



# Poverty Alleviation Through Empowerment of the Zakat Profession and Zakat Management for Poverty Re-education in Banyumas Central Java District

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Indonesia can still be classified as a developing country and has a relatively high number of poor people. Poor people account for approximately 30 million out of a population of 250 million people in Indonesia. Decisions by local officials as well as the behaviour of the community can be influenced by empowering zakat and zakat management systems in an efficient manner. The problems addressed by this writing are as follows: What is the potential of collecting development funds for poverty alleviation through zakat? What is the role of local governments in empowering people in the field of zakat management? and What is the strategic model for using the law as a means of social engineering in the field of zakat management? This problem will be solved using a qualitative socio-legal research approach. Banyumas Regency is the area of study, as it has a poverty alleviation program through BAZDA. Based on the results of the study, each region has the potential to extract development funds with different degrees of success. To enhance understanding, this study conducted a questionnaire survey that dealt with the various indicators of poverty and how zakat management dynamics can influence them. Results of this study indicates that an efficient zakat management system is centralized, distributed, and delegated. Such systems lead to good outcomes for poverty dynamics, like inability to drive to work and increased dependence on foreign aids. Additionally, centralized zakat management dynamics are also contributing to the lowering of substandard living conditions and poor medical treatment among community members.

**Key words:** *Law as a means of poverty alleviation, Empowerment of Professional Zakat.*



## **Introduction and Conceptual Review of the Topic**

Theoretically, law has two main functions, namely as a social controller (law as a tool of social control) and law as a tool for carrying out social engineering (law as a social control tool). For its function as a social engineering tool, the law can be used to direct and shape the behaviour patterns of citizens and even manipulate their behaviour to match the activities that are desired by authorities. In the field of economic development, the law can be used to regulate and direct the behaviour of people in the economy to engage with economic programs that are being promoted by the government, for example poverty alleviation programs. Laws and poverty alleviation programs have a close relationship.

Poverty is an issue that remains interminably relevant to developed countries, developing countries, as well as rich regions (surplus) and, especially, poor (minus) regions. Developed countries, developing countries, and rich and poor regions have always been faced with the poverty of some of their people. Indonesia can still be classified as a developing country and has a relatively high number of poor people, around 30 million out of 250 million. In Central Java, there are still a number of poor people spread across 35 districts/cities. The results of this study show that with the help of local officials, community behaviour can be directed as needed, even toward the empowerment of zakat.

Based on Law Number 23 of 2011 concerning the Management of Zakat (hereinafter abbreviated to the Zakat Act), the state actually wants the law to create social welfare, and the law is expected to alleviate poverty. This can be proven through consideration of the Zakat Act. The Zakat Act was prepared on the consideration that zakat is a religious institution that aims to uphold the justice and welfare of the community. Zakat is a potential source of funds that can be utilized for general welfare for the whole community. In addition, Zakat is also able to alleviate poverty and eliminate social inequality. In order to achieve maximum results, zakat needs to be managed professionally and responsibly.

This research is expected to encourage the Islamic community in particular, as well as all government agencies to always be responsive to alternative strategic solutions to the problem of poverty in Central Java, especially those that use the law as a tool of social engineering. Therefore, this research study, entitled "Law as a Means of Poverty Alleviation (Case Study of Poverty Alleviation through Empowerment of Professional Zakat in Banyumas-Central Java)" has become vitally important.

## **The Nature of Poverty**

### ***a. Definition of Poverty***

According to Friedman (1979), poverty is defined as a small opportunity to accumulate a social power base, and it includes the following matters:

- 1) Productive capital such as land, housing, equipment;
- 2) Financial sources such as income and credit facilities;
- 3) Social and political organizations to achieve shared needs;
- 4) Social networks to obtain goods, knowledge, information, and skills.

### ***b. Types of Poverty***

There is no exact way to define the poor. The alternative, which is widely used, is to distinguish relative poverty and absolute poverty (Decerf, 2017; Foster, 1998; Hagenaars, 2017). Absolute poverty is based on a certain threshold of subsistent living standards; however, even this minimum threshold is still vague, because the factors that make up this minimality are relatively subjective and strongly influenced by the economic conditions of a country. Thus, the term relative poverty is defined out of necessity. Relative poverty is based on an uncertain minimum poverty threshold (Quinn & Cahill, 2017). These poverty thresholds will continue to change and, ideally, increase due to the adman growth impact, which is expected to continue to develop, although it is doubtful that economic growth itself will affect (its effect drops) the poor.

Population experts divide the poverty level into two, namely:

- 1) Ordinary poverty, where income is still sufficient to guarantee their primary needs, based on the food requirements of an average year and not taking into account long dry seasons or other natural disasters (Seim, Glenn, English, & Sporer, 2018). But in difficult times such as famine, an ordinary person in poverty cannot fulfil their own basic needs.
- 2) Extraordinary poverty, where income is insufficient to guarantee primary needs, regardless of environmental or seasonal conditions. In cases of extraordinary poverty, food is usually not sufficient in terms of quantity or quality (Soemitro, 1989b)

### ***c. Causes of poverty***

Gunnar Myrdal proposed that cumulative circular causal relations form a basis for explaining the occurrence of national and international economic inequality (Lopes, Bastos, & da Silva, 2016). Gunnar Myrdal's proposal is based on the conception of C.E.A Winslow's Vicious Circle. Winslow stated that poverty and disease formed an endless cycle of poverty. People get sick because they are poor; they are poor because they are sick; and they are getting sick

because they are poor. Winslow's construct is a circular model that continues to decline to a lower level where one negative factor carries out two statements at once, which is the cause and effect of other negative factors (Soemitro, 1989b) and (Fazzino & Loring, 2009; Kendall, Murphy, O'Neill, & Bursnall, 2000).

According to (Lampman, 1965, 1966, 1971), there are three causes of poverty, namely:

- 1) Risk factors from the operation of the economic and development systems that are being implemented;
- 2) Social boundary factors that form obstacles in the narrowing culture of poverty, and the vicious circle of poverty;
- 3) Factors of individual difference, namely due to differences and uneven distribution of income among community members. The reality is that among citizens, there is a gap between those who have high incomes and farm workers who have low incomes.

Meanwhile (Sukirno, 1982, 2004, 2006), was more inclined to state that technological dualism had strengthened the poverty situation in developing countries, including Indonesia. He further said that recently, there has also been an unfavourable implication of technological dualism. Generally, sector activities develop much faster than those in the traditional sector. Thus, the gap in the level of welfare between the two sectors is widening. So, although it is predicted that development will improve the welfare of the whole community, in reality, the benefits of development are mainly enjoyed by only a small population of developing countries. As has been generally realized, the welfare gap between the rich and poor has become wider. Sadono Sukirno's stated that this widening gap will eventually make it more difficult for low-income groups to adapt to increasingly rapid technological development. From here, poverty is expected to emerge. (Sadono Sukirno, 1985).

On the other hand (Raharjo, 2007; Satjipto, 2009) argues that poverty is not caused by individual or natural factors, but rather by the processes and institutions that exist in society. Law can be included in these institutions. This is understandable because in a country based on law, citizens who want to improve their welfare must face the law. They cannot act through and follow natural processes, but are instead required to follow established legal channels. In this case, the law can be an obstacle to economic growth, for example, actions that are economically legitimate but are prohibited or restricted by law or legal procedure. (Satjipto Rahardjo, 1991). These obstacles lead to poverty.



### ***Law as a Means of Poverty Alleviation in Banyumas Regency***

From the Zakat Act and SKB by the Ministry of Religion, the Minister of the Interior, and regional legislation, it can be assumed that the law can function as a means of social engineering (as a tool of social engineering), and it is expected that the law comprises positive legal regulations issued by state officials that engineer the community behaviour toward zakat, infaq, and sadaqah.

Generally, there are two models of zakat management that are known in the Muslim world. In the first model, zakat is managed by the state department. In this model, the collection and distribution of zakat is determined by government policy and by looking at the needs of the community, in a similar way to taxes in secular countries. This system of managing zakat is straightforward; members of the Muslim community are obliged to pay zakat by deducting directly from their assets. In the second model, zakat is managed by non-governmental organizations (civil society) or semi-governments through rules set by the government.<sup>1</sup> (Faath, 2003) This model of zakat management is carried out by civil society on a voluntary basis, and the state acts only as a facilitator and regulator.

Meanwhile, (A. D. Aryani, Prabawa, & Hum, 2018; M. Aryani & Najwa, 2019; M. Aryani, Rohiyatun, & Azmi, 2019) said that the fundamental purpose of zakat worship is to solve social problems such as unemployment and poverty. Zakat distribution systems are a solution to these problems, as they aid the poor regardless of their race, colour, ethnicity, or other worldly attributes.

Even in the era of industrialization, poverty is a characteristic of the third world. In reality, poverty covers a large part of its population. Poverty occurs because of the institutions that shape society, i.e. the repetitive behaviour of community members. Legal regulations establish norms of behaviour. They regulate everything that is permissible while simultaneously limiting what may be carried out by the citizens who are subjected to these regulations.

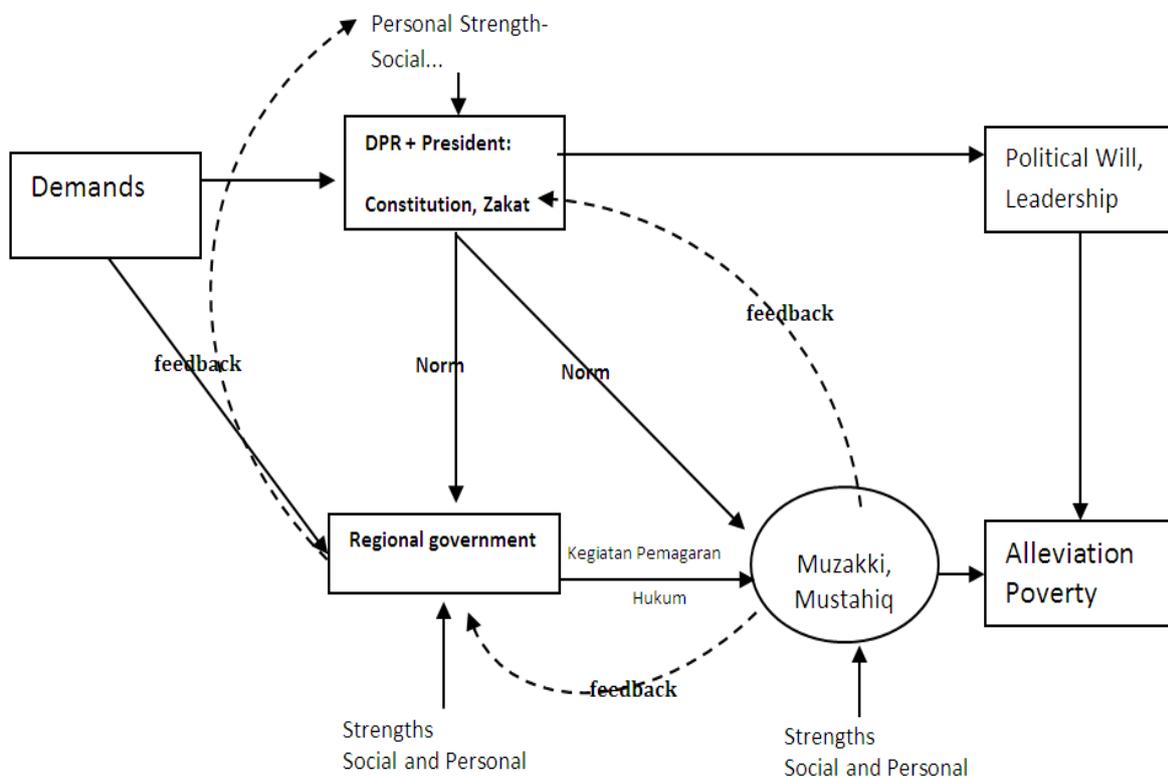
Seidman further argues that if rulers in the third world want to change the institutions of society, they must use the legal system to establish new norms of behaviour by respecting the institutions in question and seeking the means to encourage appropriate behaviour. Social, political, and economic institutions in the third world can generate poverty, but by using the legal system to change those institutions, laws can be used to influence the behaviour of the community and encourage the creation of new behaviours that reduce poverty (Soemitro, 1989b).

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<sup>1</sup>Pengelolaan zakat seperti ini dilakukan di negara-negara Islam seperti Saudi Arabia, Pakistan, Kuwait, Bahrain dst. Lihat Sigrid Faad (ed.), *Islamische Stiftungen und Wohltätige Einrichtungen mit entwicklungspolitischen Zielsetzungen in Arabische Staaten* (Hamburg: Deutsches Orient-Institut, 2003).

The legal system can cause or influence the behaviour of citizens; however, this is only true if legal regulations are determined based on the will as an independent variable. The operation of law in society relies on several elements that are interrelated. Some of these elements are: Law Making Institutions (consisting of DPR (D), Presidents etc., Sanction Activity Institutions); Local Governments; Role Occupants (muzakki and mustahiq); Personal Societal Strength (Societal Personal Force); Legal Culture (Friedman, 1975); and Feedback (Feed Back) from the ongoing process of law work.

Poverty alleviation strategies that use the Chambil-Seidman law can be illustrated by the following diagram:



Furthermore, the reasons that stakeholders behave as they actually do are based in the norms demonstrated to them by the rule of law, namely:

- (1) Role holders engage in selective behaviour from several alternative behaviours if they understand the behaviour;
- (2) Anticipatory behaviour from other parties is a part of each role holder in the law-making process and its enforcement;
- (3) The role of stakeholders is determined by applicable norms;

- (4) The legal system consists of norms enacted by the state;
- (5) Every legal regulation aimed at changing the behavior of role holders means changing the rule of law itself and changing the antipathy of behaviour by other parties;
- (6) In the process of administering the law, role holders will act in accordance with the rule of law based on the reasons agreed to by them, the behaviour directed at them, and the fact that they occupy a role in a law enforcement institution;
- (7) In the process of making laws, role holders will act in accordance with legal regulations based on the reasons agreed to by them and the behaviour directed at them by participants in the law-making body; (Soemitro, 1989a)

From the description above, it can be understood that law and poverty cannot be separated from the model of the operation of law in society. According to the limitations of the model proposed by Seidman, the role of law is to change and direct the behaviour of role holders (muzzaki and mustahiq), in this case, members of the Islamic community. If this behaviour change can be implemented, then the law can function as a means of manipulating the community (a tool of social engineering). Thus, at a certain level, the law is expected to overcome and even eliminate poverty, especially through zakat, infaq, and sadaqoh.

By paying attention to this in advance, if the law is expected to be used as a means of overcoming poverty, then this should result in better coordination, consolidation, and cooperation in other fields. Addressing the problem legally without being jointly involved with other fields will undoubtedly reduce the potential results, and may even have the opposite effect. In the end, the handling of the problem of poverty should be done holistically.

In line with Satjipto Rahardjo, the existence of the Amil Zakat Infaq and Sadaqah Agency (BAZDA) is expected to integrate and combine different fields into the act of reducing poverty. These fields include the legal sector, in the form of positive legal regulations governing BAZDA; the economic field, mainly through the care of the rich; and the religious sector, which is very instrumental in spreading awareness to those citizens who are able to fulfill zakat, infaq, or shadaqah. No less important are the fields of government that manage, collect, and regulate the use of zakat, infaq, and shadaqah funds.

### **Method of Survey and Sample**

Our study's primary data was acquired through questionnaire surveys that explored different dynamics for zakat management and poverty etc. For this purpose, questionnaire surveys were developed based on select items, and community members were requested to provide their valuable opinion on the Likert scale: 1 as strongly disagree, 2 as disagree, 3 as neutral, 4 as agree, and 5 as strongly agree. A sample of 206 respondents was collected over a period of 2.5 months, and missing data samples were excluded from this final sample. The collected sample

was then yielded descriptive results from collinearity diagnostic tests like VIF, regression results, and model specification through the Link test. Details for each item in the questionnaire survey are provided in Table 1 below.

### Results and Discussion of the Facts

Descriptive results were analysed with mean, standard deviation ranges, and percentile scores. It was found that a total of 206 responses were valid and fit for statistical analyses. For measuring poverty, ten factors were presented to the respondents, indicating a variety of mean scores and standard deviations. For observing the trends in the mean score, data facts have shown that P7 is providing a higher mean value, while P1 has the lowest score among the poverty determinants. However, the dispersion in the mean score shows that all values are between the range of 1 and 2, and there is hence a reasonable level of risk involved in the mean score of poverty items. For examining the zakat management or ZM, seven factors were presented to the respondents, and a similar trend was found to the one for the mean and standard deviation. For observing the normality of the data, both skewness and kurtosis are good measures.

**Table 1: Descriptive Statistics**

Variables	Obs	Mean	Std.Dev.	Min	Max	p1	p99	Skew.	Kurt.
p1: don't drive to workout	206	2.942	1.444	1	5	1	5	.082	1.678
p2: dependence on foreign aids	206	2.913	1.391	1	5	1	5	.135	1.727
p3: lack of job	206	2.947	1.405	1	5	1	5	.18	1.738
p4: misallocation of funds	206	3.044	1.359	1	5	1	5	-.091	1.809
p5: lack of standard of livings	206	3.684	1.411	1	5	1	5	-.073	1.737
p6: Poor medical treatment	206	2.981	1.393	1	5	1	5	.035	1.767
p7: poor educational facilities	206	3.029	1.397	1	5	1	5	-.041	1.738
p8: low earning opportunities	206	2.913	1.38	1	5	1	5	.057	1.769
p9: unequal distribution of wealth	206	3.014	1.438	1	5	1	5	.01	1.627
p10: social injustice	206	3.017	1.404	1	5	1	5	.011	1.767
ZM1: CENTRALIZED	206	2.971	1.417	1	5	1	5	-.021	1.677
ZM2: DECENTRALIZED	206	2.966	1.446	1	5	1	5	.03	1.623
ZM3: DISTRIBUTED	206	3.184	1.496	1	5	1	5	-.186	1.594
ZM4: DELEGATED	206	3.073	1.424	1	5	1	5	-.078	1.683
ZM5: COORDINATED	206	2.850	1.482	1	5	1	5	.116	1.593
ZM6: ISOLATED	206	2.898	1.44	1	5	1	5	.13	1.685
ZM7: INTEGRATED	206	2.961	1.471	1	5	1	5	.049	1.621

The higher interdependency between the variables creates a problem of multicollinearity between the variables. Therefore, this research has calculated the value of the variance inflation factor or VIF, which provides a good evidence to explore whether there is a problem of high

correlation or not. Table 2 shows that VIF is among the targeted indicators of zakat management and is less than 5, both at individual and a mean level, and there is hence no issue of correlation. The tolerance level, which is 1, is divided by VIF. The tolerance level has a cut-off point of greater than .10 for all variables.

**Table 2: Variance inflation factor**

	VIF	1/VIF
ZM1: CENTRALIZED	1.091	.916
ZM2: DECENTRALIZED	1.06	.943
ZM3: DISTRIBUTED	1.022	.979
ZM4: DELEGATED	1.019	.982
ZM5: COORDINATED	1.015	.985
ZM6: ISOLATED	1.014	.986
ZM7: INTEGRATED	1.013	.987
Mean VIF	1.034	.

Table 3 shows the results of examining the influence of zakat management dynamics on the first four measure of poverty indicators. It can be seen that ZM1 has a significant negative influence on P2, which means that a more centralized zakat management system will result in a decline in dependency on foreign aids, and vice versa. This fact is proved with the coefficient of -0.189, significant at 1 percent. The rest of the factors of poverty (P1-P4) are not affected by ZM1 under full sample of this research. Similarly, our study found no impact of ZM2 on P1-P5 measures of poverty. However, ZM3 was revealed to have a negative and significant influence of -0.729, -0.752, and -0.431 on P1, P2, and P4 respectively. These coefficients suggest that a one unit increase in zm2 or decentralized zakat management system will result in a low outcome for poverty in P1, P2, and P4 respectively. Through ZM4, P1 and P2 experience a negative and highly significant impact, as their coefficients are -.143 and -.154. This means that for every unit increase in ZM4; lower poverty is shown through those who don't drive to work and more dependency on foreign aids, etc. The rest of the factors, like ZM5-ZM7, were shown to have no influence on the exploration of poverty indicators.

**Table 3: Regression Results of Study: Impact of Zakat Management on Poverty Indicators.**

	(P1)	(P2)	(P3)	(P4)
VARIABLES	Model 1	Model 2	Model 3	Model 4
zm1	0.0378 (0.0715)	-0.189*** (0.0674)	-0.0159 (0.0705)	-0.0300 (0.0679)
zm2	0.0514 (0.0703)	-0.0571 (0.0663)	0.0719 (0.0693)	0.0727 (0.0668)
zm3	-0.729*** (0.0678)	-0.752*** (0.0639)	0.0755 (0.0668)	-0.431*** (0.0644)
zm4	-0.143** (0.0711)	-0.154** (0.0670)	0.00224 (0.0701)	-0.0410 (0.0676)
zm5	0.00592 (0.0685)	0.0281 (0.0646)	-0.00918 (0.0676)	0.0417 (0.0651)
zm6	0.0725 (0.0720)	0.0653 (0.0679)	0.0210 (0.0710)	-0.0372 (0.0684)
zm7	-0.0738 (0.0715)	0.0741 (0.0674)	0.0200 (0.0704)	0.0684 (0.0679)
Constant	2.461*** (0.568)	2.745*** (0.535)	2.439*** (0.560)	2.967*** (0.540)
Observations	206	206	206	206
R-squared	0.138	0.178	0.212	0.219

Standard errors in parentheses, \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

In Table 4, we have provided the results of the linktest, indicating the overall fitness of each model based on the missing variable observation. For a final argument, the coefficient of the variable under the title of “\_hat” are observed. For P1, P2, P3 and P4, the coefficients for \_hatsq are positively insignificant, suggesting that our all four Models, or Model 1 to Model 4, have no specification errors. This further implies that there is a need to add more explanatory variables in the model, which were found to be incorrect in our results, hence there is no problem of missing variables in Table 4.

**Table 4: Model Specification Results for P1 to P4 through ZM factors.**

p1	Coef.	Std.	Err.	t	P>t
_hat	-3.806376	5.57921	-0.68	0.496	-14.80701
<b>_hatsq</b>	<b>.8181772</b>	<b>.9478227</b>	<b>0.86</b>	<b>0.389</b>	-1.050663
_cons	6.994721	8.170264	0.86	0.393	-9.114743
p2	Coef.	Std.	Err.	t	P>t
_hat	-2.208084	2.969959	-0.74	0.458	-8.064008
<b>_hatsq</b>	<b>.5520356</b>	<b>.5093872</b>	<b>1.08</b>	<b>0.280</b>	-1.4523327

_cons	4.577624	4.282484	1.07	0.286	-3.866229
p3	Coef.	Std.	Err.	t	P>t
_hat	-12.46481	18.62591	-0.67	0.504	-49.18986
<b>_hatsq</b>	<b>2.301551</b>	<b>3.18191</b>	<b>0.72</b>	<b>0.470</b>	<b>-3.972282</b>
_cons	19.63734	27.21266	0.72	0.471	-34.01838
p4	Coef.	Std.	Err.	t	P>t
_hat	-7.287078	13.50946	-0.54	0.590	-33.92394
<b>_hatsq</b>	<b>1.34992</b>	<b>2.199118</b>	<b>0.61</b>	<b>0.540</b>	<b>-2.986122</b>
_cons	12.66949	20.6955	0.61	0.541	-28.13622

**Table 5: Regression Results of Study: Impact of Zakat Management on Poverty Indicators (P5-P7)**

	(P5)	(P6)	(P7)
VARIABLES	Model 5	Model 6	Model 7
zm1	-0.998***	-0.229***	-0.0392
	(0.0702)	(0.0698)	(0.0694)
zm2	-0.267***	0.9506**	0.0522
	(0.0690)	(0.1687)	(0.0683)
zm3	0.0113	0.0176	-0.0432
	(0.0665)	(0.0662)	(0.0658)
zm4	-0.0325	-0.0328	0.0941
	(0.0698)	(0.0694)	(0.0690)
zm5	-0.0457	-0.0941	-0.0332
	(0.0673)	(0.0669)	(0.0665)
zm6	0.0528***	0.145**	-0.130*
	(0.0026)	(0.0703)	(0.0699)
zm7	-0.120*	0.00784	0.0240
	(0.0701)	(0.0698)	(0.0694)
Constant	3.107***	3.146***	3.239***
	(0.557)	(0.554)	(0.551)
Observations	206	206	206
R-squared	0.030	0.015	0.031

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 5 shows the regression outcomes of the impact of zakat management on poverty indicators P5-P7. As per the findings, it is observed that ZM1 negatively affects the poverty indicators in Table 5, where we have found coefficients of -0.998 for P5, -0.229 for P6, and -0.0322 for P7, which is not significant. These results suggest that higher values of ZM1 will lower the poverty in the form of P5 and P6. Similar cases are found in ZM2, except there is a

negative influence on P5 and a positive influence on P6. As per the results, ZM3, ZM4, and ZM5 are found to be non-significant determinants of the last three measures of poverty; however, ZM6 or isolated factors of zakat management are found to be positive determinants of P5 and P6, but negative for P7. Table 6 shows the link test findings for P5-P7, where the coefficient for *\_hatsq* under the P6 model is highly significant (i.e P value= 0.007). However, both P5 and P7 are showing that to add more explanatory variables in their models would pose no problem.

**Table 6: Model Specification Results for P5 to P7 through ZM factors.**

p5	Coef.	Std. Error	T score	P-value	P>t
<i>_hat</i>	-1.432057	8.29238	-0.17	0.863	-17.7823
<i>_hatsq</i>	.4041916	1.37653	0.29	0.769	-2.309938
<i>_cons</i>	3.634606	12.43671	0.29	0.770	-20.8871
p6	Coef.	Std.	Err.	t	P>t
<i>_hat</i>	43.33902	15.6405	2.77	0.006	12.50035
<b><i>_hatsq</i></b>	<b>-7.143637</b>	<b>2.63724</b>	<b>-2.71</b>	<b>0.007</b>	-12.34353
<i>_cons</i>	-62.52642	23.14376	-2.70	0.007	-108.1594
p7	Coef.	Std.	Err.	t	P>t
<i>_hat</i>	7.34959	7.777304	0.95	0.346	-7.985067
<i>_hatsq</i>	-1.046078	1.279676	-0.82	0.415	-3.56924
<i>_cons</i>	-9.571887	11.76927	-0.81	0.417	-32.77758

## Conclusion

Each region has the potential to extract development funds at different levels. In areas with a Muslim majority population, handling funds can be optimized through zakat, infaq, and sahadaqoh excavations. Amil, Zakat, Infaq, and Shadaqoh (BAZDA) play a vital role in the development through ZIS. Each year, the body that manages the Bank will finance new productive projects from the annual collection of zakat. Thus, each year, the zakat management body will recruit new workers for new companies in order to reduce unemployment, overcome poverty, and improve the economy of the people. Strategic models that alleviate poverty through the use of law can use the working model of Chambliss-Seidman law. This model is a holistic poverty alleviation model that involves engagement between the government (through political will), non-governmental institutions, and the community, and it is supported by clear arrangements and legal communication. The legal culture of the community must be conditioned before a poverty alleviation program is implemented, and the program must have sustainability. To improve understanding, our study conducted a questionnaire survey that dealt with the various indicators of poverty and how zakat management dynamics can influence them. The results of this study indicate that an efficient zakat management system that centralized, distributed, and delegated can result in the reduction of poverty dynamics such as inability to drive to work and increased dependence on foreign aids. Additionally, centralized zakat management dynamics are also contributing to the lowering of substandard living conditions and poor medical treatment among community members.



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