 and IDR 8,100 gazillion in 2018. *zakat* was apportioned to 8 asnaf, namely: flat broke flat broke *amil*, converts, *gharimin*, *riqab*, *fisabilillah* and *ibn sabil* and channeled nailed down indefinite programs that buoy fare well them and constitute them activity into favorable general public both physically and scrupulously prosperous. The governmental *zakat* solicitation accomplished an intermediate aggrandizement of 30. 55 percent. In 2016, *zakat* self-collected by *zakat* administration putting together both Baznas and LAZ, amounted to IDR 5,017. 29 billion, and accrued to IDR 6,224. 37 gazillion in 2017 and IDR 8,100 gazillion in 2018. *zakat* was apportioned to 8 asnaf, namely: flat broke flat broke *amil*, converts, *gharimin*, *riqab*, *fisabilillah* and *ibn sabil* and channeled nailed down indefinite programs that buoy fare well them and constitute them activity into favorable general public both physically and scrupulously prosperous.

Keywords: Zakat; Poverty; Asnaf; Well-being

1 Introduction

Islam is a beyond compare belief conveyed fine-tune by Allah SWT to the environment to be Rahmatan lil'Alamin (Mercy for each nature). Islam is the by oneself belief of Allah SWT. Situation, extremely continuance accomplished to countenance and resolution indefinite varieties of take exception to in every era. As the thirdly structure of Islam, *zakat* has an extremely substantial collective and economical value, both personally and communally, thanks to *zakat* is a orchestrate instruction of Allah and its diligence cannot be ignored. It is not amazing that thither is a accelerate coefficient of expansion with the commensurate and characteristics of a Muslim's confidence as Allah put together the deed of *zakat* individual of the occasions of His helping hand and the able-bodied continuance of the Islamic umma as advantageously as *zakat* as an indispensable fountain-head for the Islamic economical system.

The continuance of dissimilarities in wealth, healthiness and rank in get-up-and-go is sunatullah. All the more with dissimilarities in rank, general public pauperization individual another. *zakat* is individual of the virtually efficacious implements to amalgamate general public to attribute the disputed point of impoverishment in their individual collective lives. *zakat* is reverence that has an important, strategically and conclusive situation for the exploitation of Muslims. The teachings of *zakat* accommodate the justification for the exploitation of the good fortune of the people. The teachings of *zakat* accommodate the justification for the aggrandizement and exploitation of the socio-economic capability of the people. By oneself religious, conscientious and ecclesiastical values on the other hand furthermore economical values.

Fountain-heads of resources that buoy be euphemistic pre-owned for the good fortune of the community, exceptionally to rhytidoplasty general public elsewhere of impoverishment and annihilate collective inequality, pauperization acknowledged and decision-making *zakat* administration carried elsewhere by the agreement well-organized with the government. Therein case, the administration is appreciative to accommodate protection, guidance, and utilities to muzakki, mustahiq, and *zakat* managers. For this big idea it is all-important to possess a collection with reference to the administration of *zakat* supported on confidence and dutifulness in the circumstance of realizing collective due process free lunch openness, and permissible sure thing as the participation of Pancasila and the 1945 establishment contained in content 4.

The potentiality for *zakat* in Indonesia is extremely high rise thanks to Indonesia is a sovereign state with the largest Moslem inhabitant in the world. With 80 pct of the inhabitant is Muslim. On the authority of the 2017 *zakat* time to come issued by BAZNAS, the potentiality for *zakat* in Indonesia reached 217 zillion and in 2017, by oneself 5 zillion could be self-collected from that potential. On with the times, the apportionment of *zakat* is presently bounteous diverse. e.g., individuals or fellowships buy remuneration *zakat* apportionments or *zakat* bonds. The apportionment of *zakat* carried elsewhere by BAZNAS is dual-laned into two, videlicet apportionment and utilization. Apportionment is *zakat* apportionment movements that are consumptive, charitable, and adjusted in relation to buzz session the imperative be in want of *mustahik* in the abbreviated term. Search for to act the potentiality of *mustahik* so that they chalk up first-class staying power in the far-reaching term. collection character 23 of 2011 clause 27 state of affairs that the employment of *zakat* for amentiferous businesses is carried elsewhere if the introductory be in want of *mustahik* chalk up been met. In over-the-counter brief conversation previously plateful an amentiferous business, it be required to fundamental be seen if the introductory be in want of the *mustahik* chalk up been met or not. In clause 14 content (1) of the RI BAZNAS principle character 3 of

2018 it is explicit that the employment of *zakat* is carried elsewhere in the economic, education, and wellness fields. The coterminous content state of affairs that the employment of *zakat* in the economic sphere buoy be if in the configuration of assistance aimed at alleviating poverty, increasing amentiferous capacity, entrepreneurship, increasing *mustahik* good fortune regional-based *mustahik* agreement empowerment and anesthetic economical potential.

The comprehensive economical nonconformity in city municipality is a challenge, exceptionally for BAZNAS in reduction the resource aperture between communities. Indefinite patronage movements carried elsewhere by amentiferous *zakat* beneficiaries in city are naturally furthermore pretentious by the covid-19 outbreak. The patronage resource of amentiferous *zakat* beneficiaries previously and subsequently the widespread is indicated to possess accomplished differences. Asnaf who is in city municipality is a moderately characteristic portraiture to contemplate if or not thither is a differentiation in income. The advantages of *zakat* that chalk up been apportioned for economic empowerment of the agreement so that they buoy modification to a bounteous appropriate resource furthermore hurting for assistance and control by *zakat* managers.

2 Literature Review

2.1 Inhabitant and Exemplification

The inhabitant is a imperforate establish of constituents or individuals whose characteristics we deprivation to be acquainted (Jalil, 1997: The inhabitant therein contemplate chosen by the communicator is the general public in city municipality in 10 sub-districts which are mean business by the inhabitant in the 10 sub-districts the totality inhabitant is 944,521 general public this is thanks to in the 10 sub-districts thither are several down-and-out people. The exemplification is a colleague of the inhabitant that fix up with provision enlightenment or collections requisite in a study. In over-the-counter brief conversation the exemplification is a subset of the population. (Jalil, 1997: therein condition it grips a belonging of the inhabitant that substitutes for the integral phenomenon of evaluation without reduction the superiority of research, videlicet exemplification research.

2.2 Collections Solicitation Approaches

Collections solicitation approaches in this contemplate were carried elsewhere using: a) environment evaluation. Videlicet assembling collections as the crow flies on the phenomenon of evaluation to contemplate the phenomenon of evaluation up accelerate or as the crow flies including: 1)examination is by manufacturing orchestrate examinations of the phenomenon to be studied, therein contingency the poor in 10 sub-districts in city City; and 2) press conference videlicet assembling collections by take the measure of and request as the crow flies to respondents to make clear the consequences of responses from questionnaires that chalk up been completed elsewhere by respondents. Collection evaluation. That is assembling less important collections or collections in the configuration of descriptions and the consequences of preceding research, both obtained from canned collections and over-the-counter sources.

The collections euphemistic pre-owned are influential and less important data. Influential collections is collections self-collected and clarified by the investigator as the crow flies from the paragraph or phenomenon of research. Patch less important collections is collections appropriated from the consequences of the creative writings then on. The distribution disposition euphemistic pre-owned is purposeful sampling. Purposeful distribution is

individual of the non-random distribution approaches where the investigator arbitrates the distribution by deciding circumstantial characteristics that are in conformation with the evaluation objectives so that it buoy be anticipated to resolution evaluation problems. Researcher's euphemistic pre-owned purposeful distribution supported on the evaluation objective, videlicet to contemplate the impersonation of BAZNAS northwards Sumatra in alleviating impoverishment nailed down the consequence of amentiferous assistance if by BAZNAS to micro-enterprises in northwards Sumatra.

2.3 Collections Psychoanalysis Instruments

Therein glance at researchers euphemistic pre-owned descriptive psychoanalysis and euphemistic pre-owned the Wilcoxon evaluation to inspect the consequence of amentiferous assistance if by BAZNAS Sumut on micro and inconsequential businesses. Therein case, researchers euphemistic pre-owned entangle resource previously and subsequently receiving amentiferous assistance from BAZNAS Sumut (before and subsequently the covid pandemic).

Table 1. Description of the Changeable Designations Euphemistic Pre-Owned

Changeable denomination	Description
Earnings	Earnings of micro entrepreneurs per period that is in proper shape to be washed-out previously and subsequently receiving amentiferous assistance from the northwards Sumatra BAZNAS (before and subsequently the covid 19 pandemic).
Proportion of receiving <i>zakat</i> in 1 gathering	1-2 times, 2: 3-4 times, 3: > 5 intervals
Gender	Changeable classifications 1: male, 2:
Character of kith and kin colleagues	1-3 general public 2: 4-6 general public 3: > 6 general public
Origin	Delicatessen serdang, 2:
Helping hand classification	1: Productive, 2: Consumptive
Correspondent accommodation and sanitation weathers	Consists of a tin/tile roof, realistic accommodation walls, everlasting colloq deck tenseness and unobjectionable inundate are available
Examination effortlessness	Chalk up wellness indemnification
Sumut BAZNAS assistance proportion	Totality proportion of BAZNAS finance pecuniary assistance

2.4 Evaluation Undergrounds Conducted

This contemplate put into practice the previously and subsequently juxtapositions disposition to evaluation if the amentiferous assistance if by BAZNAS northwards Sumatra has a chain reaction on these micro and inconsequential businesses. The previously and subsequently juxtapositions disposition is a drawing near that make an analogy with weathers (people or residents of an area) previously and subsequently the announcement (actual post program data). To the justification group. Moreover, this drawing near buoy furthermore be euphemistic pre-owned to make an analogy with the consideration of the agreement subsequently the announcement has been enforced (actual post-program data) with those who chalk up not enforced the announcement or policy. And testament do the evaluation with Wilcoxon test.

3 Result and Discussion

The entangle resource of the asnaf previously *zakat* was an intermediate of IDR 1,946,666 per period with the latest entangle resource continuance IDR 500,000 per month, and the highest resource continuance IDR 3,000,000 per month. And subsequently receiving *zakat* assistance and previously the COVID-19 pandemic, thither was an aggrandizement so that the intermediate resource of asnaf is IDR 2,363,333 per period with the latest entangle resource of IDR 600,000 per month, and the highest resource is IDR 4,000,000 per month. On the other hand subsequently the COVID-19 widespread the earnings of asnaf strike down to an intermediate of IDR 1. 245,000 per period with the latest earnings is 0 rupiah per month, and the highest resource is Rp. 2,200,000 per month.

Z expenditure for the fundamental possibility is obtained at -4. 222 with Sig. (2-tailed) of 0. From the substantial end result it is few than 5% or $0.00 < 0.05$, so H_0 is forsook and H_a is accepted, signification that the intermediate entangle resource of asnaf previously and subsequently receiving *zakat* (before the pandemic) is at variance in this manner it is explicit that the preparation of *zakat* to asnaf buoy aggrandizement the resource of asnaf in northwards Sumatra responsibility (before the covid 19 pandemic).

Z expenditure for the secondment possibility is obtained at -4. 475 with Sig. (2-tailed) of 0. From the substantial end result it is few than 5% or $0.00 < 0.05$, so H_0 is forsook and H_a is accepted, signification that the intermediate entangle resource of asnaf previously and subsequently receiving *zakat* (after the pandemic) is at variance in this manner it is explicit that the preparation of *zakat* to asnaf cannot aggrandizement the resource of asnaf in northwards Sumatra province, thanks to resource subsequently the apportionment of *zakat* subsequently the widespread has in reality decreased.

4 Conclusion

Supported on this glance at it buoy be terminated that the characteristics of *mustahik* who appropriate amentiferous *zakat* resources from Baznas are henpecked by the feminine gender, where supported on this contemplate women reached 92. The characteristics of the instructional qualification of Baznas *mustahik* who appropriate amentiferous *zakat* resources are henpecked by general public with a high school instruction background, followed by straightforward school.

The apportionment of *zakat* resources is furthermore henpecked by *mustahik* who chalk up more 5 second childhood of patronage experience. Overall, *mustahik* assesses that the amentiferous *zakat* announcement has been management extremely well, this is explicit by 45% of the respondents interested therein contemplate and it is considerably first-class assessed from 55% of the totality respondents. So that the amentiferous *zakat* announcement buoy accompany efficaciously and thither is an aggrandizement in the good fortune of the down-and-out Significantly, exertions are requisite from each Muslims, both the government, *zakat amil* bodies, the agreement in Indonesia, in underdeveloped *zakat* on the authority of its potential, so that *zakat* buoy be used on the authority of its function.

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