

THE IMPACT OF ZAKAT DISTRIBUTION ON ACHIEVING PROSPERITY (A CASE STUDY OF BAZNAS BOGOR)

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Abstract

Zakat is not merely about addressing the short-term needs of mustahik, particularly the poor, but aims to provide sustainable welfare by addressing the root causes of poverty. The success of zakat distribution is often reflected in improvements in mustahik welfare, such as enhanced business performance, fulfillment of daily needs, better health, and access to education. This study examines the zakat distribution programs and their impact on mustahik welfare, focusing on 76 mustahik respondents in Bogor Regency through a quantitative approach using simple linear regression analysis. The findings highlight BAZNAS Bogor Regency's programs, including Bogor Taqwa, Healthy Bogor, Smart Bogor, Bogor Cares, and Bogor Prosperous. The results show that zakat distribution has a significant positive impact on mustahik welfare, with a significance value below 0.05 and an R-squared value of 0.3212, indicating that 32.12% of the variations in mustahik welfare can be attributed to zakat distribution, while the remaining 67.88% is influenced by other factors outside the research model.

Keywords: *BAZNAS, Mustahik Welfare, Poverty Alleviation, Quantitative Analysis, Zakat Distribution*

JEL Classification: *I31, I38, G21*

1. INTRODUCTION

The management of zakat initially during the colonial and independence periods had a bleak picture of zakat's function because there was no proper payment and distribution of zakat. Therefore, during the New Order era, the government issued Law Number 38 of 1999 concerning zakat management to institutionalize zakat management, making it easier to manage zakat, thereby supporting social needs for both consumptive and productive purposes. This also marked the beginning of active public involvement through BAZ (Zakat Management Agency). However, Law Number 38 of 1999 concerning the management of zakat was deemed unable to address the management issues, prompting the government to revise Law Number 38 of 1999 into Law Number 23 of 2011 concerning the management of zakat to improve upon the previous law, as Law Number 38 of 1999 was no longer in line with the evolving legal needs of society. Law Number 23 of 2011 was enacted to enhance efficiency and effectiveness, requiring zakat to be managed institutionally in accordance with Islamic law, with the aim of managing zakat. The management referred to includes planning, implementation, and coordination activities in the collection, distribution, and utilization of zakat (Republic of Indonesia Law, 2011).

The issue of poverty is a major factor contributing to broader socio-economic problems. Poverty is defined as the lack of sufficient resources to generate adequate income for individuals, which in turn affects the overall economic capacity of a community to meet its needs. As a result, economists continuously seek solutions to address rising poverty and develop economic theories to combat it effectively (Qaradawi, 2005).

The percentage of the poor population in March 2023 was 9.36 percent, a decrease of 0.21 percentage points compared to September 2022 and a decrease of 0.18 percentage points compared to March 2022. The number of poor people in March 2023 was 25.90 million, a decrease of 0.46 million compared to September 2022 and a decrease of 0.26 million compared to March 2022. The percentage of urban poor in March 2023 was 7.29 percent, a decrease compared to September 2022, which was 7.53 percent. Meanwhile, the percentage of rural poor in March 2023 was 12.22 percent, a decrease compared to September 2022, which was 12.36 percent. Compared to September 2022, the number of urban poor in March 2023 decreased by 0.24 million people (from 11.98 million people in September 2022 to 11.74 million people in March 2023). Meanwhile, during the same period, the number of rural poor decreased by 0.22 million people (from 14.38 million people in September 2022 to 14.16 million people in March 2023). The Poverty Line in March 2023 was recorded at Rp550,458 per capita per month, with the Food Poverty Line composition at Rp 408,522 (74.21 percent) and the Non-Food Poverty Line at Rp141,936 (25.79 percent). In March 2023, the average poor household in Indonesia had 4.71 household members. Thus, the average Poverty Line per poor household is Rp2,592,657 per month (Badan Pusat Statistik, 2023).

In Islam, one of the key teachings emphasizes that the wealth of the rich contains the rights of others, which must be distributed through zakat, infaq, sadaqah, and similar acts. The obligation to allocate wealth to assist the less fortunate reflects Islam's principle of social justice in action (Zakat Guidelines, 2009). Zakat, as a form of *maaliyah ijtimaiyyah* worship, holds a vital and strategic role in both Islamic teachings and efforts to improve societal welfare. It is one of the five pillars of Islam, as established in various hadiths of the Prophet, and is considered an essential and unchangeable part of a Muslim's faith (Hafidhuddin, 2002).

One of the issues with zakat management in Indonesia is that the community does not recognize the importance of zakat. One of the pillars of Islam, zakat, plays an important role in improving social welfare and reducing economic disparity. However, most of the society still does not fully understand the concept and benefits of zakat. There are several reasons why people do not realize the importance of zakat. First, the lack of adequate knowledge and information about zakat. Many people in the community do not fully understand the laws of zakat, how to calculate it, and how it is used for the common good. Moreover, another factor contributing to the lack of public awareness is the fact that religious institutions do not actively participate in disseminating information and providing a deep understanding of zakat. Religious institutions are responsible for providing consistent and directed education about zakat.

Furthermore, the lack of awareness is caused by the fact that the community does not know how zakat is managed. Many people in the community do not know how zakat is collected, managed, and given to those who are entitled to receive it. This makes them less trustful of zakat management institutions (Mandasarai *et al.*, 2024). Cultural factors and habits also influence the public's awareness of zakat. Zakat is sometimes considered a less important obligation compared to personal or family needs. This view must be

changed by using the right strategies to raise awareness of the value of zakat as a social worship that can enhance collective welfare. Improving systematic and sustainable zakat outreach and education campaigns is one of the necessary actions to address this issue. Religious institutions and Government Society organizations must work together to provide clear, accessible, and in-depth zakat information. They should also involve religious leaders and community figures in the socialization of zakat, either through direct education or by writing or conducting research on zakat. In this way, they can raise public awareness and continue to contribute to the issue of zakat (Risnawati *et al.*, 2023; Firmansyah & Devi, 2017)

This study aims to examine the impact of zakat distribution on the welfare of *mustahik* in Bogor Regency and to analyze the zakat distribution programs implemented by BAZNAS in the region. Academically, the study seeks to contribute to the body of knowledge in Islamic economics, particularly concerning zakat distribution programs and their effects on *mustahik* welfare. Practically, it provides valuable insights for Muslims about the effectiveness of zakat programs in improving the well-being of the less fortunate in Bogor Regency.

2. LITERATURE REVIEW

According to Hugiono & Poerwantana (2000), who explain that influence is an encouragement or persuasion that is formative or constitutes an effect. Bahammam (2019) states that zakat derives from the Arabic term *al-zakah*. *Al-Zakah* denotes the meanings of *al-numuw* (growth), *al-ziyada* (increase), *al-thaharah* (purity), *al-madh* (praise), *al-barakah* (blessing), and *al-shulh* (goodness). Well-being derives from the term prosperous, signifying safety, security, and prosperity. It can also be construed as a term or expression that denotes a favorable condition, or a state in which individuals are healthy, peaceful, and thriving. In a profound sense, comprehensive well-being constitutes an individual's liberation from the constraints of poverty, ignorance, and fear, so enabling the attainment of a secure and tranquil existence, both externally and internally (Raka, 2018).

Several prior studies support the research. This includes: First, a comparison of zakat consumption and output distribution systems for alleviating poverty and reducing economic inequality. Research findings This indicates that, after one year of receiving zakat programs, the beneficiaries experienced improvements in both material and spiritual conditions (represented by indices of *falah*) of 300 percentage points, while the consumption of temporary housing increased by 20 percentage points. The coefficient decreased by 0.017 points, while the Atkinson index declined by 0.042 points, indicating an improvement in income inequality among the reported zakat recipients. This reinforces the function of zakat in alleviating poverty and reducing income disparity, so benefiting overall development. Secondly, another study conducted to investigate 200 residences in Bogor, West Java, as responders. This discovery can augment monthly income by 11.48 percent. Zakat can potentially decrease poverty by an average of 44 percent, while inequality-related poverty may be reduced by 27 percent. Moreover, extreme poverty can be diminished, as evidenced by a reduction of 18.8 percentage points in income disparity. Third study indicates that zakat positively influences the well-being of *mustahik* individuals. The coefficient test indicates that zakat significantly enhances the well-being of *mustahik* by 63.5 percent, while the remaining 36.5 percent is influenced by other factors.

3. METHODOLOGY

This study employs a quantitative methodology utilizing descriptive analysis techniques, wherein the researcher delineates the data acquired from the study results through interviews and questionnaires directed at the *mustahik* of BAZNAS Bogor District and the management of BAZNAS Bogor District. Subsequently, regarding the issue of answer formulation in the study “What are the zakat distribution programs at BAZNAS Bogor District?”. The researcher conducted an interview with the administrator of BAZNAS Bogor District regarding the courses and zakat distribution programs offered by BAZNAS Bogor District. Subsequently to address the second concern about the influence of distribution on the well-being of *mustahik*, a sample of 76 zakat recipients from the Baznas Bogor region was utilized. The researcher employed a questionnaire for data collection, which had a series of questions. This is based on the indicator variable (X), which refers to the distribution of zakat, evaluated via the achievement, accuracy, and satisfaction experienced by the *mustahik*. The variable (Y) pertains to the well-being of the *mustahik*, assessed through the facets of economy, education, and health. To ascertain the average score for the category, employ a Likert scale with values ranging from 1 to 5. Subsequently, based on the results from interviews and surveys, the researcher employs simple linear regression analysis to examine the influence of zakat distribution on the well-being of *mustahik*. Researchers utilize simple linear regression analysis. Due to analysis This is appropriate for addressing the primary issue in the study. This study aims to ascertain the extent of influence of the independent variable (X), namely the distribution of zakat, on the dependent variable (Y), which pertains to the well-being of *mustahik*.

4. RESULT AND DISCUSSION

The study's findings are categorized into several sections pertaining to the research problem, namely with the zakat distribution programs at BAZNAS Bogor Regency and their operational mechanisms. The impact of zakat distribution on the well-being of *mustahik* at BAZNAS Kab. Bogor will be assessed through interviews and basic regression analysis. This study is carried out at BAZNAS Kab. Bogor, address PUSDAI PEMDA Complex, Jl. Clean No.1, Tengah, Kec. Cibinong, Bogor Regency, West Java 16914. BAZNAS Bogor Regency is Government Zakat institutions Bogor Regency which was independent and formed based on Republic of Indonesia Law no. 23 of 2011 concerning Zakat Management and PP No. 14 of 2014 concerning Implementation of Law no. 23 of 2011 and Decree of the Minister of Religion of the Republic of Indonesia No. 118 of 2014 dated 14 July 2014. BAZNAS Kab. Bogor Has job and function planning, implementation, control, as well as reporting and accountability in collection, distribution and utilization of Zakat, Infaq and Alms, in carry out duties and functions assisted by the implementer daily.

4.1. Profile of Respondents

Beneficiary BAZNAS Kabupaten Bogor was established as respondents in the study. This is a beneficiary. Beneficial zakat beneficiaries BAZNAS Kabupaten Bogor A total of 76 *mustahik* individuals received aid from the consumptive zakat fund given in various areas of Kab. Bogor, as identified in this study. The detailed profiles of respondents are included in the table below.

Table 1. Profile of Respondent

Criteria	Items	Amount	Percentage
Gender	Man	46	60%
	Woman	31	40%
Status	Marry	62	82%
	Not married yet	12	16%
	Widow	2	2%
Age	Teenagers (12-25)	10	13%
	Adults (26-45)	42	55%
	Older People (46-65)	23	30%
	Carry on Age (>65)	1	1%
Formal education	No formal school	0	0%
	Elementary school	16	21%
	Junior high school	21	28%
	Senior high school	35	46%
	Diploma	1	1%
	Bachelor's degree	3	4%
Informal education	Yes	76	100%
	No	0	0%
Work	Laborer	22	29%
	IRT	26	34%
	Employee	3	4%
	Teacher	5	7%
	Other	11	14%
	Does not work	9	12%

The data indicates that respondents are predominantly *mustahik*, with 55 percent in the productive age range of 26-45, followed by 30 percent aged 46-65, 13 percent aged 12-25, and 1 percent aged over 65. This matter demonstrates that zakat distribution is allocated to all segments of the public. From the perspective of formal education, the majority of respondents, comprising 46 percent, are *mustahik* with a high school education. 28 percent possess a junior high school education, while 16 percent hold a bachelor's degree. 4 percent possess an education, and 1 percent hold a diploma. Subsequently In terms of profession, the bulk of *mustahik* individuals are housewives, comprising 34 percent, followed by laborers at 29 percent, teachers at 7 percent, and others include self-employed individuals, drivers, casual workers, construction laborers, and motorcycle taxi operators.

According to the research conducted, there are several types of *mustahik* assistance provided by BAZNAS to consumptive zakat recipients in Bogor Regency in May 2024, which include economic and religious assistance.

Table 2. Zakat Recipients

Types of Assistance	Amount	Percentage
Economy	1	1.32%
Religious	1	1.32%
Humanity	2	2.63%
Health	65	85.53%
Education	2	2.63%
Place of worship	5	6.58%

Based on the table above, zakat recipients from BAZNAS Bogor Regency are predominantly beneficiaries of health assistance, accounting for 65 individuals or 85.53%. The remaining recipients include 5 individuals (6.58%) for worship facility assistance, 2 individuals (2.63%) for humanitarian aid, 2 individuals (2.63%) for educational assistance, 1 individual (1.32%) for religious activity support, and 1 individual (1.32%) for economic assistance.

4.2. ZAKAT Distribution Programs at BAZNAS Bogor Regency

BAZNAS Bogor Regency has implemented numerous programs for the management of zakat, infaq, and alms with the purpose of enhancing public welfare. Subsequent to several initiatives at BAZNAS Bogor Regency:

- a. Bogor Taqwa: This program aims to enhance public knowledge of tithing through education and socialization.
- b. Healthy Bogor: BAZNAS Bogor Regency participates in health initiatives by providing assistance to *mustahik* need medical care.
- c. Smart Bogor: This program focuses on education and providing scholarships for students from underprivileged families.
- d. Bogor Cares: BAZNAS Bogor Regency assists communities in need, including during emergencies or disasters.
- e. Bogor Makmur: This initiative aims to enhance the welfare of *mustahik* through the effective and efficient distribution of zakat, infaq, and alms.

Humanity (Bogor Cares)

Humanitarian projects managed by BAZNAS Bogor Regency cover various categories of aid. These include living cost assistance for individuals or families in extreme poverty, supporting 1,720 recipients annually across 430 villages with IDR 300,000 each. Assistance is also provided to recent converts through cash aid or support via Islamic institutions. Zakat fitrah is distributed as rice to *mustahik* during Ramadan, ensuring timely collection and distribution before Eid. BAZNAS also operates a halfway house near Cibinong Regional Hospital, offering temporary housing for patients' families with facilities like prayer rooms and kitchens. Post-disaster recovery aid includes groceries and cash to restore livelihoods, while housing repair assistance for underprivileged families ranges from IDR 15–20 million. Disability aids, such as prosthetic limbs and wheelchairs, are supplied directly to prevent fund misuse. Additionally, emergency disaster responses address health services, kitchen maintenance, and water supply. Lastly, the Ibnu Sabil program supports travelers in need, especially during Eid, with transportation costs or essential items. Beneficiaries must provide identification and proof of eligibility to access these aids.

Education (Smart Bogor)

The Education Assistance Program by BAZNAS Bogor Regency supports underprivileged students across various levels. It includes scholarships for middle school, high school, and undergraduate students, as well as special scholarships for students in 3T areas, minority Muslim regions, and those with disabilities. Assistance covers tuition fees, diploma payments, and arrears. Orphan compensation, distributed annually on 10 Muharram, provides financial aid to orphans in collaboration with the Education Department and the Ministry of Religion. Additionally, the program supports students pursuing overseas education with pocket money for up to four years and aids students in Islamic boarding schools with tuition, dormitory construction, rehabilitation, and digitalization. Applicants must provide proof of financial need, active school enrollment, and residency in Bogor Regency.

Health (Healthy Bogor)

The assistance programs provided by BAZNAS Bogor Regency focus on helping underprivileged individuals with various health and sanitation needs. The "Help Poor Medicine" program supports those facing health issues but lacking financial resources for treatment. The "Operational Waiter Patient" program assists families caring for sick relatives by funding their medical care. The "Help Handling Stunting" program provides nutritious food and vitamins to prevent stunting in vulnerable communities, particularly for children. The "Help Nature of Treatment Gharimin" covers consultation fees, medical treatments, therapies, tests, hospitalization, medical equipment, and transportation for those in need. Additionally, the "Help MCK Sanitation" program offers financial assistance for building or repairing sanitation facilities, such as bathrooms and toilets, for poor households. To apply for health assistance, applicants must be residents of Bogor Regency and provide necessary documentation such as family records, proof of illness, and hospital bills.

Advocacy da'wah (Bogor Taqwa)

The Advocacy Program of Bogor Taqwa Da'wah, initiated by the Bogor Regency National Zakat Amil Agency (BAZNAS), aims to strengthen and support da'wah activities in the region. It includes several initiatives: Kafalah Santri, which provides financial assistance to improve education for *mustahik* students in collaboration with the Ministry of Religion and the Department of Education; Help for Worship Equipment and Renovation, which supports the distribution of worship tools and the renovation of worship facilities in need; Help for Holiday Remembrance, which funds activities for religious events like the Prophet's birthday and Isra' Mi'raj; Nisbat Nikah, which helps couples with unregistered religious marriages gain legal recognition; Kafalah Da'i, which supports preachers and da'wah cadres, particularly in remote areas; Orphanage Operations, which ensures the welfare, education, and health of orphans; Student Activities, which funds community development initiatives involving youth or orphans; and Moral Development, which promotes ethical behavior and responsible use of zakat funds. These initiatives aim to enhance the well-being of the community and support social welfare and da'wah efforts.

Economy (Prosperous Bogor)

The Bogor Makmur Program, an internal economic initiative by BAZNAS Bogor Regency, includes various categories aimed at improving the welfare of *mustahik*. These include Livestock Empowerment, which focuses on developing livestock businesses to boost economic welfare, though it has had limited success so far; Work Skills Training, in collaboration with the Employment Training Center (BLK), offering programs to enhance public work skills, such as bridal makeup training with 30 participants; and Assistance for *Mustahik* Business Entities / MSMEs, which includes programs like the Z-Auto Program aimed at empowering MSMEs, such as motorbike repair shops run by *mustahik*. The program also promotes Productive Utilization of Zakat Funds, providing business capital, training, and mentoring to help *mustahik* transition into self-sufficiency, with the goal of transforming them from recipients into zakat contributors.

4.3. Collection and Distribution Ratio of BAZNAS Bogor Regency, 2022-2023

The percentage ratio of zakat collection for the years 2022 to 2023 is detailed below, providing a comparative analysis of the collection trends and highlighting the changes or growth achieved during this period.

Table 3. Percentage Ratio Zakat Collection for 2022 - 2023

Year	Collection Amount of Zakat (Rp)	Growth
2022	14,037,290,588	
2023	13,830,030,845	-1.5%

Based on table above, 2022 zakat collection from January-December that is amounting to *IDR* 14,037,290,588, then zakat collection in 2023 from January-December that is amounting to *IDR* 13,830,030,845. This shows happen a decrease in the collection of zakat funds in 2023, namely by -1.5 Percent.

Table 4. Percentage Ratio Distribution of Zakat 2022-2023

Year	Distribution of Zakat	Growth
2022	11,450,696,405	
2023	10,278,878,895	-11.4%

Based on table on distribution of zakat in 2022 from January-December that is amounting to *IDR* 11,450,696,405, then distribution of zakat in 2023 from January-December that is amounting to *IDR* 10,278,878,895. This matter showing that distribution of zakat in 2022 more Lots compared to in 2023. Where the distribution of zakat occurs decline in by -11.4 Percent.

Table 5. Percentage Ratio of Receiving and Distribution of Zakat 2022-2023

Year	Receipt of zakat	Distribution of Zakat	Ratio distribution to collection
2022	14,037,290,588	11,450,696,405	81.6%
2023	13,830,030,845	10,278,878,895	74.32%

According to the aforementioned explanation table, zakat distribution in BAZNAS Bogor Regency is projected to be 81.6 percent in 2022, declining to 74.32 percent in 2023. This is significant since the collection of zakat monies in 2023 is considerably lower than in 2022, so affecting the distribution amount of zakat for the year. The administrator of BAZNAS Kab. Bogor explained that several factors or impediments contribute to the deterioration in the collection and distribution of zakat funds in Bogor Regency. The primary source of zakat income for BAZNAS Kab. Bogor is predominantly derived from civil officials, namely from professional zakat collected via the Zakat Collection Unit (UPZ).

Zakat contributions from civil servants in Bogor Regency are disbursed monthly rather than annually, resulting in a slow accumulation of monies received incrementally each month, which is the underlying cause of this practice. Zakat distribution is conducted incrementally based on the monthly income or monies collected from the *muzakki*. If collected annually, the money would significantly increase; nevertheless, due to monthly collection, the distribution is adversely affected. Additionally, no zakat funds have been fully distributed due to allocations for amil rights and reserves for preparatory funds for *mustahik*. Baznas Bogor Regency depends on zakat contributions from civil servants, specifically through deductions from their allowances. Most civil servants' wages have been depleted due to bank deductions, which presents a significant challenge in zakat collection at BAZNAS Bogor Regency. Zakat is disbursed for civil worker allowance monies from January to February. Since it is not yet liquid, BAZNAS Bogor Regency must allocate a portion of the zakat monies for usage in the following year. The allocation of zakat funds is a minimum of 70 percent for *mustahik*, with the remainder designated for amylin rights and the operations of BAZNAS Bogor Regency. Percentage Zakat Distribution Based on the 2022 Program

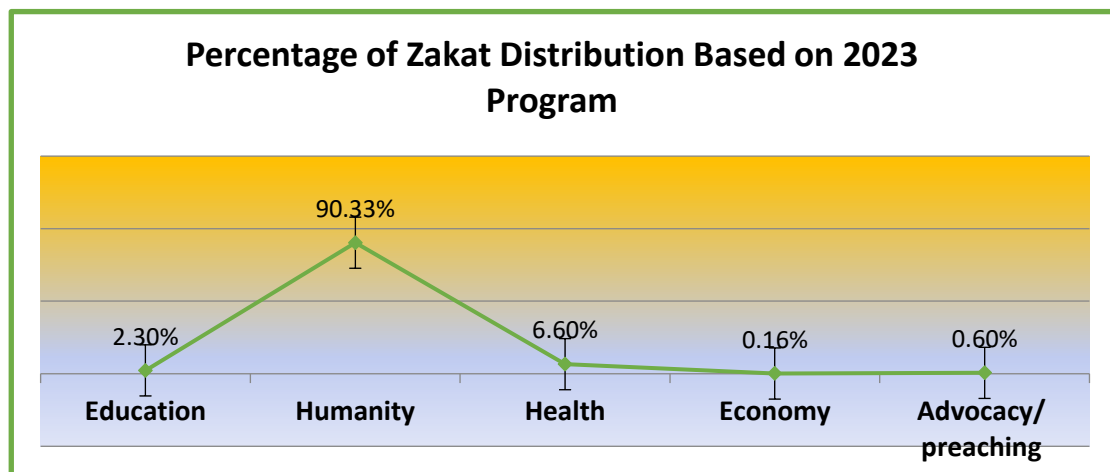


Figure 1. Percentage of Zakat Distribution based on Program in 2023

Based on the image above, it explains that the distribution of zakat in 2023 was mostly allocated to humanitarian programs at 90.33 percent, followed by health programs at 6.60 percent, educational programs at 2.30 percent, advocacy/da'wah programs at 0.60 percent, and economic programs at 0.16 percent. From this table, the allocation of zakat funds and the financial needs of the people of Bogor Regency are in terms of living

expenses assistance, fitrah zakat, operational assistance for shelters, post-disaster recovery, disability aids, disaster emergency assistance, and *ibnu sabil*.

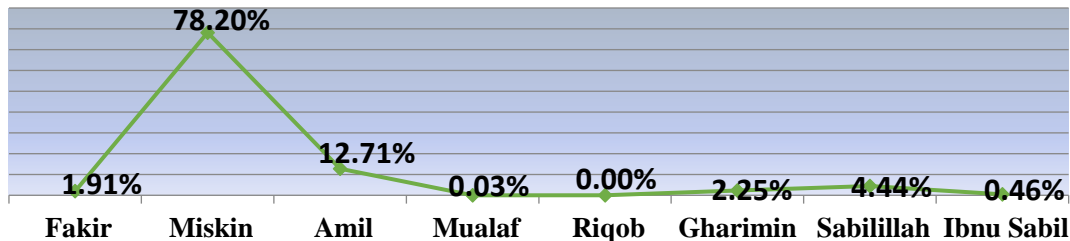


Figure 2. Percentage of Zakat Distribution Based on *Asnaf* in 2023

In 2023, the predominant allocation of zakat was directed towards the Poor *Asnaf*, comprising 78.20 percent, followed by *amil* at 12.71 percent, *fii sabilillah* at 4.44 percent, *gharimin* at 2.25 percent, the poor at 1.91 percent, *ibnu sabil* at 0.46 percent, converts at 0.03 percent, and *riqab* at 0.00 percent. The image indicates that the allocation of zakat monies by BAZNAS Bogor Regency in 2023 is significantly dispersed to impoverished communities.

4.4. The Impact of Zakat Distribution on Well-being

To determine the impact of zakat distribution on the welfare of *mustahik*, this study uses simple linear regression. The purpose of this analysis is to calculate the magnitude of the influence of the independent variable on the dependent variable. The value of indicates the extent to which the proportion of the total variation of the dependent variable can be explained by the independent variable. The higher the value, the greater the proportion of the total variation in the dependent variable that can be explained by the independent variable (Kartiniwati, 2019).

Table 6. Simple Linear Regression

Variable	Coefficient	Standard error	t- Statistics	Sign.	R- Square
PZ	1.498	0.253326	5.92	0.000	0.3212

Results from the coefficient estimation of regression variable research indicate the findings. If the estimated coefficient for zakat distribution is 1.49, it indicates a positive correlation between zakat distribution and the well-being of *mustahik*. Specifically, an increase of one point in zakat distribution corresponds to a 1.49-point increase in the well-being of *mustahik*. Furthermore, the significance level of zakat distribution is less than 0.000, which is below the alpha threshold of 0.05, indicating statistical significance. The distribution of zakat significantly positively influences the well-being of *mustahik*.

Table 7. Reliability Test

No	Variable	Composite Reliability
1	Distribution (X1)	0.8747
2	Well-being Impossible (Y)	0.9306

According to the results of the build test or reliability test, it demonstrates If the composite reliability of the variable in the study exceeds 0.70, it can be inferred that the construct in the calculated model possesses strong reliability. If the R-squared value is 0.3212, the result is displayed. Variations in well-being among *mustahik* can be attributed to zakat distribution at 32.12 percent, while the remaining 67.88 percent is explained by variables outside the research model.

Table 8. Correlation Test

Model	Coefficient Value correlation	Information
1	0.5667	Strong Correlation

The correlation test must demonstrate the distribution of zakat and welfare *mustahik* variables. The correlation coefficient of 0.5667 indicates the result. The distribution of zakat is positively correlated with the well-being of *mustahik*. Subsequently, depending on the validity test results, each detailed inquiry variable pertaining to well-being must be demonstrated. If the mark r- increases for each question item beyond the r- table value of 0.227, a conclusion can be drawn. All question items from the variable well-being *mustahik* are legitimate and can be utilized in the study. Subsequently For the validity test results, the distribution of zakat across each detailed question variable is displayed. If the mark r- increases for each question item beyond the r- table value of 0.227, a conclusion can be drawn. If all question items from the variable Zakat distribution are legitimate and suitable for use in the study.

Several previous studies support this research. First, Ayuniyyah *et al* (2017) examined the impact of zakat programs on recipients' well-being. Their findings revealed that one year after receiving a production-based zakat program, the material and spiritual conditions of beneficiaries, measured by the falah index, increased by 300 percentage points. In comparison, households in the consumption-based program experienced a 20 percentage-point improvement. Additionally, the study observed a reduction in income inequality, with the Gini coefficient decreasing by 0.017 points and the Atkinson index by 0.042 points. These results highlight the role of zakat in alleviating poverty and reducing income inequality, contributing to overall socio-economic development.

Second, Huda *et al* (2013) analyzed data from 200 households in Bogor, West Java, and found that zakat increased monthly household income by 11.48% on average. The study also demonstrated that zakat reduced poverty by 44% and decreased poverty disparity by 27%. Furthermore, the depth of poverty was mitigated, with an 18.8 percentage-point reduction in the income gap.

Lastly, Turnando and Zein (2019) investigated the effect of zakat on *mustahiq* welfare. Their findings showed that zakat accounted for a 63.5% improvement in *mustahiq* welfare, with the remaining 36.5% influenced by other factors. These studies

collectively underscore the significant role of zakat in enhancing economic conditions and reducing inequality among beneficiaries.

From the results our research is supported with research on showing that BAZNAS has role important in increase well-being *mustahik* Good from facet economy, education and health. With receiving production and consumption-based zakat programs can lead to improvements in material and spiritual conditions, then income inequality among zakat recipients also begins to improve, apart from that, zakat distribution can increase household monthly income, reduce poverty and inequality.

5. CONCLUSION AND RECOMMENDATION

Based on the data analysis and discussions from the previous chapters, the study concludes that BAZNAS Bogor Regency implements various programs to enhance community welfare. These include Bogor Taqwa (raising zakat awareness through education and socialization), Healthy Bogor (providing medical assistance and health equipment), Smart Bogor (offering scholarships to underprivileged students and orphans), Bogor Cares (aiding communities during emergencies or disasters), and Bogor Makmur (improving *mustahik* welfare through effective zakat distribution). The study also reveals that zakat distribution significantly impacts *mustahik* well-being, as evidenced by statistical results showing a positive effect.

The suggestion for BAZNAS Bogor Regency intensifies public socialization to improve zakat awareness, periodically evaluate zakat distribution programs to ensure effectiveness, and actively use social media to update the public on zakat receipt and distribution to boost trust and attract more *muzakki*. For the government: educate citizens on paying zakat through BAZNAS and consider enacting regulations mandating civil servants and other Muslim employees to pay professional zakat according to Islamic law. For future researchers: investigate *mustahik* challenges related to economic, educational, and health needs, along with solutions for fostering independence, and evaluate the impact of BAZNAS skill training programs on community self-reliance.

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