



## A critical thought on zakat in Islamic economic perspective

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### ABSTRACT

This study attempted to draw critical thought on the concept of zakat through an Islamic theoretical perspective. The paper stated potential income of zakat will build up the empowered capacity as run on the assured functional way. the Mandatory donor, the rightful categories recipients, the government, and the Muslim scholars have enormous deals to elaborate hand by hand in zakat operation. Meanwhile, economic growth and empowerment are hopefully raised among public share and welfare as well. Finally, the critical thoughts take apart to reduce a classical problem like people assimilation of charity based on fiqh, miss target distribution, and public trust in zakat institution. This paper recommends a government, zakat management institution, and scholar to drive those incorporated significances as they actively encouraged each other.

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### ***Pemikiran Kritis atas Pengelolaan Zakat dalam Perspektif Ekonomi Islam.***

Kajian ini berusaha menggambarkan pemikiran kritis tentang konsep zakat melalui perspektif teoritis Islam. Potensi pendapatan zakat akan dapat membangun kapasitas masyarakat yang diberdayakan selama berjalannya fungsi fungsional pada zakat. Para muzakki, mustahiq, pemerintah, institusi, dan para ulama` secara bersamaan memiliki peran yang sangat besar untuk mengembangkan potensi pengembangan zakat. Selain itu, pertumbuhan ekonomi dan pemberdayaan diharapkan dapat meningkat di antara bagian dan kesejahteraan masyarakat juga. Terakhir, catatan kritis ini mencoba untuk mereduksi permasalahan klasik seperti pemahaman masyarakat terhadap zakat berdasarkan fiqh, penyaluran yang tidak tepat sasaran, dan kepercayaan masyarakat terhadap lembaga zakat. Paper ini merekomendasikan pemerintah, lembaga pengelola zakat, dan ulama untuk mengentaskan permasalahan-permasalahan diatas secara integratif karena semuanya saling menguatkan.

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## 1. Introduction

Islam is designed to encourage Muslims in poverty alleviation through registered Islamic philanthropy works which are many and varied. *Infaq*, *sadaqah*, and *waqf*, for instance, are entirely voluntary alms for every one of their own free will regardless of socioeconomic status. Meanwhile, Islam has uniquely specified compulsory charity as well named *zakat* supplied from the definitive rich group of Muslims and distributed for 8 distinct social categories. It has been one of the 5 coherent strategic values and is economically powerful on human and open community behavior ([Saefuddin, 1987](#)). The long-lasting utility is reasonable to suppose of this empowerment but that's not all about boosting daily consumption. The modern economic system of capitalism has broadened out the more harmful gap between extremely varied social levels. This makes Islamic Scholars eventually realized this capitalism system has tragically contributed a lot of misery for most Muslims who has no sufficient resource to deal within as they started to promote the social intercourse in Islamic Economics Terms and Development ([Nofiaturrehman, 2016](#)).

*Zakat* is an Islamic economic instrument that intends to imply a bridge between the opposite extreme disparity to eradicate the poverty trap along interesting polemic to talk over years. In the mid-1990s, the Indonesian government has enabled *the zakat* institution establishment as being a legal organization to stimulate the *zakat* fund circulation properly. The government had issued the Law of the Republic of Indonesia Number 38 in the year 1999 on the management of *zakat* ([N. M. Ali, 2006](#)) which actively support *the zakat* institution's operation. The institutions have been working jointly to improve multi-variant movements in economic empowerment ([Permono, 1995](#)).

The spirit of the *zakat* educational activities in the Muslim society of Indonesia is functionally substantial. The economic inadequacy is getting worse all the days instead of social and natural dreadful disasters happened everywhere. This issue is complicated and extended to all levels. *Zakat* should be managed successfully to stimulate its ultimate objective as financial empowerment and supplies in Indonesia. Furthermore, good corporate governance of *zakat* institutions will exploit potentials and then will gradually increase the national economic resilience to overcome poverty and scarcity as well ([Hafidhuddin, 2002](#)). Language and Culture Center of Syarif Hidayatullah State Islamic University, for instance, concluded the promising national *zakat* income would reach Rp. 19.3 Trillion ([Hafidhuddin, Nasar, Kustiawan, Beik, & Hakiem, 2015](#)). Indonesia seems to have a realistic chance to eliminate widespread poverty through *the zakat* fund. Hopefully, Indonesia would be a prosperous nation where none is worthy of charity for its richness as early *Khilafah Islamiyyah* was during caliph Umar bin Abdul Aziz ([Nawawi, 2009](#)). This discourse led authors to have an attempt *zakat* framework rationalization in Islamic economic perspective through critical thoughts.

This study's differences with the previous article are the author would like to clarify the concept of *zakat* in Islam the economic outlook from a critical approach and in the strengthening of the constraints in the management of *zakat* and *zakat* potential. By looking at the framework side of *zakat*, it is expected to be able to explain the importance of the role of *zakat* as worship that can provide economic balance among the people.

## 2. Literature Review

Research written by Siti Aminah Chaniago on Empowering *Zakat* in alleviating poverty explains the purpose of *zakat* in reducing poverty. The results of this study indicate that *zakat* institutions are both administrators and also the obligatory alms and recipients of alms to be able to maintain faith in God so that Muslims work together to alleviate poverty ([Chaniago, 2015](#)). In addition to being seen

from the side of its empowerment, Muhammad Ngasifudin writes about the Concept of Zakat Management Systems in Indonesia Poverty Alleviation History. This study explains the understanding of zakat which is the duty of every Muslim individual and becomes a measure of one's generosity in independence. The results showed a long history in the course of the management of zakat in Indonesia to eradicate poverty. All forms of efforts have been made to sensitize the public to be able to issue zakat because in it there are Islamic and social values ([Ngasifudin, 2015](#)).

Other research was conducted by Indah Purbasari who wrote the title on zakat management by *zakat* institutions in Surabaya and Gresik. The main purpose of this paper is to explore the potential of zakat in Surabaya and Gresik. This writing uses the socio-legal research method. The results of this study showed that empowering zakat is still oriented to the individual charity has not reached the stage of zakat orientation or any other company ([Purbasari, 2015](#)). In managing zakat several models are carried out in the Muslim world. One study of Amiruddin who writes about Zakat Management Models in the Muslim World. The results of this study explain that the management of zakat in Muslim countries becomes 3 models: first, there is an obligation from the state to its citizens to pay zakat. Second, there is no obligation from the state to order its citizens to pay zakat, but the country is directing its citizens about the obligatory zakat orders. And third, the collaboration between the state and the private sector in managing zakat together as in Indonesia ([Amiruddin, 2015](#)).

In addition, seen from the potential zakat written by Amalia and Mahalli about the potential and role of zakat in alleviating poverty in Medan. The main purpose of this paper is to determine the level of potential relationships and influence the role of zakat to the poor in Medan. The method used in this study is the Spearman Rank correlation analysis method. Data was collected through interviews and distributed to 10 districts out of 21 districts in Medan with a sample of 100 people. The results of this paper are that most people agree with the distribution and utilization of charity, especially in the form of loans and capital *al-qadrul al-hasan* and accompanied by training and skills available to enhance the economic progress ([Amalia & Mahalli, 2012](#)). In another study from Heryanto that discusses Zakat: Hope and Reality in Samarinda City. This study aims to analyze and define patterns, motives, and the meaning of zakat. This research uses a qualitative approach. The results of this study indicate that the amount of zakat receipts in Samarinda is lower than the potential for zakat management by institutions that are still not optimal. In addition, there are still people who distribute zakat individually and in general zakat by the government through zakat agencies in cities and regions ([Heryanto, 2016](#)).

This study differences from the previous article are the author would like to clarify the concept of zakat in Islam the economic outlook from a historical perspective and in the strengthening of the constraints in the management of zakat and zakat potential. By looking at the historical side of zakat, it is expected to be able to explain the importance of the role of zakat as worship that can provide economic balance among the people.

### 3. Research Method

The method used as a reference to determine the stages in the preparation of research are as follows. This type of research is descriptive qualitative research. In the research process, researchers explore various data sourced from journals relating to the title of the paper.

#### a. Data source

The data sources used in this study are as follows:

-Primary Data; Obtained through the journal relating to the concept of Zakat an Islamic economic perspective.

- Secondary Data; Obtained through the internet website about the concept of Zakat from an Islamic economic perspective.

b. Method of collecting data

Data collection methods in this study are detailedly narrated as follows (Hartono, 2016). In conducting research, documentation in this study was obtained through data available in journals, article writing, and websites about zakat.

c. Data analysis method

Data analysis methods in this paper are explicitly defined as follows:

- Data reduction

From the search for data in journals found so much data. The data was obtained related to the definition of zakat, the purpose of zakat, problems in the use of zakat funds, as well as solutions from various authors about the potential use of zakat.

- Presentation of data

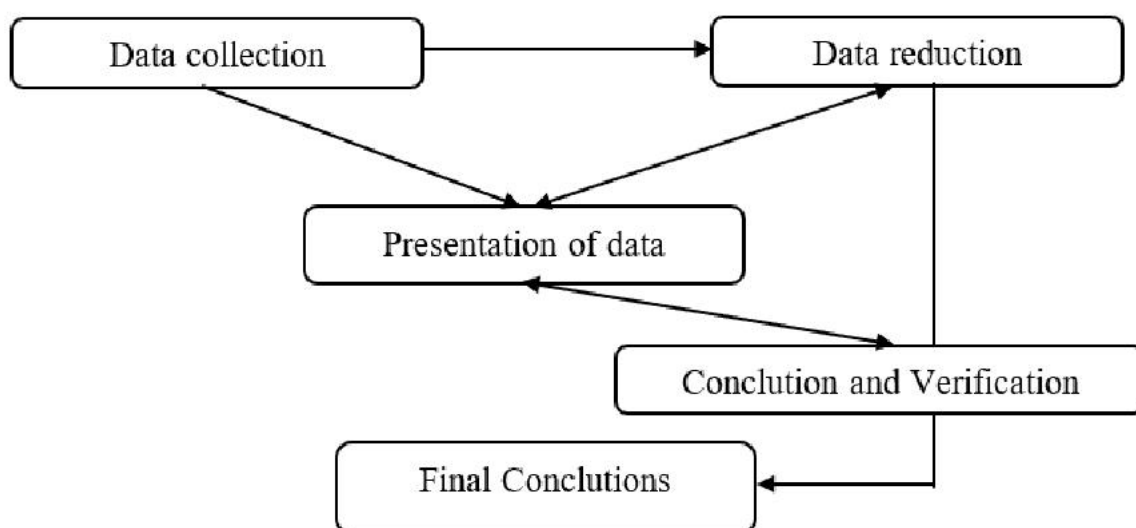


Figure 1. Data Presentation (Sujarweni, 2014)

Afterward, data will be deducted in brief descriptions, charts, and so on. In the research conducted, the data are presented systematically in the form of a brief description of the definition of zakat, the history of zakat, the purpose of zakat, as well as solutions of various kinds regarding the use of zakat potential in an Islamic economic perspective.

- Withdrawal of Conclusions

The final step in this research is the process of drawing a conclusion that leads to the realm of the right solution. This study explains the critical thinking of concept of zakat in the perspective of Islamic economics. Therefore, all new findings in the research conducted can be used as a source of reference in improving the work system and find out more deeply related to the concept of zakat in the perspective of Islamic economics.

#### 4. Result and Discussion

##### Definition of Zakat

*Zakat* is derived from the Arabic language (*az-zakaatu*) means developing (*an-namaa*), purifying (*at-thaharatu*), and blessing (*al-barakatu*) (Zuhaili, 1985). While terminologically, it's a part of private capital value donated to certain groups in specific conditions as well. According to the *fiqh* terminology, means a certain amount of required property bestowed to Allah through those who are

entitled. It seems *zakat* etymologically closely related to it is legal terminology. In another way, it indicates every asset issued for *zakat* will be holy, clean, good, blessing, growing, and developing. In addition, wealth, growth, and holiness are attributed to the souls of the donor. In another hand, this financial resource is continuously used to dismiss everyone readily from distress and accommodate their economic needs. *Zakat* will thoroughly purify the alms giver and provide him deserved reward. Meanwhile, in economic terms, *zakat* represents an act of partial wealth transfer from the rich to the needy society. While, Productive *zakat* illustrates deserved categories (*mustahiq*) capital within the higher productivity through any economic operation as an attempt to grow the donated capital (Qadir, 2001). Therefore, in the modern sense, *zakat* is a tax collected from the wealthy Muslim dedicated primarily to help the poor Muslims (Metwally, 1995).

Reasonably, the total property values will be decreased as issued in the seek of any economic interest. However, Allah gets the case of any almsgiving in his name in another way as he rewards blessing for every pure purpose. Even sometimes humans can not realize the divine design, whatever, Allah has a more satisfying way to make every servant obedience worth. Indeed, the property we have currently is simply deposited from Allah then accordingly we shall employ it on the provisions and laws of Allah (Hasan, 2008).

### **The Purpose of Zakat**

Undoubtedly, *zakat* is powerful enough maintaining financial defense as follows (Qadir, 2001):

- a) Leveling up wealth indicator rate of poor and enable him to solve suffered issue partially.
- b) Supporting deserved eight categories on poverty problem and other fundamental necessity.
- c) Encouraging Muslim brotherhood notably and overall humankind generally.
- d) Eliminating the greed and selfishness of the wealthy and jealousy of the needy.
- e) Bridging the extreme inequality in a society.
- f) Developing a sense of social personal responsibility, especially in those who are wealthy.
- g) Educating people to meet the moral obligation integrally related to socioeconomic responsibility and empowerment.

In another hand, Indonesia still confronts practical problems disclosed remain currently. The critical thoughts above should be implemented to break down recent phenomenon and finally propose the way out as the consequence. The problems include:

### ***People assimilation of charity based on fiqh.***

Most Muslim communities expended *zakat* individually under personal branding either clerics or leaders of social institutions such as mosques or boarding schools (Taufiqullah, 2004). This practice is based on the passionate common belief that *zakat* is a personal religious instruction and not essentially a social requirement regulated on account of Islamic Law.

Hafidhuddin fully subscribed to this opinion as he asserted that *zakat* collection obstacle is hugely on people's insufficient understanding of the assets traditional allocation as stated on *Al-Qur'an* and *Hadith* with certain requirements (Hafidhuddin, 2002). Subsequently, Ali confirmed the inadequacy of common knowledge led to a reduction of *zakat* literacy, in addition to public assumption and worry about material disadvantage (M. D. Ali, 1988). As the consequence, the *zakat* institution must sustain long-lasting socialization on classical and modern *fiqh* perception for general Muslim society.

### ***Public trust in zakat institution.***

Currently, many people still have public distrust in *zakat* institutions as the result of individual interest to spend it to the rightful categories instead of donating to a professional institution. Additionally, *zakat* management, unfortunately, did not maintain transparency and accountability publicly, especially the governmental institution, which then triggered people to decide more free will to distribute *zakat* individually. This problem is significantly correlated with the above one as well as

*zakat* institution should design more programs contain powerful new features to invite new donors and retain the loyalty.

***Miss target distribution.***

The early paradigm of *zakat* remarked briefly that *zakat* fund is urgently required to distribute to the rightful categories directly and used to be for consumptive needs. Ahmad Mubariq subscribed that *zakat* is the channel to fulfil daily necessities for very regular use ([Ahmad, 2005](#)). Even so, this model did not dismiss economic problem effectively as was sometimes less sensitive to human dignity. The technical progress above did not hit the poverty diminishing target accurately. The rightful categories shall have carried out this amount of capital sustainably through quite productive activities for any longer and wiser application. Therefore, coordination between the government and *zakat* institutions is all the way to optimize the grand plan, execution, and evaluation as well.

The expert and stakeholders even now are fully developing way out of those simultaneous points. At once, many *zakat* institutions have established in each region and even have announced interesting program launch that influences donors sense of concern. Thus, it shall introduce a good featuring between *zakat* institutions and Muslims to manage to lift *zakat* literacy fractionally. Hence, there are 5 integral components to apply, as below ([Hawwa, 1998](#)):

- a. Having good intention is all about *Zakat* is contractually obligated by Islamic law for all Muslims who meet the necessary criteria.
- b. An clearly-exceed Muslim ought to pay soon as he qualified to the *zakat* donor criteria, such as the expense of *zakat fitrah* on *Ramadan* term. Whoever delays the payment then has disregarded esteemed moral and religious rules.
- c. Does not issue a substitute with value, but excludes what has been regulated in the verses of the Qur'an and the Hadith.
- d. Local *zakat* allocation as people are used to regarding the wealth distributed locally. This case occurs when *zakat* has not been managed properly by the institution of *zakat*.
- e. Distributing wealth to the eight categories of people who qualify to benefit from *zakat* funds in his village, as said in Allah: "*Verily, alms are only for the needy and poor people ...*" (At-Taubah: 60).

**Potential of Zakat in Developing the Social Economic Value**

*Zakat* has developing features to boost the economic rate and alleviate poverty among Muslims as the result of an effective mechanism. This instrument will actively inspire recipients to conduct more fairly productive projects and then will generate him as a *zakat* donor on an upcoming day. It has also become a commandment order to prevent the arrogance of one who possessed rather than other so that put Godly rights over his possession in his mind ([Amalia & Mahalli, 2012](#)). Both collection and distribution are simultaneously concerning the terms of human resources. If they both pass over the assured functional way, they will enable the independence of empowerees. Surely, the growth requires the enthusiasm of government, non-government organizations, and donors as well to achieve an advanced economy ([Amalia & Mahalli, 2012](#)). Hence, those are eligible grants are human's responsibility as a servant of God and should benefit them all for the sake of worship and get dearer to Him.

**5. Conlusions**

*Zakat's Concept* in Islamic teachings is tightly related to poverty as the two faces of the coin. It is attached each other since both have significant effects on economic development. Critical *zakat*

background insight besides good *zakat* corporate governance will considerably reduce poverty and conduct to economic prosperity subsequently. Elsewhere, the institution of *zakat* must attempt repeatedly by employing effort in enlightening all Muslims who meet the resultant standard. Indeed, we have contributed to our brothers' safety instead of merely expending wealth. Purposely, Umar bin Abdul Aziz prosperous age will proceed recently as no one qualified recipient of *zakat* mean to benefit. These critical thoughts surely support *zakat* management to confirm economic well-founded situation on equity growth, productivity improvement, and higher employment design for the community to promote national welfare

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