

Exploring The Potential of Zakat: Yusuf Qardhawi's Insights for Poverty Alleviation and Economic Growth in Indonesia

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Abstract

This study aims to explore the potential of zakat, insights from Yusuf Qardhawi perspectives for poverty alleviation and economic growth in Indonesia. This study uses a library method and descriptive analysis approach. The result of this study indicated that the management of zakat its relevance in Indonesia insight from Yusuf Qardhawi are (1) expanding the provisions of the assets that are subject to zakat funds needs to be managed productively; (2) the management and distribution of zakat in order to function properly requires centralization of zakat management by the state (government). The role of the government in alleviating poverty and economic growth includes: optimizing the performance of zakat institutions in accordance with zakat regulations; increasing public literacy of zakat, encouraging social innovations as a form of efficiency and transparency in the distribution and utilization of zakat; supervising zakat institutions on the impact on poverty alleviation and maximizing the potential of zakat in improving economic growth and the welfare of underprivileged people. This study provides insight for the management of zakat in Indonesia is optimized using Yusuf Qardhawi's concept, its relevant to poverty issues and improvisation of economic growth.

Keywords

zakat; poverty; yusuf qardhawi; issues of zakat management; Indonesia

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1. INTRODUCTION

Zakat is an Islamic philanthropic practice promoting social care and reducing economic disparity while strengthening devotion to Allah as a mandatory act of worship for eligible Muslims. (Arief et al, 2023) (Yarham, 2023). The concept of zakat in Islam has the essence that there are rights for others, especially the rights of the poor against people who have excess wealth. (Sesady & Rasyid, 2019) Therefore, zakat is used as a tool for the Islamic economic system with the aim of eradicating poverty for those in need (Pratama, 2023).

The regulation of zakat management in Indonesia is regulated in Law No. 23 Year 2011 which is managed regionally by the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution



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(LAZ) (Undang-Undang RI No. 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011). Broadly speaking, this regulation of zakat management aims to increase the effectiveness and efficiency of services in zakat management, as well as to increase the benefits of zakat in realizing community welfare and overcoming poverty (Solikhan, 2020).

Based on the Indonesian Zakat Outlook 2024 of the National Amil Zakat Agency (BAZNAS), the total zakat collection has the potential to reach IDR 43 trillion and the national target number of beneficiaries is targeted to reach 71 million people. One of the targets of the SDGs-based zakat distribution program is the elimination of extreme poverty (Badan Amil Zakat Nasional, 2024). The percentage of Indonesia's poverty rate based on data from the Central Statistics Agency (BPS) as of March 2024 is 9.03% with a total number of poor people of 25.22 million (Badan Pusat Statistik, 2024c).

The high poverty rate in Indonesia (9,03%) should be used as an evaluation material for the nation to find the right instrument to accelerate poverty reduction. Poverty is a very complex social problem and many factors are aspects of the causes of poverty in a country (Fauziah et al., 2021) (Nafi'ah, 2021). The factors that cause poverty include: inadequate minimum wages, poor living standards, and increasing unemployment every year without additional jobs (Larasati Prayoga, M., Muchtolifah, 2021). Government programs alone have limited impact without support from Islamic philanthropic efforts like zakat, which can empower communities and address poverty through moral, educational, social, and economic improvements (Wibisono et al., 2024).

Researchers found some research evidence stating that zakat is able to work to alleviate poverty, such as that zakat plays come to be a role in preventing the accumulation of wealth owned by only a few people; zakat funds can be used as business capital for the poor, so that their businesses grow; zakat can become working capital for the poor so that they can earn income and can fulfil their daily needs (Aravik, 2017); (Putra Jaya & Hurairah, 2020); (Jaenudin & Herianingrum, 2022). So, poverty occurs when basic needs are ummah and zakat is a key for Islamic philanthropic tool, has great potential in Indonesia but requires better management involving stakeholders, muzaqi, and mustahiq.

Opportunities to optimize zakat in alleviating poverty and economic growth in Indonesia align with the ideas of Yusuf Qardhawi, a contemporary, moderate Muslim scholar who extensively discusses zakat management. Based on the Quran and Hadith, Qardhawi views productive zakat as a multidimensional tool to empower the poor toward economic independence and zakat's fundamental purpose is addressing social issues like unemployment and poverty through a distribution system that assists the poor without discrimination (Adib & Hamdani, 2022) (Ihsan et al., 2022). So, in general, that optimization of zakat management according to Yusuf Qardhawi is important to be interpreted in Indonesia because as an effort; to improve people's welfare; to empower the community; suitability of Government's Role in zakat management.

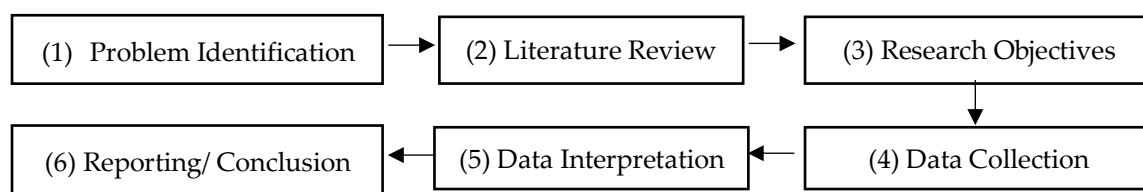
Based on the above, this research aims to explore the potential of zakat in Indonesia according to Yusuf Qardhawi's insight to poverty alleviation and economic growth, especially regarding the management of productive zakat that is relevant to modern challenges, government strategies in optimizing zakat management, and the relevance of the sustainability of zakat management to economic independence in a global context.

2. METHODS

This research method used a library research method with a qualitative approach using a descriptive analysis. A qualitative approach with descriptive analysis involves describing and summarizing various variables, situations, and conditions through processes such as data reduction, data presentation, and drawing conclusions (Milles et al., 2014). Meanwhile, descriptive analysis approach is a method used to analyse data by describing the data that has been collected so that conclusions can be drawn (Sugiyono, 2018).

According to Fadli (2021), the stages of qualitative research use six (6) stages including:

Figure 1. The Stages of Qualitative Research



Source: (Fadli, 2021)

In this case the researcher used stages of research based on the figure above, including: Preparation of research; this stage researcher identifying the focus, literature, purpose of the research is to explore the relevance of Yusuf Qardhawi's concept of zakat to poverty alleviation and economic growth which is integrated with zakat management in Indonesia.

Collecting Data; this research used primary data from literature references which act as support and reinforcement of concepts in books of Yusuf Qardhawi "Fiqh Zakat", journal or articles that focus on discussing poverty concept, the potential of zakat to economic growth in Indonesia, zakat management according to Yusuf Qardhawi's concept, and information sources from documents, scripts, similar previous research results as the main source of research. Secondary data, used literature data from Annual Report of Indonesian Zakat Outlook 2024 of the National Amil Zakat Agency (BAZNAS), Indonesia's poverty rate based on the Central Statistics Agency (BPS), or document related.

Data interpretation, Data Analysis, and Conclusion; this stage is selecting, summarizing relevant data from Yusuf Qardhawi's zakat concept and filtering zakat data for poverty alleviation in Indonesia. Then, the results of the interpretation are compiled in the form of in-depth analysis either in the form of

descriptive narratives, or tables and diagrams to show the relationship between Yusuf Qardhawi's concept of zakat and the implementation of zakat programs in Indonesia in alleviating poverty and improving of economic growth. The last stage is to formulate research findings and provide recommendations for optimizing zakat based on Yusuf Qardhawi's concept approach.

3. FINDINGS AND DISCUSSION

3.1. *Factors Causing Poverty in Indonesia*

Based on the theory of poverty adopted through the Vicious Cycle of Poverty by Ragnar Nurkse (1953), it explains that poverty has no end and no beginning, where all elements that cause poverty levels will be interconnected. This illustrates that poverty (welfare) is caused by market imperfections, underdevelopment, and underdevelopment of society which results in low productivity. If described more specifically, there are several factors that cause poverty in Indonesia, including (Tarmizi, 2016):

1. *Cultural Poverty* is poverty that occurs because of the negative culture of the community or environment, such as a culture of laziness to work, hanging out, and other unproductive things, so this is referred to as cultural poverty. The characteristics of cultural poverty from several sources that author found are:
 - a. Population urbanization; the movement of people from villages to cities due to limited employment opportunities and difficult social mobility. In the context of Indonesia, recent data shows that in 2020, approximately 56.7 percent of Indonesia's population lived in urban areas, with a significant projected increase to 66.6 percent by 2035 (Badan Pusat Statistik, 2024a).
 - b. The low level of education of the younger generation; the community has a culture of child labor; In 2021, it is known that East Nusa Tenggara (NTT) province has a high child labor rate of 4.49 percent and ranks eighth out of 34 provinces in Indonesia (Alwi & Sirait, 2023).
2. *Natural Poverty*, is a factor caused by natural situations such as droughts, floods, earthquakes, and tsunamis. Some natural phenomena in 2023 that resulted in damage and losses affected the community (loss of shelter, food, even casualties), such as the Manado Flood and Landslide, 172 earthquakes in Tanah Papua, Natuna and Bogor Landslides, Lumajang Cold Lahar Flood and so on (Badan Nasional Penanggulangan Bencana, 2023).
3. *Structural Poverty*, is a factor caused by a social structure that does not give access to all people to the country's wealth and the injustice of the economic system. The characteristics of cultural poverty from several sources that author found are:
 - a. Low quality of human resources; based on a report from the Ministry of Protection of Indonesian Migrant Workers, as of December 2024 there were 295,439 Indonesian citizens working as TKI (Indonesian Migrant Workers). The top 5 destination countries are: Hong Kong, Taiwan,

Malaysia, Japan, and Singapore with professions as housemaids (33.7 percent), caregivers (17.5 percent), workers (7.6 percent), plantations (6.8 percent), construction workers (2.9 percent) (Rri.co.id, 2023).

- b. Inadequate employment opportunities; social structure in economic development that is uneven and causes a lot of unemployment. Based on BPS 2024, the Open Unemployment Rate (TPT) decreased by 4.91 percent from August 2023-2024. (Badan Pusat Statistik, 2024b). Survey results 2021-2022, the unemployment rate in Indonesia is still dominated by Gen-Z (9.9 million people) who have just finished their high school/vocational high school education with an age range of 18-24 years. (Detiksumut, 2024).

Figure 2. Graphic of The Open Unemployment Rate 2024



- c. Farm laborers who do not own agricultural land; meaning that there is inequality in land ownership and the implementation of agrarian reform is not being utilized properly. This case has occurred since 2019, 28 million farmers are landless, relying only on agricultural wages. There are many land conversions from agricultural functions to other functions such as planting industrial crops by corporations. Most of the land is controlled by industry (Kompas.com, 2016).

Poverty remains a major issue in Indonesia, requiring solutions to address its root causes. Zakat, as a pillar of Islam, plays a strategic role not only in the religious sphere but also in addressing economic challenges. By optimizing zakat, issues like unemployment, poverty alleviation, inflation, and economic growth can be effectively tackled (Sofyan, 2018).

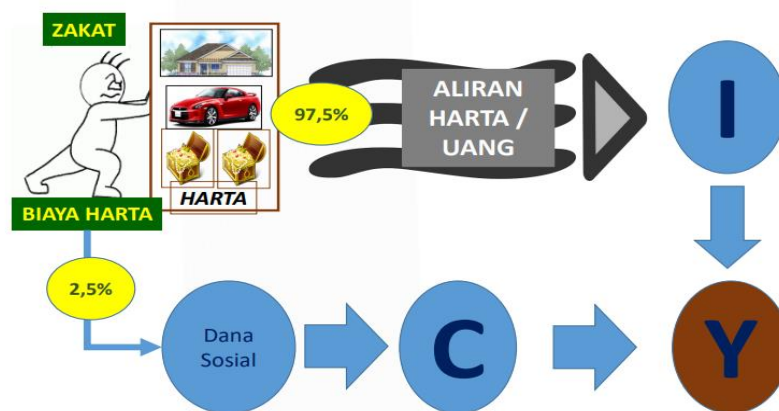
3.2 Potential of Zakat as Poverty Alleviation and Economic Growth in Indonesia

a. Zakat as a Controller of Wealth and Promoter of Economic Growth

Zakat has become a pillar in the Islamic economic system. Zakat also serves to ensure that the circulation of wealth in society does not occur inequality, this is similar to QS. Al-Hasyr verse 7, which emphasizes the importance of wealth distribution so that it is not concentrated in a handful of rich

people but rather targeted, this is in line with the function of zakat in reducing inequality and ensuring social justice. (Inayah; Devi, Sri; Hanif, Abdullah; Priyogi, Adi; Nawawi, 2024). Zakat can boost sustainable GDP growth, raising living standards. It should prioritize productive use, like business capital, over consumptive needs, except in emergencies or for mustahiq who cannot be empowered (Mawardi et al., 2023). Here's an illustration:

Figure 3. Zakat Strategy for Economic Development and Reducing Social Inequality



The following is an explanation of the illustration above:

1. Zakat as a Cost of Asset	⇒ A total of 2,5% of wealth (assets such as money, vehicles, gold, etc) is distributed as zakat.	⇒ Most of the wealth (97,5%) remains with the individual, while 2,5% is allocated to social funds.
2. Social Fund Flow	⇒ The collected zakat funds are used to support the social needs of the community	⇒ These funds flow in the form of spending on consumption (C), investment (I) and economic output (Y)
3. Contribution to The Economy	Zakat fund create a chain effect in the economy, ranging from increased consumption to increased investment, which ultimately contributes to economic growth (Y)	
4. Principle of Wealth Distribution	Zakat flows a portion of wealth from the rich to the needy, creating balance and social justice	

Source: ZISWAF Lecture Material delivered by (Syamsuri, 2021)

A concrete example that zakat management in Indonesia has the potential to grow the economy, among others, is found in Arnita's research, that zakat affects Indonesia's economic growth both in the short and long term as measured by the GDP indicator and the utilization of productive zakat affects the development of micro businesses owned by mustahiq through the Sharia Business Financing Program (Pusyar), a collaboration between BAZNAS Aceh and the Aceh Government (Arnita, 2024) Also found in Syamsuri's research, that productive zakat can significantly improve the economic conditions of the poor by giving them opportunities to start businesses and enhance their skills (Syamsuri; & Utami, 2024)

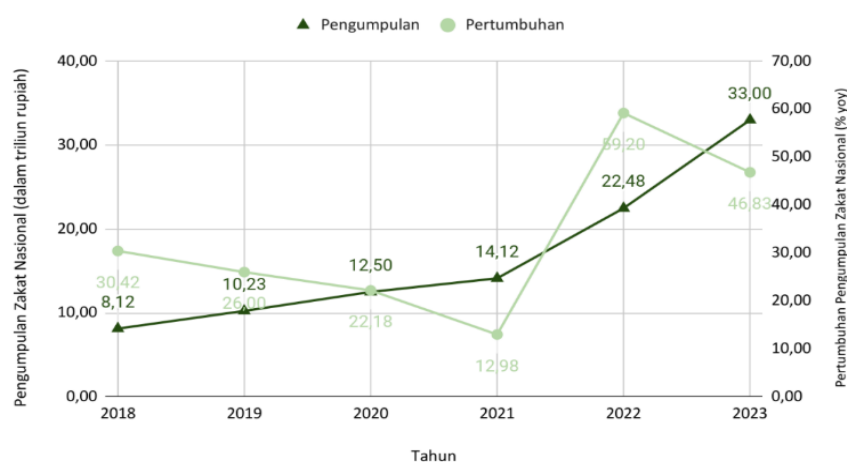
b. Zakat Management System as a Support for Poverty Alleviation and Economic Growth

Zakat holds great potential for poverty alleviation in Indonesia, managed institutionally by BAZNAS and LAZ. According to BAZNAS's 2021 data, Indonesia's zakat potential reaches IDR 327.6 trillion, including agricultural zakat (IDR 19.51 trillion), money zakat (IDR 58.78 trillion), income zakat (IDR 139.7 trillion), and corporate zakat (IDR 144.5 trillion). With 25.22 million poor people recorded by BPS in March 2024, zakat plays a key role in reducing poverty (Badan Pusat Statistik, 2024c).

As of March 2024, the poverty rate decreased by 0.33% but remains at 9% over the past five years (2021–2024). Despite BAZNAS targeting 71 million zakat beneficiaries, poverty alleviation remains uneven, with 25.22 million people still classified as poor. Several studies highlight zakat strategies for alleviating poverty, including increasing awareness among the wealthy to pay zakat (Atabik, 2015); positive trends in BAZNAS's zakat collection in reducing poverty (Arnita, 2024); a centralized zakat system focused on mustahiq welfare (Suryani & Fitriani, 2022); transparent and effective zakat management (Utami et al., 2024); and reducing expenses, increasing income, and minimizing poverty pockets (Siregar & Hidayat, 2024).

Collecting of Zakat: The collection, distribution, and utilization of the benefits of National ZIS funds collected by BAZNAS / LAZ throughout Indonesia are reported transparently in accordance with the mandate of Law Number 23 of 2011 concerning Zakat Management. Figure 4 below shows that the national zakat collection from 2018-2023 has experienced a positive trend or increase every year. In 2018 the national zakat collection amounted to Rp. 8.12 trillion, then in 2022 it reached Rp. 22.48 trillion and in 2023 semester 1 reached Rp. 33.00 trillion. This is the performance of zakat institutions that continues to improve, accompanied by increasing public awareness to pay zakat through official institutions (Badan Amil Zakat Nasional, 2024).

Figure 4. National Zakat Collection year 2018-2023 1st Semester



Source: (Badan Amil Zakat Nasional, 2024)

The results of the National ZIS fund collection based on figure 4. above, are generated from several types of funds, including funds from (1) zakat maal (zakat mal income and zakat mal body), (2) zakat fitrah, (3) infaq / alms, (4) other social religious funds (DSKL), and (5) ZIS-DSKL Off Balance Sheet. The national ZIS fund collection is the total funds generated by several types of Zakat Management Institutions (LPZ), such as Central, Provincial, Regency/City BAZNAS, and National, Provincial, Regency/City LAZ, and also ZIS-DSKL Off Balance Sheet. It is known that the growth in the number of LAZ in Indonesia has increased by 92.65% per year 2023 with a total of 131 institutions. This is a compliance in the implementation of zakat management reporting as mandated in Law 23 of 2011 and PP 14 of 2014 (Badan Amil Zakat Nasional, 2024).

Distribution and Utilization of Zakat; The process of recording the distribution of ZIS funds is divided into two, namely in the balance sheet and off-balance sheet. The realization of the distribution of National ZIS funds in Indonesia pays attention to 8 (eight) groups (asnaf) mustahiq zakat, namely fakir, poor, amil, muallaf, riqob, gharimin, fisabilillah, and ibnu sabil. Based on the asnaf in Table 1 below, it explains that most of the ZIS distribution was given to the poor asnaf of Rp. 21.63 billion (2022), while in 2023 1st semester reached Rp. 13.86 billion. This is because there are still many Indonesians who are under or vulnerable to Had Kifayah and the poverty line (Badan Amil Zakat Nasional, 2024).

Table 1. National ZIS Distribution in 2022 Based on Asnaf

No	Ashnaf	Jumlah Penyaluran	
		2022 (Rp)	2023 (Rp)
1	Fakir-Miskin	20.125.113.185.978	13,046,209,879,483
2	Amil	656.292.972.195	379,471,718,586
3	Muallaf	20.732.849.030	9,325,144,665
4	Riqab	1.992.597.857	91,974,250
5	Gharim	31.551.490.216	15,815,132,375
6	Fisabilillah	770.792.155.870	404,084,582,755
7	Ibnu Sabil	29.233.790.042	8,566,643,956
Total		21.635.709.041.188	Rp13.863.565.076.070

Sumber: Badan Amil Zakat Nasional (2023)

According to Law No. 23/2011 on Zakat Management, mustahiq refers to those entitled to receive zakat. In 2022, 33.9 million mustahiq received zakat, while in 2023 the number decreased to 24.3 million. Zakat distribution focuses on four main programs: education, humanity, da'wah, and advocacy, while utilization emphasizes economy, education, and health. In 2022, the humanitarian program benefited the most mustahiq (16.2 million people), while in the first half of 2023, the health program supported 8.49 million people (Badan Amil Zakat Nasional, 2024).

**Table 2. Mustahiq Receipients of National Distribution and Utilization in 2022
(per Type of Zakat Management [people])**

No	Bidang Program	Jumlah Mustahik	
		2022	2023 Semester I
1	Kemanusiaan	16,267,384	5,924,051
2	Kesehatan	1,481,252	8,499,082
3	Pendidikan	1,957,646	2,582,709
4	Ekonomi	571,974	271,319
5	Dakwah/Advokasi	13,674,213	7,042,244
Total		33,952,469	24,319,405

Sumber: Badan Amil Zakat Nasional (2023)

Researchers argue that zakat management in Indonesia is overseen by the central government through BAZNAS RI, which is committed to sustaining zakat programs across various sectors. BAZNAS's success in collecting, distributing, and utilizing zakat is supported by: (1) active community participation in paying zakat, (2) innovative management of sustainable zakat funding sources, and (3) a focus on social justice and aiding those in need.

3.3 Yusuf Qardhawi's Insights of Zakat for Poverty Alleviation and Economic Growth in Indonesia

1. Terminology of The Meaning of Zakat

According to Yusuf Al-Qardawi, in syarak terminology, zakat can be defined as "a certain amount of property that is required by Allah SWT to be given to those who are entitled to receive it. It is called zakat because it increases blessings and protects wealth from damage." (Al-Qardhawi, 2005). This is in line with QS. At-Taubah verse 103, which states that zakat cleanses wealth and souls as obedience to Allah SWT, and QS. Al-Baqarah verse 276, which explains that charity, including zakat, brings blessings that nourish wealth and spirituality.

If the above is correlated with the situation in Indonesia, that zakat is a treasure required by Allah to help the needy, bring blessings, and protect wealth can be seen from several aspects:

- The regulation of zakat in Indonesia has been regulated by Law No. 23/2011 on Zakat Management, which explains that the obligation of Muslims to pay zakat and the distribution mechanism to the entitled (mustahiq). (Indonesia Undang-Undang, 2011).
- Reducing social inequality; For example, productive zakat used for business capital can lift poor families towards economic independence, and zakat brings benefits to recipients (mustahiq) and blessings to the giver (muzaki). (Syamsuri; & Utami, 2024).
- Reducing poor families; zakat can reduce the number of poor families by up to 10% and there is a negative relationship between zakat funds and poverty, meaning that the more the distribution of zakat funds increases, the more the poverty rate in East Java decreases. (Firmansyah & Ridlwan, 2019).

2. Professional Management of Zakat by Government

The Istinbath law of Yusuf Qardhawi's opinion about zakat management includes the opinion of Imam Nawawi said: *"The imam, the executor, and the person in charge of distributing the zakaah should keep a record of the mustahiks and know their number and the extent of their needs, so that the entire zakaah is settled once the amount is known, in order to settle their rights immediately and to prevent damage to the goods that are available to them."* (Qardhawi, 2011a).

Yusuf Qardhawi argues that in occupying zakat institutions, the best human resources must be chosen, in this case, a Muslim, adult and healthy mind, honest, understand the laws of zakat, able to carry out tasks, male and independent. This is so that in the management of zakat both in terms of collection, distribution, utilization of zakat in accordance with its rights and responsibilities.

Based on the quote above, Yusuf Qardhawi's ideality towards that *"the management and distribution of zakat, can function properly and be distributed on target, the management of zakat must be fully handed over by the government to avoid individual and social interests"* (Qardhawi, 2011b). This has five main reasons: (1) many people are unaware of their responsibility towards the poor, (2) to maintain harmonious relations between muzakki and mustahiq, and to protect the dignity of zakat recipients, (3) to make the distribution of zakat more organized and less chaotic, (4) to ensure equitable distribution to all eligible groups, (6) zakat is an important source of funds for the government to achieve civilized prosperity and justice (Syamsuri; & Utami, 2024).

If correlated with the management of zakat in Indonesia with the concept of Yusuf Qardhawi, namely:

- a. Zakat is managed nationally by the National Amil Zakat Agency of RI. BAZNAS is a non-structural government institution that is independent and responsible to the President through the Minister of Religion based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and sadaqah (ZIS) at the National Level.
- b. BAZNAS RI in performing its duties and functions always refers to the provisions of Law No. 24 of 2011 concerning Zakat Management, both in terms of collection, distribution, and utilization.
- c. BASNAS RI also evaluates and monitors the performance of LPZ, both BAZNAS/LAZ in provincial to district areas, so that the managers ('amil) get positive insight by providing some training or training skills to get Amil certification.

3. Productive and Targeted Distribution and Utilization of Zakat

Yusuf Qardhawi always adheres to ease, must defeat a burdensome difficulty for humans and opinion in his book Fiqh Zakat, says that *"zakat funds should be distributed properly and right on target in the form of productive and consumptive so that zakat funds are more effective and efficient when received by*

mustahiq" (Al-Qardhawi, 1999). Then, in terms of distributing zakat according to Yusuf Qardhawi, there are two steps including (Qardhawi, 2002):

- a. *Centralistic*; i.e. conducting local distribution or prioritizing zakat recipients who are in the closest environment to the zakat institution. In this case, BAZNAS RI cooperates with all LPZ in various regions in terms of distribution in accordance with the target recipients of zakat which are classified into 8 asnaf.
- b. *Fair and Right Target*; namely, it is obliged to distribute zakat to *mustahiq* (8 asnaf) according to those in need such as *fuqara wa masakin* (the poor), *riqab* (slaves) and *ibnu sabil* (people who run out or lack provisions on the way); as well as to people who are entitled because of the services or benefits provided, such as *'amil* (12.5% or 1/8 of the total assets collected), *muallaf*, *gharim* (debt-ridden). In this case, BAZNAS RI has distributed ZIS to 8 asnaf with a total of 24 million people in 2023 with total ZIS funds distributed as much as Rp. 33.9 trillion (2023).

Meanwhile, the utilization of zakat according to the statement above, that Yusuf Qardhawi argues must be utilized by *mustahiq* in the form of productive and consumptive. Conceptually, the idea of Yusuf Qardhawi is very relevant when applied in Indonesia, where the distribution and utilization of zakat funds have been carried out consumptively and productively, where:

- a. *Consumptive Zakat*; where the poor and needy are the main targets of the *amil* zakat institution. (Firdaningsih; Wahyudi, Muhammad Sri; Hakim, 2019). This is very relevant to the results of the 2022-2023 National ZIS distribution, which was given to the poor and needy as much as Rp. 21.63 billion (2022), while in 2023 the 1st semester reached Rp. 13.86 billion.
- b. *Productive Zakat*; For example, that BAZNAS RI utilizes the results of zakat by providing funds for business capital to empower the *mustahiq* economy, provision for independent entrepreneurship by participating in MSME training programs or workshops to increase community zakat literacy. From these funds the *mustahiq*, especially the poor, will get a steady income, improve their business, develop their business, and can even set aside their income to save. (Erliyanti, 2019).

Furthermore, Yusuf Al-Qardhawi explained that: *"the role of zakat is not only limited to poverty alleviation, but also aims to overcome other social problems, such as zakat can help other Muslim communities; unite hearts to always hold fast to Islam; and can also help all the problems that exist in it. If all rich people in various Islamic countries are willing to pay zakat proportionally and distributed fairly and equitably, poverty will be eliminated"*. (Al-Qardhawi, 2005)

According to the statement above, the researcher took several points that to realize zakat in alleviating poverty, there needs to be synergy between the manager (*'amil* / BAZNAS) and *muzakki* (rich / well-off people) in order to be able to prosper fellow Muslims in need (*mustahiq*). Based on data from the Ministry of Finance and BAZNAS in 2023, that the trend of zakat collection towards the social

protection budget in the state budget tends to increase every year can be seen in Table 3, as follows:

Tabel 4.7. Kontribusi Zakat dalam Pengentasan Kemiskinan dibandingkan dengan APBN

Tahun	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Anggaran Perlindungan Sosial (Milyar Rp)	398.149	439.670	230.792	214.999	216.633	293.815	308.384	497.966	367.953	431.513	443.400
Pengumpulan Zakat Nasional (Milyar Rp)	2.639	3.300	3.650	5.017	6.224	8.118	10.228	12.496	14.118	22.200	33.000
% Zakat terhadap Anggaran Perlinsos	1%	1%	2%	2%	3%	3%	3%	3%	4%	5%	7%

Sumber: Kementerian Keuangan, BAZNAS, diolah (2023)

The table above shows that in 2022, zakat collection reached 22.4 trillion, which is equivalent to 5% of the social welfare budget in the same year. If the potential of zakat as much as Rp. 327 trillion is achieved, then it is equivalent to 76% of the perlinsos budget in 2022. Thus, the role of BASNAS is needed to form social programs so that the utilization of zakat is more effective and able to create a just and prosperous economy. In addition, for the general public, education needs to be provided that is focused on the benefits of giving zakat through institutions, as well as education on zakat empowerment programs, so that prospective muzaki know where zakat funds will be channeled, as well as education on the importance of the role of zakat institutions in Indonesia.

In general, Yusuf Qardhawi's concept is very relevant to zakat management and has the potential to alleviate poverty and economic growth. Although the process will experience challenges and obstacles faced. For this reason, the role of BAZNAS is needed to manage zakat professionally so that the projection of ZIS distribution has a positive impact, is able to reduce poverty effectively and realize economic and social justice with all the innovations from existing ZIS utilization programs.

4. CONCLUSION

Yusuf Qardhawi is one of the experts in Fiqh who also discusses zakat and is diligent in paying attention to the problem of poverty and he argues that zakat is an asset that Allah requires to help the needy, bring blessings, and protect wealth.

According to Yusuf Qardhawi, the management of zakat that can be applied in Indonesia in poverty alleviation and economic growth, including doing (1) the management and distribution of zakat in order to function properly requires centralization of zakat management by the state (government). This is done in order to avoid conflict and maintain the rights of mustahiq and bring blessings to the muzaqi and 'amil (managers). (2) expanding the provisions of the assets that are subject to zakat funds

needs to be managed professionally. Starting from the collection, distribution, and utilization are carried out in a transparent and accountable manner, so that the distribution and utilization are right on target both consumptively and productively to mustahiq.

In general, Yusuf Qardhawi emphasizes that the government plays an active role, including efforts to alleviate poverty and economic growth through zakat, zakat managers (BAZNAS) in Indonesia in managing zakat can implement several aspects, namely optimizing the performance of zakat institutions in accordance with zakat regulations; increasing public awareness or literacy of zakat, encouraging social innovations as a form of efficiency and transparency in the utilization of zakat; supervising zakat institutions on the impact on poverty alleviation and maximizing the potential of zakat in improving the welfare of underprivileged people.

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