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THE IMPLEMENTATION OF ZAKAT FUNDS IN DISASTER RISK REDUCTION IN INDONESIA: EVIDENCE IN BAZNAS DISASTER RESILIENT VILLAGE

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Abstract

Introduction to The Problem: Indonesia is a country prone to natural disasters, and the need for effective disaster risk reduction strategies is increasingly urgent. At the same time, zakat as a form of Islamic philanthropy remains underutilized in structured disaster mitigation efforts.

Purpose/Objective Study: This study aims to examine how zakat funds are implemented in the Disaster Resilient Village (Katana) program and assess their effectiveness in reducing disaster risks through community empowerment and infrastructure development.

Design/Methodology/Approach: The research employs a qualitative descriptive approach using data from case studies, institutional reports, and previous literature. Data collection includes interviews and documentation from relevant zakat institutions and disaster mitigation actors.

Findings: The findings reveal that zakat funds, when properly managed and integrated, can significantly contribute to disaster resilience by supporting economic empowerment, infrastructure development, and preparedness efforts. Challenges include limited coordination between government and private zakat institutions. The study recommends stronger collaboration across stakeholders and greater public education to enhance understanding of zakat's potential in disaster mitigation.

Paper Type: Research Article.

Keywords: Zakat; Disaster Risk Reduction; Disaster Resilient Village; Disaster Mitigation.



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INTRODUCTION

Indonesia is a country blessed with abundant natural wealth, fertile lands, and a peaceful and prosperous environment (Shandy Utama, 2018). However, behind this abundance lies an extraordinary potential for disasters. Surrounded by 127 active volcanoes and located along the Pacific Ring of Fire, Indonesia faces a high latent disaster risk (Fatkhullah et al., 2022). The archipelagic nature of Indonesia also makes disaster management in the country particularly challenging. This is further complicated by Indonesia's population, which reached 280.73 million people as of December 2023. These geographic and demographic conditions greatly influence the type, scope, and approach to disaster management (Asep & Novio, 2024).

Throughout 2023, Indonesia experienced a total of 5,400 natural disasters, according to an infographic released by the National Disaster Management Agency (BNPB). Since the enactment of Law No. 24 of 2007, the country has entered a new era of disaster management (Yulianto et al., 2021). The government recognizes that effective disaster management involves not only addressing immediate needs during emergencies but also ensuring that all available resources contribute to a more comprehensive and integrated disaster management system (Kurniati & Huizen, 2021).

**Figure 1. Infographic of Disaster Events in 2023
Released by BNPB**



Sources: Research (2025)

Disaster management follows a cycle, beginning with mitigation, preparedness, emergency response, recovery, rehabilitation, and reconstruction. This cycle can be broadly divided into three phases: pre-disaster, during disaster, and post-disaster. Each phase requires

attention and support from available resources to ensure that disaster management efforts have a positive impact on survivors (Sukamto, 2023).

The participation of all societal elements is crucial to ensuring effective disaster management. The government alone cannot handle the wide-ranging impacts of disasters without support from various stakeholders. Therefore, community involvement is essential. Despite its challenges, community participation plays a key role in determining the extent of disaster impacts. As we know from the formula for disaster risk, increased capacity can significantly influence the level of risk and impact caused by a disaster (Rama & Qadriina, 2024).

Figure 2. Disaster Risk Formula

$$R_{isk} = H_{azard} \frac{V_{ulnerability}}{C_{apacity}}$$

Sources: Research (2025)

With the social capital possessed by various communities or societal elements, this potential becomes an asset that must be nurtured and supported to be effective, particularly in disaster risk reduction efforts. Social capital has been defined in several ways by various scholars. Social capital is a resource that can be converted into economic benefits or other forms of capital. In Bourdieu's view, social capital tends to be personal, with the benefits depending on the credibility and trust built within one's network (Fatanti et al., 2019).

Coleman, on the other hand, sees social capital as a social structure that arises from interactions between individuals within a network (Fadli, 2020). For Coleman, social capital encompasses norms, values, acquired knowledge, obligations, expectations, relationships, and sanctions that maintain trust and cohesion within the community. Meanwhile, Putnam introduces a slightly different perspective in his book *The Prosperous Community, Social Capital and Public Life*. He describes social capital as a form of social organization, involving networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Putnam differentiates social capital into two types: bonding social capital, which typically exists in close-knit, homogenous groups, and bridging social capital, which occurs in more diverse, heterogeneous groups (Effendy, 2018).

Social capital plays a vital role in empowering vulnerable communities in disaster-prone areas (Fadli, 2020). The concept of building community resilience is closely tied to how communities upgrade their skills in disaster management. Enhancing community capacity is expected

to elevate their disaster management capabilities in their respective regions. Numerous initiatives, both from the government, private sector, and community-driven efforts, have been made to strengthen this capacity. One such initiative is the establishment of Disaster Resilient Villages (Kampung Tanggap Bencana or Katana), launched by the National Zakat Agency (BAZNAS), particularly its Disaster Response Unit (Ermawati et al., 2021).

Katana focuses on involving local communities in disaster-prone areas. This involvement fosters tangible actions by community groups to build resilience against potential disasters (Siagian et al., 2025). The establishment of Katana by BAZNAS aligns with its vision of being proficient in disaster risk reduction and fostering community self-reliance in disaster management. Katana is one of BAZNAS Disaster Response's initiatives to assist the government in creating disaster-resilient communities and to support disaster survivors (Megawati et al., 2024). This paper highlights the best practices of community-based disaster risk reduction (DRR) programs implemented by BAZNAS Disaster Response over the past eight years since its inception. It is important to note that Katana is just one of the many DRR programs that BAZNAS Disaster Response has undertaken and continues to implement (Isrofi & Gunawan, 2025).

METHODOLOGY

This research employs a qualitative approach, as it focuses on policy implementation and the social experiences of program beneficiaries. The qualitative method is considered appropriate to gain deeper insights into the context, process, and perceptions from the perspective of policymakers. Specifically, the case study method is used to explore how zakat funds are applied to finance the establishment or development of disaster-resilient villages across various regions in Indonesia. This method allows researchers to examine the unique context of each location and how zakat can be integrated into disaster risk reduction efforts.

To collect data, the researcher selected several disaster-resilient villages established by BAZNAS, where funding is sourced from zakat contributions. In-depth interviews were then conducted with key stakeholders, including disaster-resilient village task forces, zakat fund managers, program beneficiaries, and local government agencies. These interviews provided valuable insights into the implementation, challenges, and potential of zakat utilization in disaster risk mitigation. Additionally, direct observations were carried out in the selected villages to complement interview data. The final stage involved documenting the entire process ranging from zakat fund allocation to program execution and its resulting impacts on community resilience.

RESULTS AND DISCUSSION

Zakat and Its Potential Uses

The potential of zakat funds in Indonesia today presents an opportunity to become one of the sources of financing for disaster risk reduction efforts. This is not without reason, as zakat funds are expected to continue growing alongside innovations in zakat collection and distribution programs (Andrean et al., 2023). The use of advanced technology and digitalization has simplified the process for Muslims to distribute their zakat more efficiently. In addition, the rise of digital platforms has improved transparency and accountability in zakat management, increasing public trust in channeling their zakat through official institutions whether government-run or managed by non-governmental organizations (Pertiwi et al., 2020).

Zakat is one of the financial strengths of the Muslim community. As one of the pillars of Islam, zakat governs how wealth should be used for religious obligations and social welfare (Tanjung, 2022). Linguistically derived from the Arabic word (زكى) or (زكوة), zakat means to purify, increase, and grow signifying spiritual and material growth in the wealth that is shared. According to Islamic teachings, zakat is obligatory for eligible individuals and must be given to those in need, such as the poor, based on specific rules and conditions. Surah At-Tawbah verse 60 states that zakat's core purpose is to eradicate poverty (Bashori & Jafkar, 2020). As a powerful financial tool, zakat must be utilized more strategically by distributing it in accordance with sharia and through transparent management systems. When institutionalized properly, zakat can form a collective social security system that supports long-term social development (Rahmah, 2019).

Despite its significant potential, zakat collections are still relatively low. If supported by government policies beyond the existing Zakat Management Law, zakat could be used more broadly for social initiatives (Riduwan et al., 2023). A noteworthy area of discussion is the use of zakat in disaster response. The Indonesian Ulema Council (MUI), through Fatwa No. 66 of 2022, permits zakat funds to be allocated to individuals impoverished by disasters provided the distribution complies with sharia (Utilization of Zakat for Disaster Management and Its Impacts). Earlier, BAZNAS also addressed this in PERBAZNAS Regulation No. 3 of 2018, which explicitly allows zakat to be used for humanitarian purposes, including disaster management (Igamawarni et al., 2023).

Zakat's uniqueness as a source of social financing invites renewed discussions on its function in modern Muslim society. Exploring zakat helps formulate a more effective framework for its role in social protection (Mulyana et al., 2019). Disasters often affect low-income communities most severely, as they lack the capacity to absorb such shocks. This highlights the crucial role of zakat in helping the poor build resilience. Zakat institutions can take on this responsibility, while the

government oversees its regulation and distribution (Sabrina & Idrus, 2023). Zakat usage must always adhere to the eight asnaf (eligible recipient) categories, guided by the principles of maqashid sharia as proposed by As-Syatibi. These include the protection of religion, life, intellect, lineage, wealth, and freedom. Through this holistic approach, the application of zakat is not only a religious ritual but also a practical tool for ensuring justice, balance, and morality in social, economic, and political life (Ainiyah & Bramayudha, 2021).

Kampung Tanggap Bencana (Katana): BAZNAS's Initiative for Disaster Risk Reduction

The Kampung Tanggap Bencana (Katana) program, initiated by BAZNAS in 2017, was carefully planned to ensure its effectiveness in reducing disaster risks. From the start, the program was incorporated into BAZNAS's annual work plan and broken down into measurable and structured phases. These included organizing Focus Group Discussions (FGDs), dispatching teams for training, and developing a disaster response module to guide program implementation. The initial phase also involved identifying suitable pilot locations based on criteria such as vulnerability to disasters, economic disadvantage, and the community's level of disaster preparedness and education (Isrofi & Gunawan, 2025).

By 2023, Katana had been implemented in 27 locations across Indonesia, ranging from Sumatra to Papua. Local BAZNAS offices adopted and tailored the program to suit the needs of their respective regions, often initiating the implementation independently. This widespread adoption indicates the program's adaptability and relevance to diverse communities. The progress and expansion of Katana from 2017 to 2023 are illustrated in an infographic showing its distribution across the archipelago.

Figure 3. Distribution of Katana BAZNAS from 2017-2023



Sources: Research (2025)

The first pilot site for the Katana program was established in Kampung Sukamukti, Desa Sukakerti, Kecamatan Cisalak, Kabupaten Subang, West Java. This site was selected after comprehensive processes including discussion, site surveys, and risk assessments. Factors such as the area's geographical vulnerability, history of disasters, and community willingness to engage in the program played a crucial role in the decision. Collaboration with the village head, local authorities, and residents created a foundation for the program's success. The community's previous experience with flash floods had heightened their awareness and openness to disaster preparedness initiatives, further motivating their involvement (Syahwanes et al., 2025).

Kampung Sukamukti is located in a hilly area bordered by cliffs, with a river and a small waterfall that supplies water to residents. Most villagers work in farming and livestock, cultivating cassava, fruits, and food crops near their homes, and raising poultry. With limited access to economic opportunities and education, the village represents a lower-middle-class demographic. Its vulnerability and socioeconomic profile made it an ideal pilot site for BAZNAS's disaster response efforts. While the village has seen infrastructure improvements such as stone houses and paved but narrow roads it still faces risks like landslides. A multipurpose community hall, also functioning as a PAUD (early childhood education center), demonstrates the village's community spirit. This pilot project showcases how zakat funds, aligned with sharia principles, can be effectively channeled toward building community resilience and disaster preparedness (Asep & Novio, 2024).

Steps in the Formation of Disaster-Responsive Villages

Following the final selection of the Katana pilot project location, the implementation team proceeded with a series of steps to establish the Disaster-Responsive Village. The initial phase involved coordination with key local stakeholders, including the village head, community leaders, and religious figures. This was followed by engagement with broader stakeholders such as the sub-district office and the West Java Regional Disaster Management Agency (BPBD). These coordination efforts aimed to disseminate information about the program and secure support from relevant authorities. In addition, the program was introduced to the residents of Sukamukti Village, who would later act as the primary actors in the Katana initiative.

This coordination phase was essential to align perceptions and build shared understanding about the Disaster-Responsive Village to be developed by BAZNAS. Upon completing this stage, the team began planning the technical implementation steps. A working group (pokja) of 30 members was formed, representing diverse segments of the community, including young people, religious leaders, and the village head. The group was inclusive in terms of age and gender. These members were scheduled to receive training over the course

of seven sessions conducted by the BAZNAS Disaster-Response team in collaboration with the BPBD. The content of the training was based on the BAZNAS guidelines for establishing disaster-responsive villages (Mandana Putri, 2021). The training schedule was designed to accommodate the availability of participants and was set to run for approximately two months.

The training sessions for the Sukamukti Village Katana working group took place from October to November 2017. The sessions were guided by the Katana module developed by the BAZNAS Disaster-Response team, which serves as a practical manual for building disaster-resilient communities. The module is intentionally designed to be easy to implement, low-cost, and adaptable to varying timeframes. It also integrates local wisdom and context-specific approaches relevant to each village. These features ensured that the training would resonate with the community's existing knowledge and capacities.

The working group was actively involved in the training, with the material delivered in an engaging and flexible manner. Topics covered included conducting local disaster risk assessments, developing response action plans, mapping hazards and evacuation routes, establishing early warning systems, and assigning community roles (Mandana Putri, 2021). The formation process concluded with a disaster simulation involving both the working group and the wider village community. Prior to the simulation, infrastructure such as evacuation maps, route signs, and assembly point signs were installed across key locations. A detailed disaster scenario based on a plausible worst-case situation was created by the working group in collaboration with local authorities. Throughout the process, collaboration among stakeholders, including local government bodies such as the village office, sub-district office, police, military, and health services, proved vital. Their support, coupled with the community's strong commitment, enabled the successful implementation of the Katana program and contributed to enhanced disaster awareness and resilience within the village.

Good Practices of Disaster-Responsive Villages (Katana)

From the many Disaster-Responsive Villages (Katana) established by BAZNAS Disaster-Response, several valuable lessons have emerged. Some Katana communities have successfully developed the capacity to operate independently, while others have remained stagnant with little to no visible progress. The implementation outcomes highlight both strengths and limitations of the program, raising an essential question: does the community become more resilient after receiving disaster preparedness training? One key determinant of a Katana's sustainability is the strength of its social capital, which plays a vital role in ensuring the community's ability to maintain and even expand disaster management efforts over time.

Among the notable examples, Sukamukti Village in Subang stands out as one of the most successful Katana. As the first Katana established by BAZNAS, Sukamukti has demonstrated that genuine community commitment can result in significant advancement. One key initiative was the creation of a community-managed disaster savings fund, initiated by the residents themselves in response to their growing awareness of the importance of financial readiness in times of crisis. Another example comes from Sompok Hamlet in Bantul, Yogyakarta. After the formation of its Katana, the community not only became more disaster-aware but also extended their support to neighboring villages during emergencies. Their solidarity was evident in tangible actions, such as setting up community kitchens and mobilizing aid during disasters—demonstrating a strong sense of empathy and proactive disaster response.

Cibungur Village in Pandeglang, Banten, also offers an inspiring case of a self-sustaining Katana, led by a youth leader and teacher named Pak Saiful. During the COVID-19 pandemic, he played a crucial role in educating and mobilizing the community to prevent the virus's spread. Residents were encouraged to wear masks, set up simple handwashing stations, and adhere to preventive health measures. Though initiated by Pak Saiful, these actions were embraced and carried out by the entire community. Their proactive behavior highlighted how education and awareness could lead to meaningful disaster risk reduction, even in situations like a pandemic, which posed both health and economic threats to the community.

The influence of local leaders such as Pak Saiful illustrates how behavioral change within a community is driven by social learning processes. According to Kelman (1958), there are three key mechanisms for attitude change: compliance, identification, and internalization. In Cibungur, compliance was observed when residents followed public health guidance due to fear of the virus. Identification occurred when the community emulated Pak Saiful, a respected figure. Over time, internalization took place as disaster preparedness behaviors became part of the community's beliefs and daily practices. These stages are critical in promoting lasting behavioral change and fostering a culture of preparedness that extends beyond formal training.

These good practices demonstrate the power of social capital and leadership in sustaining community-based disaster programs. According to Amartya Sen, development should not be measured solely in economic terms but also through social and environmental dimensions, including the freedoms and opportunities individuals enjoy. Katana villages embody this broader vision of development, promoting resilience, mutual support, and environmental stewardship. Their success in enhancing disaster readiness often spreads to neighboring communities, creating a multiplier effect of shared values and collective action. As self-efficacy grows defined by Bandura (1977, 2005) as the belief in one's capacity to

take action—these communities become more confident and capable of addressing future challenges. Katana, therefore, is not just a program; it is a transformative process that equips communities to learn, adapt, and thrive in the face of disaster risks.

Challenges and Obstacles in Realizing Disaster-Responsive Villages (Katana)

The establishment of Disaster-Responsive Villages (Katana) requires substantial effort, with results that are not immediately visible. Throughout the program's implementation, numerous challenges and obstacles have arisen, originating from both internal and external factors within BAZNAS and the targeted communities. These difficulties provide valuable feedback for the improvement of the Katana program. Unique incidents have occurred in different regions, such as the community's limited knowledge about disaster preparedness and misconceptions regarding the sustainability of the program. Additionally, policy barriers such as lack of commitment, limited budget allocation, shortage of personnel, and even rejection from communities proposed by the BAZNAS Disaster-Response team further complicate implementation efforts.

Limited resources also hinder the smooth operation of the Katana program. The lack of human resources and insufficient infrastructure often require the team to develop creative solutions. Support from stakeholders, especially local governments, does not always meet expectations and tends to be minimal. Other challenges include the low education levels and economic conditions of target communities, which are exacerbated by restricted access to information and communication. These issues create further barriers in raising awareness and preparedness for disaster risk reduction. Despite these obstacles, BAZNAS Disaster-Response views them as opportunities for growth and remains committed to the continued development of Disaster-Responsive Villages, contributing meaningfully across all phases of the disaster management cycle—before, during, and after disasters.

CONCLUSION

The Disaster-Resilient Village (Katana) initiative initiated by BAZNAS is not intended to compete with similar programs from other institutions, such as the Disaster-Resilient Village (Destana) from BNPB or the Disaster-Alert Village (KSB) from the Ministry of Social Affairs. On the contrary, BAZNAS focuses on collaboration with various stakeholders in disaster management, including BNPB, BPBD, PMI, Basarnas, and other organizations. This initiative aims to contribute to disaster risk reduction in Indonesia by involving all elements of society and stakeholders.

Zakat funds have great potential to support disaster risk reduction programs, especially in disaster-prone areas. If managed well, zakat

funds can become a tool for community empowerment in facing disasters, such as in human resource development, the construction of disaster-resistant infrastructure, and strengthening community resilience. The success of the Katana program heavily depends on active community participation and collaboration between the government, zakat institutions, and non-governmental organizations. Existing challenges, such as limited funds and lack of coordination, need to be addressed through improvements by all relevant parties.

The social capital within the community also plays a crucial role in strengthening resilience against disasters. With emotional support, group cooperation, and access to resources, communities can face disasters more effectively. Therefore, mainstreaming disaster risk reduction in daily activities should be a concern for all parties, including the government and society. Concrete steps involving multi-party cooperation, the integration of zakat funds, and the development of policies supporting disaster mitigation will strengthen community resilience and expand the positive impact of the Katana program in Indonesia.

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