



## **The Role of Zakat in Empowering the Economic Welfare of the Muslim Community: Fiqh Perspectives and Implementation in Indonesia**

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### **Abstract**

Zakat is a mandatory act of worship in Islam that plays a crucial role in the economic framework of the Muslim community, both directly and indirectly. Through proper distribution to the mustahik, such as the poor, the needy, and orphans, zakat helps reduce social and economic inequalities. This study aims to explore the potential of zakat as an economic resource for the Muslim community, based on Islamic jurisprudence literature, and its implementation in Indonesia. The research method employed is a literature review, utilizing a descriptive analysis approach to summarize, interpret, and synthesize the gathered information. The findings reveal that, according to Islamic jurisprudence, zakat can serve as an economic driver. When distributed effectively, zakat has the potential to alleviate poverty and enhance overall welfare. The implementation of zakat in Indonesia is formally regulated by law, and it largely reflects the principles outlined by scholars in Islamic jurisprudence.

**Keywords:** Zakat as Economic Resource, Fiqh of Zakat, Zakat Distribution.

### **INTRODUCTION**

Zakat is a financial act of worship that is obligatory for every Muslim who is capable, and it is one of the pillars of Islam that must be maintained and sincerely practiced by every believer. As one of the fundamental obligations in Islam, zakat holds great importance, both in spiritual and social aspects. Zakat is not only a means of purifying wealth and drawing closer to Allah but also plays a significant role in strengthening social and economic solidarity within society. Zakat falls under the category of *al-masā'il al-maklūmah min al-dīn bi-dhorrarah*, meaning matters that every individual who claims to be a Muslim must know.

This indicates that zakat is not merely a personal obligation, but it also has a crucial social dimension, where every Muslim is required to understand and carry out this duty according to the religious guidelines. Additionally, zakat serves as an important tool in reducing social and economic disparities by redistributing wealth from those who are able to those in need, such as the poor, the destitute, and other eligible recipients of zakat. Therefore, zakat is not only an act of worship but also an integral part of an equitable and prosperous economic system in Islam (Al-Bugho et al, 2012).

In the literature of Islamic history, during the caliphate of Abu Bakr as-Siddiq, there was an event that demonstrated his firm stance in enforcing religious obligations, particularly related to zakat. When several groups among the Muslim community refused to pay zakat, Caliph Abu Bakr took a very decisive action. The refusal to pay zakat was considered an act of defiance against a clear religious obligation in Islamic law, and it could not be ignored. As the leader of the state and protector of the faith, Abu Bakr believed that the obligation of paying zakat was non-negotiable, as zakat is one of the five fundamental pillars of Islam. This firm enforcement of religious law demonstrated Abu Bakr's seriousness in safeguarding the purity of Islamic teachings and protecting the unity of the Muslim community. In this action, Abu Bakr deployed military forces to confront the groups that rejected zakat, ultimately ensuring that this obligation was upheld by all Muslims. This decision not only reflected the firmness of a leader but also showed that zakat played a crucial role in maintaining the social, economic, and spiritual stability of the Muslim community at that time. This event serves as a valuable lesson in Islamic history that religious law, including the obligation of zakat, must be implemented without compromise for the greater good (As-Sholabi, 2009).

The term zakat etymologically comes from the root word *zaka-yazku*, which means to grow, increase, and purify. In terms of Islamic law, zakat refers to a specific portion of wealth that must be paid and distributed to those entitled to receive it, based on the conditions set forth in Islamic teachings. Not all wealth is subject to zakat. The types of wealth that are obligatory to zakat include gold, silver, money, agricultural commodities, livestock, trade goods, and mining products, which have been agreed upon by the majority of scholars. However, there are differences in opinion among scholars regarding the details. For example, concerning livestock, the majority of scholars (Jumhur) maintain that only camels, cattle, and goats are required to pay zakat, while Imam Abu Hanifah includes horses as another type of animal that is also subject to zakat (Az-Zuhaili, 1985).

## **RESEARCH METHODS**

In this research, the author first gathers information from various sources, such as books, articles, journals, reports, and other references to understand the theories, ideas, and findings relevant to the research topic. This process is known as the literature review method, which aims to collect in-depth literature on the issue being studied (Zed, 2014). Subsequently, the author employs a descriptive analysis approach to describe, summarize, and interpret the information collected. This approach aims to provide a better understanding of the topic discussed. The method allows the author to present a comprehensive overview of the research issue and identify trends or patterns that emerge in the existing literature.

## RESULT AND DISCUSSION

### The Wisdom of Zakat for Muzakki

For the owner of wealth, zakat is a purifier that cleanses the payer from the traits of greed and stinginess. The zakat given from one's wealth can erase sins and cleanse the wealth from elements of doubt, making it more blessed. Allah Subhanahu wa Ta'ala says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

#### The translation of the verse is:

Take alms from their wealth to purify and sanctify them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing (Surah At-Tawbah: 103).

### Zakat on Economic Resources of Muslims

Zakat has a direct and indirect impact on the economy of the Muslim community. Not everyone who possesses wealth is required to pay zakat. A person's wealth is only subject to zakat if it meets certain conditions, including nisab, which is the minimum amount of wealth that is obligatory to be zakated, and haul, which means the wealth has been held for one full year (Al-Ghazi, 2019). Wealth that is circulated and not left stagnant is not subject to zakat. Therefore, zakat indirectly encourages Muslims to be more productive. It is mandated as a penalty for those who hoard their wealth without circulating it. In this context, zakat functions as an economic tool that promotes the circulation of wealth and prevents the accumulation of wealth that does not benefit society. Directly, zakat plays a crucial role in the Islamic economy. It is collected from eligible muzaki (those required to pay zakat), and then distributed to mustahiq (those entitled to receive zakat), including the poor, the needy, and other groups within the eight asnaf. The distribution of zakat creates wealth redistribution, reducing social and economic inequalities. The money received by the mustahiq is used for daily needs or productive activities, which stimulates economic circulation within the community. Thus, zakat helps accelerate the flow of money and increases the purchasing power of society.

### The Potential of Zakat in Participating in Reducing Poverty

In the early days of Islam, zakat played a significant role in reducing poverty and improving the welfare of Muslims. In the book *Amwal*, Abu Ubaid Al Qasim (2007) narrates that zakat contributed to raising the standard of living of Muslims during the caliphate of Umar ibn al-Khattab.

أَنَّ عُمَرَ بْنَ شُعَيْبٍ أَخْبَرَهُ أَنَّ مُعَاذَ بْنَ جَبَلٍ لَمْ يَزَلْ بِالْجَنْدِ، إِذْ بَعَثَهُ رَسُولُ اللَّهِ ﷺ إِلَى الْيَمَنِ حَتَّى مَاتَ النَّبِيُّ ﷺ، وَأَبُو بَكْرٍ، ثُمَّ قَدِمَ عَلَى عُمَرَ، فَزَدَهُ عَلَى مَا كَانَ عَلَيْهِ، فَبَعَثَ إِلَيْهِ مُعَاذٌ بِثُلُثِ صَدَقَةِ النَّاسِ، فَأَنْكَرَ ذَلِكَ عُمَرُ، وَقَالَ: «لَمْ أَبْعَثْكَ جَابِيَا وَلَا أَخَذَ جَزِيَّةً، وَلَكِنْ بَعَثْتُكَ لِتَأْخُذَ مِنْ أَغْنِيَاءِ النَّاسِ فَتَرُدَّهَا عَلَى فُقَرَائِهِمْ». فَقَالَ مُعَاذٌ: «مَا بَعَثْتُ إِلَيْكَ بِشَيْءٍ وَأَنَا أَحَدُ أَحَدًا بِأَخْذِهِ مِثِّي». فَلَمَّا كَانَ الْعَامُ الثَّانِي بَعَثَ إِلَيْهِ

شَطْرَ الصَّدَقَةِ، فَتَرَجَعَا بِمِثْلِ ذَلِكَ فَلَمَّا كَانَ الْعَامُ الثَّالِثُ بَعَثَ إِلَيْهِ بِهَا كُلَّهَا، فَتَرَجَعَهُ عُمَرُ بِمِثْلِ مَا رَاجَعَهُ قَبْلُ، فَقَالَ مُعَاذٌ: «مَا وَجَدْتُ أَحَدًا يَأْخُذُ مِنِّي شَيْئًا»

**The translation of the verse is:**

From 'Amru bin Shu'aib, it is narrated that Mu'adz bin Jabal stayed in al-Jund (one of the regions in Yemen) when Prophet Muhammad SAW appointed him as a missionary. He carried out his duties there until the death of the Prophet. Then, during the caliphate of Umar, Mu'adz was reinstated to his previous position. Mu'adz then sent one-third of the zakat he had collected to Madinah. Umar was surprised and said, I did not send you to collect zakat or receive jizyah, but I sent you to take zakat from the rich and distribute it to the poor. Mu'adz replied, I have sent this to you because I could no longer find anyone in need of zakat. When the second year came, Mu'adz sent half of the zakat. Umar responded with a similar statement. When the third year arrived, Mu'adz sent the entire zakat. Umar reacted the same way as before, but Mu'adz replied, I could not find anyone willing to accept the zakat.

In the narration above, it is explained that Mu'adz collected zakat from the people of Yemen and then distributed it to the poor and needy there. If there was any remaining zakat, he would send it to Madinah. Every year, the amount of zakat that remained and was sent to Madinah increased. This indicates that zakat has the ability to reduce poverty, as the number of poor and needy individuals receiving zakat decreased each year.

**Distribution of Zakat to the Poor in Islamic Jurisprudence Literature**

In Islamic jurisprudence literature, there are differing opinions among scholars regarding the ideal amount of zakat to be distributed to the poor and needy. According to the Maliki and Hanbali schools of thought, zakat given to the poor or needy should cover kifayatus sanah, meaning the basic necessities to sustain them for one year. These necessities include essentials such as food, clothing, shelter, education, and healthcare (Ibn Qudamah, 1997). On the other hand, according to the Shafi'i school (As-Syirbini, 1997), the ideal zakat amount is one that is sufficient to lift the recipient out of poverty. In this view, zakat is not always provided in the form of consumable goods. If the recipient has a particular skill or expertise, the assistance should be directed towards supporting the development of that skill or business. For example, if the recipient is a craftsman, they may be provided with tools to support their work, or if they are a trader, they may receive capital to run their business.

**The Role of Government in Zakat Collection and Distribution**

The collection of zakat is a mandatory obligation that must be carried out by the state. Its distribution to those entitled to receive it is also the responsibility of the government. Therefore, the state should have a dedicated institution that

handles zakat, with officers responsible for managing it. Entrusting the management of zakat to individuals is not advisable (Al-Fanjari, 1977).

Historical realities during the time of the Prophet Muhammad SAW and the Rightly Guided Caliphs demonstrate that the collection and distribution of zakat were state affairs. After the era of the Rightly Guided Caliphs ended, this practice continued. Most Muslim rulers continued to collect and distribute zakat, although the methods of implementation may have varied depending on the circumstances and the era. Islam obligates the government to play an active role in zakat management. In addition to making its implementation more organized and systematic, the government is expected to take action against those who are reluctant to pay zakat. In Islamic jurisprudence literature, it is explained that someone who neglects the obligation of zakat may be subject to sanctions, and the enforcement of such penalties requires the role of the government, as it cannot be carried out by individuals (As-Syairazi, 1995). During the caliphate of Abu Bakr RA, he did not hesitate to wage war against those who refused to give zakat.

### **Zakat in Indonesia**

The practice of zakat has been in place since the first arrival of Islam in Indonesia and has been implemented in the forms of zakat fitrah and zakat mal. Mosques and Islamic educational institutions played a crucial role in the implementation and management of zakat during this period. The formal regulation of zakat management by the government began with the enactment of Law No. 38 of 1999 on Zakat Management, which was later repealed and replaced by Law No. 23 of 2011. This law serves as the foundation for creating a more structured and effective zakat management system. As an effort to optimize zakat implementation, the Indonesian government established the National Zakat Agency (BAZNAS) through Presidential Decree No. 8 of 2001 to manage zakat on a national level. In addition to BAZNAS, many private zakat institutions have emerged to assist the government in optimizing the collection and distribution of zakat (Hamidiyah et al., 2020).

Indonesia has significant zakat potential. According to BAZNAS, in 2023, the potential zakat that could be collected in Indonesia is estimated at Rp. 327 trillion, while the actual zakat, infaq, and sadaqah collected amounted to Rp. 33 trillion (Humas BAZNAS, 2023). One of the factors contributing to the less-than-optimal zakat collection is the lack of public awareness regarding the importance of zakat. In addition to education and socialization on the urgency of zakat, there needs to be penalties imposed on those who fail to fulfill their zakat obligations. Until now, there has been no legislation in Indonesia regulating penalties for individuals who fail to pay zakat (Bulqia, 2015). Although the Supreme Court of Indonesia has ratified Regulation No. 2 of 2008 regarding the Compilation of Sharia Economic Law, which includes provisions



on penalties for those who refuse to pay zakat, this regulation cannot be used as a basis for enforcing action against those who do not fulfill their zakat obligation.

The distribution of zakat in Indonesia is generally divided into two types: zakat for consumptive purposes and zakat developed for productive purposes.

1. **Consumptive Zakat** Consumptive zakat is the zakat given to the poor and needy to be used directly for fulfilling basic needs such as clothing, food, shelter, and other urgent living necessities. In addition, consumptive zakat is distributed to enhance the purchasing power of the mustahiq, thus helping to stimulate the economy. This type of zakat aims to address immediate needs and alleviate poverty in the short term.
2. **Productive Zakat** Productive zakat is financial assistance provided to the poor and needy so they can manage the funds productively. The funds given to mustahiq are not to be spent on consumptive needs but rather used as capital for a business that can be developed. Through productive zakat, mustahiq are expected to meet their living needs independently, sustainably, and continuously.

This form of zakat encourages self-sufficiency and long-term economic improvement. Both productive and consumptive zakat have significant impacts on improving the economy of the poor. However, according to Khalifah Muhammad Ali (2016), productive zakat is more effective in improving welfare when accompanied by proper mentoring and well-managed implementation. In Indonesia, the distribution of productive zakat to mustahiq is still relatively low compared to consumptive zakat (Baznas, 2024). There are several factors that contribute to the suboptimal implementation of productive zakat (Istiqomah, 2022). Among these are inadequate program planning and the lack of mentoring from zakat institutions, which hinder the effectiveness of empowering the mustahiq. Furthermore, the low entrepreneurial spirit among the mustahiq and their lack of mental preparedness reduce the potential success of the programs. Without the right motivation and support, mustahiq struggle to develop and manage the resources provided.

## **CONCLUSION**

Zakat plays a crucial role in the Islamic economy; it has an impact on the community, both directly and indirectly. Indirectly, zakat encourages economic productivity by preventing the accumulation of wealth that is not beneficial and facilitates the circulation of money. Proper distribution of zakat can also reduce poverty and improve welfare, as reflected in the leadership of Umar bin Khattab. In the context of fiqh, scholars have different views on how and how much zakat should be given, but all aim to ensure that zakat provides maximum benefit for its recipients. In Indonesia, zakat implementation is

formally regulated through laws and is managed by both government and private zakat institutions, with the distribution of zakat being divided into consumptive and productive categories.

Although consumptive zakat is more widely distributed, productive zakat has greater potential for long-term welfare improvement when supported with adequate mentoring. In general, zakat implementation in Indonesia aligns with what is described by scholars in fiqh literature. However, Indonesia lacks specific regulations that impose sanctions on those who fail to pay zakat. Zakat institutions in Indonesia also need to optimize the distribution of productive zakat in order to better enhance the welfare of mustahiq.

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