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SUSTAINABLE DEVELOPMENT GOALS BASED ON ZAKAT PHILANTHROPY IN BANGKA BELITUNG

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ABSTRACT

Poverty is a macroeconomic problem faced by all provinces in Indonesia and the Bangka Belitung Islands Province is no exception. Poverty is not only seen from low income but also limited access to basic needs such as education, health, and employment. This condition creates a vicious cycle where the poor have difficulty fulfilling their daily needs, let alone developing their economic potential. In the context of Islamic economics, Zakat comes as a strategic Islamic solution. As an obligation for capable Muslims, zakat distributes wealth fairly to mustahik, including the poor, to fulfill their basic needs while empowering them. In this case, zakat philanthropy has an important role in poverty alleviation with the economic empowerment system of the poor. The purpose of this research is to find out the economic empowerment of the poor in the Province of Bangka Belitung Island based on zakat philanthropy. This research uses qualitative research with an explanatory approach. Data collection uses observation, in-depth interviews, and documentation. Data analysis in this study uses interactive descriptive, where data obtained from the field are reduced, displayed and verified. The focus of this research is to analyze the usefulness of zakat funds to be used in alleviating poverty by looking at the characteristics of poverty in Bangka Belitung Province so that zakat funds can be optimal in reducing poverty.

Keywords: *Islamic Economics, Poverty, Sustainability and Zakat Philanthropy.*

INTRODUCTION

The *Sustainable Development Goals adopted* by the United Nations (UN) in 2015 set 17 global goals, with the first goal being to end all forms of poverty in the world[1]. Poverty is a problem that exists in every country and it is the responsibility of every country to solve and find a solution[2]. In Indonesia, poverty is still a major challenge

[1] Rhin Khairina Rahmat, "Implikasi Program Green Growth Policy Perserikatan Bangsa-Bangsa Terhadap Pembangunan Berkelanjutan Di Indonesia= Implications of the United Nations Green Growth Policy Program for Sustainable Development in Indonesia" (Universitas Hasanuddin, 2022).

[2] Putri Anita Rahman, Firman Firman, and Rusdinal Rusdinal, "Kemiskinan Dalam Perspektif Ilmu Sosiologi," *Jurnal Pendidikan Tambusai* 3, no. 3 (2019): 1542–48.

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despite significant progress[3]. The government has tried to overcome the problem of poverty with various policies and social assistance, but there are still people who live below the poverty line [4]. In March 2023, the Central Statistics Agency (BPS) reported that the poverty rate in Indonesia reached 9.36%, down from 10.14% in 2021, which increased due to the impact of the Covid-19 pandemic [5].

Poverty in Indonesia does not only lie in economic factors, but also influenced by structural factors[6] such as inequality in access to resources, lack of decent jobs, low quality of education, and weak social protection [7]. In addition, the wide and diverse geographical conditions have exacerbated development inequality between urban and rural areas, as well as between the western and eastern regions of Indonesia. Poverty or Poor population can be measured from food and non-food consumption which is based on a monetary measure called the poverty line (GK) [8]. The national GK is Rp. 472,525 per capita per month which is equivalent to US$2.51 PPP per person per day [9]. The number of poor people is 27.54 million people or 10.14 percent of the population [10]. The following is the distribution of data on the poor population by province in Indonesia:

[3] Zikri Rahmani et al., "Characteristics of Extreme Poverty in the Province of Bangka Belitung Islands," *Equity: Jurnal Ekonomi* 12, no. 2 (2024): 77–93.

[4] Fidianing Sopah, Winda Kusumawati, and Kalvin Edo Wahyudi, "Implementasi Kebijakan Pengentasan Kemiskinan Melalui Pemberdayaan Umkm Di Kabupaten Sidoarjo," *Syntax* 2, no. 6 (2020): 27.

[5] Aris Sarjito, "Dampak Kemiskinan Terhadap Akses Pelayanan Kesehatan Di Indonesia," *Journal Ilmu Sosial, Politik Dan Pemerintahan* 13, no. 1 (2024): 397–416.

[6] Rudy Susanto and Indah Pangesti, "Pengaruh Inflasi Dan Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan Di Indonesia," *JABE (Journal of Applied Business and Economic)* 7, no. 2 (2021): 271–78.

[7] Johan Arifin, "Budaya Kemiskinan Dalam Penanggulangan Kemiskinan Di Indonesia," *Sosio Informa* 6, no. 2 (2020): 114–32.

[8] Ardi Adji et al., "Pengukuran Garis Kemiskinan Di Indonesia: Tinjauan Teoretis Dan Usulan Perbaikan," *Jakarta: Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K)*, 2020.

[9] Salshabilla Herdyanti Martoni Putri, "IMPLEMENTASI MULTIDIMENSIONAL POVERTY INDEX DALAM MENGUKUR KEEFEKTIVITASAN PENGUKURAN KEMISKINAN DI INDONESIA," *Journal of Development Economic and Social Studies* 3, no. 3 (2024): 697–711.

[10] (Bps, Susenas Konsumsi Penduduk Indonesia, Maret 2021)

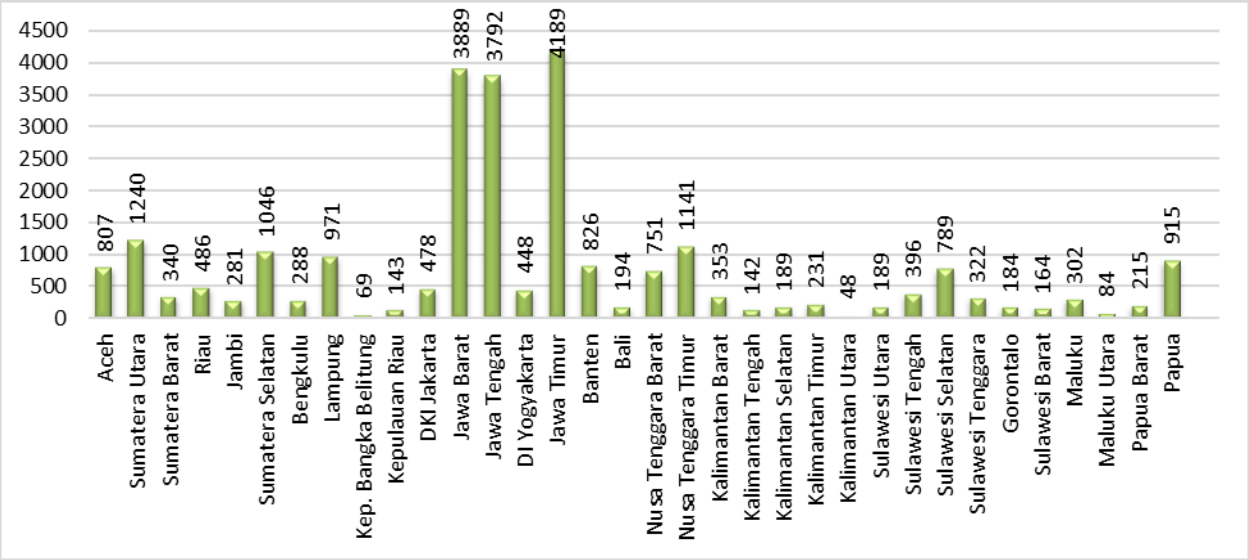


Figure 1. Poor Population by Province in Indonesia in 2024
Source: Badan Pusat Statistik (BPS), 2023.

Based on the 2023 report by the Central Statistics Agency (BPS), of the 34 provinces in Indonesia, the highest poverty rate is on the island of Java. The province in Palau Java with the highest number of poor people is in East Java Province with a value of 4,189 thousand people, followed by West Java Province with a poverty rate of 3,889 thousand people and Central Java with a poverty rate of 3,792 thousand people. These three provinces are located on the island of Java, although they are the center of national economic growth, they still face great challenges in terms of social inequality and wealth distribution. If you look at DKI Jakarta Province, which is the country's capital and economic center, the number of poor people in DKI Jakarta Province is relatively low, which is 478 thousand people, this shows that there is a disparity in welfare between regions on the island of Java itself. The provinces with the lowest number of poor people are North Kalimantan Province and Bangka Belitung Islands Province occupy the second lowest position with 69 thousand [11].

The Bangka Belitung Islands Province has a relatively low poverty rate compared to provinces in Indonesia[12]. However, data from the Central Statistics Agency (BPS) shows that the number of poor people in Bangka Belitung has continued to fluctuate in

[11] Badan Pusat Statistik, "Statistik Indonesia 2022," *Statistik Indonesia 2022* 1101001 (2022): 790, https://www.bps.go.id/publication/2020/04/29/e9011b3155d45d70823c141f/statistik-indonesia-2020.html.

[12] Edih Mulyadi et al., "Determinants of Extreme Poverty in the Bangka Belitung Islands Province," in *1st International Conference of Economics, Management, Accounting, and Business Digital* (Atlantis Press, 2024), 98–106.

recent years. In March 2023, the poverty rate in Bangka Belitung reached around 5.24% of the total population, which has increased compared to the previous period [13].

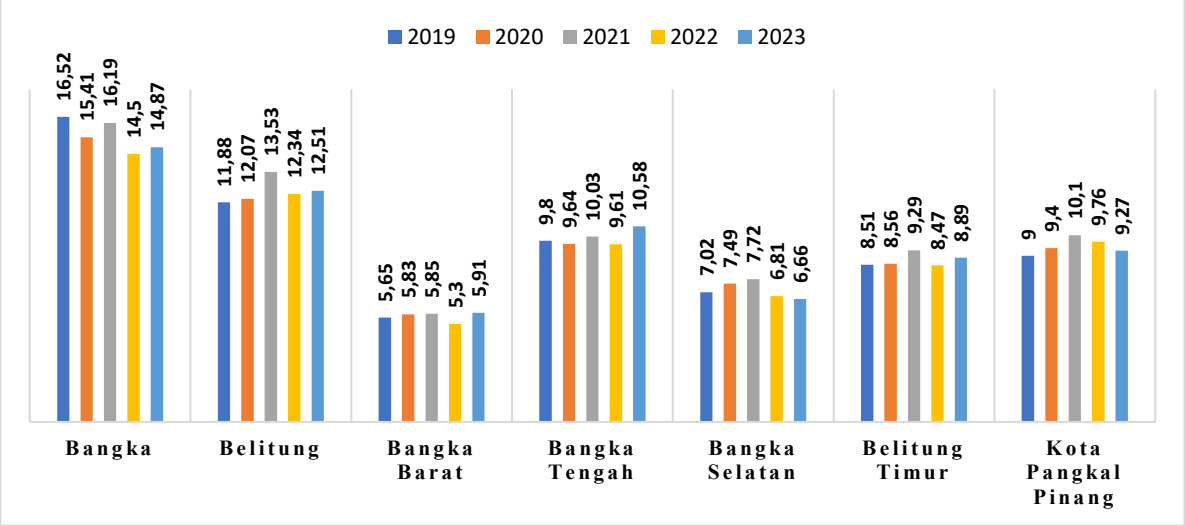


Figure 2. Number of Poor People by Regency/City in Bangka Belitung Province
Source: Badan Pusat Statistik (BPS), 2024.

In the Indonesian context, Indonesia is a country with the largest Muslim population in the world and has the potential to reduce poverty, due to the obligation to pay zakat[14]. Zakat is an inseparable part of one's Islam [15]. The existence of philanthropy has been practiced since the beginning of Islam which later developed into a very popular system for the very popular one for poverty alleviation [16]. History records that in the development of Islam, Islamic philanthropy Islamic philanthropy has been able to provide welfare for the country [17]. Based on the results of the survey, around 98% of the Indonesian population gives their wealth through philanthropic mechanisms as a form of one's generosity on the basis of their religious beliefs [18]. Therefore, there needs to be a structured and systematic strategy so that the potential of Islamic philanthropy can be optimized, one of which is with zakat philanthropy.

[13] BPS, "Provinsi Kepulauan Bangka Belitung Dalam Angka 2024" 23 (2024).
[14] Zaky Mubarok Sarmada and Mushlih Candrakusuma, "Sinergi Amil Zakat Indonesia: Kontekstualisasi Konsep Amil Zakat Berdasar Perundang-Undangan," *Al-Mabsut: Jurnal Studi Islam Dan Sosial* 15, no. 1 (2021): 75–91.
[15] Agus Yusuf Ahmadi and Sutrisno Sutrisno, "Zakat Solusi Kesenjangan Ekonomi Di Indonesia," *JOEL: Journal of Educational and Language Research* 1, no. 7 (2022): 917–26.
[16] Zikri Rahmani and Agung Rizki Putra, "Utilitas Zakat Produktif Terhadap Penurunan Kemiskinan Di Provinsi Kepulauan Bangka Belitung," *AL-Muqayyad* 7, no. 2 (2024): 184–94.
[17] Fitri Hayati and Andri Soemitra, "Filantropi Islam Dalam Pengentasan Kemiskinan," *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis* 23, no. 2 (2022): 109–21.
[18] Maria Martiani, "Pengaruh Media Sosial, Influencer Dan Religiusitas Terhadap Perilaku Filantropi Pada Mahasiswa Fiai Uii Di Masa Pandemi Covid-19," 2021.

Zakat philanthropy has a role in alleviating poverty [19]. In line with the fiscal policy instruments that are sourced from the Muslim population can be used and indeed one of its designations is to overcome or be distributed to the poor [20]. Yuna and Soumena, 2023[21] stated in his research that managers must be able to empower mustahik so that they can transform into muzakki. According to Mulyawisdawati and Nugrahani, 2019[22] After the program is given, they must always be accompanied so that their skills are better than before[23]. stating that productive zakat has been able to increase mustahik income and convert them into muzakki. According to Riza, 2021[24] also states that good management of zakat funds will provide added value for the community so that they are able to prosper economically, healthily, educationally and socially.

Therefore, philanthropic funds can be used as an instrument for the community towards welfare. The strategy is to empower the community's economy so that it can develop and even contribute to other communities. One of the amil zakat institutions that empowers the mustahik economy in Indonesia is Baznas (National Amil Zakat Agency). Baznas is an Amil Zakat Institution that has managed philanthropic funds well so that the community can feel the benefits.

The benefit of this research is that it can provide literacy to the public about the importance of paying zakat so that it can make a real contribution to the development of a more effective and targeted zakat strategy in alleviating poverty, so as to have a significant positive impact on the welfare of the community.

RESEARCH METHODS

Types of Research

This research is a qualitative research. The qualitative method prioritizes the observation of phenomena and examines more into the substance of the meaning of the

[19] Ana Toni Roby Candra Yudha, *Fintech Syariah Dalam Sistem Industri Halal: Teori Dan Praktik* (Syiah Kuala University Press, 2021).

[20] Minarni Minarni, "Peluang Zakat Maal Sebagai Sumber Penerimaan Negara Dalam APBN Indonesia," *Valid: Jurnal Ilmiah* 17, no. 2 (2020): 97–110.

[21] Sarni Fatma Yuna and Moh Yasin Soumena, "Mustahik Empowerment Through Lazismu Family Economic Business Development Program In Parepare," *FILANTROPI*, 2023, 115–26.

[22] Richa Angkita Mulyawisdawati and Imas Rosi Nugrahani, "Peran Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahiq (Studi Kasus Lembaga Amil Zakat Dompet Dhuafa Republika Yogyakarta 2017)," *JESI (Jurnal Ekonomi Syariah Indonesia)* 9, no. 1 (2019): 30–41.

[23] Sopia Kholilah Siregar, Darwis Harahap, and Rini Hayati Lubis, "Peran Dana Zakat Produktif Dalam Meningkatkan Pendapatan Mustahik," *Journal of Islamic Social Finance Management* 2, no. 2 (2021): 225–36.

[24] Mulkan Syah Riza, "Analisis Efektivitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik (Studi Kantor Cabang Rumah Zakat Sumatera Utara)," *AT-TAWASSUTH: Jurnal Ekonomi Islam* 4, no. 1 (2021): 137–59.

phenomenon. The analysis and acuity of qualitative research are greatly affected by the strength of the words and sentences used [25].

Location and Time

This research was carried out at a location that has been determined by the researcher, namely in the Bangka Belitung Islands Province by looking at the potential of zakat funds, the use of zakat funds in a productive form and the characteristics of poverty in the Bangka Belitung Islands Province in 2025.

Data Collection Techniques

The data used in this study are primary data and secondary data. The primary data in this study is data obtained directly by the researcher from the research respondents, which is obtained from the results of interviews, observations, questionnaires/ questionnaires and documentation carried out. Meanwhile, secondary data in this study are books, journals, scientific papers and the internet.

Data Collection Methods

The methods used by the researcher in collecting data are:

a. Observation

   The observation method is used so that researchers can see and explore the characteristics of poverty in the Bangka Belitung Islands Province so as to provide a comprehensive picture of how zakat funds can be optimally used to reduce existing poverty. In this study, the researcher conducts participation observation by collecting research data through observation and sensing where the researcher is involved in the daily life of the informant

b. Interview

   The interview was conducted by the researcher by way of question and answer using a semistructured interview method, namely the researcher prepared questions in advance with a freer implementation, so that it was possible to arise new questions that were still relevant in order to get opinions and ideas from the resource persons more broadly. In the context of this research, interviews were conducted with the poor in Bangka Belitung Province who became a research sample and also Baznas as a stakeholder or policy maker in the governance of zakat funds.

c. Questionnaire/Questionnaire

[25] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: CV. Alfabeta, 2018).

Questionnaires are questions that are compiled by researchers to find out the opinions/perceptions of the researcher respondents about a variable being studied.

d. Dokumentation

Documentation is a defect of past events that are verbal, drawings or monumental works of a person.

Population and Sample

a. Population

Population is a generalized area consisting of objects or subjects that have certain characteristics that the researcher wants to study and then draw conclusions[26] The population in this study is the entire poor community in the Bangka Belitung Islands Province. Based on data from the central statistics agency of Bangka Belitung Province, the population of the poor in Bangka Belitung Province is 66.78 thousand [27].

b. Sample

Samples are part of the number and characteristics possessed by the population used for the study [28]. Sampling is carried out by *purposive sampling* because the researcher has created a grid or boundary based on certain criteria that will be used as a research sample. Considering that the existing population is very large, it is not possible to research the entire existing population, so a population representative is formed. The sample extraction technique in this study uses the Slovin formula, namely:

$$n = \frac{n}{1+\mathrm{N}\,(e)2}$$

.....

(1)

n = Number of samples sought

n = Total Population

e = is the margin of error tolerated

Then the number of samples can be obtained as follows:

[26] Sugiyono.
[27] (BPS, 2024)
[28] Sugiyono, *Quantitative, Qualitative, and R&D Research Methods*.

$$n = \left(\frac{66.780}{1+66.780\ (10Persen)} \right)^2$$

..... (2)

So the number of research samples was rounded up to 100 respondents.

Table. 1 Distribution of Poor Population by Regency/City in Bangka Belitung Islands Province

NO	REGENCY/CITY	AMOUNT OF DESI DATA 1	PROPOSE
1	Bangka	14,500	22
2	Belitung	12,340	18
3	Bangka Barat	5,300	8
4	Bangka Tengah	9,610	14
5	Bangka Selatan	6,810	10
6	Belitung Timur	8,470	13
7	Kota Pangkal Pinang	9,760	15
	TOTAL	66,790	100

Source: Bappeda Provinsi Kepulauan Bangka Belitung, Data processed. 2024.

Data Analysis Techniques

The analysis will be carried out using the tabulation method in determining the characteristics of poverty in the Bangka Belitung Islands Province. The variables observed are the variables of age, education, and type of work in the Bangka Belitung Islands Province, then after getting the characteristics, it will be seen how the best solution from zakat funds that can be used productively has an impact on the poor.

RESULTS AND DISCUSSION

Characteristics of the Poor in the Province of Bangka Belitung Islands

Based on the results of a survey conducted on 100 samples of poor people in Kabaupaten/city of Bangka Belitung Islands Province, there are three important aspects that are trying to be observed, namely Income, Education and Employment. The following are the characteristics of the poor population:

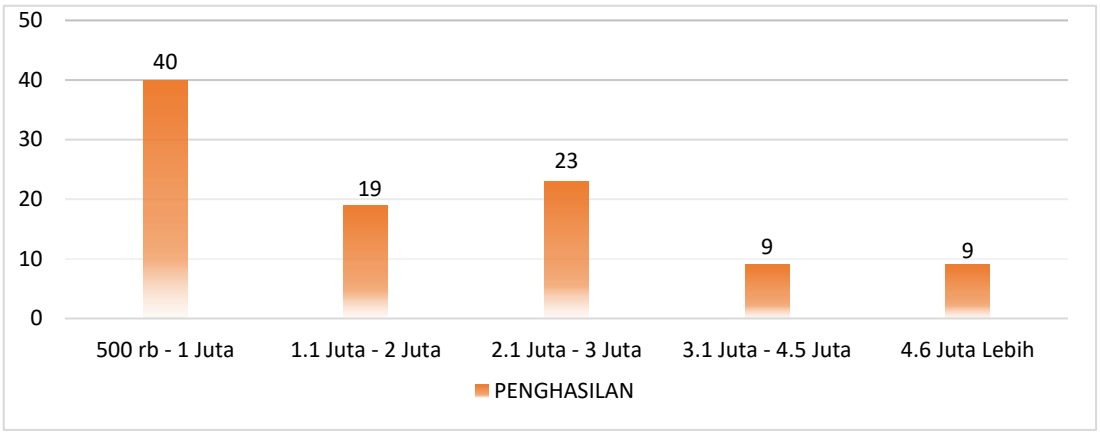


Figure 3. Income of the Poor in Bangka Belitung Islands Province
Source: Bappeda Provinsi Bangka Belitung, The data is processed by the researcher.

The image above illustrates the income distribution of the poor in the Bangka Belitung Islands Province divided into several categories. It can be seen that the group with an income of IDR 500 thousand to IDR 1 million per month is the most dominant, accounting for 40 percent of the total respondents. This shows that the majority of the population is still in the low-income category, which is particularly vulnerable to economic pressures and difficulties in meeting basic daily needs. The group with an income of IDR 2.1 million to IDR 3 million was in second place with 23 percent, followed by the group of IDR 1.1 million to IDR 2 million with 19 percent. Meanwhile, only 9 percent earn an income in the range of IDR 3.1 million to IDR 4.5 million, and another 9 percent earn more than IDR 4.6 million per month, indicating that the proportion of middle-to-upper income residents is still relatively small. This data reflects high economic inequality and the need to increase income through productive job creation, community economic empowerment, and job skills training in accordance with market needs. A more inclusive approach to economic policies is needed so that more people can improve their living standards in a sustainable manner.

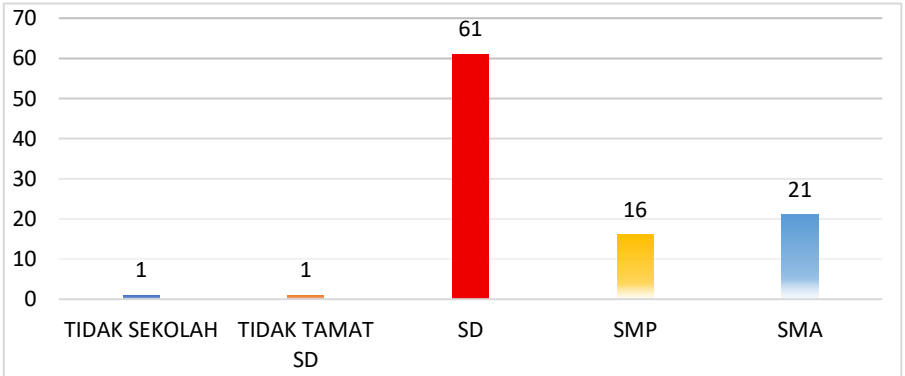


Figure 4. Education Level of the Poor in Bangka Belitung Islands Province
Source: Bappeda Provinsi Bangka Belitung, The data is processed by the researcher.

The image above shows the distribution of education levels from the poor. Most of them, 61 percent, only received education up to the elementary school level, while 21 percent reached high school (SMA) and 16 percent graduated from junior high school. Very few do not go to school or do not finish elementary school, only 1 percent each. This fact indicates that low education levels are highly correlated with poverty levels. Low education limits individuals' access to better, fixed-income jobs, so they tend to get stuck in unstable informal jobs. Therefore, improving the quality and access to education, especially in remote and poor areas, is an important step to break the chain of poverty between generations. The government needs to strengthen inclusive primary and secondary education programs and increase public awareness of the importance of long-term education.

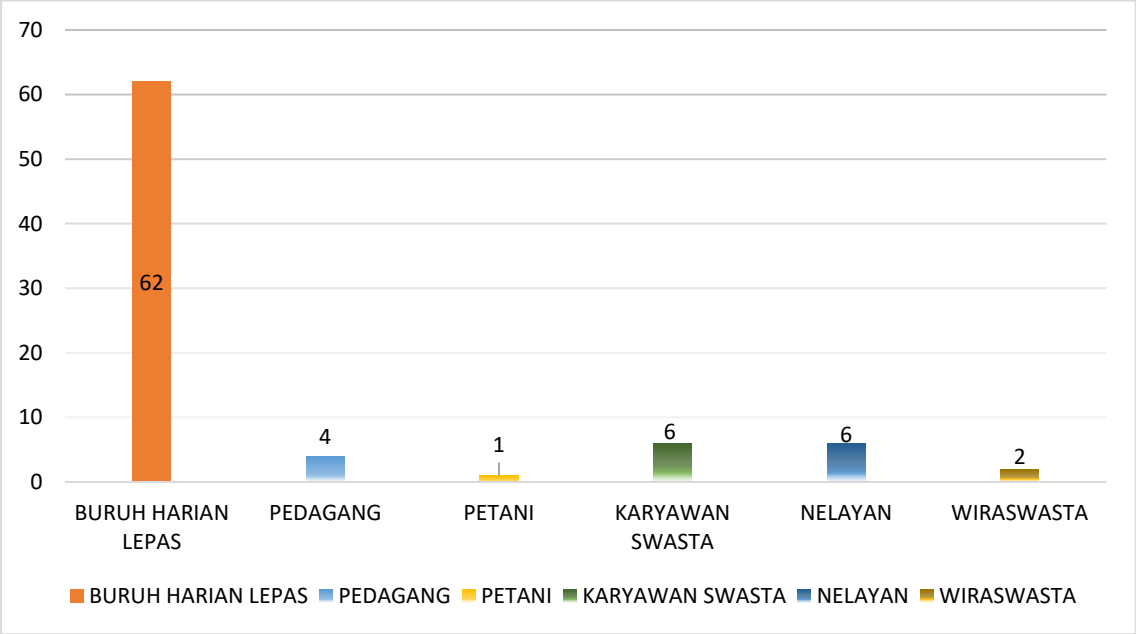


Figure 5. Types of Jobs for the Poor in Bangka Belitung Islands Province
Source: Bappeda Provinsi Bangka Belitung, The data is processed by the researcher.

Based on the results of the survey, it shows that the main type of work is from the poor population group. From the data, it can be seen that most of the poor, namely 62 percent of the poor, work as freelance day laborers. This shows that income uncertainty and lack of job security are the dominant factors driving poverty. Other types of jobs such as traders, farmers, private employees, fishermen, and self-employed only account for about 1 percent to 6 percent each, which indicates that those with more permanent or productive jobs are less likely to fall into the poor category. The high number of freelance

day laborers in poor groups also reflects how vulnerable informal groups are to economic turmoil and a lack of social protection. Thus, improving social security, skills training, and creating decent jobs are crucial strategies in reducing poverty rates.

***Sustainable Development Goals Based On Zakat Philanthropy In* Bangka Belitung**

The Sustainable Development Goals (SDGs) are a series of 17 global goals agreed by United Nations (UN) member states to be achieved by 2030. This goal covers various aspects of life such as poverty alleviation, quality education, health, gender equality, and environmental protection. The SDGs aim to create a fairer, more inclusive, and sustainable world for everyone, with no one left behind. One of the main goals that is the foundation of the entire SDGs is to eliminate poverty in all its forms around the world.

Poverty is a fundamental problem that has a wide impact on people's quality of life, ranging from access to education, health, to job opportunities. In the Indonesian context, poverty is still a big challenge even though the downward trend continues to occur from year to year. To support the achievement of the SDGs, various approaches must be carried out collaboratively, both by the government, the private sector, and the community. One of the relevant approaches that is in accordance with local values in Indonesia is the use of zakat as an instrument of poverty alleviation. Zakat, which is an obligation for Muslims, is not only spiritual, but also social and economic because it directly touches the life of zakat mustahik.

The Bangka Belitung Islands Province is one of the archipelago provinces in Indonesia and has great potential in strengthening efforts to achieve the SDGs, especially in overcoming poverty and reducing social inequality. Bangka Belitung Islands Province is the province with the 2nd lowest number of poor people in Indonesia. In the context of poverty and zakat in the Bangka Belitung Islands Province, the Bangka Belitung Islands Provincial Baznas has carried out a zakat distribution program in accordance with the characteristics of poverty in this province. From the results of the research carried out, there are at least five main areas that Baznas is concerned about in alleviating malnutrition, namely: social, economic, educational, health, and da'wah, to improve the welfare of the community. In the social field, Baznas helps the underprivileged through the distribution of zakat, infaq, and alms for basic needs and disaster management. This social assistance is a form of consumptive zakat distribution where this distribution can solve problems for

the poor in the short term and have a direct impact. Poor people who need food, clothing and other primary needs can immediately feel the benefits.

In the economic aspect, Baznas encourages community empowerment through micro business programs, skills training, and capital assistance. In this economic field, it can be seen that the distribution of zakat is no longer carried out through a consumptive approach but a productive approach. In line with the findings and surveys of several poor residents, the distribution of zakat in the economic field is very much needed considering that the majority of the education of the poor is only elementary school graduates. In addition, the development of micro businesses is a form of effort so that the poor are able to be financially independent by being provided with business capital and business assistance.

In the field of education, Baznas provides scholarships for students and students from underprivileged families as well as support for learning facilities. This effort is made so that poor families can go to school and get higher education with scholarships provided from zakat funds. It is hoped that the level of education of poor families, the majority of whom are only elementary school graduates, can be reduced. For the health sector, Baznas provides medical assistance, free health services, and medical device assistance. In addition, in the field of da'wah, Baznas actively conducts spiritual coaching, religious counseling, and moral strengthening through programs such as dai training and community religious activities. These programs are designed by the Bangka Belitung Islands Provincial Baznas to create sustainable change and alleviate poverty in the Bangka Belitung Islands Province.

This research is in line with research conducted by Wardani in 2024[29] which said that zakat has an important role in poverty alleviation in Indonesia. The next research conducted by Achamd Fajri et al. in 2023 said that productive zakat has a great contribution to poverty alleviation in Jambi City[30] and the next research we have done is that productive zakat when managed properly and professionally by zakat institutions, such as allocations for various economic empowerment programs for the poor, such as skills training, business capital, educational scholarships, to health assistance. Thus,

[29] Lale Ajeng Khalifatun Wardani, "The Role of Zakat in Poverty Alleviation in Indonesia," *As-Syirkah: Islamic Economic & Financial Journal* 3, no. 2 (2024): 1204–14.

[30] Achmad Fajri Ramadhan, Arsa Arsa, and Victor Diwantara, "ANALYSIS AND POTENTIAL OF PRODUCTIVE ZAKAT IN POVERTY ALLEVIATION MUSTAHIK CASE STUDY (BAZNAS KOTA JAMBI)," *Journal of Management Science Studies and Reasoning* 1, no. 4 (2023): 202–16.

zakat is not just a momentary consumptive assistance, but can be a long-term solution to improve the welfare of mustahik in a sustainable manner. Collaboration between zakat institutions, the government, and other sectors is the key so that zakat can really contribute to achieving the SDGs targets, especially in eradicating poverty.

CONCLUSION

Based on the results and findings of the research, the characteristics of poverty in the Bangka Belitung Islands Province have at least three categories, namely Income, Education and Employment. The income of the majority of the poor of IDR 500 thousand to IDR 1 million per month is the most dominant. Education Most of the poor, 61 percent, only receive education up to the elementary school level and 62 percent of the poor work as freelance day laborers.

There are five main programs that are of concern to Baznas in the Sustainable Development Goals (SDGs), especially the relief of poverty in the Bangka Belitung Islands Province, namely: social, economic, educational, health, and da'wah, to improve the welfare of the community.

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