



UTILIZING ZISWAF AS AN INSTRUMENT FOR FINANCIAL INCLUSION AND POVERTY REDUCTION EFFORTS

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Abstract: The government implements various poverty alleviation policies, Ziswaf has not been utilized as an instrument of financial inclusion in poverty alleviation. This study aims to examine and provide solutions to poverty alleviation by making Ziswaf an instrument of financial inclusion. Field research with a qualitative descriptive thinking paradigm makes the Takmir community the subject of the interview and scattered mosques the main object. In addition to the OJK report, Bank Indonesia, Puskas Baznas, and KNEKS are its supporters. The results of the study found that Ziswaf's potential is very large, but the Ziswaf funds distributed have not been able to alleviate poverty. Access and availability of Ziswaf funds are still very scarce and difficult for the community to obtain, the distribution is incidental and consumptive rather than productive. Ziswaf as an instrument of financial inclusion is expected to be managed on target to alleviate poverty.

Keywords: Ziswaf; Financial Inclusion; Poverty

Abstrak: Pemerintah menerapkan berbagai kebijakan pengentasan kemiskinan, Ziswaf belum dimanfaatkan sebagai instrumen inklusi keuangan dalam pengentasan kemiskinan. Penelitian ini bertujuan untuk mengkaji dan memberikan solusi terhadap pengentasan kemiskinan dengan menjadikan Ziswaf sebagai instrumen inklusi keuangan. Penelitian lapangan dengan paradigma berpikir deskriptif kualitatif menjadikan komunitas Takmir sebagai subjek yang diwawancarai dan masjid-masjid yang tersebar objek utama. Selain laporan OJK, Bank Indonesia, Puskas Baznas, KNEKS menjadi pendukungnya. Hasil penelitian menemukan bahwa potensi Ziswaf sangat besar, namun dana Ziswaf yang disalurkan belum mampu mengentaskan kemiskinan. Akses dan ketersediaan dana Ziswaf masih sangat langka dan sulit diperoleh masyarakat, penyalurannya bersifat insidental dan konsumtif dibandingkan produktif. Ziswaf sebagai instrumen inklusi keuangan diharapkan dapat dikelola secara tepat sasaran untuk mengentaskan kemiskinan.

Kata Kunci: Ziswaf; Inklusi Keuangan; Kemiskinan

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Introduction

Poverty has always been an important issue and is discussed in international forums by academics, policymakers, and politicians.¹ Then came various diverse programs. Poverty alleviation measures have been implemented. However, poverty remains significant,² including in Indonesia. According to the Central Bureau Of Statistics (BPS), the number of poor people in Indonesia as of March 2022 reached 26.16 million people. This figure is lower than September 2021, which was still 26.5 million. Even if the number is lower than six months ago, it is still larger than the pre-pandemic years in 2018 and 2019.

Compared to March 2011, there are currently around 3.8 million more. According to the category of time spent traveling, the urban population in 2022 will be around 11.82 million or 7.50%. This number has increased compared to September 2021, which was around 11.82 million people or 7.60%. Meanwhile, around 14.34 million people, or 12.29% of the population. In addition, the percentage has changed from September 2021 to 14.64 million people or 12.53%.³ This data is supported by the 2020-2024 RPJMN report which records poverty reduction of 7% to 8%. While the actual poverty in 2019 was 9.82%,⁴ this achievement is far from expectations. This shows that poverty alleviation in Indonesia is still running slowly and has become a national problem.

The Ministry of Social Affairs has poverty alleviation regulations through several social assistance.⁵ Direct Cash Assistance, Non-Cash Food Assistance, Community Health Insurance, Social Health Insurance, Healthy Indonesia Cards, School Operational Assistance, and Smart Indonesia Cards are some of the programs. However, this approach is not optimal for tackling poverty from an economic point of view.⁶

Alleviating poverty is assumed by dividing money between the rich and the poor. Ziswaf is one of the strategies used in Indonesia to fight poverty. To overcome this poverty, Zakat, Infaq, Almsgiving, And Waqf (Ziswaf) are some of the well-known Islamic income distribution methods.⁷ Responding to this condition, Ziswaf as a mosque financial inclusion

¹ Juliette Brathwaite, "How Supply Chain Management Impacts Governance And Development In Context With COVID-19: Implications For Poverty In Developing Countries," *International Journal Of Business & Economic Development* 9, no. 1 (2021): 1; Andrew Burlinson, Giulietti, Cherry Law, And Hui Hsuan Liu, "Fuel Poverty And Financial Distress," *Energy Economics* 102, (2021); Richard Jesus Garibay, *Analyzing Relational Problems Of Poverty Through Critical Reflection: An International Educator's Transformative Journey*, (Pennsylvania: Wilkes University, 2021).

² Agus Heruanto Hadna And Dyah Kartika, "Evaluation Of Poverty Alleviation Policy: Can Conditional Cash Transfers Improve The Academic Performance Of Poor Students In Indonesia?," *Cogent Social Sciences* 3, no. 1 (2017): 1.

³ Badan Pusat Statistik, "Berita Resmi Statistik," <https://www.bps.go.id/id/pressrelease>, (18 November 2023).

⁴ Peraturan Presiden Republik Indonesia Nomor 18 Tahun 2020 Tentang Rencana Pembangunan Jangka Menengah Nasional Tahun 2020-2024.

⁵ Diana Diana And Iin Seprina, "Sistem Pendukung Keputusan Untuk Menentukan Penerima Bantuan Sosial Menerapkan Weighted Product Method (WPM)," *Jurnal Edukasi Dan Penelitian Informatika (JEPIN)* 5, no. 3 (2019): 370.

⁶ Aji Primanto, Ali Mukti Tanjung, Mananda Situmorang, Ahmad Mukti Karim, Linda Puspitasari, Nelvitia Purba, Rudy Pramono, And Muhlis, "Inter-Regional Cooperation In Improving Welfare And Resolving Poverty In Indonesia," *Academy Of Strategic Management Journal* 20, no. 2 (2021): 2.

⁷ Didin Hafidhuddin, "Analisis Efektivitas Promosi Lembaga Amil Zakat Dalam Penghimpunan Zakat Bagi Peningkatan Kesejahteraan Keluarga Dhuafa (Studi Kasus Lembaga Amil Zakat Dompot Dhuafa Republika)," *Medai Gizi Dan Keluarga* 30, no. 1 (2006): 100; Yusuf Al Qardawi, *Fiqh Al Zakah A Comparative*

instrument is needed to answer this challenge. Ziswaf provides social finance tools for underprivileged communities. The government's financial burden in fighting the COVID-19 pandemic may be greatly reduced thanks to Ziswaf, especially in terms of meeting basic needs.

Ziswaf provides social financial instruments for poor and needy groups, according to Sutan Emir Hidayat, Director of Sharia Ecosystem Infrastructure of the National Committee for Sharia Economy and Finance (KNEKS) Executive Management. The government's financial burden in fighting the COVID-19 pandemic may be greatly reduced thanks to Ziswaf, especially in terms of meeting basic needs. He said that Ziswaf had helped build the country's infrastructure. In fact, the Zakat fund is 500 billion dollars per year, which is 20 times more than it is from humanitarian funds, according to a 2017 UNDP report. Integrated programs and systems are needed so that the collection of Islamic social finance funds is more successful. The trend of Ziswaf payments from 2002 to 2019 shows that Muzaki pays Mustahik directly. Regional-based zakat is a scheme currently being developed by the government and zakat institutions to ensure the collection and distribution of Ziswaf payments is efficient and on target. Malaysia is a country that, apart from Indonesia, believes that optimization of Ziswaf is very important to overcome the impact of COVID-19.⁸

President Joko Widodo emphasized the important role of zakat in driving economic growth. This charitable organization hopes to reduce poverty, improve welfare, and inspire Indonesia to lead the global Islamic economy. The National Amil Zakat Agency (BAZNAS) reported that the total zakat collected in 2018 reached IDR 8.12 trillion. Jokowi claims when compared to the estimated potential of 1.75 percent of GDP or around IDR 232 trillion, this amount is relatively very small.⁹ The potential for zakat funds in Indonesia is enormous. Efforts are being made to map the potential of zakat on a provincial scale, which includes provincial BUMD zakat, ASN and non-ASN income zakat, and retail zakat. At the provincial level, Indonesia has a total of IDR 4.37 trillion available for zakat. East Java province has a potential zakat of IDR 547.4 billion, followed by West Java and Central Java with a potential amount of IDR 535.4 billion and IDR 505.4 billion, respectively, in the Java region.

In 2019, Puskas BAZNAS mapped the potential for zakat in the regions (provinces, districts, and cities) apart from the national scale. The instrument for measuring the zakat potential of an area with the Zakat Potential Mapping Indicator (IPPZ) was implemented nationally in 2019 in 34 provinces in Indonesia.

However, the potential for zakat has not been articulated in cities and regencies. According to IPPZ as of 2019, Indonesia's zakat potential is estimated at Rp. 233.8 trillion, which is equivalent to 1.72 percent of the country's GDP in 2018 (estimated at Rp. 13,588.8

Study of Zakat, Regulations and Philosophy in the Light of Qur'an and Sunnah, (Saudi Arabia: Scientific Publishing Centre King Abdulaziz University, 2000).

⁸ Emir Hidayat, "Optimalisasi Potensi ZISWaf Jadi Solusi Penanganan Covid-19," <https://www.kneks.go.id/berita/301/optimalisasi-potensi-ziswaf-jadi->, (20 November 2023).

⁹ Puskas Baznas, "Indeks Zakat Nasional 2.0," <https://www.puskasbaznas.com/publications/books/1170-indeks-zakat-nasional-2-0>, (20 November 2023).

trillion). The potential for company zakat will then increase to IDR 144.5 trillion in 2020. That means, Indonesia will have a total of IDR 327.6 trillion available for zakat in 2020.¹⁰

This significant zakat potential gives the National BAZNAS Welfare Index which based on the poverty line criteria is in the Good category (0.62). Based on the results of calculating the poverty alleviation rate, BAZNAS RI succeeded in removing 49% of program participants from the BPS poverty line, or as many as 52,563 people, by utilizing the BPS poverty standard (March 2021) of IDR 2,121,637 per poor house. each month. Meanwhile, overall, Zakat Management Institutions (LPZ) in Indonesia have succeeded in alleviating poverty with an average of 48% of program participants, or as many as 397,419 people, below the BPS poverty line. Therefore, Ziswaf is a strategic mosque financial inclusion instrument to increase purchasing power, and equal distribution of people's income unbankable. The Ziswaf instrument has a strong potential to drive poverty alleviation, unfortunately, it has not been optimally optimized by the Ambon City government.

The Ambon City BAZNAS, which was formed by the Mayor of Ambon Decree Number 1189 of 2011 concerning the Appointment of Ambon City Amil Zakat, Infak, and Alms Management, is responsible for Ziswaf in Ambon City. Based on the report on the recapitulation results of the Ambon City Zakat Collection Unit, the amount collected by Ziswaf in 2022 in the month the first reached IDR 22,954,252 or 88.97% of the potential target of IDR 25,798,696. Of course, this figure is very small when compared to the total Muslim population of Ambon City, which reaches 53% of the total population of Maluku. Moslem Maluku totals 990.55 thousand people as of June 2021 or 52.81% of the total population of 1.88 million people.¹¹

Ambon City, the capital of Maluku Province, has a population of 384,132 people, 136,783 of whom are Muslim, making them the second-largest religious group in the province as of 2019. This data indicates that Ambon City has enormous Ziswaf potential but has not yet contributed to poverty alleviation. Where is the poverty rate for Ambon City if quoted from data BPS Ambon in 2021, the poverty rate reaches 23.67 thousand people or 5.02% of the total population of 347,288 people.

BPS uses the idea of meeting basic needs. This approach characterizes poverty as the inability to meet essential dietary and non-nutritional needs. As a result, the average monthly per capita income of people living in poverty is still below the poverty line. In Ambon City, 5.02% of the 347,288 residents are considered to be living in poverty in 2021 which is recorded at BPS. The number of poor people increased by 1.52 thousand or 0.51% from 2020. The following is the poverty data in Ambon City released by BPS for the last 3 years.

¹⁰ Puskas Baznas, "Laporan Zakat Dan Pengentasan Kemiskinan, 2021," <https://www.puskasbaznas.com/publications/published/officialnews/1678-laporan-zakat-dan-pengentasan-kemiskinan-2021>, (20 November 2023).

¹¹ Direktorat Jenderal Dukcapil Kementerian Dalam Negeri, "Sebanyak 52% Penduduk Maluku Beragama Islam Pada Juni 2021," <https://databoks.katadata.co.id/datapublish/2021/10/01/sebanyak-52-penduduk-maluku-beragama-islam-pada-juni-2021#:~:text=Islam%20menjadi%20agama%20mayoritas%20penduduk,mencapai%201%2C88%20juta%20jiwa.>, (20 November 2023); Diar Muzna Tangke, "Analisis Manajemen Strategi Baznas Kota Ambon," *Al Intaj, Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (2020).

Table 1. Poverty In Ambon City In 2020-2022

Description	Poverty (Percent)		
	2020	2021	2022
Poor Residents	4,51	5,02	4,81

Source: Central Bureau Of Statistics, 2023

BPS uses the idea of being able to meet basic needs. This approach defines poverty as the inability to meet one's basic needs for food. He emphasized the need for comprehensive, integrated, and long-lasting initiatives to combat and prevent poverty. This is in line with the urgent demands of the region which are carried out in the short, medium, and long-term development plans. According to him, the Ambon City Government has set poverty alleviation as a development priority goal in program policies and budget allocations through handling multi-sectoral and non-food needs in the 2017-2022 RPJMD and the 2023-2026 development policy directions. As a result, the average monthly per capita income of people living in poverty is below the poverty line.

The number of programs launched for the underprivileged in Ambon City did not really have an impact on reducing the poverty rate. This is due to the fact that the aim of the local government to reduce the number of poor people stems from the interpretation of poverty which sees poverty solely as an economic condition. There are some clear deficiencies in the various poverty reduction schemes that have been implemented so far. First, the system for empowering the poor is inadequate. This was due to the program's more empathetic attitude and Charity's orientation, which led to aid money being mistaken for free government aid. Second, the assumption emphasizes the need for capital among the poor. This idea is considered to remove the mental and cultural barriers of the poor. To understand the causes of poverty, estuaries represent a low rate of change in the perspectives, attitudes, and behaviors of the poor and other members of society. Third, empowerment programs are only partially understood; For example, program activities focus on only one aspect, such as economic or physical, and are not part of a comprehensive empowerment strategy.¹²

The government's efforts and the opinions mentioned above lead to the conclusion that poverty alleviation efforts have not been successful, so they have not produced adequate results. All of these initiatives have the same main objective namely trying to empower individuals to help people from poverty bondage. For this reason, so that the less fortunate can be empowered, the government must be responsible for managing and empowering them in a comprehensive and planned manner. Therefore, to maximize Ziswaf's potential, an efficient zakat fundraising mechanism is needed.

Mosques are an important part of the development of civil society and a forerunner to the formation of a model of civil society life, including serving poverty alleviation.¹³ However, the government has not optimized the mosque as a strategic container for

¹² Amelia Tahitu And Cornelly M. A. Lawalata, "Kemiskinan Perkotaan: Strategi Pemulung Di Kota Ambon," *Sosio Informa* 3, no. 1 (2017): 40.

¹³ Dadan Muttaqien, Muhammad Najib Asyrof, And M. Roem Syibly, "Measuring The Mosque-Based Disaster Philanthropy," *Proceedings Of The 2nd Southeast Asian Academic Forum On Sustainable Development (SEA-AFSID 2018)* 168, (2021): 71.

inclusion finance by utilizing Sharia instruments Ziswaf. Considering that Muslims are the majority of the population in this country, it is possible that the potential for zakat is also very large and must be maximized for the common good.

With the largest Muslim population, BAZNAS noted that Indonesia's zakat potential in 2018 was only IDR 232 trillion and only IDR 8.1 trillion was realized. This aligns with research-advanced¹⁴ who discovered the potential of Indonesian zakat and its realization during the 2011-2015 period. Therefore, this research is important as a solution to poverty alleviation in Indonesia by making mosques a place for financial inclusion by utilizing the Ziswaf Sharia instrument.

Research emphasizing social institutions, Ziswaf use, empowerment, and poverty.¹⁵ In addition, other studies state that Ziswaf can be a solution for farmers to advance agricultural development. Meanwhile, other studies have called for Ziswaf's potential to be harnessed.¹⁶ Of course, some of these studies provide differences in their relationship to financial inclusion which is the substance of this research. For this reason, it is important for this research to optimize mosques as a strategic vehicle for Ziswaf contributors to alleviate poverty.

Methods

Field research with a qualitative paradigm and a case study approach was used to dissect the research of Ziswaf as an instrument of financial inclusion, a poverty alleviation initiative in Ambon City. This research follows Creswell's interpretation including a collective case study using critical theory that examines the mosque institution and its transformation through interpretation of the meaning of Ziswaf and financial inclusion, the role and function of mosques. A total of 20 mosques in Ambon City were chosen as loci. This research uses primary data sources, namely Takmir mosques and Ziswaf institutions, congregations, or mosque communities in four sub-districts, including Sirimau, Teluk Ambon, Baguala, and Nusaniwe sub-districts. In-depth interviews were used to obtain the main data. Secondary data was collected from secondary sources relevant to the research to complement the main data sources, which came from Ziswaf and financial inclusion

¹⁴ Clarashinta Canggih, Khusnul Fikriyah, And Ach. Yasin, "Potensi Dan Realisasi Dana Zakat Indonesia," *Al-Uqud: Journal Of Islamic Economics* 1, no. 1 (2017): 14.

¹⁵ Ashraf Khan M. Kabir Hassan And Mehmet Sarac, *Islamic Finance And Sustainable Development; A Sustainable Economic Framework For Muslim Countries*, (Swiss: Palgrave Macmillan, 2021).

¹⁶ Muhammad Izzat Mohamed And Muhammad Hakimi Mohd. Shafiai, "Islamic Agricultural Economic Financing Based On Zakat, Infaq, Alms And Waqf In Empowering The Farming Community," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 10, no. 1 (2021): 144; Mahmoud Mohieldin, Zamir Iqbal, Ahmed Rostom, And Xiachen Fu, *The Role Of Islamic Finance In Enhancing Financial Inclusion In OIC Countries*, (Washington DC: World Bank, 2011); Ellyvia Abiyani Dan Fitra Rizal, "Analisis Peran Zakat, Infaq Dan Sedekah Dalam Mengatasi Kemiskinan Di Indonesia Pada Masa Pandemi Covid-19," *Proceeding Of The 3rd International Conference On Islamic Studies (ICIS)* 3, (2022): 326; Debi Novalia, Rinol Sumantri, Dan Maya Panorma, "Pengaruh Dana Zakat, Infaq Dan Shodaqoh (ZIS) Terhadap Tingkat Kemiskinan Sebagai Variabel Intervening Tahun 2015-2019," *Al Iqtisadiyah Jurnal Ekonomi Syariah Dan Hukum Ekonomi Syariah* 6, no. 2 (2020): 134; Eris Munandar, Mulia Amirullah, Dan Nila Nurochani, "Pengaruh Penyaluran Dana Zakat, Infak Dan Sedekah (ZIS) Dan Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan," *Al-Mal: Jurnal Akuntansi Dan Keuangan Islam* 1, no. 1 (2020): 25; Khoiril Tamimi Dan Ahmad Muhaisin B Syarbaini, "Analisis Interaksi Dan Kontribusi Zakat, Infaq, Sedekah (ZIS) Dan Islamic Human Development Index (I-HDI) Terhadap Kemiskinan Di Indonesia," *Inovasi: Jurnal Ekonomi, Keuangan Dan Manajemen* 19, no. 3 (2023): 678.

documents from OJK, Bank Indonesia, BAZNAS, other research, and books related to this research, as well as note data mosque obtained from the Ministry of Religion of Ambon.

Result And Discussion

Potential of Ziswaf in Ambon City

Maluku Province is divided into 2 cities and 9 districts. Based on the results of the IPPZ component calculations carried out by the ZIS DSKL BAZNAS Study and Development Directorate, the potential amount of zakat in Maluku is as follows.

Table 2. Zakat Potential In Maluku Province For 2018-2022

Object of Zakat	Potential Zakat (Billion Rp) Maluku Province
Agricultural Zakat	36,208
Livestock Zakat	81,725
Money Zakat	41,52
Income Zakat	257,87
Corporate Zakat	18,79
Total Zakat Potential	418,232

Source: Mapping the Zakat Potential of Provinces, Districts, and Cities in 2022

Based on the table above, the highest income zakat potential is IDR 257.87 billion compared to other zakat potentials. The lowest is the company's zakat potential which only contributes IDR 18.79 billion. Of the potential zakat in Maluku Province presented in the table above, Ambon City provides the highest ZIS contribution compared to other Regencies/cities of IDR 62.846 billion in 2022. In January 2022 it only reached IDR 22,954,252 or 88.97% of the potential target in the amount of IDR 25,798,696. ZIS collection is carried out through the "Love Zakat Movement" program.¹⁷ The potential Zakat in Ambon City is as follows:

Table 3. Zakat Potential In Ambon City For 2018-2022

Object of Zakat	Potential Zakat (Billion Rp) Ambon Province
Agricultural Zakat	0,12
Livestock Zakat	0,677
Money Zakat	3,54
Income Zakat	58,18
Corporate Zakat	0,133
Total Zakat Potential	62,846

Source: Mapping the Zakat Potential of Provinces, Districts, and Cities in 2022

¹⁷ Choirin, *Indikator Pemetaan Potensi Zakat Provinsi, Kabupaten, Dan Kota Tahun 2022, Regional Maluku Dan Papua*, (Jakarta: Direktorat Kajian Dan Pengembangan ZIS DSKL BAZNAS Fakultas Ekonomi Universitas Iqra Buru, 2022).

In the Outlook study for Indonesian Zakat 2020, Baznas Indonesia evaluates the Allocation for Collection Ratio, which is also called the efficiency of absorption of zakat money. This information shows the extraordinary zakat potential of the city of Ambon, but in general, it has not been able to contribute to the distribution of zakat funds in Maluku Province and its contribution to national zakat.¹⁸

Baznas Kota Ambon is divided into three parts: collection, distribution, and utilization. Increasing Muzakki Munfiq, and Mutashaddiq from various backgrounds; Provide ongoing counseling; Cooperate with organizations/companies to make collections; Intensification of Baznas socialization; BAZNAS also provides guidelines on how to inform preachers and preachers in every Friday prayer; They discussed how to involve muzzaki, Munfiq, and Mutashaddiq with Mustahiq in zakat events to build trust; and Establish Zakat Collection Units in every mosque in Ambon City.

The distribution of zakat is planned both temporarily and permanently by the Ambon City Baznas. Organizing zakat distribution in the near future, in particular: Economic sector (offering access to basic needs); Free medical treatment; Education sector (granting achievement scholarships, paying TPQ teachers); and The field of community service (assistance from natural disaster volunteer teams, etc).

The third zakat management work program is utilization. The utilization of zakat is divided into three categories: First, consumptive zakat, which includes providing basic needs; Second, productive zakat, namely turning mustahik into Muzakki through capital assistance efforts through the Ambon City Baznas assisted business program; Third, Infaq funds are used for the construction of places of worship, repair of uninhabitable houses, and provision of social assistance.

Considering that the zakat potential of Ambon City is still quite low compared to other cities in Indonesia, the Ambon City government and Baznas must implement a number of strategies with the help of officials from the village to city levels. The following strategies can be used to investigate and capitalize on Ziswaf's potential:

First, BAZNAS can work together with local governments, traditional leaders, and communities to empower communities, in this case through the formation of farmer groups, MSME groups, and fishermen groups; Second, The community needs outreach and publication through social gatherings, lectures on the value of zakat, especially zakat mal and zakat income; Third, To improve the management of zakat, it is necessary to establish a UPZ Zakat Service Unit at the village level; Fourth, The need for Village Regulations to Improve the Implementation of Zakat; Fifth, Collaborate with other Maluku village heads to replicate the Kampung Zakat program. This pilot project program can serve as a model for improving zakat administration down to the village level.

In locations that have the greatest potential in their fields, UPZ Desa can set up service counters for collecting zakat on natural products, including agriculture, livestock, and fisheries as well as trade products.

¹⁸ Puskas Baznas, "Official News Survei Pembayaran ZIS-OPZ Di Indonesia-2020," <https://www.puskasbaznas.com/publications/published/officialnews/1437-2020-on11>, (20 November 2023).

The Ambon City Government can form a zakat distribution service institution at the regional level in order to maximize the current zakat potential. At the city, sub-district, and village levels, the City coordinates and synergizes the activities of zakat management service agencies other than BAZNAS. Through a set of guidelines for handling zakat funds as well as possible, the Ambon City Government can also take full advantage of the potential of ZIS.

Mosque As A Strategic Place For Financial Inclusion Instruments; Poverty Alleviation Efforts In Ambon City

Meanwhile, according to written data from the Ministry of Religion of the Republic of Indonesia, Ambon City, which was obtained by researchers, the number of mosques in Ambon City is 130 mosques. It consists of the Grand Mosque, and large, medium, and small mosques, outside the Mushalla. This number is spread across four Districts in Ambon City, including Sirimau, Nusaniwe, Baguala, and Ambon Bay Districts. Of the number of mosques, researchers took 20 mosques as the locus of this research. The following is the mosque data used as the research sample. From these 20 mosques, the researcher chose eight mosques and the Takmir and congregation of these mosques as samples in the interview. The following is the mosque data used as a sample in this research.

Table 4. List Of Samples Of Research Mosques And Ziswaf/Baitul Mal Institutions

Mosque Name	District	Address	Ziswaf/Baitul Mal	
			Exist	None
An-Nur	Sirimau	Batu Merah		√
Al Huda	Nusaniwe	Diponegoro	√	
Baitul Rahman	Teluk Ambon	Poka	√	
At Taubah	Sirimau	Kapaha		√
Air Salak	Baguala	Waiheru		√
Daulah Islamiyah	Sirimau	Kahena		√
At Taqwa	Nusaniwe	Airmata China		√
Jami Ukhuwah	Sirimau	Tantui		√
Nurul Huda	Nusaniwe	Jalan Baru		√
Al Muhajirin	Sirimau	Galunggung		√
Al Mustaqiem	Sirimau	Asmil Bt Merah		√
Al Istiqmah	Nusaniwe	Wainitu		√
Nurul Hidayah	Baguala	Latta		√
Daa'run Naim	Teluk Ambon	Waeyame		√
Al Ma'ruf	Sirimau	Batu Merah		√
Al Huda	Teluk Ambon	Kota Jawa		√
Nurul Hijrah	Baguala	Nania	√	
Jabal Tsur	Nusaniwe	Air Salobar		√
Wailela	Teluk Ambon	Wailela		√
Al Hamid	Baguala	Waiheru		√

Source: Researcher Survey Results, 2023

From the 20 mosques spread across 4 sub-districts in Ambon City which became the locus of this research, 5 informants were taken from each mosque, so the number of informants in this study was 100 people, consisting of worshipers or mosque administrators. When the informants met, each of them provided answers to questions

about the collection, management, and distribution of zakat, infaq, alms, and endowments. From the survey and interview results, the following answers were found.

Ziswaf Collection As A Financial Inclusion Instrument

Met at the At-Taqwa Mosque, which is in the Air Mata Cina Area, Nusaniwe District, the secretary of the Takmir, "That his party only raised ZIS funds without any endowments. The mechanism for collecting funds is by making announcements at the mosque via loudspeakers, then the community comes to provide funds and his party writes and gives receipts as a sign of receipt of the funds."¹⁹

For ZIS funds, they are collected every day and at the end of the month of Ramadan. However, this mosque does not have permanent donors, only according to the needs of the mosque. Every incoming fund will be written down and recorded, then announced in front of the mosque on the Friday before the khutbah and announced in front of the mosque.

Ziswaf fundraising was also carried out by the At-Taubah Mosque, Kapaha Complex, Sirimau District. This mosque also does not have a special institution for raising Ziswaf funds. The amount of Ziswaf funds received by the mosque is around IDR 6,480,000 or about 405 kg of rice. Zakat funds collected only come from the At-Taubah mosque community. The funds were collected by the RT and RW and then handed over to the Takmir of the mosque. This mosque also does not have a specific or permanent donor and has never been given assistance from an agency.

Unlike the Daulah Islamiyah Mosque, Kahena Batu Merah Atas Complex, Sirimau District, collects Ziswaf funds only at certain times, namely when the month of Ramadan arrives. "The chairman of the mosque Takmir, the mechanism for collecting Ziswaf funds at the Daulah Islamiyah Mosque was carried out ahead of Eid al-Fitr. The funds collected are only IDR 3-5 million for one year."²⁰

The mechanism for collecting Ziswaf funds at the Al-Huda Ponegoro Mosque, Nusaniwe District, Ambon City was explained by the Chairman of the Mosque's Takmir and Imam. The mechanism was carried out by the community itself, the ziswaf funds were sent directly by the community, especially during the month of Ramadan.

The funds raised, aside from coming from the local mosque community, were also donated by philanthropists, for example for the construction of a mosque. This mosque also does not have a special institution like Baitul Mal or other productive institutions. Mosques have also been given mosque construction assistance of 50 million from donors. However, the mosque does not have a special account to accommodate or store Ziswaf funds or other funds from the public or donors.

Meanwhile, the mechanism for raising Ziswaf funds at the Air Salak Mosque, Baguala District, Ambon City began with the establishment of a committee for raising funds from the Youth of the Mosque. There are no special institutions such as amil bodies. Even the Takmir did not collect it. The amount of Ziswaf funds that are usually collected per year reaches IDR 5 million. In addition, there is also a form of rice. Funds collected come from public deposits and also government agencies. However, this is only incidental, because there are no

¹⁹ Muhammad Jasu Assel, Personal Interview, (13 December 2023).

²⁰ Taher Sou, Personal Interview, (14 December 2023).

permanent donors. The funds collected are not kept in the bank, because the mosque does not have an account.

We also don't have a special institution like the Baitul Mal or the Amil Zakat Agency to collect the Ziswaf funds." Unlike other mosques, the Baitul Rahman Mosque, which is located in Perumnas Poka, Teluk Ambon District, carries out a mechanism for raising Ziswaf funds as an instrument of financial inclusion through the Baitul Mal institution. This institution was founded with the personal capital of the chairman of the Takmir and the administrators of the Takmir. After the establishment of the Baitul Mal, then the Takmir took the initiative to notify the public and other donors to become regular mosque donors.

Until now the funds collected are kept at the Treasurer of the Baitul Rahman Institute, always increasing every year. But his party was reluctant to save in a bank because according to him it would benefit the bank. Even though he admitted that the mosque had an account registered with Bank Syariah Indonesia.

The process of raising Ziswaf funds as a financial inclusion instrument at the Al-Ukhuwah Tantui Mosque, Sirimau District, Ambon City, according to the Imam of the Mosque, "was collected from several businesses, such as renting parking lots, charity boxes, and water payment. However, a number of these businesses are directly handled by the mosque Takmir without any special institutions such as Baitul Mal or mosque cooperatives."²¹

An-Nur Mosque of Batumerah State, Sirimau District, is one of the mosques in a densely populated area. This mosque is one of the old mosques in Ambon City. The Ziswaf fundraising mechanism was carried out together with Takmir and Mosque Youth. According to the Imam of the Mosque, who is also the chairman of the Takmir, "the fundraising mechanism of Ziswaf has been done simply."²²

Ziswaf Distribution As A Financial Inclusion Instrument

The distribution system at the At Taqwa Airmata Cina mosque, Nusaniwe District, Ambon City is very simple. The funds collected in the Takmir are directly distributed to the people who are entitled to receive them. This mosque does not have a clear work program for one year. Programs that are usually carried out by Takmir are only annual programs such as offering sacrifices. These funds also come from the people who donate, either in the form of sacrificial animals (cows, goats) or funds. The results of the sacrifice are then given to eight asnaf according to Islamic law. "Usually we give sacrificial animals to people who are entitled to receive along with money in the amount of 300-400 thousand."²³

"Meanwhile, the distribution of ZIS by the Takmir of the At Taqwa mosque in Nusaniwe District. The ZIS assistance she received greatly helped the availability of food and clothing and helped the lives of her 4 children. Moreover, the income received as a fish trader is only Rp 30,000 per day, even then this income is uncertain. Sometimes it goes down."²⁴

²¹ Muhammad Yusan Bugis, Personal Interview, (13 December 2023).

²² Usman Oey. Personal Interview, (14 December 2023).

²³ Said Asel, Personal Interview, (14 December 2023).

²⁴ Julcha, Personal Interview, (13 December 2023).

A different fate experienced the Murni family. The beverage seller with two children said until now his family had never received ZIS funds from the mosque. The Ziswaf fund distribution system at At-Taubah Kapaha Mosque, Sirimau District, Ambon City, Said Saleh, was discussed with the chairman of the Takmir Mosque and its members who are also involved in their respective RTs and RWs in registering their citizens. Once agreed, Ziswaf funds will then be distributed to people who are eligible to receive them. There is no specific program to distribute zakat and no specific model to manage and distribute Ziswaf funds.

Distribution of Ziswaf funds at the Daulah Islamiyah Mosque, Kahena Complex, Sirimau District to people who are entitled to receive them is done by calculating the total Ziswaf receipts. The total is then divided by the number of eligible recipients. "If the funds we receive are only 2 million, then it will be divided by 20 people. To receive it, we convey information to the residents or congregation of the mosque, usually after the prayer it is announced with a loudspeaker, usually it is done on Friday and 5 (five) days before Eid al-Fitr and we announce it routinely," explained Soujuang. Souwak revealed that there were congregations who did not channel their Ziswaf funds to Daulah Islamiyah mosques, they preferred other places even though they were worshipers at this mosque.

"The congregation of the Al Huda Diponegoro Mosque, Nusaniwe District, received Ziswaf funds to help his family's economy. Although the reception is not routine. According to Grandpa, the 3 children and 11 grandchildren received the Ziswaf funds when the month of Ramadan arrived. For him, the Ziswaf fund is important because it can help ease the burden on the poor."²⁵

The mechanism for channeling Ziswaf funds at the Baitul Rahman Mosque in Teluk Ambon District begins with an announcement at the mosque for the public or congregation. After that, registration is carried out and adjusted to the amount of Ziswaf funds collected. Ziswaf funds by the Baitul Rahman institution are distributed to citizens who are entitled according to Islamic provisions, such as widows who want to open a business.

Regarding the distribution of Ziswaf funds, residents of the Baitul Rahman mosque congregation, "received Ziswaf funding assistance from the Baitul Rahman institution amounting to Rp 500 thousand two years ago. And received regularly every month. He knew about this help from an announcement made by the mosque management."²⁶

Regarding the distribution of Ziswaf funds at the Ukhuwah Tantui Mosque, Sirimau District, a housewife, Suryani who has 7 children, "admitted that she received the Ziswaf funds and felt the benefits."²⁷

People who are entitled to receive are given rice and money ranging from Rp 75,000 to Rp 100,000 per person specifically for zakat funds. The citizen reception system is given coupons. Meanwhile, infaq and alms funds are not distributed but stored in Muamalat Bank. Later the funds will be used for Islamic holidays, such as Mawlid, and others. "I received

²⁵ Yusuf, Personal Interview, (14 December 2023).

²⁶ Eva, Personal Interview, (13 December 2023).

²⁷ Suryani, Personal Interview, (14 December 2023).

zakat funds of Rp 100,000 and rice 2.5 kg. I learned about Ziswaf funds from sending mosque administrators to the community during prayers.”²⁸

To dissect and analyze the findings of this research regarding zakat, infaq, alms and waqf (Ziswaf) as instruments of financial inclusion, efforts to eradicate poverty in Ambon City which uses mosques as the research locus, researchers used financial inclusion indicators implemented by the Indonesian Financial Services Authority, World Bank, and other researchers namely access, availability, and use.²⁹

Access

Islamic social finance such as zakat, infaq, shadaqoh, and endowments also play an important role in the revival of the national economy. With 87.2% of the population being Muslim, Indonesia is a country with the largest Muslim population in the world, having enormous potential to increase financial inclusion through the Ziswaf instrument. Behind this potential, the public should also be made easier to access the source of the Ziswaf instrument in question.

From the results of research on access to Ziswaf's sharia instruments in 20 mosques that were used as research samples in Ambon City, most of them were impressed that Ziswaf in mosques was only a temporary "entertainer" for financial inclusion target communities. Even though research by As-Salafiyah et al, found that mosques have an important role in building the socio-economic civilization of Muslims as a basis for supporting the development of Ziswaf.³⁰ Mosques play an important role in improving the standard of living of Muslims.³¹ Mosques can bridge socio-cultural gaps.³²

Regarding access to Ziswaf instruments, from the findings of Ziswaf's research on average, especially zakat, infaq, and alms in mosques in Ambon City can only be accessed through notifications or announcements of mosque Takmir. The notification is made when after Friday prayers or the day before Eid al-Fitr and Eid al-Adha. Even then it was conveyed orally to the people who were categorized as asnaf (zakat recipients) or given a coupon as a sign of receiving Ziswaf. The Takmir of the mosque also visited people's homes to directly provide Ziswaf according to the data collection that had previously been carried out. That means Ziswaf by the Takmir Mosque in Ambon City is still considered an instrument that only exists during Islamic holidays and has not been used properly as a financial inclusion instrument. Even then, it is still limited to zakat. While infaq, alms, and endowments are still

²⁸ Sarah Rumalatur, Personal Interview, (14 December 2023).

²⁹ Otoritas Jasa Keuangan, “Strategi Nasional Literasi Keuangan Indonesia,” <https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Keuangan-Indonesia-2021-2025.aspx>, (20 November 2023); World Bank, *Financial Inclusion- Global Financial Developemnt Report*, (Washington DC: World Bank Publication, 2014); Sarma Mandira And Jesim Pais, “Financial Inclusion And Development: A Cross Country Analysis Mandira,” *Asian Journal Of Business Research* 6, no. 1 (2016); Anurag Gupta, Varun Chotia, And NV Muralidhar Rao, “Financial Inclusion And Human Development: A State-Wise Analysis From India,” *International Journal Of Economics, Commerce And Management* 2, no. 5 (2014): 2.

³⁰ Aisyah As-Salafiyah, Aam Slamet Rusydiana, And Muhammad Isa Mustafa, “Meta Analysis On Mosque Economics,” *Library Philosophy And Practice*, (2021).

³¹ Ashraf Khan M. Kabir Hassan And Mehmet Sarac, *Islamic Finance And Sustainable*.

³² Alean Al-Krenawi, “The Role Of The Mosque And Its Relevance To Social Work,” *International Social Work* 59, no. 3 (2016): 359.

managed exclusively by the Takmir of the mosque. The results of the collection of infaq, alms, and waqf by the Mosque Takmir are still kept in the Bank, they have not been used as their full function, such as community empowerment or providing venture capital. Even though the findings in the field show that there is one mosque in Baguala District that utilizes Ziswaf results to be given to the community as business capital, the amount has not been able to support community businesses. This means that the Takmir of mosques in Ambon City do not understand the importance of the essence of the benefits of Ziswaf as an instrument of financial inclusion in poverty alleviation.

This is in contrast to research findings that with the Ziswaf instrument, one has great potential for financial inclusion to overcome poverty. That it is very easy for Muslims to overcome poverty because they have the Ziswaf instrument of sharia that is not owned by other societies.³³ Other studies also believe that the Ziswaf instrument has the potential to reduce the gap between the rich and the poor, because in the process the Ziswaf instrument adheres to Islamic values and prohibits gharar and riba³⁴. The importance of the Ziswaf instrument is up to 32 times in the Qur'an.³⁵ That's why³⁶ suggests there should be a mosque-based Ziswaf management model to alleviate poverty.

Availability

Effective and efficient management is also related to the availability of Ziswaf funds in the mosque. The results of research in the field found that the availability of Ziswaf funds for mosques in Ambon City was actually sufficient to be used as an instrument to help mosque communities to be more empowered consumptively and productively. Of the 20 mosques that were used as research samples, Ziswaf funds collected per month ranged from IDR 3 million to IDR 5 million. In fact, for one year there was a mosque that raised Ziswaf funds of up to IDR 100 million. This amount still excludes donations from donors and contributions from various government agencies. The availability and management of Ziswaf in Ambon City mosques is inversely proportional to Sabilillah Mosque in Malang City, Jogokariyan Mosque in Yogyakarta, and Al-Falah Mosque in Surabaya,³⁷ where Ziswaf is an instrument of Islamic financial inclusion that is truly managed in a programmed, planned and targeted manner.

The Ziswaf program has not been carried out in a well planned and programmed manner so that the average amount of Ziswaf funds for mosques in Ambon City is still

³³ Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, And Jake Hess, "The Global Findex Database 2017: Measuring Financial Inclusion and Opportunities to Expand Access to and Use of Financial Services," *World Bank Economic Review* 34, no. 1 (2020).

³⁴ Anindya Aryu Inayati, "Pemikiran Ekonomi M. Umer Chapra," *Islamic Economics Journal* 2, no. 1 (2015); Ahmed Habib And Ak Md Hasnol, "Inclusive Islamic Financial Planning: A Conceptual Framework," *International Journal Of Islamic And Middle Eastern Finance And Management* 9, no. 2 (2016): 170.

³⁵ Leaman Oliver, *The Qur'an An Encyclopedia*, (London: Routledge, 2005).

³⁶ Aflatunal Kausar, Md Alauddin, And Mohammad Rokibul Kabir, "A Masjid Based Zakat Management Model In Alleviating Poverty: Bangladesh Perspective," *International Journal Of Ethics In Social Sciences* 4, no. 2 (2016): 2308.

³⁷ Mohammad H Holle And Sirajul Arifin, "ZISWAF As Social Capital For Poverty Reduction ; Studying At Sabilillah Mosque, Malang City, East Java," *International Journal Of Arts And Social Science (IJASS)* 5, no. 2 (2022): 151.

relatively small. This is in line with Mursidah's research, et al, that the socialization variable has a significant effect on public awareness in depositing Ziswaf as an obligation for Muslims.³⁸

On the other hand, from the confessions of the Takmir of mosques in Ambon City when interviewed, there has not been seen a single mosque in Ambon City that has a planned, directed and efficient Ziswaf program, especially productively. Likewise Sadeq in his book *Economic Development Islam* stated that Ziswaf could be developed into social assistance.³⁹ Therefore, Mohieldin, et al, offered a reproduction of the Ziswaf instrument model as a financing scheme to address the problem of access to finance for Muslims.⁴⁰

Usage

Most of the Ziswaf funds are given to the community in the form of zakat fitrah rice and groceries, not in the form of business capital or community empowerment or other productive activities that can be enjoyed and felt by the target community of financial inclusion. Because the distribution of Ziswaf funds is carried out only at certain times and once a year it is distributed to people who are entitled to receive it (asnaf), it is consumptive in nature for daily needs, as well as school fees. Ziswaf funds are not allocated to productive activities. This is in line with the community's acknowledgment that the assistance they receive is only incidental, namely rice assistance in the form of zakat fitrah and meat assistance during Eid al-Adha. However, there are still people who claim to have received assistance of IDR 500,000 for business capital.

Consumptive Ziswaf is zakat money specifically intended for the poor and other people in need. Ziswaf funds are mainly used to meet the most basic needs of the community, including food, clothing and proper shelter.

Apart from being consumptive, according to the confessions of a number of mosque Takmirs interviewed, Ziswaf funds outside of zakat fitrah are still stored in a number of banks and are only used for the physical construction of mosques, Takmir operations or are used when there are celebrations of Islamic holidays such as maulid, isra mi'raj and others. What this mosque Takmir does is Ziswaf's financial exclusivity. Meanwhile, Leyshon and Thrift argues that financial inclusion is the opposite of financial exclusivity.⁴¹ Meanwhile Churchill and Marisetty claims

that financial inclusion is basically a strategic tool to assist people in diversifying or increasing their domestic income streams, providing liquidity and cash flow, absorbing

³⁸ Syarifuddin, Rifqah Mursidah, Devita Ayu Fildayanti, Anisa Lusiana, A Syathir Sofyan, Dan Akramunnas, "Revitalisasi Pengelolaan ZISWAF Untuk Pembangunan Sosial Ekonomi; Studi Fungsi Intermediasi Masjid Melalui BASDAM," *Iqtisad: Reconstruction Of Justice And Welfare For Indonesia* 7, no. 2 (2020).

³⁹ Ahmed Saied Bamakhramah, "Economic Development in Islam," *Journal of King Abdulaziz University: Islamic Economics* 5, (1993): 153; Mohammad H. Holle, *Inklusi Kenangan Syariah Masjid (Studi Multikasus Pada Masjid Jogokariyan Yogyakarta, Masjid Al-Falah Surabaya, Dan Masjid Sabilillah Malang)*, (Surabaya: Universitas Islam Negeri Sunan Ampel, 2020).

⁴⁰ Mahmoud Mohieldin, Zamir Iqbal, Ahmed Rostom, And Xiachen Fu, *The Role Of Islamic Finance*.

⁴¹ Andrew Leyshon And Nigel Thrift, "Geographies Of Financial Exclusion: Financial Abandonment In Britain And The United States," *Transactions Of The Institute Of British Geographers* 20, no. 3 (1995): 312.

shocks of adversity by building assets, and coping with losses through smooth consumption, thereby avoiding the sale of productive assets.⁴²

Their situation may improve and they may have the opportunity to escape poverty thanks to financial inclusion. Financial inclusion has been identified as a means to reduce poverty and the risk of future poverty, as well as to improve the economy and welfare, according to.⁴³

Therefore, mosques in Ambon City must try to own various assets that generate money outside of zakat, infaq, and endowments, including utilization of mosque land, plantations, buildings, and rooms for rent, and so on. Mosque Takmir must be able to build alliances and networks with Islamic financial institutions to maximize the mosque's function as a basis for financial inclusion by utilizing the Ziswaf instrument, for the weak, marginalized, unbanked, and low income.

Ziswaf is a financial inclusion instrument or facility that aims to encourage public access to informal financial services, especially for the unbanked, due to the difficulty and complexity of accessing formal financial services by eliminating various types of access barriers. Ziswaf funds can be used for community empowerment initiatives, educating underprivileged children, and providing start-up capital to help people escape poverty. The point is that Ziswaf can help ease the burden on state finances and can directly alleviate poverty in Ambon City.

Conclusion

The potential for Ziswaf funds in Ambon City is quite promising. Besides support jthe total Muslim population is 53% or the equivalent of 136,783 people from the total population of Ambon City 384,132 people are also supported by 130 mosques spread across four districts. Ziswaf funds are collected either through BAZ/LAZ/BAZNAS institutions, as well as independently collected by mosques in Ambon City. There are even mosques that can raise hundreds of millions of rupiah of Ziswaf funds.

Poverty reduction in Ambon City can be done by maximizing the potential and utilization of Ziswaf funds as a financial inclusion instrument spread across mosques in a planned, directed and targeted manner. But system the collection, management and distribution of Ziswaf funds by the Takmir of mosques in Ambon City is still spelled out very simple and use old pattern. So that the availability of Ziswaf funds is still very minimal, besides the community it is still difficult to access funds, because these funds are still used only for operationalization, maintenance, and development Mosques, have not been designated according to their functions and benefits for the benefit of the inclusive target community. If anything, funds Ziswaf is only temporary or incidental and its use is still as consumptive as not productive.

⁴² Sefa Awaworyi Churchill And Vijaya Bhaskar Marisetty, "Financial Inclusion And Poverty: A Tale Of Forty-Five Thousand Households," *Applied Economics* 52, no. 16 (2020): 1777.

⁴³ Eyup Dogan, Mara Madaleno, And Dilvin Taskin, "Which Households Are More Energy Vulnerable? Energy Poverty And Financial Inclusion In Turkey," *Energy Economics* 99 (2021): 105306.

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The research and writing of the article could be completed because MH's contribution was in charge of collecting primary data, presenting it in sending this article to the journal, then AM was in charge of collecting supporting data and translating the language, BN was in charge of presenting and analyzing it, and IS was in charge of editing the language and participating in analyzing the results of the research findings This.

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