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# **Comparative Analysis of the Effectiveness of Zakat and Government Programs in Reducing Poverty in Indonesia**

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## **Abstract**

The issue of poverty in Indonesia is a multidimensional challenge that requires a comprehensive approach to address it. This research aims to answer this problem by comparing the effectiveness of zakat and government programs in Indonesia's context of poverty reduction. The method used in this research is a qualitative and quantitative approach with comparative analysis to compare the effectiveness of zakat and government programs involving data triangulation to reduce bias and increase confidence in the research results. The results show that zakat has great potential in alleviating poverty and supporting sustainable socio-economic development in Indonesia. Through efficient management and collaboration with government programs, zakat can improve people's

welfare and reduce inequality. Integrating zakat and the state budget expands the intervention scope, including empowering low-income people through training, education, and business development. The synergy between zakat and government programs, strengthened by coordination and inclusive approach, can contribute significantly to creating a prosperous and poverty-free society. This is the concept of *maqāsid asy-syarīah*, which aims to achieve the welfare of humanity in both worldly and ukhrawi aspects.

Keywords: *Zakat Effectiveness; Poverty Alleviation; Social Development*

## **Abstrak**

Persoalan kemiskinan di Indonesia merupakan tantangan multidimensi yang memerlukan pendekatan komprehensif untuk menanganinya. Penelitian ini bertujuan untuk menjawab persoalan tersebut dengan melakukan perbandingan efektivitas zakat dan program pemerintah dalam konteks pengurangan kemiskinan di Indonesia. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif dan kuantitatif dengan analisis komparatif untuk membandingkan efektivitas zakat dan program pemerintah yang melibatkan triangulasi data dalam mengurangi bias dan meningkatkan kepercayaan terhadap hasil penelitian. Hasil penelitian menunjukkan bahwa zakat memiliki potensi besar dalam mengentaskan kemiskinan dan mendukung pembangunan sosial ekonomi yang berkelanjutan di Indonesia. Melalui pengelolaan yang efisien dan kolaborasi dengan program pemerintah, zakat dapat meningkatkan kesejahteraan masyarakat dan mengurangi ketimpangan. Integrasi zakat dan anggaran negara memperluas cakupan

intervensi, termasuk pemberdayaan masyarakat miskin melalui pelatihan, pendidikan, dan pengembangan usaha. Sinergi antara zakat dan program pemerintah, yang diperkuat oleh koordinasi dan pendekatan inklusif, dapat berkontribusi signifikan dalam menciptakan masyarakat yang sejahtera dan bebas dari kemiskinan. Hal ini sesuai dengan konsep *maqāṣid asy-syarīah*, yaitu mencapai kesejahteraan umat manusia dalam aspek duniawi dan ukhrawi.

Kata Kunci: *Efektivitas Zakat; Pengentasan Kemiskinan; Pembangunan Sosial*

## **Introduction**

Poverty is a serious social problem that has become the focus of attention of governments and various institutions around the world, including in Indonesia. With a large population and significant socio-economic diversity, Indonesia faces unique challenges in its poverty alleviation efforts. According to data from Indonesia's Central Bureau of Statistics (BPS), the poverty rate in Indonesia has experienced a gradual decline over the past few years. In September 2019, the number of poor people in Indonesia amounted to around 26.42 million or around 9.22% of the total population. This figure decreased compared to the same period in 2018 when the number of poor people reached 9.66% of the total

population. However, the COVID-19 pandemic has significantly impacted poverty alleviation efforts in Indonesia. Many workers have lost their jobs or experienced a decreased income due to the pandemic, increasing the number of poor people. According to the BPS report, in September 2020, the number of poor people in Indonesia increased to 27.55 million, or around 10.19% of the total population.

Various efforts have been made to reduce poverty, ranging from government programs to private and religious initiatives, such as zakat. Zakat has a significant role in Indonesia's social and economic development, especially in poverty alleviation efforts. Zakat is one of the five pillars of Islam and is considered an important instrument in wealth distribution and the reduction of economic disparities.<sup>1</sup> In Indonesia, zakat management is regulated by the government through Law Number 23 Year 2011 on Zakat Management, which states that zakat must be managed properly to improve the welfare of Muslims and reduce poverty. Zakat can be used for various purposes, such as education, health, direct cash

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<sup>1</sup> Kumara Adji Kusuma and Muhamad Nafik Hadi Ryandono, "Zakah Index: Islamic Economics' Welfare Measurement," *Indonesian Journal of Islam and Muslim Societies* 6, no. 2 (2016): 273–301.

transfers, and community development projects, to help poor individuals and families.<sup>2</sup>

In addition to zakat, the Indonesian government has launched various programs to address poverty.<sup>3</sup> These programs include Direct Cash Assistance (BLT), Family Hope Program (PKH), and Smart Indonesia Program (PIP), all of which aim to provide financial support to poor and vulnerable families. The program also strengthens access to education, health, and employment opportunities. In addition, the government also seeks to improve infrastructure in rural and underdeveloped areas and develop entrepreneurship and job training programs to improve the skills and economic capacity of people with low incomes.

The potential of Zakat in Indonesia is huge, considering that the Muslim population reaches around 87% of the total population. As an Islamic financial instrument, zakat is important in wealth redistribution and reducing economic disparity.<sup>4</sup> However, realizing the zakat collection in

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<sup>2</sup> Ayub Miah, "Effectiveness of Zakat-Based Poverty Alleviation Program," *International Journal of Zakat* 6, no. 2 (2021): 27–42.

<sup>3</sup> Mu'adil Faizin et al., "Development of Zakat Distribution in the Disturbance Era," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 10, no. 2 (2024): 186–97, <https://doi.org/10.29300/mzn.v10i2.2997>.

<sup>4</sup> Husnul Mirzal, "Conditional Cash Transfers Model of Zakat Distribution for Managing Covid-19 Impact on Health and Education Sectors," *International Journal of Zakat* 6, no. 3 (2021): 55–68.

Indonesia is still not optimal. According to data from the National Amil Zakat Agency (BAZNAS), the total zakat collection in Indonesia in 2020 reached IDR 8.4 trillion, a figure that is still far below the potential, which is estimated to reach hundreds of trillions of rupiah. One of the challenges in managing Zakat in Indonesia is the low level of public awareness and understanding of zakat. Many people do not understand the correct procedures for calculating and paying for zakat, nor do they understand the benefits of zakat for social and economic development.<sup>5</sup>

On the other hand, the Indonesian government has launched various poverty reduction programs, such as the Family Hope Program (PKH), which provides social assistance for low-income families with certain criteria.<sup>6</sup> This program aims to reduce the economic burden of low-income families and encourage access to education and health. In addition to PKH, the Sembako Program provides staple food

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<sup>5</sup> Nur Insani et al., "Empowering Muslim Women: Bridging Islamic Law and Human Rights with Islamic Economics," *De Jure: Jurnal Hukum Dan Syar'iah* 16, no. 1 (2024): 88–117, <https://doi.org/10.18860/j-fsh.v16i1.26159>; Zikri Rahmani et al., "Implementation of Sharia Economic Principles in the Globalization Era," *ASY SYAR'IYYAH: JURNAL ILMU SYARI'AH DAN PERBANKAN ISLAM* 8, no. 2 (2023): 185–200, <https://doi.org/10.32923/asy.v8i2.3516>.

<sup>6</sup> Made N D ANDAYANA, "Evaluation of the Implementation of the Family Hope Program (PKH) in Poverty Alleviation," *Integration: Journal Of Social Sciences And Culture* 1, no. 2 (2023): 145–57.

assistance to low-income families. These programs have positively impacted the living expenses of low-income families, but there are still challenges in terms of targeting and effectiveness of aid distribution.

Indonesia's high poverty rate shows there are still challenges in the effectiveness of the implementation of zakat and government programs. One of the main challenges is the coordination and integration between government programs and zakat initiatives. Often, government programs and zakat management run separately without optimal synergy. This causes the potential of zakat as an instrument of poverty alleviation has not been fully utilized. Another challenge is structural poverty, caused by unequal access to economic resources and employment opportunities. Many areas in Indonesia are still isolated and have not been reached by infrastructure development, so people in these areas have limited access to basic services and economic opportunities. This exacerbates poverty conditions and makes poverty alleviation efforts more difficult.

An in-depth understanding of the effectiveness of zakat and government programs in reducing poverty has been the main focus of previous relevant studies. In Indonesia, as a country with the largest Muslim population in the world, zakat plays an important role in poverty alleviation efforts.

Research by Zulkifli *et al.* in Malaysia highlighted that zakat significantly reduces poverty and economic inequality.<sup>7</sup> This shows the potential of zakat as an Islamic financial instrument that can be effectively applied in the Indonesian context. On the other hand, government programs such as the Family Hope Program (PKH) and the Basic Food Program (Sembako) have been the main initiatives to reduce poverty in Indonesia. Several previous studies have revealed that these social assistance programs positively reduce poverty levels and improve the welfare of beneficiaries.<sup>8</sup> This confirms the government's role in addressing poverty through structured and sustainable programs.

A study conducted by Prayitno *et al.* found that social assistance programs implemented by the Indonesian government have contributed significantly to reducing poverty,

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<sup>7</sup> Muhammad Faris Zulkifli *et al.*, "Combating Poverty in Malaysia: The Role of Zakat," *The Journal of Asian Finance, Economics and Business* 8, no. 5 (2021): 505–13.

<sup>8</sup> Heriana Bangun, Matias Siagian, and Humaizi Humaizi, "The Effectiveness of the Ministry of Social Family's Hope Program (Program Keluarga Harapan) in Increasing the Welfare of the District of Medan Johor," *International Journal of Multicultural and Multireligious Understanding* 6, no. 4 (2019): 125–34; Depi Putri, Zulkipli Lessy, and Robeet Thadi, "Implementing Family Hope Program in Increasing Health and Education for the Very Poor Household," *Empati: Jurnal Ilmu Kesejahteraan Sosial* 11, no. 1 (2022): 17–25; Jaelan Usman, Muhammad Rusydi, and Mahnoor Farooq, "National Program, Local Response: Dynamic of Unconditional Cash Transfer Distribution to Poor Families in Maros Regency, Indonesia," *Journal of Government and Civil Society* 6, no. 2 (2022): 227–45.

especially in rural areas.<sup>9</sup> This study shows that programs such as PKH and the Basic Food Program can improve the poor's access to education and health, which are important factors in long-term poverty alleviation efforts. In line with these findings, a study by Manara et al. revealed that zakat strategically reduces the economic burden of low-income families in Indonesia.<sup>10</sup> This study highlights that good zakat management can help improve zakat recipients' income and quality of life while reducing socio-economic inequality.

Another study by Astutik et al. evaluated the PKH social assistance program's effectiveness in improving beneficiaries' quality of life.<sup>11</sup> The results of this study showed that PKH succeeded in improving beneficiaries' access to health and education services, which positively impacted their welfare. However, although zakat and government programs have an important role in poverty alleviation efforts, challenges still need to be overcome. Several studies highlight that the main

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<sup>9</sup> Hengky S H Prayitno, Dwi Budi Santoso, and Marlina Ekawaty, "The Impact of Social Safety Net Programs on Poor Household Income," *JEJAK: Jurnal Ekonomi Dan Kebijakan* 11, no. 2 (2018): 244–62.

<sup>10</sup> Ajeng Sonial Manara, Arif Rachman Eka Permata, and R Gatot Heru Pranjoto, "Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to Overcome Poverty in Indonesia," *International Journal of Zakat* 3, no. 4 (2018): 17–31.

<sup>11</sup> Lilis Hidayati Yuli Astutik, Iffatin Nur, and Mashuri Mashuri, "Family Expectation and Poverty Alleviation Program: Approaches to Family Development Laws, Sustainable Development Goals, and Maqāshid Sharīa," *Justicia Islamica* 19, no. 1 (2022): 38–56.

challenges in zakat management in Indonesia are related to the distribution and effectiveness of its use.<sup>12</sup> Therefore, efforts are needed to improve governance and transparency in zakat management to have a greater impact on reducing poverty.

Previous studies that have been discussed generally focus on evaluating the effectiveness of zakat or government programs separately in reducing poverty. Some studies explored the impact of zakat on reducing poverty and economic inequality. In contrast, others assessed the contribution of government programs such as the Family Hope Program (PKH) and the Basic Food Program on improving the welfare of beneficiaries. Although these studies provide important insights into the role of each instrument in poverty alleviation, they do not specifically compare the effectiveness of zakat and government programs in the same context. At the same time, this study aims to fill that gap by

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<sup>12</sup> Solahuddin Al-Ayubi and Bayu Taufiq Possumah, "Examining the Efficiency of Zakat Management: Indonesian Zakat Institutions Experiences," *International Journal of Zakat* 3, no. 1 (2018): 37–55; Muharman Lubis and Anik Hanifatul Azizah, "Towards Achieving the Efficiency in Zakat Management System: Interaction Design for Optimization in Indonesia," in *User Science and Engineering: 5th International Conference, i-USEr 2018, Puchong, Malaysia, August 28–30, 2018, Proceedings 5* (Springer, 2018), 289–301; Novendi Arkham Muhtadi and Dewi Susilowati, "Analysis of Governance and Efficiency on Zakat Distribution: Evidence from Indonesia," *International Journal of Zakat* 3, no. 2 (2018): 1–15.

directly comparing the effectiveness of zakat and government programs in Indonesia's context of poverty reduction.

The main objective of this study is to evaluate and compare the effectiveness of zakat, as one of the Islamic financial instruments, with government programs designed to reduce poverty in the Indonesian socio-economic context. By examining how zakat is implemented and distributed and its impact on beneficiaries, this study aims to uncover the potential of zakat in improving the welfare of the poor and contributing to poverty reduction. Another objective of this study is to evaluate the effectiveness of government programs in reducing poverty. Programs such as Direct Cash Assistance (BLT), Family Hope Program (PKH), and Smart Indonesia Program (PIP) all aim to provide financial support to poor and vulnerable families. These programs also strengthen access to education, health, and employment opportunities. This study aims to assess how effective these programs are in achieving their objectives and identify challenges and obstacles that may be faced in their implementation.

This research uses research methods that include qualitative and quantitative approaches. The qualitative approach is used to understand the implementation, distribution, and impact of zakat and government programs on beneficiaries. Qualitative data collection techniques such as

in-depth interviews, case studies, and participatory observation are used to collect data from various stakeholders, including zakat beneficiaries. On the other hand, the quantitative approach objectively measures the effectiveness of zakat and government programs in reducing poverty. Quantitative data collection techniques such as surveys, secondary data analysis, and statistical analysis are used to collect and analyze numerical data. Variables include poverty reduction rate, changes in beneficiaries' income, access to social services, and other welfare indicators. In addition, this study uses comparative analysis to compare the effectiveness of zakat and government programs. This analysis may involve comparing the results of zakat and government programs, such as poverty reduction, improvement of beneficiaries' welfare, and resource allocation and distribution efficiency. Data triangulation was used to increase the research's validity and reliability. Triangulation involves using multiple data sources, data collection methods, and analysis approaches to verify and strengthen research findings. This can help in reducing bias and increase confidence in the research results.

## **Effectiveness of Zakat in Reducing Poverty**

The concept of poverty has many dimensions, not only limited to lack of income or consumption but also includes

health, education, and access to other resources. Poverty is considered one of the main challenges faced by the global community, including Muslim-majority countries. Therefore, zakat is expected to be one of the solutions to overcoming the problem of poverty. In theory, zakat has great potential for poverty alleviation.<sup>13</sup> Zakat can function as a wealth redistribution mechanism to reduce the economic gap between the rich and the poor.<sup>14</sup> In addition, zakat can also increase the purchasing power and consumption of people with low incomes, which in turn can stimulate economic growth. Thus, zakat is expected to create social and economic stability.

One of the efforts that can be made in optimizing the role of zakat. In the Indonesian context, zakat has been regulated in Law Number 23 Year 2011 on Zakat Management, which aims to increase the effectiveness and efficiency of zakat management in poverty alleviation. Zakat can help groups entitled to receive zakat (*asnāf*), such as people experiencing

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<sup>13</sup> Akmal Bashori, Arif Sugitanata, and Suud Sarim Karimullah, "Dekonstruksi Pemaknaan Mualaf Sebagai Penerima Zakat Di Indonesia," *DIKTUM: Jurnal Syariah Dan Hukum* 22, no. 1 (2024): 11–23, <https://doi.org/10.35905/diktum.v22i1.5027>.

<sup>14</sup> Nasim Shah Shirazi, "Integrating Zakat and Waqf into the Poverty Reduction Strategy of the IDB Member Countries," *دراسات اقتصادية إسلامية* 130, no. 1155 (2014): 1–30.

poverty, fakir, and other needy groups.<sup>15</sup> In addition, zakat can also be used for economic empowerment programs, such as skills training, education, and the development of micro, small, and medium enterprises (UMKM).<sup>16</sup>

The implementation of zakat in practice differs in each country, depending on the zakat management system and the socio-economic conditions of the community.<sup>17</sup> In some countries, such as Indonesia, Malaysia, and Pakistan, zakat management is carried out by government agencies or amil zakat institutions responsible for collecting and distributing zakat. Poverty alleviation programs financed by zakat funds include business capital assistance, education, health, and direct cash assistance. This shows that zakat fulfills basic needs and empowers the poor economy.

Effective zakat management requires a transparent and accountable system so that zakat funds can be distributed in a

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<sup>15</sup> Suud Sarim Karimullah, "Konsep Dan Implementasi Zakat Untuk Pelestarian Lingkungan," *DIRHAM: Jurnal Ekonomi Islam* 6, no. 1 (2025): 51–65, <https://doi.org/10.53990/dirham.v6i1.396>.

<sup>16</sup> Hafiz Rafi Uddin et al., "Implementation of Zakat Savings Member of Sharia Financial Services Cooperative (Kjks) for Economic Empowerment of Small and Medium Enterprises in Semarang In 2021," in *6th International Conference on Education & Social Sciences (ICESS 2021)* (Atlantis Press, 2021), 133–38.

<sup>17</sup> Suud Sarim Karimullah and Rozi Rozi, "Rethinking Halal: Exploring the Complexity of Halal Certification and Its Socio-Economic Implications," *Al-Bayan: Jurnal Hukum Dan Ekonomi Islam* 3, no. 2 (2023): 102–21, <https://stainwsamawa.ac.id/jurnal/index.php/al-bayan/article/view/170>.

targeted manner to *mustahîq* (zakat recipients). Zakat management institutions, managed by the government and the private sector, have an important role in collecting zakat from *muzakkî* (zakat givers) and distributing it to *mustahîq*. Collecting zakat is usually done in various ways, such as direct salary deductions for employees, direct payments to zakat institutions, or online systems. After the zakat funds are collected, the zakat management institution will verify and validate the *mustahîq* to ensure that they meet the criteria of zakat recipients. The zakat distribution process is then carried out according to the needs of *mustahîq*, which can be in the form of direct cash assistance, business capital assistance, education assistance, or health assistance. The distribution of zakat is done by paying attention to the principles of justice, efficiency, and transparency.

Zakat management in various Muslim countries has different characteristics, depending on each country's legal system, traditions, and socio-economic conditions. In Turkey, zakat management is traditionally done through *amil zakat* institutions that work closely with mosques and religious organizations. Turkey does not have a centralized zakat management system. Still, various zakat institutions such as *Türkiye Diyanet Vakfı* and *İHH İnsani Yardım Vakfı* play an

important role in the collection and distribution of zakat.<sup>18</sup> Zakat is used to help people experiencing poverty through education, health, and humanitarian projects.

In Saudi Arabia, zakat management is regulated by the state through the Ministry of Zakat, Waqf, and Islamic Affairs.<sup>19</sup> Saudi Arabia has a relatively structured zakat management system, using zakat funds for various social and humanitarian programs. The government of Saudi Arabia allocates zakat funds to help low-income families, education, health, and other development projects. Transparency and accountability in zakat management are the main focus of ensuring effectiveness in poverty reduction.

In Qatar, zakat management is carried out by Qatar Charity and other amil zakat institutions. Qatar Charity is one of Qatar's largest amil zakat institutions, and it manages humanitarian projects at home and abroad.<sup>20</sup> The programs funded by zakat include food aid, health, education, and humanitarian aid for refugees and conflict victims. Qatar faces

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<sup>18</sup> Ali Çarkoğlu, "Religion and Philanthropy in Turkey," in *Philanthropy in the Muslim World* (Edward Elgar Publishing, 2023), 213–31, <https://doi.org/10.4337/9781035306572.00021>.

<sup>19</sup> Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammad, "Governance of Formal Zakat Institution in Saudi Arabia," *International Journal of Zakat* 4, no. 2 (2019): 23–40.

<sup>20</sup> Izlawanie Muhammad, "Analysis of Zakat System in High-Income Islamic Countries," *The Journal of Muamalat and Islamic Finance Research*, 2019, 1–11, <https://doi.org/10.33102/jmifr.v16i2.219>.

challenges ensuring that zakat funds are used effectively and reach the neediest recipients.

In Indonesia, zakat management is regulated by Law No. 23 Year 2011 on Zakat Management, which provides a legal framework for the collection, distribution, and reporting of zakat. BAZNAS is the government institution responsible for managing zakat nationally, while at the local level, Amil Zakat Institutions (LAZ) manages zakat locally.<sup>21</sup> These two institutions collect zakat from *muzakki* (people who pay zakat) and distribute it to *mustahiq* (zakat recipients). BAZNAS and LAZ manage zakat with various programs to reduce poverty and improve community welfare. These programs include direct cash assistance, education assistance, health, economic empowerment, and humanitarian assistance. The collected zakat is used to help *mustahiq* fulfill their basic needs and provide opportunities to improve their quality of life through education and health.

One of the programs run by BAZNAS is the productive zakat program, which aims to help *mustahiq*'s start or develop their small businesses. This program provides business capital

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<sup>21</sup> Universitas Islam et al., "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 6, no. 2 (October 2022): 614–33, <https://doi.org/10.22373/sjhc.v6i2.11960>.

assistance, skills training, and business mentoring. With this assistance, *mustahîq's* are expected to increase their income and escape poverty. The productive zakat program is one of the important strategies to alleviate poverty through economic empowerment. This program is designed to provide support to *mustahîq*, who has the potential to start or develop a small business but is constrained by capital and skills.

Business capital assistance provided in productive zakat programs is usually in the form of grants or soft loans that do not burden the *mustahîq* with high interest or installments. This capital is used to purchase equipment, raw materials, or other working capital needed to start or develop a business. The skills training provided in this program covers various aspects, such as production techniques, business management, marketing, and finance. This training aims to increase the capacity of the *mustahîq* to manage their businesses effectively and efficiently. Business mentoring is another important component in the productive zakat program. It involves regular guidance and consultation by experienced mentors or business consultants. This mentoring aims to assist *mustahîq* in overcoming challenges faced in running their business and providing direction in business development.

The impact of the productive zakat program on poverty reduction can be seen in the increase in income and economic

independence of *mustahîq*. According to BAZNAS data, the productive zakat program has succeeded in helping thousands of *mustahîq*'s in increasing their income and welfare. Many *mustahîqs* have succeeded in developing their small businesses to become larger and more sustainable, as well as being able to create jobs for others. In addition, the productive zakat program also has a positive impact on the local economy. Small businesses developed by *mustahîq* can increase economic activity in the surrounding neighborhood and increase demand for local products and services. However, there are several challenges in implementing a productive zakat program, such as proper selection and verification of *mustahîq*, effective program monitoring and evaluation, and sustainable business model development. Close cooperation between BAZNAS, other *amil zakat* institutions, local government, and other related parties is needed to overcome these challenges. With the right support, this program can help *mustahîq* increase their income and welfare and contribute to inclusive and sustainable economic development.

## **Effectiveness of Government Programs in Reducing Poverty**

Indonesia's National Poverty Reduction Strategy (SNPK) is designed to address the various dimensions of

poverty through an integrated approach. This approach includes education, health, infrastructure, and local economic development interventions. The SNPK aims to create synergies between government programs and private sector initiatives in poverty alleviation. To improve access and quality of education for children from low-income families, the Indonesian government has implemented the Smart Indonesia Program (PIP). This program is a key initiative in the national strategy for poverty alleviation through education. PIP provides tuition assistance, including school fees, books, and uniforms, which is directly aimed at easing the economic burden of low-income families and ensuring that their children can access quality education.

Improved access to education through the PIP program is expected to open up wider economic opportunities for the younger generation and help break the cycle of poverty in the long run. By getting a proper education, children from low-income families have a better chance of developing the skills and knowledge needed to improve their economic prospects in the future. Data from Indonesia's Ministry of Education and Culture shows that the Indonesia Pintar Program has successfully increased school enrollment rates among poor children. The program helps ensure that more children from low-income families can attend school and improves student

retention by reducing dropout rates.<sup>22</sup> In addition to tuition assistance, PIP also involves other supporting components, such as teacher training, to improve the quality of teaching and learning in schools serving poor communities. This is important to ensure that children attend school and get quality education that can improve their learning outcomes.

The holistic approach taken by the Indonesia Pintar Program, which combines financial assistance with efforts to improve the quality of education, demonstrates the government's commitment to addressing the root causes of poverty through education. The program is seen as an investment in human capital that will bring long-term dividends to Indonesia's economic and social development. However, while the PIP program has made significant progress, there are still challenges in improving access and quality of education in Indonesia. These challenges include the unequal distribution of education resources, differences in education quality between regions, and the need to improve the relevance of the curriculum to labor market needs.

In the health sector, the Indonesian government has launched the National Health Insurance (JKN) program that

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<sup>22</sup> Patni Ninghardjanti et al., "Evaluation of the Smart Indonesia Program as a Policy to Improve Equality in Education," *Sustainability* 15, no. 6 (2023): 5114.

provides access to health services for all citizens, including the poor and vulnerable groups. This program aims to reduce health costs, often a barrier for low-income families to obtain proper medical care. JKN is run by the Health Social Security Organizing Agency (BPJS Kesehatan) and is part of the national social security system that aims to ensure every citizen receives health protection. The program covers various health services, from prevention and treatment to rehabilitation, and involves public and private health facilities.

One of the key aspects of JKN is its inclusive financing mechanism, where contributions are set based on participants' economic means. For the poor and vulnerable groups, contributions are paid by the government so they can access health services without worrying about costs. This is an important step in reducing inequalities in healthcare access and ensuring that every citizen, regardless of economic status, receives proper healthcare. Since the launch of JKN, there has been a significant improvement in access to healthcare in Indonesia. According to BPJS Kesehatan data, by 2020, more than 220 million Indonesians have been enrolled in the JKN program, covering almost 85% of the country's total population. This demonstrates the program's broad scope in providing health protection to the community.

The JKN program has also positively impacted reducing the burden of health costs for low-income families. Studies conducted by various research institutions show that JKN has successfully reduced the prevalence of direct payments for health services and reduced the risk of poverty due to high health costs.<sup>23</sup> This demonstrates JKN's important role in reducing low-income families' financial barriers to accessing healthcare. However, while JKN has made significant progress, challenges still need to be addressed to improve the program's effectiveness. These challenges include issues of financial sustainability, healthcare quality, and access disparities between regions.

The Indonesian government has implemented various programs to empower the community's economy, such as the Family Hope Program (PKH) and Non-Cash Food Assistance (BPNT). PKH is a conditional social assistance program that provides financial assistance to low-income families with certain conditions, such as children must attend school and pregnant women must get health checks. BPNT provides food assistance to low-income families to improve access to nutritious food. The Family Hope Program (PKH) is designed

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<sup>23</sup> Ferry Afi Andi, "Analysis of National Health Insurance towards a Universal Health Insurance," *Kajian Ekonomi Dan Keuangan* 19, no. 1 (2015): 63–78.

to provide financial support to low-income families to improve access to education and health. Through PKH, low-income families receive financial assistance to meet certain commitments, such as ensuring their children attend school, having pregnant women and children get regular health checks, and participating in other empowerment programs. The program aims to break the cycle of poverty by improving the quality of human resources through education and health.

Non-Cash Food Assistance (BPNT) is a program that provides food assistance in non-cash form to low-income families. The program aims to increase low-income families' access to nutritious and healthy food. BPNT uses an electronic system that allows beneficiaries to purchase basic food items such as rice, eggs, and vegetables at stores that the government has designated. The program helps improve the nutritional intake of low-income families, supports food price stability, and strengthens local food distribution networks.

The implementation of PKH and BPNT has positively impacted poverty reduction and improved the welfare of low-income families in Indonesia. The Ministry of Social Affairs data shows that the PKH program has successfully reduced poverty and increased school enrollment among children from

beneficiary families.<sup>24</sup> Similarly, BPNT has increased access to nutritious food and reduced food insecurity. However, challenges remain in implementing both programs, including issues with beneficiary data collection, timely assistance distribution, and monitoring the use of funds. The government continues to improve the systems and mechanisms for implementing PKH and BPNT to be more effective in achieving the goals of poverty alleviation and community economic empowerment.

The Government of Indonesia has also developed comprehensive social protection programs, including the National Social Security Program (SJSN), which aims to provide a safety net for the poor and vulnerable to socioeconomic risks, such as unemployment and illness. This program is part of the government's efforts to ensure that every citizen can access adequate social protection, especially those in vulnerable conditions. SJSN covers various programs, including National Health Insurance (JKN), Employment Insurance, and Pension Insurance. JKN, run by the Health Social Security Organizing Agency (BPJS), provides health protection to all citizens, including the poor and vulnerable

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<sup>24</sup> Rahmi Rahmi and Ulfia Ulfia, "Implementation of the Program Keluarga Harapan (PKH) in Reducing Poverty and Preventing School Dropouts in Regions Great Aceh," *JURNAL SERAMBI ILMU* 23, no. 1 (2022): 141–50.

groups, by providing access to quality and affordable health services. The Employment Guarantee Program protects workers, including informal workers, against the risk of loss of income due to work accidents, illness, and termination of employment. Meanwhile, the Pension Guarantee Program aims to provide income security for workers after retirement.

The realization of the SJSN program has positively impacted the welfare of the community, especially the poor and vulnerable groups. According to BPJS Kesehatan data, by 2020, the number of JKN participants has reached more than 220 million, covering almost 85% of Indonesia's total population.<sup>25</sup> This program has successfully increased access to health services for the poor and vulnerable groups, reduced the burden of health costs, and improved the community's quality of life.<sup>26</sup> In addition, the social protection program is also complemented by direct social assistance, such as Direct Cash Transfer (BLT) and Cash Social Assistance (BST), which aims to help low-income families cope with the economic

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<sup>25</sup> Kanya Anindya et al., "Impact of Indonesia's National Health Insurance Scheme on Inequality in Access to Maternal Health Services: A Propensity Score Matched Analysis," *Journal of Global Health* 10, no. 1 (2020).

<sup>26</sup> Willy Abdillah and Asyraf Mursalina, "Moderating Role of Job Autonomy in the Relationship among Antecedents of Organizational Commitment: Empirical Study in Indonesia Social Security Administrator for Health," *JDM (Jurnal Dinamika Manajemen)* 11, no. 2 (2020): 255–70.

impact of crises such as the COVID-19 pandemic. This assistance directly supports low-income families to meet their basic needs and mitigate adverse economic impacts.<sup>27</sup> However, there are still challenges in implementing social protection programs, including issues of beneficiary data accuracy, efficiency of aid distribution, and coordination between programs.

Implementing various poverty alleviation strategies and policies in Indonesia requires good coordination between central and regional governments and cooperation with various stakeholders, including non-governmental organizations, the private sector, and local communities. Coordination between government agencies is needed to ensure that poverty reduction programs are aligned and can effectively achieve the set targets. Cooperation with non-governmental organizations and the private sector can provide support through resources, knowledge, and innovation to improve program effectiveness. Local communities also play an important role in program implementation, as they better understand the conditions and needs on the ground.

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<sup>27</sup> Suud Sarim Karimullah and Lilyan Eka Mahesti, "Tinjauan Maqashid Al-Syariah Terhadap Perilaku Berutang Masyarakat Desa Sukawangi Pada Masa Pandemi Covid-19," *Tahkim* 4, no. 1 (2021): 79–98, <https://doi.org/10.29313/tahkim.v4i1.7274>.

Continuous evaluation and monitoring are also important to ensure that poverty alleviation programs achieve their goals. Evaluation can be conducted to measure the program's impact on the beneficiaries and determine whether the program effectively reduces poverty. Regular monitoring can help identify problems that may arise during program implementation and allow the government to make necessary adjustments. With a comprehensive and integrated approach and support from all parties, poverty alleviation strategies and policies in Indonesia are expected to achieve significant results in reducing poverty levels and improving people's welfare. Effective program implementation, continuous evaluation, and good coordination between various stakeholders are key to achieving Indonesia's poverty alleviation goal.

## **Comparison and Synergy between Zakat and Government Programs**

In the context of poverty alleviation in Indonesia, two important mechanisms that have been used are zakat and government programs. Both of these instruments significantly reduce poverty, even though they come from different sources and are organized in different frameworks. Zakat is a form of worship and social obligation in Islam that has a socio-economic purpose. At the same time, government programs

are initiatives designed and managed by the state for the general welfare of society.

Zakat is one of the five pillars of Islam and is considered an important instrument in Islamic economics for wealth redistribution and poverty alleviation. In Indonesia, zakat management is regulated by Law No. 23 Year 2011 on Zakat Management. Zakat is collected from well-off Muslims and distributed to eight eligible groups (*asnāf*) by Islamic law, including the poor, the needy, and the needy. Badan Amil Zakat Nasional (BAZNAS) and various Amil Zakat Institutions (LAZ) are responsible for the collection and distribution of Zakat in Indonesia.

Government programs for poverty alleviation in Indonesia include various initiatives, such as the Family Hope Program (PKH), Non-Cash Food Assistance (BPNT), and the Smart Indonesia Program (PIP). These programs are designed to provide direct assistance to poor and vulnerable families through financial assistance, food assistance, and access to education. The aim is to improve the welfare of low-income people and provide them with opportunities to improve their economic conditions. Both mechanisms, zakat and government programs, contribute to poverty alleviation efforts in Indonesia in complementary ways.

Zakat focuses on religious aspects and social obligations, while government programs focus on state policies and interventions. Combining these two approaches provides a comprehensive framework to address poverty issues from multiple angles. However, there are challenges in coordination and integration between zakat and government programs. One of the challenges is to ensure that both sources of funds are used efficiently and effectively to achieve the same goal of poverty alleviation.

Zakat has an important role in Islamic economics as one of the main instruments for wealth redistribution and poverty alleviation. The compulsory requirements for zakat are determined by nisāb (the minimum threshold of wealth that must be reached before one is obliged to pay zakat) and haul (one lunar year). The amount of zakat payable varies depending on the type of asset, for example, 2.5% for cash and gold and 5% or 10% for agricultural produce, depending on the irrigation method used. Zakat management in Indonesia is regulated by Law No. 23 Year 2011 on Zakat Management. Zakat management institutions, such as Badan Amil Zakat Nasional (BAZNAS) and Amil Zakat Institutions (LAZ), located at provincial and district/city levels, are responsible for the collection and distribution of zakat. Collected zakat is

distributed to *mustahîq* groups through Sharia provisions to reduce social inequality and improve community welfare.

On the other hand, government programs in poverty alleviation in Indonesia include various initiatives designed to improve people's welfare. Examples are the Family Hope Program (PKH), which provides conditional social assistance to low-income families; the Non-Cash Food Assistance (BPNT), which provides access to nutritious food; and the Smart Indonesia Program (PIP), which provides tuition assistance. These programs are expected to reduce poverty, improve access to basic services, and support community economic empowerment.

The implementation of zakat and government programs in poverty alleviation in Indonesia has shown significant results. According to BAZNAS data, in 2020, the amount of zakat collected reached IDR 9.44 trillion, distributed to more than 15 million *mustahîq*.<sup>28</sup> Zakat has been used for various programs, such as education, health, micro business, and natural disaster assistance. Meanwhile, the PKH program has reached more than 10 million low-income families, with total assistance reaching IDR 28 trillion in 2020. This program has

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<sup>28</sup> Umi Khusnul Khotimah, "Filantropi Zakat: Solusi Stabilitas Ekonomi Syariah Di Tengah Pandemi Covid 19," *Al-Mizan: Jurnal Hukum Dan Ekonomi Islam* 4, no. 2 (2020): 35–55.

proven effective in improving access to education and health for beneficiary families and reducing poverty and inequality.

BPNT has also positively impacted improving access to nutritious food for low-income families.<sup>29</sup> In 2020, this program reached more than 15 million families and has a total assistance of IDR 45 trillion. In addition, the Smart Indonesia Program has provided tuition assistance to more than 20 million students from low-income families, with total assistance reaching Rp 20 trillion in 2020. By increasing the synergy and coordination between zakat and government programs and improving implementation and monitoring mechanisms, Indonesia can further increase the effectiveness of poverty alleviation efforts and ensure that all levels of society feel the benefits of development.

The comparison between zakat and government programs can be seen from several aspects. First, the source of funds for these two instruments is different. Zakat comes from individual Muslim obligations, while government programs are financed from the state budget. Second, zakat has strict sharia provisions regarding collection, management, and distribution, while government policies and regulations

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<sup>29</sup> Horas D Julius et al., "The Impact of a Poor Family Assistance Program on Human Development in Indonesia," *Review of Integrative Business and Economics Research* 11, no. 4 (2022): 59–70.

govern government programs. Third, zakat focuses more on the social and economic needs of Muslims, while government programs are aimed at the wider community regardless of religion or background. Nevertheless, there is a great potential for synergy between zakat and government programs in poverty alleviation efforts. This synergy can be realized through collaboration and coordination in program planning and implementation. For example, zakat management institutions can work with the government to identify zakat recipients who meet the criteria of government programs to increase the effectiveness of aid distribution. In addition, economic empowerment programs funded by zakat can be complemented with training and mentoring from government programs to increase the capacity and independence of beneficiaries.<sup>30</sup>

To realize the synergy between zakat and government programs, a clear framework is needed that regulates the cooperation between zakat management institutions and relevant government agencies. This framework should include a coordination mechanism, data and information exchange,

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<sup>30</sup> Suud Sarim Karimullah et al., "The Concept of Nāfaqah in Islamic Law and Women's Right to Financial Support," *El-Izdiwaj: Indonesian Journal of Civil and Islamic Family Law* 5, no. 2 (2024): 222-42, <https://doi.org/10.24042/el-izdiwaj.v5i2.23534>.

and joint monitoring and evaluation. It is important to ensure that the two instruments complement each other and have an optimal impact on poverty alleviation. A concrete example of the synergy between zakat and government programs is the cooperation between the National Board of Zakat (BAZNAS) and the Ministry of Social Affairs in the Family Hope Program (PKH). In this collaboration, BAZNAS plays a role in identifying low-income families entitled to receive zakat and ensuring that they also benefit from the PKH program. In addition, BAZNAS collaborates with the Ministry of Agriculture in a program to empower poor farmers by using zakat funds for agricultural financing and training.

Increased synergy between zakat and government programs can help expand the scope and improve the effectiveness of poverty alleviation interventions. This aligns with Indonesia's national development goals for inclusive and sustainable community welfare. The synergy between zakat and government programs allows for more efficient use of resources in poverty alleviation efforts. Zakat, as an Islamic financial instrument, has significant potential to support poverty alleviation programs run by the government. By combining resources from zakat and the state budget, poverty alleviation interventions can cover a wider area and reach more groups.

## Conclusion

Zakat has vast potential to contribute to poverty alleviation and sustainable socio-economic development. With efficient, innovative, and transparent management and strong collaboration between various parties, zakat can be an important source of funding to achieve sustainable development goals. Zakat can significantly improve people's welfare and reduce socio-economic inequality in Indonesian society through a holistic approach integrated with government programs to reduce poverty. The holistic approach to poverty alleviation through zakat covers both material and spiritual, social, and educational aspects. This is the concept of *maqāṣid asy-syarīah*, which aims to achieve the welfare of humanity in both worldly and ukhrawi aspects.<sup>31</sup>

Combining resources from zakat and the state budget, poverty alleviation interventions can cover a wider area and reach more groups. This includes empowering the community, especially the poor and vulnerable groups, to increase their capacity and independence in facing poverty. This can be done through various programs, such as skills training, education,

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<sup>31</sup> Suud Sarim Karimullah, "Exploration of Maqasid Al-Shariah Concepts in the Development of Islamic Economic Policies," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 2, no. 2 (2023): 153–72, <https://doi.org/10.32332/muamalah.v2i2.7747>.

and micro-enterprise development. By increasing the capacity and independence of the community, it is hoped that they can move out of the poverty cycle and improve their quality of life. In addition, capacity building and institutional strengthening of zakat institutions and government agencies involved in poverty alleviation are important steps to ensure the effectiveness and sustainability of the program. The synergy between zakat and government programs is an important component in poverty alleviation efforts in Indonesia. To strengthen this synergy, efforts are needed to improve coordination and collaboration between zakat institutions and government agencies, build public support, ensure an inclusive and sustainable approach, and develop capacity and strengthen institutions. With joint commitment and close cooperation, zakat and government programs can contribute significantly to creating a more prosperous and poverty-free society.

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