

## The Importance of Zakat as a Booster for the Community's Economy

Kahar Muzakir

Sekolah Tinggi Agama Islam Aceh Tamiang

**Corresponding Author:** Kahar Muzakir [kaharmuzakir430@gmail.com](mailto:kaharmuzakir430@gmail.com)

---

### ARTICLE INFO

*Keywords:* Zakat, Reinforcement, Community Economy

*Received :* 3 January

*Revised :* 18 January

*Accepted:* 20 February

©2023 Muzakir: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

Strengthening the community's economy using the zakat scheme is one of the best ways to improve the community's economy after the Covid 19 pandemic. Zakat is one of the pillars of Islam which has dimensions of worship and muamalah. Paying zakat is an obligation of worship which is a consequence of obedience to the commands of Allah SWT, and its use can help solve economic problems (muamalah) faced by the state, especially society, especially the problem that is often faced by a country and is very difficult to solve is the problem of poverty. These problems can be solved by making fundamental and comprehensive changes with the perfect implementation of sharia law; including the collection and distribution of zakat in accordance with predetermined provisions. With the majority being Muslim, it is believed that society must participate in issuing zakat. However, we cannot deny that there are still many ordinary people who are even reluctant to pay zakat. very big because if so far the obligation of zakat is only in name. Therefore, to anticipate it, community participation is needed, especially community participation in issuing zakat

---

## **INTRODUCTION**

Improving the standard of living of the poor is zakat. Zakat is an obligation to issue a certain amount of property in a certain value which is calculated based on the provisions of Islamic law. Zakat is an alternative to alleviating poverty, because the essence of zakat is to provide assistance to people in need and can solve social problems such as unemployment and poverty, especially in Indonesia. Zakat has two dimensions, namely vertical and horizontal. The vertical dimension is worship as a form of obedience to Allah SWT, while the horizontal dimension is an obligation to fellow human beings. Karim, who is a legal expert, said that zakat is a form of equitable social care. The government has established and ratified Law No. 38/1999 on Zakat Management as amended by Law No. 23/2011 and the Decree of the Director General of Islamic Guidance and Hajj Affairs No. D. /291 of 2000 concerning Technical Guidelines for Zakat Management, followed by the issuance of the Decree of the Minister of Religion (KMA) No. 373 of 2003 concerning the Implementation of Zakat, by providing services to muzzaki in Indonesia, to improve the function and participation of the community in issuing zakat with the aim of creating community welfare. (Anik & Prastiwi, 2019)

The importance of community participation in the expenditure and management of zakat is a tool to obtain information about conditions, needs, influence the planning process, and monitor policies that directly affect their lives. participation can also mean that decision makers suggest that groups or communities get involved in the form of conveying suggestions and opinions, goods, skills, materials and services, then this participation is the involvement of the community's role in supporting development in the religious and social fields, both in planning, monitoring, decision making, and implementation of development (zakat management). The public has the right to appreciate their opinion on matters of public interest. Improving the standard of living of the poor is zakat. Zakat is an obligation to issue a certain amount of property in a certain value which is calculated based on the provisions of Islamic law. Zakat is an alternative to alleviating poverty, because the essence of zakat is to provide assistance to people in need and can solve social problems such as unemployment and poverty, especially in Indonesia. Zakat has two dimensions, namely vertical and horizontal. The vertical dimension is worship as a form of obedience to Allah SWT, while the horizontal dimension is an obligation to fellow human beings. Karim, who is a legal expert, said that zakat is a form of equitable social care. The government has established and ratified Law No. 38/1999 on Zakat Management as amended by Law No. 23/2011 and the Decree of the Director General of Islamic Guidance and Hajj Affairs No. D. /291 of 2000 concerning Technical Guidelines for Zakat Management, followed by the issuance of the Decree of the Minister of Religion (KMA) No. 373 of 2003 concerning the Implementation of Zakat, by providing services to muzzaki in Indonesia, to improve the function and participation of the community in issuing zakat with the aim of creating community welfare. (Wicaksono, 2021).

## **THEORETICAL REVIEW**

### **Definition of Participation**

The term participation comes from English, namely participate, when translated means to include or take part. Various opinions about the meaning of participation. Participation as a decision maker suggests that groups or communities are involved in the form of delivering suggestions and opinions, goods, skills, materials and services. Participation also means that groups recognize their own problems, examine their options, make decisions, and solve problems, express participation as a manifestation of the desire to develop democracy through a decentralized process which includes the need for bottom-up planning by involving the community. in the community planning and development process. Participation is a symptom of democracy where people are included in the planning and implementation of everything that is centered on interests and share responsibility according to their level of maturity and level of obligation. Various views by experts in giving an understanding of participation, this shows the concept of participation has a broad and diverse meaning. However, it can be concluded that participation is a form of community participation in activities in the form of planning and implementation to achieve community development goals. A scientist. Participation can be defined as mental involvement or moral thoughts or feelings in group situations that encourage them to contribute in an effort to achieve goals and take responsibility for the business concerned. Based on this opinion, it can be concluded that participation is not only based on physical involvement in work but involves one's self-involvement so that it will lead to great responsibility and contribution to the group.

### **Definition of Zakat**

Every Muslim recognizes that zakat is one of the pillars of the establishment of Islam that must be fulfilled. Zakat is the third pillar of Islam, which is obligatory in Medina in the second year of Hijri. However, there are also those who argue that this commandment is obligatory together with the obligation to pray when the Prophet is still in Makkah. Zakat is viewed from two aspects, namely according to language and terms. In terms of language, zakat means growing, clean, blessed, developing, and good. Meanwhile, in terms of terms, zakat means issuing a certain amount of property that is required by Allah to those who are entitled. The definition of zakat, both in terms of language and terms, seems very closely related, namely that every property that has been issued zakat will be holy, clean, good, blessing, growing, and developing. as has been explained in the Qur'an Surah Attaubah verse: 103 (Take zakat from their wealth, to clean and purify them, and pray for them. Verily your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing)

## METHODOLOGY

This research is included in qualitative research. Qualitative research is a social research that fundamentally relies on human observations in its own area and deals with these people who seek to reveal the facts / actual phenomena that occur in the field. It is said that because this type of research has characteristics such as actual setting, the researcher is the key instrument, the data is descriptive, emphasizes the process, the data analysis is inductive, and the meaning of each event is an essential concern in qualitative research. It is said to be facts because it is in accordance with what is happening on the ground. The research objective is to describe social events, by revealing factual events in the field and revealing hidden values, being more sensitive to descriptive information and trying to maintain the integrity of the object under study. Approach. Based on the above, this research approach is a descriptive analytical approach. Descriptive analytical approach aims to describe, describe, systematically describe the facts or characteristics of a particular population or a particular field in a factual and accurate manner. This approach also aims to obtain an in-depth description of the speech, writing and observable behavior of an individual or community group or organization in a particular setting which is studied from a comprehensive perspective. The method used to collect primary data and more accurate information and undergo direct interviews with respondents. The reason for choosing this method is because it can get quick and immediate answers with the consideration of direct questions to the research subject.

## RESULTS

### Zakat M

Zakat is imposed on assets (maal) owned by individuals or institutions with terms and conditions that have been determined by law (syara). Zakat fitrah or zakat of the soul, every soul or person who is Muslim must give property in the form of staple food to people who are entitled to receive it, and it is issued in the month of Ramadan until before the Eid prayer in the month of Shawwal. The main purpose of the stipulation of zakat is to clean and purify, both cleaning and purifying wealth and its owner as explained in the QS. At-taubah: 103 (*Take zakat from their wealth, to clean and purify them, and pray for them. Verily your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing*) (Wicaksono, 2021)

### Legal basis and Conditions for Obligatory Zakat

Zakat as one of the five pillars of Islam has a strong reference or foundation based on the AlQuran and al-Sunnah. The following are among the arguments that strengthen his position. there is a chapter that describes that alms or zakat will not be accepted from ghulul assets, and will not be accepted either except from lawful and clean business results. Zakat obligatory assets must also be valuable assets and have the potential to develop. In terms of fiqhyyah, according to Yusuf Qardhawi, the notion of developing consists of two kinds: concrete and non-concrete. The concrete is developed by means of investment, business and trade. What is not concrete, namely the property has the potential to grow, both in his hands and in the hands of others but in his name. As for undeveloped assets, such as the house you live in, the vehicle you use, the clothes you wear, and your household utensils, these are assets that are not obligatory

on zakat, unless according to the scholars, all of them are excessive and out of the ordinary, so zakat is imposed.

A person is not obliged to pay zakat as long as he has not been able to fulfill his main obligations. According to the scholars, what is meant by basic needs are needs which if not fulfilled will cause damage and destitution in life. The scholars have included this condition as a condition for obligatory zakat wealth because usually people who have excess basic needs are considered capable and rich. The basic needs in question include food, clothing and shelter. Zakat also requires a person to be free from debt. This requirement is a reinforcement of the requirement for zakat obligatory wealth which must be full ownership. Because with debt, it means that our assets are still mixed with other people's assets, so if we want to issue zakat while we still have debts, then we must first pay off the debts that we have. If after paying his debts but his wealth still reaches the nishab, then it is obligatory to issue zakat, but on the other hand if it does not reach the nishab after the debts are paid off, it is not obligatory to issue zakat. (Atabik, 2015)

### **Islam**

This is based on the words of Abu Bakr ash-Siddiq r.a., "This is an obligation of alms (zakat) which has been obligated by the Prophet Muhammad on Muslims." A muzakki is declared a Muslim, and is not subject to the obligation of zakat for unbelievers. This provision has become ijma among the Muslims, because the worship of zakat is classified as a cleansing effort for Muslims.

### **Perfect Possession**

This means that the property is fully owned and is under his control and can be taxed by him without being involved with the rights of others. Zakat is not obligatory on assets that are not owned perfectly, such as assets obtained from debt, loans or deposits.

### **Nisab**

This means that the amount of property owned other than basic needs (houses, clothes, vehicles and jewelry worn) has exceeded the minimum mandatory zakat limit, which is 91.92 grams of 24-karat gold. Nisab is the name of a certain level of property that must be tithe. Therefore, assets that do not reach one nisab do not need to be tithe. The groups who are entitled to receive zakat according to the letter At-Taubah verse 60 along with the distribution procedures

### **Fakir**

Poor people are people who do not have assets and do not have jobs, meaning people whose simple needs (basic needs) are not met. People who cannot fulfill their needs because they are lazy to work, even though they have energy, are not said to be poor (cannot receive zakat). Rich people should not be given zakat. Rich people are affluent people. If he has no need, even though he has nothing, it is forbidden for him to give alms. Sometimes a person is rich with only one dirham of income. He does not need a thousand even though he is weak and his dependents are many.

### **Poor**

Poor are people who have a place to live, but cannot fulfill their simple needs (basic needs). A person who falls into poverty because he is wasteful and commits immoral acts such as gambling, extravagance and others has no right and should not receive zakat. (Suryani & Fitriani, 2022)

### **Amil**

Amil is a person or committee who works to collect zakat and then distribute it to those who are entitled to receive it.

### **Muallaf**

The definition of converts here is people who are softened in their hearts so that they are attracted to Islam because their faith is not yet stable or to avoid calamities that they might do to the Muslims or take advantage that might be used for their interests Imam Nawawi expressed the opinion of Imam as-Shafi'i, that if it is allowed to attract the hearts of infidels, then it must be given from the Welfare/Benefits section such as *fa'i* or others. Don't give it from zakat, because there is no right for the disbelievers to pay zakat. When Islam is strong, there is no need to give zakat anymore. If it must be given, from other assets such as *fa'i* or other assets for the benefit of the Muslims.

### **Riqab**

Riqab is a slave who will free himself. To free himself must redeem him with some money (treasure) to his master. Therefore, he is entitled to help. Based on the word of Allah SWT in the Qur'an Surah An-nur verse 33: Meaning: "And those who are not able to marry should keep their chastity (self), so that Allah enables them with His bounty. and the slaves you have who want a covenant, you must make covenant with them, if you know there is good in them, and give them a share of the wealth God has given you and do not force your female slaves to commit prostitution, while they themselves desire chastity, because you seek worldly gain. Whoever compels them, then indeed Allah is Most Forgiving, Most Merciful (to them) after they were forced." Allah assigns them a share of the zakat assets to assist them in liberating themselves and fulfilling all that is prescribed for them.

### **Gharimin**

Gharimin is a person who has debt. People who have debts are divided into two parts, namely people who have debts for their own benefit. People who have debts should do something that is permissible. If it is for disobedience then he is not given zakat. People whose debts are borne by other people are not entitled to receive zakat. The reason is because the burden of the return is already borne. People who are in debt for the benefit of society, namely people who owe to enliven the mosque, free prisoners, respect guests, or others even though he is rich. The wealth is by owning immovable property instead of having money.

### **Fisabilillah**

Fisabilillah are people who fight in the way of Allah voluntarily without getting a salary. They fight when they are healthy and strong and when not they return to their original jobs. Even though he's rich, he's still at this part. It is also permissible to give zakat to fulfill something that is absolutely needed, such as weapons and other equipment.

### **Ibn Sabil**

Ibn Sabil are people who are traveling for good, not for evil. Like people who study, and others. In Al-Majmu 'it is explained aal that Ibn Sabil is a person whose provisions are cut off and also includes people who intend to travel without provisions, not for immoral purposes. (Candra, 2019)

### **The Importance of Community Participation in Tithing**

Society is a group of people who are closely intertwined because of certain systems, certain traditions, conventions and certain laws that are the same, and lead to collective life. Society can also be interpreted as a group of people who because of the demands of needs and the influence of certain beliefs, thoughts, and ambitions are united in collective life. The systems and laws that exist in a society reflect individual behaviors because these individuals are bound by these laws and systems. So it is not surprising that society has a big influence in any case, one of which is zakat. So do not be surprised if public participation in issuing zakat is very much needed. As an obligation, zakat must be paid according to the rules of the Shari'a, not based on the will and taste of the obligatory zakat itself. Therefore, the conditions that have been regulated by Islamic law in relation to the types of assets that must be paid for zakat, nishab, haul, payment methods and management patterns must be guided by the shari'a provisions that have been clearly and completely regulated. Zakat mal is in accordance with the provisions of the Shari'a, such as nishab, haul, and how to issue it correctly sometimes it is still reluctant to be carried out, especially for ordinary people and are reluctant to issue zakat. only words without anything who fulfills it. There are several types of community participation in issuing zakat that can be carried out by the community, including paying zakat in accordance with the provisions. Pay zakat on time. Instill in yourself that zakat is an obligation that must be fulfilled. Provide understanding to others about matters of zakat, especially to ordinary people who do not understand zakat. Inviting other people or other communities to pay zakat in accordance with the provisions.(Wahyuni, 2018)

### **CONCLUSIONS AND RECOMMENDATIONS**

Participation is decision makers, suggesting that groups or communities are involved in the form of delivering suggestions and opinions, goods, skills, materials and services. Participation also means that groups recognize their own problems, examine their options, make decisions, and solve problems. Zakat is the third pillar of Islam, which is obligatory in Medina in the second year of the Hijriah. However, there are also those who argue that this commandment is obligatory together with the obligation to pray when the Prophet is still in Makkah. Zakat is viewed from two aspects, namely according to language and terms. In terms of language, zakat means growing, clean, blessed, developing, and good. Meanwhile, in terms of terms, zakat means issuing a certain amount of property that is required by Allah to those who are entitled. The definition of zakat, both in terms of language and terms, seems very closely related, namely that every property that has been issued zakat will be holy, clean, good, blessing, growing, and developing. Community participation in issuing zakat is highly expected and

needed because without the participation of the community the word zakat is just a word without anyone fulfilling it. There are several types of community participation in issuing zakat that can be done by the community, including paying zakat in accordance with provisions, paying zakat on time, instilling in oneself that zakat is an obligation that must be fulfilled, providing understanding to others about matters of zakat, especially to ordinary people who do not understand zakat, inviting other people or other people to fulfill it zakat in accordance with the provisions.

The author appeals to fellow prospective writers to always develop human resources in order to build the country by continuing to provide the best works to the nation and state with articles on the discipline of sharia economics. The author would like to thank all those who have contributed from near and far, and supported until the results of this manuscript could be completed, especially to the head of STAI Aceh Tamiang and the Academic Community who fully gave encouragement and trust in carrying out this research. The author believes that with the guidance and direction of these figures, the author continues to innovate and be creative in providing the best works for the nation and state.

## **REFERENCES**

- Anik, & Prastiwi, I. E. (2019). Peran Zakat Dalam Meningkatkan Pertumbuhan. Proceeding Seminar Nasional & Call For Papers, September, 119–138.
- Atabik, A. (2015). Peranan zakat dalam pengentasan kemiskinan. ZISWAF: Jurnal Zakat Dan Wakaf, 2(2), 339–361.
- Candra, A. (2019). Pengaruh Zakat Terhadap Masalah Kemiskinan. Peranan Baitul Maal Wattamwil (Bmt) ....  
[http://eprints.umsida.ac.id/3597/%0Ahttp://eprints.umsida.ac.id/3597/1/almun wakhida candra 166120600018.pdf](http://eprints.umsida.ac.id/3597/%0Ahttp://eprints.umsida.ac.id/3597/1/almun%20wakhida%20candra%20166120600018.pdf)
- Suryani, D., & Fitriani, L. (2022). Peran Zakat Dalam Menanggulangi Kemiskinan. Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam, 10(1), 43–62. <https://doi.org/10.37812/aliqtishod.v10i1.307>
- Wahyuni, A. (2018). Sistem Waris Dalam Perspektif Islam dan Peraturan Perundang-undangan Di Indonesia. SALAM: Jurnal Sosial Dan Budaya Syar-I, 5(2), 147–160. <https://doi.org/10.15408/sjsbs.v5i2.9412>
- Wicaksono, M. A. (2021). Pengelolaan Dana Zakat Program.