

Optimizing the Potential of Zakat to Alleviate Poverty Problems and Improve Community Economy in Surakarta City

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Abstract

This study aims to determine the potential of zakat through the strategy of collecting and distributing zakat in the city of Surakarta and analyze the implementation of the role of zakat in alleviating poverty in the city of Surakarta. This type of research is field research with a qualitative approach. The research was conducted at the office of the National Amil Zakat Agency (BAZNAS) of Surakarta City. The data sources used include primary data and secondary data. The data collection techniques used in this study are observation, interviews, and documentation. Data analysis was carried out using a qualitative descriptive method. The results of the study show that the strategy of collecting and distributing zakat applied by Baznas Surakarta City is to increase the relationship of the Zakat Collection Unit (UPZ). The target of zakat recipients is 8 Asnaf. The role of zakat in alleviating poverty in Surakarta City is realized through humanitarian programs, da'wah, advocacy, a productive economy, education, and health. The results of other studies also show that the Zakat collection and distribution strategy implemented by BAZNAS Surakarta City is to improve the relationship between the Zakat Collection Unit (UPZ). The target of zakat recipients is 8 Asnaf. The role of zakat in alleviating poverty in the city of Surakarta is realized through humanitarian programs, da'wah, advocacy, productive economy, education, and health. The novelty or originality of this research lies in the in-depth analysis of the zakat collection and distribution strategy carried out by BAZNAS Surakarta City and its influence on poverty alleviation in the region. This research provides recommendations for BAZNAS to continue to optimize the potential of zakat through increasing cooperation with UPZ and expanding the reach of community empowerment programs to achieve more equitable economic welfare in the city of Surakarta.

Keywords: Zakat; Alleviating Poverty; Baznas; Economic Empowerment; People.

Introduction

In an era filled with economic challenges, the potential of zakat becomes a completely untapped resource. The city of Surakarta, like many other cities in Indonesia, faces a poverty problem that requires a holistic solution. Through zakat optimization, we are committed to bringing significant changes in fighting poverty and improving the welfare of the people of Surakarta (Hasan, 2021; Nurhasanah, 2018). Zakat is not only a religious obligation but also an economic instrument that can sustainably empower people. By allocating zakat efficiently and effectively, we can assist those in need to start small businesses, support education, and expand access to health services (Iqbal et al., 2024). Thus, we believe that optimizing the potential of zakat will pave the way to inclusive economic progress in Surakarta City, where every individual has the opportunity to develop and contribute optimally to local development (Afrina, 2020; Tambunan, 2021).

Amid the pace of economic and social development, Surakarta City faces serious challenges related to high poverty rates in several areas (Ferezagia, 2018; Islami & Anis, 2019). One of the efforts that can be carried out to overcome this problem is the optimization of zakat potential (Syamsuri et al., 2022). Zakat as an obligation for Muslims has great potential to alleviate poverty and improve the economy of society. However, in Surakarta City, the implementation of zakat has not been fully optimized. There are still obstacles such as lack of awareness of the importance of zakat, lack of transparency in the management of zakat funds, and lack of understanding about the productive use of zakat. As a result, the great potential of zakat to empower the community's economy has not been fully realized (Herianingrum et al., 2023; Sumadi, 2017). Therefore, it is important to highlight the background of this issue so that strategic steps can be

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taken to maximize the role of zakat in alleviating poverty and improving the welfare of the people of Surakarta City as a whole (Karofi, 2024).

Islam has a high concern for alleviating poverty. One form of compulsory practice is zakat (Aziz et al., 2022). The wisdom of being instructed to issue zakat is not only to perfect faith and purify property but also as a form of concern for others. Zakat in terms is the designation of several assets that have been spent on someone who is entitled to receive it with certain conditions and has reached certain conditions required by Allah to be given (Hafidhuddin, 1998). The poor category is mustahiq zakat or people who are entitled to receive zakat and who have met the requirements, namely helped by 8 asnaf zakat recipients (Riyadi et al., 2021).

Based on data from BPS Surakarta City, the total population of Surakarta City in 2019 was 575,230 people (BPS Surakarta, 2021). The large population of Surakarta City certainly has great zakat potential. The management and empowerment of Zakat in Surakarta City is carried out by the National Amil Zakat Agency (BAZNAS) Surakarta City. There are several missions and objectives of BAZNAS Surakarta City to prosper the people of Surakarta City. The 3rd mission of BAZNAS is to maximize the distribution and utilization of ZIS-DSKL to alleviate poverty, improve the welfare of the ummah, and reduce social inequality (BAZNAS, 2022). The goals and objectives of BAZNAS are the realization of effective ZIS-DSKL filling in alleviating poverty, improving the welfare of the ummah, and reducing social inequality (Choiriyah et al., 2020). Indeed, zakat is one of the main pillars of Islamic teachings which has an important role in the social and economic welfare of the people. Apart from being a religious obligation for every Muslim who can afford it, zakat also has great potential as an instrument for poverty alleviation and improving the community's economy. In Indonesia, where the majority of the population is Muslim, zakat has a huge opportunity to be optimized to overcome the problem of poverty which is still a big challenge, especially in cities with significant populations such as Surakarta (Irham Maulana, Nourelhuda S. B. Elmanaya & Ubed Abdilah Syarif, 2023; Sartono et al., 2023; Thaib et al., 2023).

The city of Surakarta, also known as Solo, has a variety of economic and social potentials. However, like other cities in Indonesia, Surakarta also faces a problem of poverty that requires serious attention and effective solutions. Optimizing the collection and distribution of zakat in Surakarta has the potential to be one of the strategic solutions for reducing poverty levels and encouraging local economic growth. Through professional and transparent zakat management, zakat funds can be directed to community economic empowerment programs, such as skills training, business capital, and education and health assistance. Thus, zakat not only functions as a short-term assistance but also as a long-term investment that can improve the quality of life of mustahik (zakat recipients) sustainably (Alqahoom, 2023; Ghani, 2023; Z, 2023).

This introduction will outline the background of the importance of optimizing zakat, especially in the city of Surakarta, and how zakat can be an effective instrument in alleviating poverty and improving the community's economy. This research is expected to provide practical insights and recommendations for zakat institutions and city governments in optimizing the potential of zakat for the welfare of the people of Surakarta (Hanafi & Jibril, 2024; Muhammad et al., 2023; Prayitno et al., 2024).

Based on the statement above, the author is interested in conducting research entitled "The Potential of Zakat in Alleviating Poverty in Surakarta City". This research was conducted by analyzing the potential of zakat in poverty alleviation in Surakarta City by the mission and objectives of BAZNAS Surakarta City.

Literature Review

The literature on optimizing the potential of zakat as a tool to alleviate poverty and improve the community's economy, especially in Surakarta City, reveals a series of interesting studies and approaches (Haidir, 2019; Sundari, 2018).

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An empirical study by Fatima Abdul Hamid and Nordin Hussin (2017), examined the impact of zakat programs on increasing income and welfare of people in Malaysia. The results of their research show that zakat if managed effectively and transparently, can be a powerful instrument in alleviating poverty and improving the community's economy. In the context of Surakarta, a similar approach can be adopted to

strengthen the zakat distribution system and ensure that the funds collected are used efficiently and on target (Saifullah et al., 2022).

Furthermore, a study by Mustafa Aksakal (2016), highlights the importance of government involvement and Islamic financial institutions in facilitating zakat optimization. In the context of Surakarta, cooperation between local governments, financial institutions, and local zakat institutions can form a solid framework to maximize the collection and distribution of zakat to improve the community's economy (Kelkusa et al., 2023; Nur et al., 2023; Salsabila et al., 2023)

However, some challenges need to be overcome in optimizing the potential of zakat in Surakarta City. The study by Mohd Roslan Mohd Nor et al (2020), highlights several obstacles, including a lack of public awareness of zakat obligations, a lack of transparency in zakat fund management, and a lack of adequate infrastructure to support zakat collection and distribution (Ridha et al., 2024).

Overall, the literature shows that optimizing the potential of zakat has great potential to alleviate poverty and improve the economy of the people in Surakarta City. However, to achieve this, cooperation between the government, Islamic financial institutions, zakat institutions, and communities is needed to strengthen the zakat management system, raise awareness, and build supporting infrastructure (Syamsuri et al., 2022).

Table 1. Another Literature Review that Focuses on Research

No.	Research Title	Writer	Research Methods	Key findings
1	Optimizing Zakat in Poverty Alleviation in Indonesia	Achmad Maulana	Literature Studies and Secondary Data Analysis	Zakat has great potential to reduce poverty if managed properly; the a need for transparency and accountability in zakat management.
2	The Effect of Zakat on Community Economic Improvement	Nurul Huda and Sari Wahyuni	Quantitative (Surveys and Statistical Analysis)	The distribution of zakat that is right on target can significantly increase the income and welfare of mustahik.
3	Effectiveness of the Productive Zakat Program in Surakarta	Bambang Sutrisno	Qualitative (Case Study)	The productive zakat program in Surakarta shows an increase in the skills and income of zakat recipients, but it still needs increased supervision.
4	Zakat Management Strategy for Economic Empowerment	Anisah Lestari	SWOT Analysis and Interview	Strategic zakat management by involving various stakeholders can empower the community's economy and reduce dependence.
5	Zakat Management Model in Surakarta City	Dwi Rahmawati	Qualitative (FGD and In-depth Interview)	The zakat management model in Surakarta needs to be adjusted to local characteristics; The need to

No.	Research Title	Writer	Research Methods	Key findings
				increase zakat literacy among the community.
6	Zakat and Local Economic Sustainability: A Study in Surakarta	Eko Nugroho	Quantitative and Qualitative (Mixed Methods)	Zakat contributes to the sustainability of the local economy by providing business capital for MSMEs; Coordination between Zakat institutions and the government is needed.
7	Analysis of the Impact of Zakat on the Human Development Index	Rina Anggraeni	Quantitative (Linear Regression)	Effective zakat management has a positive effect on increasing the human development index in the area of zakat recipients.

From the table above, it is clear that some data presents a summary of various studies that have been conducted to understand how zakat can be optimized to overcome poverty problems and improve the economy, with a focus on local contexts such as in Surakarta.

Research Methods

This type of research is field research or field research, field research is taking data directly into the field, namely at the office of the National Amil Zakat Agency (BAZNAS) Surakarta City. While the approach used is qualitative. The qualitative approach is an approach or tracing to explore and understand a central phenomenon, researchers interview participants or participants by asking several general and broad questions. Information is obtained in the form of text or words which are then analyzed (Mekarisce, 2020; Mulyadi, 2019; Surayya, 2018).

The research place is at the office of the National Amil Zakat Agency (BAZNAS) in Surakarta City. There are two research sources used, namely primary data and secondary data. Primary data is in the form of data on the amount of muzaki and mustahiq zakat as well as data on the amount of funds collected and distributed zakat obtained directly from the Surakarta City BAZNAS office. Secondary data in this study include books, previous journals, and publication data from the official WEB page of related agencies (Kurniawan et al., 2023; Trisakti et al., 2023).

Data collection techniques used in this study are observation, interviews, and documentation. Data analysis in the form of qualitative descriptive methods. The observation made in this study is to make observations about zakat management at the BAZNAS Surakarta City office directly or on the official WEB website indirectly. Interviews were conducted with the head of BAZNAS Surakarta City and heads of fields related to zakat management and distribution. The documents collected in this study include data on the number of muzaki and mustahiq zakat in Surakarta City, data on the amount of zakat collection and distribution funds, and data on the poverty rate of Surakarta City (Al-sabt et al., 2024; Diana & Azani, 2024; Nugraha & Rosyadi, 2024).

Table 2. Research methods

Research Aspects	Description
Type of Research	Field Research: Data collection is carried out directly in the field, namely at the Surakarta City BAZNAS office.
Approach	Qualitative Approach: Exploring and understanding central phenomena through interviews with participants by asking general and broad questions.
Research Venue	Surakarta City BAZNAS Office
Data Source	<p>1. Data Primer:</p> <ul style="list-style-type: none"> - Data on the amount of muzaki and mustahik zakat - Data on the amount of zakat funds collected and distributed (Data obtained directly from the Surakarta City BAZNAS office)
	<p>2. Data Seconds:</p> <ul style="list-style-type: none"> - Books - Previous research journals - Publication data from the official website of the relevant institution
Data Collection Techniques	<p>1. Observation:</p> <ul style="list-style-type: none"> - Direct observation at the Surakarta City BAZNAS office on zakat management - Indirect observation through the official website of BAZNAS Surakarta City
	<p>2. Interview:</p> <ul style="list-style-type: none"> - Interview with the head of BAZNAS Surakarta City and the head of the field related to the management and distribution of zakat
	<p>3. Documentation:</p> <ul style="list-style-type: none"> - Data on the number of muzaki and mustahik zakat in Surakarta City - Data on the amount of zakat funds collected and distributed - Data on the poverty level of Surakarta City
Data Analysis Techniques	<p>Qualitative Descriptive Method:</p> <ul style="list-style-type: none"> - Data Collection: Gathering all relevant data from observations, interviews, and documentation - Data Reduction: Sorting out important and relevant data

Research Aspects	Description
	<ul style="list-style-type: none"> - Data Presentation: Compiling data in narrative form to facilitate understanding of zakat management in BAZNAS Surakarta City - Drawing Conclusions: Concluding data analysis

This table presents a summary of the research methods carried out to understand the optimization of zakat management in BAZNAS Surakarta City and how it can overcome poverty and improve the economy of the local community.

Results and Discussion

Analysis of Zakat's Potential in Alleviating Poverty in Surakarta City

Based on the findings of the data described in the previous chapter, it can be analyzed that the potential for zakat in Surakarta City is very large considering the large number of entrepreneurs and Civil Servants (PNS) which are certainly a source of collecting high-value zakat. With the higher value of zakat collection, certainly, zakat recipients will also be higher. Thus, BAZNAS' efforts in reducing poverty in Surakarta City will be achieved. The potential value of zakat from civil servants amounting to approximately 6-7M includes SOEs / D and members of the TNI and police. The potential sourced from entrepreneurs is around 2M per year into large amounts of funding that is beneficial for poverty alleviation in Surakarta City. It can be seen from the table of zakat recipients in Chapter 3 that zakat recipients get zakat with different objectives/receiving programs, such as receiving zakat for humanitarian programs, da'wah and advocacy, productive economy, education, and health. Therefore, if the potential of zakat obtained is even greater, then the number of zakat recipients in each work program will also increase and the goal of creating economic independence for the people of Surakarta City in general will be closer (Agustin & Amelia, 2023).

Apart from being seen from the data on the number of zakat recipients in Surakarta City, based on the opinion of one of the recipients directly, zakat distributed by BAZNAS is very helpful for them. From three samples of zakat recipients who are pedicab drivers, the zakat received from BAZNAS can be used to support their livelihoods. One of them is to buy a new rickshaw unit for him who previously worked by renting a rickshaw. As for those who previously owned a rickshaw, the funds can be used for repair (maintenance) and the rest for daily needs (Muslimah et al., 2023).

Based on this description, it can be seen that the zakat collected by BAZNAS Surakarta has the potential to reduce poverty in Surakarta City in general. Therefore, the collection of zakat must be optimized so that the target of collecting zakat can be achieved and the value obtained is higher. To maximize the potential of the zakat collection, BAZNAS Surakarta conducts and implements several strategies tailored to each zakat collection target itself.

Table 3. The results of the analysis and discussion in the form of a table summary

Aspects	Description
The Potential of Zakat in Poverty Alleviation in Surakarta	<ul style="list-style-type: none"> - The potential for zakat from civil servants (PNS) is around 6-7 billion rupiah, including SOEs/D and members of the TNI and the police. - The potential of entrepreneurs is around 2 billion rupiah per year. - High zakat funds will increase the number of zakat recipients.

Aspects	Description
Utilization of Zakat by Recipients	<ul style="list-style-type: none"> - Zakat helps recipients, such as pedicab drivers, to improve their lives. - Examples: Purchase of new pedicab units, repair (maintenance) of pedicabs, and fulfilment of daily needs.
Zakat Collection and Distribution Strategy by BAZNAS	<ul style="list-style-type: none"> - Doubling Relationships (UPZ): - UPZ (Zakat Collection Unit) is used to optimize the collection and distribution of zakat. - Example of UPZ: Mosques, government institutions such as education, health, and social offices.
Advantages of UPZ	<ul style="list-style-type: none"> - Making the collection process more effective and efficient. - Facilitate the determination of zakat recipient targets. - UPZ assists in the timely distribution of zakat.
Determination of Zakat Recipient Targets Based on 8 Asnaf	<ul style="list-style-type: none"> - BAZNAS prioritizes the poor and faqir groups as the main zakat recipients. - 60% of zakat is distributed to the poor and faqir. - BAZNAS's five work programs: Education, Productive Economy, Health, Advocacy and Da'wah, Humanity.
BAZNAS Work Program in Education	<ul style="list-style-type: none"> - Reduce illiteracy and increase educational equity in Surakarta. - Hope: Opening up more job opportunities in the future and creating new business opportunities to support the community's economy.
BAZNAS Work Program in the Productive Economy	<ul style="list-style-type: none"> - Supporting small and medium enterprises in Surakarta to maintain and expand their businesses. - Hope: Absorb more labour and reduce poverty.
BAZNAS Work Program in the Health Sector	<ul style="list-style-type: none"> - Helping those who need medical care but face economic hardship.

Aspects	Description
	- Hope: Increase individual economic productivity and provide equal educational opportunities for children in need.
BAZNAS Work Program in the Field of Advocacy and Da'wah	- Supporting da'i in deepening religious knowledge and spreading religious education to remote areas. - Hope: Improving the quality of human resources through character education and strengthening faith and piety (IPTAQ).
BAZNAS Work Program in the Humanitarian Field	- Helping disaster victims with basic needs such as housing, food, and clothing. - Hope: Encouraging disaster victims to get up and continue their lives.

This table provides a comprehensive overview of the analysis of zakat potential, collection and distribution strategies, as well as various work programs carried out by BAZNAS Surakarta to alleviate poverty and improve the economy of the local community. **Zakat Collection and Distribution Strategy in Exploring Zakat Potential in Surakarta City**

The strategy used in maximizing the collection and distribution of zakat by BAZNAS Surakarta is carried out in several ways under predetermined targets. These strategies include the following:

Multiplying Relationships (UPZ) to Optimize the Collection and Distribution of Zakat

The more relations or parties used as UPZ, it is hoped that the target of collecting zakat will be more controlled and the specified target will be achieved. UPZ is selected and determined by considering the relationship with the target to be addressed. Examples of parties that are used as UPZ include mosques in the Surakarta City area, government institutions such as the education office, health office, social services, and others related. Good coordination with UPZ will make the Zakat collection more optimal and evenly distributed. With the help of UPZ in each region, it will make the collection process more effective and efficient. In addition, UPZ spread in each region allows the collection to reach a wider area. Judging from the zakat distribution process, the existence of UPZ will make it easier to determine the target recipients of zakat. From the data owned by mosques and other parties that become UPZ, it will make it easier for BAZNAS to collect data on prospective new Zakat recipients. In addition, UPZ will be an extension of BAZNAS in distributing zakat so that the implementation of the distribution or distribution of zakat can be carried out on time (Afiyah, 2024; Al-misbah, 2024; Rosyadi et al., 2024; Wachidah et al., 2024).

Setting Targets from Zakat Recipients by 8 Asnaf

The target recipients of zakat determined by BAZNAS Surakarta are groups included in the eight asnaf, by prioritizing or prioritizing the poor and poor. By determining the poor and poor as priority groups for zakat recipients. It is implemented that the goal to reduce poverty in Surakarta City will be achieved. BAZNAS Surakarta has a policy to prioritize 60% of the total zakat that has been collected to be distributed to the poor and poor. In addition, the distribution of zakat is also classified again based on five types of BAZNAS work programs and each type has different objectives (Mahmudhassan, Andri Nirwana, 2024; Muthoifin, 2024; Waston, Ismail Abdul Ghani al-Jalal, Abubakar Muhammad, 2024; Waston, Yusuf Olawale Owa-Onire Uthman, Mahmudhassan, 2024). The five types of BAZNAS Surakarta work programs and the objectives of each type are as follows:

Work program in the field of education that aims to reduce illiteracy and improve education equity in Surakarta City. With the increasing education obtained by the younger generation especially, it is hoped that

it will open up more job opportunities in the future. In addition, with a high level of education, it is hoped that the community will be able to create business opportunities that can support their economy. Thus, the poverty rate will decrease by itself (Mahmudulhassan, 2024; Yafi, 2024).

Work program in the field of productive economy that aims to support small and medium enterprises in Surakarta City to maintain and expand their business. With good financial independence in the business that has been carried out further, it will increasingly absorb labour and can contribute to reducing poverty. In addition, the development of businesses supported by BAZNAS to achieve financial stability will be a new potential for collecting zakat in the future. So that more parties will get compensation and zakat in the future (Hidayah et al., 2024).

Work programs in the health sector are aimed at helping those who need medical care but are hit with economic difficulties. With the increase in health rates, it is hoped that these individuals can remain productive in carrying out economic activities for themselves or their families for those who have failed. As for those who are of education age, health assistance is expected to be able to restore the child's chances to get what their peers get, such as education and others (Noviani et al., 2024; Rosyadi, 2024).

Advocacy and da'wah work programs that aim to support preachers who want to deepen religious knowledge or their desire to spread religious education to remote areas. Both in the Surakarta City area in particular and other regions in general. With the widespread reach of character education and strengthening faith and piety (IPTAQ), it is hoped that the quality of Human Resources (HR) of Surakarta City in particular, and other regions outside Surakarta in general will be better and have greater opportunities to blend in the environment. As with basic education in general, knowledge about religion is expected to be an encouragement for the community to be able to think creatively and create good business opportunities under Sharia (Fauzin, 2024; Rowi et al., 2024; Subhan, 2024).

Humanitarian work programs are aimed at helping those who are being affected by disasters. With this work program, it is hoped that those who have lost housing, or lack of food and clothing due to disasters can get these things properly. With the help of zakat and compensation in this program, it is hoped that disaster victims will have the spirit to get back up and continue their lives as usual (Hayatuddin, 2019; Maulana & Zuhri, 2020).

Conclusion

Based on the results of the research that has been done, the following conclusions can be drawn: 1. The strategy of collecting and distributing zakat applied by Basnaz Surakarta City is to increase the relationship of the Zakat Collection Unit (UPZ) to optimize the collection and distribution of zakat. Furthermore, determine the target of zakat recipients under 8 Asnaf by determining the poor and poor as priority groups for receiving zakat. 2. The role of zakat in alleviating poverty in Surakarta City has the potential to reduce poverty in Surakarta City in general. This is realized through humanitarian programs, da'wah, advocacy, a productive economy, education, and health. The collection of zakat must be optimized so that the target can be achieved the value obtained is higher and there will be more zakat recipients.

So, the conclusion regarding the optimization of zakat's potential to alleviate poverty and improve the economy of the people of Surakarta City highlights the importance of the role of zakat as a social and economic instrument that can have a significant positive impact. In this context, zakat is not only a religious obligation but also a resource that can be used effectively to combat poverty and stimulate inclusive economic growth. First, optimizing the potential of zakat can be a strategic instrument for overcoming poverty. By allocating zakat effectively, the government and related institutions can assist individuals and families in need, such as providing business capital, education assistance, or health assistance. This can help break the cycle of poverty by providing opportunities for underprivileged communities to improve their well-being. Second, efficient zakat management can also provide a significant boost to the local economy. By directing zakat to programs that support the development of small and medium enterprises (SMEs), skills training, or local economic infrastructure, zakat can be a catalyst for sustainable economic growth in Surakarta City. This not only creates new jobs but also increases people's purchasing power, which in turn will support business growth and investment in the region. However, the success of optimizing zakat to alleviate poverty and improve the economy of the people of Surakarta City requires cooperation between the government, zakat institutions, and the community. Transparency in the management and distribution

of zakat, close monitoring of the use of zakat funds, and an approach based on local needs and potential are key to success in achieving this goal. In addition, public education and awareness about the importance of zakat as an instrument of social and economic development also need to be increased so that the potential of zakat can be utilized optimally. Thus, through optimizing the potential of zakat, Surakarta City has a great opportunity to significantly reduce poverty rates and accelerate inclusive economic growth, which will ultimately improve the welfare and quality of life of its entire community.

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