

ANALYSIS OF THE ROLE OF BAZNAS IN THE MANAGEMENT OF ZISWAF AS AN EFFORT TO REALIZE SHARIA ECONOMIC JUSTICE

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Abstract

This study aims to analyze the role of the National Amil Zakat Agency (BAZNAS) in the management of Zakat, Infaq, Alms, and Waqf (ZISWAF) as an instrument to realize sharia economic justice in Indonesia. With a qualitative descriptive approach based on literature studies, this study explores various literature, data, and appropriate practices regarding the contribution of BAZNAS in the economic empowerment of the ummah through productive zakat and productive waqf. The results of the study show that BAZNAS has carried out a strategic function not only in distributing consumptive assistance, but also in encouraging mustahik socio-economic transformation through measurable empowerment programs. Despite showing positive results, the effectiveness of ZISWAF management still faces a number of challenges, such as limited valid mustahik data, weak reporting and evaluation systems, lack of integration between central and regional BAZNAS, and lack of use of information technology. To answer this, strengthening digital-based governance, integrating productive waqf in strategic programs, and improving the quality of human resources are important steps that need to be optimized. With more professional and systematic management, ZISWAF has great potential in encouraging the achievement of equitable economic distribution according to sharia principles

Key words: BAZNAS, ZISWAF, Economic Justice, Sharia Economy..

Introduction

Poverty and economic inequality are still multidimensional problems in Indonesia, even in the midst of relatively stable economic growth. According to data from the Central Statistics Agency, the poverty rate as of March 2023 is still at 9.36%, while the income inequality rate or Gini Ratio is at 0.388. This shows that economic growth has not been fully enjoyed equally by all levels of society. One of the tangible forms of wealth distribution in Islamic economics is the use of Zakat, Infaq, Alms, and Waqf (ZISWAF) instruments. ZISWAF is a strategic instrument in Islam to create economic equality and overcome structural poverty. This instrument is not only charitable, but also productive in encouraging the economic independence of the people. According to (Arifin et al., 2022), if managed professionally and integrated with an empowerment system, ZISWAF can become an alternative economic force that has a significant impact on reducing social inequality. Although the potential for national zakat reaches Rp327 trillion per year, the realization of its collection is still far from optimal. The National Amil Zakat Agency (BAZNAS) is a non-structural government institution in Indonesia that has the main task of managing zakat nationally. Based on Law Number 23 of 2011 concerning Zakat Management, BAZNAS functions as a coordinator as well as the implementer of the collection, distribution, and utilization of zakat, infaq, alms, and other religious social funds. As an official institution, BAZNAS has a strategic role in improving people's welfare, reducing poverty, and maximizing the potential of zakat in Indonesia. This organization is responsible for ensuring that the funds collected are managed in a transparent, professional manner, and in accordance with sharia principles. In addition, BAZNAS also develops various programs that aim to empower the community, such as education, health, economic empowerment, and disaster emergency response (Wardhani, 2018). In practice, BAZNAS not only carries out administrative functions, but also plays a strategic role in the economic development of the ummah through empowerment programs (Sudiarti et al., 2022). BAZNAS 2022 data shows that the total national ZIS collection only reaches IDR 22.65 trillion or around 6.92% of the total national potential. This shows that there is a large gap between potential and realization and the need to strengthen a more professional and strategic zakat

management and distribution system (Faisal et al., 2023). In its implementation, BAZNAS in West Lombok Regency shows that the management of productive zakat in the form of microfinancial programs has improved the standard of living of mustahik. Programs such as interest-free business capital and entrepreneurial training have been proven to be able to turn mustahik into muzaki (Daud, Aziz, & Zulpawati, 2023). This success shows the importance of local roles in the management of more targeted ZISWAF. The zakat-based economic empowerment program carried out by BAZNAS in various regions shows an increase in income and community empowerment. As shown by (Arifin and Fathulloh, 2024), the implementation of productive zakat is able to help small business actors survive in the midst of an economic crisis, especially after the COVID-19 pandemic. Sharia economics places justice as the main value, not just mathematically equalization, but ensuring that the basic rights of society are met. Justice in the Islamic perspective includes both vertical (relationship with Allah) and horizontal (relationship between human relationships), thus demanding the existence of an economic system that not only prevents the accumulation of wealth in certain groups, but also actively transfers resources to those in need. Therefore, the effectiveness of ZISWAF management by BAZNAS needs to be assessed in terms of how it is able to reduce structural inequality, change the socio-economic status of mustahik, and ensure humane economic sustainability. This is in line with the sharia maqashid which emphasizes the protection of property and life. This study aims to analyze the role of BAZNAS in the management of ZISWAF, especially in the economic empowerment program of the people, and to examine the effectiveness of the distribution of ZISWAF funds in realizing sharia economic justice. This research is expected to provide strategic recommendations so that BAZNAS is able to carry out its socio-economic role optimally in the context of Islamic economic development in Indonesia.

Methods

This research uses a qualitative descriptive approach with the library research method, which is the collection of data obtained from various relevant literature such as books, scientific

journals, articles, regulations, and official documents that discuss the role of BAZNAS in the management of ZISWAF and the implementation of sharia economic justice. According to (Fadli, 2020), literature studies allow researchers to formulate scientific arguments based on documented secondary data, while (Sari and Wahyuni, 2021) add that this approach is effective for examining social and economic phenomena in both normative and conceptual terms.

Results and Discussion

BAZNAS as the official state institution in the management of zakat, infaq, alms, and waqf (ZISWAF) has a great responsibility in creating a fair and inclusive economic system. The ZISWAF funds managed are not only directed to consumptive assistance, but also focused on community economic empowerment programs. The strengthening of the sharia economic ecosystem shows that the role of BAZNAS is more than just a fund distribution institution, but rather a facilitator of socio-economic transformation based on justice and sharia principles. The real form of this management can be seen in the practice of productive zakat that has been implemented in various regions. For example, in West Lombok Regency, the zakat-based microfinance program was able to increase mustahik income by up to 40% in the first six months (Daud et al., 2023). The program includes entrepreneurship training, business coaching, and on going mentoring. This shows that with proper management, zakat not only solves short-term problems, but also opens up opportunities for mustahik to grow into independent economic actors. The idea that productive zakat is able to encourage inclusive economic growth is also affirmed by Zainudin (2024), who mentioned that Islamic philanthropy such as ZISWAF has the potential to be the driving force of the people's economy. When this instrument is strategically functioned, it is able to touch vulnerable groups that are not accessible by conventional systems. This shows that ZISWAF can be a more humane alternative solution in building an equitable and wide-impact wealth distribution system. The productive zakat practice carried out by BAZNAS has even succeeded in transforming mustahik into muzaki (Arifin & Fathulloh, 2024). This change in status reflects the success of

the program in raising the welfare of mustahik in a real way. This transformation has an impact not only economically, but also psychologically—mustahik no longer feels like a passive recipient, but turns into an active contributor in the wheels of the people's economy. This shows that the productive zakat approach is able to create a sustainable cycle of social justice. In contrast to the consumptive approach that only provides momentary benefits, productive zakat is superior in forming independence. Sudiarti et al. (2022) stated that zakat managed for the purposes of business, training, and production is able to reduce dependence and open access to economic sustainability. When mustahik are involved in the decision-making process and the development of their business, they become part of the system, not just an object of assistance. This shows that productive zakat not only solves problems, but also builds a new system that is fairer. Furthermore, a local community-based approach also plays an important role in the success of ZISWAF distribution. Khanifa (2023) stated that the integration of ZISWAF through microfinance institutions such as BMT is able to support the achievement of the Sustainable Development Goals (SDGs). With social closeness and a strong understanding of community conditions, community institutions are an effective means to distribute and manage zakat funds in a more targeted manner. This shows that local touches and community institutions strengthen the effectiveness of empowerment programs. All ZISWAF management efforts carried out by BAZNAS are in line with the goals of maqashid sharia, especially in the aspect of maintaining property (*hifz al-māl*) and ensuring the sustainability of life. When zakat is used to build capacity and not just consume, then the purpose of sharia in realizing the benefits of the ummah can be achieved. This shows that Islamic economics does not only talk about spiritual values, but also provides a practical framework for solving social problems in a systemic and sustainable manner. The following is a comparison of the implementation of the ZISWAF program by BAZNAS in various regions

Table 1. Comparison of the implementation of the ZISWAF program BAZNAS in various regions

Yes	Area	Main Programs	Types of ZISWAF	Economic Impact	Source
1.	West Lombok	Mustahik Microfinance	Productive Zakat	Revenue up 40%	Daud et al., 2023
2.	Surabaya	MSMEs Productive Zakat	Productive Zakat	Mustahik becomes muzaki (13%)	Arifin & Fathullah, 2024
3.	North Sumatra	Training and venture capital	Consumptive & Productive	Local poverty reduction	Sudiarti et al., 2022
4.	Yogyakarta	Scholarships and business coaching	Productive Zakat	Improving student education and economy	Sutrisno, 2021)
5.	São Paulo	Beasatri	Productive Zakat	Increased access to education	Agustina et al., 2023
6.	Samarinda	Free Healthcare	Productive Zakat	Reduction of the economic burden of mustahik	Mirnawati & Huda, 2022
7.	São Paulo	Economic da'wah and training	Productive Zakat	Sharia economic literacy increases	Zainul Arifin et al., 2024
8.	Banjarnegara	Zakat-based agriculture	Productive Zakat	Increased yield, high efficiency	Idrus & Maman, 2021
9.	Wonosobo	Community philanthropy	ZIS + Waqf	Economic support for poor families	Khanifa, 2023
10.	Cirebon	Strengthening the pesantren economy	Integrated ZISWAF	Pond-based MSMEs grow significantly	Sugita et al., 2020

Source: Author, 2025

The table above shows the various forms of implementation of the ZISWAF program by BAZNAS in a number of regions that are adjusted to the characteristics of the region and the needs of the local community. The most dominant program is productive zakat, which is realized through various activities such as MSME business assistance, entrepreneurship training, strengthening the pesantren economy, and zakat-based health services. This approach reflects that BAZNAS not only carries out the function of distributing zakat in a consumptive manner, but also actively encourages socio-economic transformation by fostering mustahik independence and productivity. In addition to providing economic impact, a number of

programs also make significant contributions to social aspects. Some of them have succeeded in improving financial literacy, easing the educational burden of the underprivileged, and providing protection and empowerment to poor families. This shows that the implementation of ZISWAF is not only economical, but also contains sustainable empowerment values that can improve the quality of life of the community as a whole. Although the management of ZISWAF by BAZNAS has shown various positive results, there are still a number of obstacles that reduce the effectiveness of the program in the field. One of the main obstacles is the lack of accurate and comprehensive mustahik data, coupled with the limited management staff who have professional expertise. In addition, the low utilization of information technology and weak monitoring of post-distribution programs make it difficult to measure the long-term impact. The lack of integration between the central, regional, and local governments also triggers inequality in the implementation of programs between regions. This challenge shows the importance of strengthening management systems, from planning to reporting. Several studies have also highlighted this problem. Bahri and Humaini (2020) stated that the weak internal reporting system is a separate obstacle in ensuring transparency and sustainability of the program. Meanwhile, Sugita et al. (2020) emphasized that the low success of empowerment programs is also influenced by the lack of continuous assistance to mustahik. When zakat assistance is not accompanied by consistent coaching and monitoring, its potential for success is limited. This strengthens the urgency to build a more integrated, professional, and adaptive zakat system to the needs of the community and technological developments. One of the strategic approaches to overcome the constraints of ZISWAF management is to strengthen the role of productive waqf in the BAZNAS program. The use of waqf assets such as agricultural land and educational facilities has begun to be implemented in several regions, for example in West Java and Yogyakarta (Sutrisno, 2021). This concept has proven to be able to be a long-term economic source that supports mustahik independence and supports sustainable development. Professionally managed waqf not only provides sustainable benefits, but also plays a role in expanding the reach of empowerment without always having to rely on annual zakat funds. For this reason, synergy

between zakat managers, waqf nazhir, and regional policy makers is important in ensuring that the integration of productive waqf runs optimally. In addition to strengthening the waqf program, improving governance through the use of technology is also an urgent need. The implementation of the National Zakat Index (IZN) as conveyed by Purwaningrum and Yazid (2024), provides an opportunity to increase the accountability and transparency of zakat institutions at the regional level. Meanwhile, efficiency measurement approaches such as *Data Envelopment Analysis* (DEA) from Aisyah et al. (2024) can help assess the performance of zakat institutions objectively and standardized. These measures will be more effective if accompanied by adequate human resource training and strengthening of a structured reporting and mentoring system. Thus, the management of ZISWAF can be more adaptive to community dynamics and have a real impact on reducing social and economic disparities.

Conclusion

This study shows that the management of ZISWAF by BAZNAS contributes greatly in encouraging the formation of a fair and equitable Islamic economic system. Through the approach of productive zakat, educational assistance, health services, and the development of structured waqf, BAZNAS has encouraged the continuous improvement of mustahik welfare. The successful implementation of programs in various regions, such as increasing income and changing the status of mustahik to muzaki, is proof that ZISWAF is an effective instrument in overcoming social disparities and encouraging the economic empowerment of the people. Even so, the optimization of ZISWAF management still faces various obstacles, such as weak data collection systems, lack of post-program evaluation, and lack of strong inter-agency coordination. To overcome this, the strengthening of productive waqf and the application of management technology such as the National Zakat Index (IZN) and the DEA method need to be further developed to create accountable and efficient management. Support for human resource capacity building and consistent mustahik assistance is also the key so that ZISWAF truly becomes the main pillar in building sustainable economic welfare and justice in the

community.

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