

Accelerating SDGs to Alleviate Poverty: Synergy Between National *Amil Zakat* Agency (BAZNAS) and Islamic Financial Institutions (IFI)

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Introduction

The financial system has a crucial role in supporting the development and stability of a country's economy. A financial system that continues to grow and is stable is expected to be able to deceive the community's economy as well. It is important to improve the financial system that currently exists in financial institutions. Many empowerment programs at financial institutions have been carried out. Empowerment programs, especially community economic empowerment, have the goal of reducing poverty rates and increasing community welfare (Habib, 2021).

In the first semester of 2024, the Coordinating Minister for Human Development and Culture, Muhadjir Effendy announced the achievement of poverty reduction and extreme poverty in Indonesia. These numbers continue to decline. According to data from the Central Statistics Agency (BPS), the poverty rate in Indonesia was 9,03% in March 2024, a decrease of 0,33% from 9,36% in March 2023. The government has implemented three main strategies, namely reducing the burden of spending, increasing income, and reducing pockets of poverty. This figure is the lowest figure in the last 10 years. This is done in a real effort to prevent the vulnerable group from being poor (Novrizaldi, n.d.).

Although the poverty level in Indonesia has decreased, the value of the decline is not large, so that the seven Sustainable Development Goals (SDGs) global action plan launched in 2030 are still not optimally achieved. Especially after yesterday's pandemic, it is a big test for each country to alleviate various weak sectors. This makes the discussion important as one of the efforts to accommodate the global SDGs program through collaboration from income distribution. Alleviation through income distribution such as, *zakat* is an important instrument because it has great potential and influence in Indonesia, in addition to the potential of stabilizing the country's economy today, the sharia economy shows significant and rapid growth. In the national economic system, the sharia economy has become an important thing, as shown in the performance of Islamic Financial Institutions (IFI) (Sandria et al., 2021). However, the challenges faced by many countries today. Poverty levels, income inequality, and limited access to financial services in accordance with sharia principles are some of the issues that require serious attention. Islam aims to combat poverty, find solutions, and monitor its consequences. The goal is to maintain "*faith, morals, and deeds*", preserve family life, protect the stability and tranquility of the community, and foster a sense of brotherhood among fellow Muslims. According to the Islamic view, it does not make sense for a person to live in the midst of an Islamic society while starving, without clothes, and begging. Allah Swt. said in Al-Qur'an surah Adz-Dzariat verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُورِ

"In their property there are rights to (the poor who ask) and those who do not have enough (even if they do not ask)".

From the above verse shows that there is a command from Allah Swt. for his servants to be able to prosper each other so that poverty can be eliminated through the wealth owned by the rich or in other words the distribution of wealth or income distribution. In facing these challenges, synergy between the National *Amil Zakat* Agency (BAZNAS) and IFI is very important. Collaboration between these two types of institutions can strengthen the effectiveness of *zakat* management and maximize its impact on the economic empowerment of the people. Synergy between these financial institutions can encourage the realization of economic empowerment, poverty alleviation, income equality and also the achievement of financial stability (Hasda, 2021).

In an effort to achieve progressive poverty alleviation as one of the goals of the SDGs program, synergy from various parties is urgently needed, such as from the synergy of management carried out by *zakat* management institutions, one of which is BAZNAS, that has the task and function of collecting and distributing *zakat*, *infaq*, and *shadaqah* at the national level (Hasanudin, 2019). As well as the role of IFI is an institution that operates by applying sharia principles in all its activities, including in terms of collecting funds from the community and distributing these funds. Like BAZNAS as one of the *zakat* management institutions, IFI also have a quite strategic position in community economic empowerment (BAZNAS, n.d.).

Methodology

The method used in this study is a qualitative method which is a research method that basically uses a deductive approach. This approach departs from a theoretical framework, the ideas of experts, and the understanding of researchers based on their experience (Hardani, 2020). The data analysis used is deductive descriptive data analysis, namely from general fact data that is developed into specialized. Studying from books, scientific articles, and official websites. The type of research used in this study is a descriptive qualitative approach, namely the collection of data in the form of pictures, words, and not numbers. The purpose of qualitative research is for the research subject to know about what phenomena are experienced, for example perception, thought, action, motivation, and so on thoroughly and then describe it through the form of language and words that use various languages and scientific methods (Moleong, 2019).

Results and Discussion

The National Amil Zakat Agency (BAZNAS)

The National *Amil Zakat* Agency (BAZNAS) is an official institution and is an institution formed by the government based on the Presidential Decree (Keppres) Number 8 of 2001 which has a role and task in managing, collecting, and distributing *zakat*, *infaq*, and *shadaqah* funds at the national level (Rahardjo, n.d.). The law emphasizes that BAZNAS together with the government have the responsibility to oversee the management of *zakat* based on the principles of trust, usefulness, justice, legal certainty, accountability, integrated and based on Islamic sharia (Wibisono, 2015). The distribution of *zakat* carried out by BAZNAS must be on target and have great benefits in community economic empowerment. BAZNAS itself has 3 steps of the planning process, *first*, determining the purpose of collecting *zakat*, *infaq*, and *shadaqah*, *second*, determining the amount of *zakat*, *infaq*, and *shadaqah* that must be distributed to each BAZNAS program, and *third*, distributing *zakat*, *infaq*, and *shadaqah* that have been collected (Hadi, 2020).

The distribution system in BAZNAS has become a means of community economic empowerment, this can be grouped into two, namely distribution that is carried out in a consumptive or productive manner. In terms of consumptive means, the distribution is carried out directly to beneficiaries (*mustahik*) who are directly benefited to meet daily needs. Meanwhile, productively, distribution is not directly given to *mustahik* and is directly used but developed or worked on first in order to produce benefits in the long term (Effendi, 2021). The assistance distributed productively can be used as a program that is prioritized by BAZNAS in carrying out its programs. In carrying out its program, BAZNAS has several indicators that must be considered, including ensuring that the BAZNAS program with the goal of empowerment runs well, program goals must be right, program direction must be appropriate, and program evaluation must be carried out correctly (Indrawati et al., 2024).

Islamic Financial Institutions (IFI)

Islamic Financial Institutions (IFI) are institutions or business entities whose activities are either in the form of collection, or distribution of funds based on Islamic principles and apply a reward system such as buying and selling and profit sharing (Sulistiyowati, 2021). In activities carried out at IFI are based on the *fatwa* set by the institution that has the authority to determine it. IFI have 2 forms, namely Islamic bank financial institutions and non Islamic bank financial institutions. In Indonesia itself, the structure of financial institutions is diverse, ranging from banks, insurance, non-bank financial institutions and the capital market segment (Nurzianti, 2021).

Based on the function and also the type of operation of IFI is divided into 3 types, including: (1) Islamic deposit financial institution (Islamic banking), is a financial institution that receives public funds and then provides those funds in investment or loan transactions. Examples of institutions in this jenis are Bank Syariah Indonesia (BSI), Bukopin Syariah, Panin Syariah, Victoria Syariah, BCA Syariah, and other banks with sharia elements (Tentiyo, 2022); (2) IFI that carry out other financial activities but do not accept deposits from the public. For example, cooperatives, *Baitul Mal wat Tamwil* (BMT), sharia pawnshops, and so on (Surnida, 2020); (3) Islamic microfinance institution, is a financial institution that works on a micro scale, collects, and distributes funds for productive activities (Taufiq, 2020).

Each grouping of IFI based on their type has a special function in the Islamic financial system. In IFI, financial activities operate based on sharia principles that prohibit the practice of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), these institutions offer a variety of financial products and services that are not only aimed at financial gain, but also for social welfare. IFI involve a large contribution from the community, there are no economic, religious, or social restrictions. All levels of society can play an active role in realizing an equitable financial system, being able to help even the smallest entrepreneurs, and improving the community's economy (Aditiya, 2023). IFI play an important role in building a financial system that is fair and in accordance with Islamic teachings, and they also contribute greatly to the economic growth and empowerment of the community (Nupus, 2021).

Sustainable Development Goals (SDGs) Program

In this regard, institutional economic theory helps explain that the various interactions between individuals, firms, states, and social norms are the source of economic imbalances, developing, and emerging economic frameworks that can enhance the value of Sustainable Development Goals (SDGs) implementation and country-specific effectiveness (i.e., their ability to ensure real economic development). Currently the SDGs (2015–2030), a lot of progress has been made in encouraging new economic thinking (Niekerk & J, 2020).

In SDGs there are 17 development goals. Poverty eradication, hunger eradication, health and well-being, quality education, gender equality, clean water and sanitation, clean and affordable energy, economic growth and decent jobs, resilient infrastructure, inclusive and innovative industries, reducing inequality, inclusive and sustainable cities, sustainable consumption and production, and climate change reduction and 169 targets (Anderson et al., 2022). As a result, sustainability is seen as a necessity in the context of a more integrated economy rather than just seen as an "add-on" (Bose & Khan, 2022). Therefore, Costanza et. al. defines SDGs as "*development that improves the*

quality of human life while living in the carrying capacity of the supporting ecosystem". According to the United Nations, it aims to blend economic growth, social inclusion, and environmental protection to improve living standards. Over time, however, it became clear that significant difficulties and sacrifices made this harmonization more difficult to implement (Costanza, R. et al., 2009). According to the United Nations, it aims to blend economic growth, social inclusion, and environmental protection to improve living standards. Over time, however, it became clear that significant difficulties and sacrifices made this harmonization more difficult to implement.

Therefore, to achieve the SDGs, complex and integrated policies are needed, which take into account cooperation and sacrifice from various elements (Shayan et al., 2022). In addition, poverty alleviation goals, which are an initial part of the SDGs, require an approach used by governments to collect information and monitor their implementation through appropriate policies. For example, in order to maximize the interests of certain groups, the existing interconnections between various actors and sectors cannot be overcome (Swain & Ranganathan, 2021). The relationship between economic growth and environmental quality can only be minimized by the appropriateness of these policies, because the SDGs are a noble goal to achieve global prosperity.

Synergy of the National Amil Zakat Agency (BAZNAS) and Islamic Financial Institutions (IFI) for Poverty Alleviation Through the SDGs

The National Amil Zakat Agency (BAZNAS) and Islamic Financial Institutions (IFI) work together to overcome poverty and support the achievement of the Sustainable Development Goals (SDGs) in Indonesia. The purpose of this collaboration is to increase the effectiveness of *zakat*, *infaq*, and *shadaqah* management and maximize the potential of *zakat* which continues to increase every year. Through various programs that are on the agenda, such as through economic empowerment activities (Admin, 2024). The SDGs have an important goal in poverty alleviation, so that welfare can be achieved evenly (Swain & Ranganathan, 2021). There are many programs that can be applied, such as empowerment. (Admin, 2024). Empowerment is also a form of effort to strengthen the social and economic aspects of the community (Khasanah, 2010). Community economic empowerment means activities carried out to improve the quality and skills of the community to be better. By carrying out economic empowerment, it is hoped that the community will be able to be self-sufficient in meeting their life needs and be able to be responsible for the family economy. This is in accordance with the purpose of community empowerment, including training community independence in economic management, providing opportunities for the

community to practice their abilities, helping and encouraging the performance of the community so that it can realize empowerment in the sustainable term (Asfiyah, 2020).

Community empowerment includes social processes and actions in which a community is organized to design plans and take actions to solve problems or meet social needs based on the community's capabilities, through various stages of planning. Community empowerment is a basic element that helps people survive. A society is said to be empowered if it meets one or more of the following variables, able to meet basic living needs and have a stable economy, able to adapt to different environmental situations, have the ability to face threats and attacks from outside, able to innovate and be creative in improving their abilities, as well as maintaining a pattern of coexistence with other nations and countries (Afrina, 2020).

Community economic empowerment has four strategies in general, namely, *first*, the growth strategy, which is a strategy to increase people's income accompanied by increasing public productivity and consumption. *Second*, the welfare strategy, which is a strategy to create an independent community life. *Third*, the responsive strategy, which is the readiness of the community in utilizing technology as a needed resource. *Fourth*, the integrated or holistic strategy, which is a comprehensive, directed, and equitable strategy (Amelia, 2023).

IFI and BAZNAS have enormous potential to strengthen community economic empowerment. These two entities play an important role in the Islamic economic ecosystem in Indonesia. IFI focus on providing financial services in accordance with sharia principles, while BAZNAS is responsible for the collection, management, and distribution of *zakat* for the welfare of the community (Retnowati, 2022). Community economic empowerment is an effort made to increase the power (community) by motivating, encouraging, and building public awareness about the economic potential they have and trying to improve it (Efrina, 2023).

IFI can function as BAZNAS partners in providing a *zakat* collection platform that is easily accessible to the public. With the integration of IFI services, such as internet banking and mobile banking, customers can easily distribute their *zakat*, *infaq*, and *shadaqah* through the Islamic banking system. IFI assist BAZNAS in providing *zakat* collection and distribution services by ensuring that the *zakat* funds received and used have a purpose in accordance with sharia. There are several ways for IFI to distribute *zakat* funds, including: (1) IFI can offer *zakat* programs that make it easier for donors in giving *zakat* directly to people who are entitled to receive it; (2) IFI can collaborate with the *amil zakat* institution that has been inaugurated by the government in collection and distribution; (3) IFI can build cooperation with organizations or institutions that have the same goal in distributing (Dewi et al., 2023).

IFI can invest the *zakat* funds that have been collected into social programs that have the SDGs goal of alleviating poverty through the assistance of *zakat* funds collected through IFI will be distributed through BAZNAS to people in need to improve the socio-economy. The distribution of *zakat* funds is carried out in a consumptive and productive way. Distribution that is carried out in a consumptive manner aims to meet the needs of life and productive distribution is carried out by providing capital or tools needed in entrepreneurship. BAZNAS has a program that aims to help the community, especially business actors who want to build a business but still do not have enough capital (Admin, 2024). This activity is one of the socio-economic activities, which allows a person to earn income and improve their economy (Mashur et al., 2022).

Development of productive *zakat* distributed to the poor as business capital, it has the goal of empowering the economy of the beneficiaries and can also continue to finance their lives in a sustainable period. By providing business capital, beneficiaries can generate a fixed income, increase their business, and also save some part of their income. The provision of *zakat* productively is not just distributed but also the beneficiaries are given direction, assistance, and training in managing the business capital provided in order to get the income that is in accordance with the desired income (Maman, 2020).

BAZNAS continues to strive to realize an empowered economy in the community. This is also supported by IFI which continues to support BAZNAS in distributing the collected *zakat* funds in order to realize community economic empowerment. Among the actions taken by BAZNAS in community economic empowerment, namely: (1) Distributing funds, providing funds to individuals or group with the aim of providing business capital or investment; (2) Creating jobs, the capital that has been provided is expected to be able to open jobs for others; (3) Providing education and training as well as business capital to improve the business that has been running (Awaluddin, 2022).

Benefits and Challenges in Synergy between the National Amil Zakat Agency (BAZNAS) and Islamic Financial Institutions (IFI)

The synergy carried out between the National *Amil Zakat* Agency (BAZNAS) and Islamic Financial Institutions (IFI) brings a number of significant benefits for community economic empowerment, including, *first*, easier access to sharia financing. This synergy allows the public, especially *zakat* recipients, to get easier access to financing and in accordance with sharia principles. People can obtain financing without usury through Islamic financial products such as *mudharabah* and *musharakah* contracts. *Riba* is usually an obstacle for the lower class in obtaining business capital.

Second, more productive *zakat* distribution. Through this collaboration, *zakat* managed by BAZNAS is converted into business capital or productive financing that can empower *mustahik* rather than just consumptive assistance. This will improve the economic capabilities of the community and reduce their dependence on short-term assistance. *Third*, increasing knowledge about sharia finance with synergy, IFI can contribute to educating the public about Islamic finance. It not only teaches the public about the importance of Islamic financial management, but also offers Islamic financial products that they can use to grow their businesses. People who understand finance better will be better prepared to manage the capital and assets they acquire productively. *Fourth*, empowerment of micro and small enterprises. The synergy between BAZNAS and IFI helps micro and small businesses develop through sharia financing and mentoring programs. As a result, communities that initially depend on *zakat* can develop into independent business actors and even later contribute as *muzakki* (*zakat* givers) (Retnowati et al., 2022). *Fifth*, reducing poverty and social inequality. Community economic empowerment programs that focus on *mustahik* are expected to be relevant to the SDGs strategy to reduce poverty rates through strategic collaboration between BAZNAS and IFI which is towards real sustainable change (Eisenmenger et al., 2020). People who were previously unable to develop and improve their living standards with the help of capital and guidance from these two institutions. *Sixth*, community economic empowerment programs can last for many years thanks to the sustainability of this cooperative empowerment program. While BAZNAS continues to monitor and ensure that *mustahik* gets the best benefits from the *zakat* distributed, IFI provides long-term assistance and financing (Afifah et al., 2023).

This synergy is very important for the acceleration of progressive, inclusive, and sustainable SDGs, which have a positive impact on the wider community. Although there are many advantages of this cooperation, there are several problems that must be addressed, such as the lack of program coordination and synchronization, to avoid overlapping or differing objectives in the implementation of economic empowerment programs, BAZNAS and IFI must organize programs in harmony. Resource constraints, funding and human resource constraints often hinder efforts to expand programs. Minimal knowledge about Islamic finance, many people in society do not understand the concept of Islamic finance, so it takes time and thorough information (Augustin, 2024).

Conclusion

The National *Amil Zakat* Agency (BAZNAS) and Islamic Financial Institutions (IFI) have effective and strong synergy in community economic empowerment. IFI can be partners for BAZNAS in collecting and distributing *zakat*, *infaq*, and *shadaqah* funds to prosper the community's economy. IFI assists in providing a platform related to *zakat* collection that is easily accessible to the community. BAZNAS and IFI have synergy in creating various programs that have sustainability for community economic empowerment. By strengthening collection planning through the platform at IFI, it can help in increasing the amount of *zakat* funds obtained. So that the distribution carried out by BAZNAS has a lot of influence on the community. In poverty alleviation, BAZNAS distributes *zakat* productively in order to realize an empowered economy in the sustainable term. The *zakat* funds distributed to the beneficiaries are not only given just like that but also given assistance, direction, and also training related to good business capital management and have sustainable benefits. The synergy between BAZNAS and IFI is expected not only to reduce poverty rates, but also to create more economically independent generations. With an integrated approach, these two institutions can contribute significantly to sustainable social and economic development in Indonesia, as well as achieve the broader sustainable development goals.

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