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SHARIAH-BASED ECONOMIC RESILIENCE AND RECOVERY THROUGH ZAKAT: CASE STUDY OF BAZNAS TANGERANG CITY

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ABSTRACT

Purpose - To analyze the role of zakat as an instrument for strengthening economic resilience and supporting economic recovery through a case study of the National Zakat Agency (Baznas) of Tangerang City.

Design/methods/approach - This study employed a qualitative descriptive approach using documentation techniques. Secondary data were obtained from the ZIS-DSKL management report of Baznas Tangerang City for the January–June reporting period.

Findings - The findings indicate that zakat contributes to economic resilience by fulfilling the basic needs of mustahik through consumptive assistance and supports economic recovery through productive programs, including business capital, skills training, and economic empowerment.

Research implications/limitations - The study is limited to secondary data from a single Baznas office and a specific reporting period. Future research should incorporate primary data and comparative studies across multiple regions to enhance generalizability.

Originality/value - This study highlights the dual role of zakat as both an economic resilience mechanism and a recovery instrument, providing practical insights for strengthening productive zakat management and community empowerment.

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1. INTRODUCTION

In recent years, the global economy has faced various challenges, such as Covid-19 and geopolitical conflicts that have occurred in other parts of the world, which have had devastating

effects, one of which is the problem of resilience and social welfare crises (Nurfuadah, Nafisah, and Sakinah 2025). The crisis phenomenon that humans face throughout their lives on earth is a test that must be faced. The effects of this crisis are leading to fundamental problems in human life, such as in the economic sector, including declining household consumption (Fitriani, Hanik 2021). The economic conditions of a society are uncertain so that the impact is that it affects a person's life such as being unable to meet their daily needs, then the purchasing power of the community decreases because it is difficult to earn an income, the cause is that there are no sources of income such as work because the job market is difficult to develop because the crisis situation that occurs in a place affects the investment that will enter it.

Zakat, as a key pillar of Islamic economics, holds significant potential for addressing chronic poverty in many Muslim-majority countries. Zakat's function as an instrument for wealth redistribution allows for the transfer of funds from economically better-off groups to those in need, with the primary goal of alleviating poverty and reducing economic inequality (Miranda Febrianti et al. 2024). Zakat as one of the instruments in Islam is expected to be very capable of being used in overcoming the effects of a crisis that has occurred in a region, zakat that is managed well starting from the time of collection, recording, management, and distribution to the process of assisting mustahik who are affected by a crisis will be able to help economic recovery after the crisis that hit a region.

In its management, zakat must be carried out by people or institutions that have competence in this field, marked by having knowledge of problems related to zakat, such as the lack of supervision and guidance so that the empowerment program results are less than optimal, zakat only focuses on fulfilling consumption, only a little leads to independence programs whose function is to realize welfare and reduce inequality (Usi Fauziyah et al. 2025). Baznas has representatives in every region in Indonesia, for example, the Tangerang City Baznas, which handles issues related to mustahik (receivable recipients) within the city.

2. METHOD

This research was conducted using a qualitative approach with a descriptive method with the aim of gaining a deep understanding of zakat management carried out by the National Zakat Agency (Baznas) of Tangerang City. The descriptive method is used to systematically and factually describe the conditions and activities of the research object. This research uses documentation techniques as a data collection method. The data used are secondary data sourced from the ZIS-DSKL management report for the January-June period published by Baznas Tangerang City. The data includes information on the collection, distribution, and utilization of zakat funds related to efforts to maintain economic resilience and the economic

recovery of mustahik. The data are then analyzed descriptively in accordance with the research objectives.

3. RESULT AND DISCUSSIONS

A. Profile of Baznas City of Tangerang

The National Zakat Collection Agency (Baznas) of Tangerang City is a transformation of the Regional Zakat Collection Agency (BAZDA) of Tangerang City which was established on Friday, October 20, 2003 in accordance with the Decree of the Mayor of Tangerang No. 451.12/Kep.112/2003 dated June 13, 2003 concerning the Establishment of the Zakat Collection Agency of Tangerang City. The Chairman of BAZDA of Tangerang City for the first period (2003-2006) was Drs. H. Saefulmillah M.M., MBA. In the second and third periods (2007-2012) the Chairman of the Zakat Collection Agency (BAZDA) of Tangerang City was still held by Drs. H. Saefulmillah, M.M. MBA. In accordance with Law Number 23 of 2011 concerning Zakat Management, BAZDA is required to immediately adjust to the Law so that zakat management is integrated from the Central to the Regional Level.

Therefore, in order to fill the transition period before the formation of the National Zakat Agency (Baznas) of Tangerang City. A BAZDA Tangerang City control team was formed, led by Mr. H. Ahmad Suchaemi SH with members Drs. H. Arsyad and Drs. H. Anwar Musaddad. And on October 21, 2016, the Tangerang City Baznas Management was formed in accordance with the decree of the Mayor of Tangerang No. 451.12 / Kep.594-Bag.Kesra / 2016 concerning the Leadership of the Tangerang City National Zakat Agency for the 2016 - 2021 Period. The National Zakat Collection Agency (Baznas) is a non-structural government institution established under Law No. 23 of 2011 concerning zakat management. Non-structural institutions (abbreviated as LNS) are institutions established through specific laws and regulations to support the implementation of state and government functions, which may involve elements of government, the private sector, and civil society, and are funded by the state budget.

B. Zakat in Islamic Socio-Economic Perspective

Zakat is also a form of worship with significant social value. Furthermore, it can have a positive impact on societal welfare. For example, those who pay zakat (muzakki) can give a portion of their wealth to those in need (mustahik), fostering a harmonious bond between the two. Furthermore, within the Islamic economic system itself, zakat is an important alternative for improving societal welfare (Refi Herdian Fauzi, 2024). The zakat law that Allah revealed to Muslims is not merely to fulfill the obligation of zakat worship, but zakat can be seen from

another perspective, namely as an instrument for wealth distribution, with one goal of maintaining socio-economic stability in society. The role of zakat in wealth distribution is to transfer assets in the form of money owned by the rich whose wealth has reached the nishab to the poor (mustahik), which can reduce the economic gap between the rich and the poor. Zakat can play a role in reducing poverty and unemployment by providing funding that is productive, not consumptive, to mustahik who have the skills and determination to escape the trap of poverty.

Zakat funds that have been collected and then distributed to mustahik have the potential to increase people's purchasing power.Zakat payments have an impact on the economy, such as increasing consumption and investment through the distribution of funds to beneficiaries (mustahik). Furthermore, mustahik who receive zakat can use the funds to start or expand businesses, which can ultimately boost productivity (Refi Herdian Fauzi, 2024). Zakat funds that have been collected and then distributed to mustahik have the potential to increase people's purchasing power so that it will influence the demand for a company's goods to increase and profits, when the condition of the company making a profit opens up opportunities that lead to increasing the opening of new jobs and businesses and make economic growth increase because the unemployment rate decreases.

C. The Role of Zakat in Economic Resilience

The National Zakat Agency (Baznas) of Tangerang City distributes zakat funds obtained from muzakki, the distribution is divided into several programs that have been designed, such as zakat funds being used to address problems in the fields of education, health, humanity, economics and da'wah-advocacy. In the economic program, Baznas Tangerang City has a Prosperous Tangerang program, which is a program that distributes zakat, infaq, and alms funds to support community welfare, such as to develop businesses for mustahik who lack productive business capital with the Z-Mart program in the Tangerang City area. In reporting zakat management based on the period of one (1) month January-June 2025, Baznas Tangerang City has distributed zakat funds for economic programs amounting to 121,000,000 with 18 individual beneficiaries. Distribution in the economic sector is carried out in order to provide productive business capital to mustahik with the Z-Mart program.

This is a distribution of zakat that leads to increasing the productivity of mustahik so that it is hoped that they can be more independent if the business carried out is managed well and training and monitoring are carried out by zakat institutions in the context of mentoring mustahik zakat. In the realization of the National priority economic program by Baznas Tangerang City has built one (1) Z-mart unit or one (1) Z-mart unit in the village/sub-district, as well as building new business empowerment for individual mustahik with the name Z-Chicken

as many as 33 outlets consisting of 23 outlets in the same sub-district/village. By providing zakat funds through the development or formation of new businesses to the community, it is hoped that the mustahik will have a steady income so that in the future they can improve the economic wheels of their lives and be independent, free from the shackles of poverty, experiencing an increase in living status from mustahik who receives zakat to muzakki, namely people who give their wealth in order to fulfill zakat.

In the field of education, the Tangerang City Baznas has a Smart Tangerang Zakat Distribution program to support the improvement of the quality and quantity of underprivileged students from junior high school, high school to undergraduate level through the Baznas Scholarship Service (LBB) program. In this education program, the Tangerang City Baznas has provided scholarships to 172 individual beneficiaries. The distribution of zakat funds through the Smart Tangerang program is an implementation of consumptive zakat distribution, with the hope that zakat recipients can utilize educational facilities to improve their quality. If the recipient has quality in the form of skills acquired during their education, this will make the recipient have skills upon graduation, this can be capital for business or work.

In the health sector through the Tangerang Sehat Pentasyarufan ZIS program to help the underprivileged and medicines not covered by BPJS Kesehatan, in this sector the distribution has been carried out for 1,252 beneficiary individuals. In the humanitarian sector through the Tangerang Peduli Pentasyarufan ZIS program to support the increasing burden on underprivileged communities affected by natural disasters through BAZNAS Tanggap Bencana (BTB) and disaster response education facilities, Baznas Kota Tangerang distributed zakat funds amounting to 5,691,887,771 with 22,750 beneficiaries. In the field of da'wah-advocacy through the Tangerang Taqwa Pentasyarufan ZIS program to support increasing appreciation and observation of Islamic teachings, increasing the availability of facilities and infrastructure for places of worship and strengthening Islamic propagation. The zakat funds that have been distributed are 1,089,141,900 with 42 beneficiaries. Zakat funds distributed to health, humanitarian and da'wah programs are part of the implementation of consumptive zakat fund management.

Thus, the number of zakat beneficiaries distributed by Baznas Tangerang City in the first semester of 2025 was 24,234 individuals consisting of beneficiaries of consumptive assistance such as education programs of 172 people, health programs of 1,252 people, humanitarian programs of 22,750 people, da'wah-advocacy programs of 42 people, and economic empowerment of mustahik who have skills and businesses through economic programs of 18 beneficiaries.

Table 1.
Zakat Distribution Areas

NO	PROGRAM NAME	PENTASYARUFAN	TYPE
1	Prosperous Tangerang	Economy	Productive
2	Smart Tangerang	Education	Consumptive
3	Healthy Tangerang	Health	Consumptive
4	Tangerang Cares	Disaster	Consumptive
5	Tangerang Dakwah	Preaching	Consumptive

In the table above, the distribution of zakat funds is predominantly given to programs that are geared towards consumptive use. Both consumptive and productive programs have positive benefits for zakat recipients. For example, zakat distribution directed to low-income groups such as the poor and needy will have an impact on increasing purchasing power, which indirectly drives demand for goods and services. This demand becomes a driver for companies to increase production capacity, which leads to aggregate economic growth.(Beik and Arsyianti 2016) Thus, the zakat funds distributed by zakat institutions such as Baznas are productive and consumptive, in consumptive programs, zakat funds given to mustahik such as the poor and needy will be used to meet all their needs and necessities of life so that this has the effect of strengthening the purchasing power of the community which is getting stronger so that it will run the wheels of the economy.

The effect of increasing the purchasing power of the community which is getting higher will increase the production level of goods which is getting higher because it is required to be able to meet all the needs required by the community, meeting needs with increasing production of goods will likely affect the demand for additional labor so that another effect that occurs is a reduction in the number of unemployed, the impact is that there are new people whose income has increased so that with the increase in income obtained by the community it is hoped that it can create new muzakki and be able to reduce the number of mustahik.

Zakat funds that are managed in a good and correct manner in accordance with sharia rules and applicable positive laws will provide a maximum economic resilience effect, with the management of zakat funds carried out by Baznas Tangerang City with various programs that

have been proven to be able to solve economic problems that occur in society such as economic problems with business empowerment so as to be able to change the status of a person from mustahik to muzakki, in the field of education by providing scholarships to mustahik, especially in the case of natural disasters with its humanitarian programs that are able to provide a positive impact.

4. CONCLUSION

The conclusion of this study shows that the Tangerang City National Zakat Agency has managed and distributed zakat funds effectively through consumptive and productive programs in the fields of economics, education, health, humanitarianism, and da'wah-advocacy. The objectives of zakat management are directed at improving the welfare of mustahik (recipients of wealth), strengthening the community's economic resilience, and encouraging the change in status of mustahik to muzakki (recipients of wealth). Research findings indicate that productive zakat through the Tangerang Makmur program supports the empowerment of mustahik businesses through Z-Mart and Z-Chicken, while consumptive zakat provides direct assistance in meeting educational, health, humanitarian, and da'wah needs. The research results indicate that in the first semester of 2025, the Tangerang City Baznas distributed zakat to 24,234 beneficiaries. This zakat management has been proven to have a positive impact on improving community welfare, strengthening purchasing power, and reducing poverty in a sustainable manner.

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