

ZAKAT FROM AN ISLAMIC ECONOMIC POINT OF VIEW

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Abstract

The purpose of this paper is to describe zakat from an Islamic economic standpoint utilizing qualitative methods and a literature review. Because zakat has enormous potential from an Islamic economic standpoint, it deserves more attention from the government and the broader public, as does the urgency of zakat in improving people's welfare. Finally, zakat can be a source of foreign exchange for the country as well as an alternate solution for communal welfare. As a result, zakat has tremendous economic worth in addition to religious value.

Keywords: Zakat, Islamic Economic, Point of View, Empowerment of the community

Abstrak

Tujuan dari tulisan ini adalah untuk mendeskripsikan zakat dari sudut pandang ekonomi Islam dengan menggunakan metode kualitatif dan tinjauan literatur. Karena zakat memiliki potensi yang sangat besar dari sudut pandang ekonomi Islam, maka hal ini patut mendapat perhatian lebih dari pemerintah dan masyarakat luas, begitu pula dengan urgensi zakat dalam meningkatkan kesejahteraan masyarakat. Zakat dapat menjadi sumber devisa negara sekaligus alternatif solusi kesejahteraan masyarakat. Hasilnya, zakat memiliki nilai ekonomi yang luar biasa selain nilai keagamaan.

Kata Kunci: Zakat, Ekonomi Islam, Sudut Pandang, Pemberdayaan Masyarakat

INTRODUCTION

Islam is a *syumuliah* (universal) religion in which all parts of life are governed, including economic ones. In Islam, economics includes the fundamentals of virtue, happiness, and shared wealth, as well as the elimination of inequity between the rich and the poor. Poverty has always been

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an ongoing issue, but Islam has a solution. According to Islam, zakat is an economic instrument whose goal is to reduce poverty.¹

Zakat is one of the responsibilities of Muslims. Zakat is one of Islam's five pillars of devotion. Every Muslim who is financially stable or capable is obligated to pay zakat to those in need. Zakat is a percentage of one's assets that every Muslim must pay if they meet certain criteria. Zakat is one of the foundations of Islam and is given to those who are entitled to it (asnaf).² Zakat is a kind of convictions that aims to benefit the less fortunate. Zakat is referenced multiple times in the Quran.

Zakat is a type of worship that is included in Islam's third pillar. In fiqh, zakat refers to a specific quantity of property that Allah demands to be given to those who are entitled to it. In terms of execution, zakat is a social responsibility for aghniya' (rich people) once their wealth reaches a certain level (nishab) and for a year (haul).³ Zakat is a religious ritual in which Muslims donate 2.5% of their earnings to the poor. Giving zakat is currently optional in most Muslim-majority nations, but it is also managed by the government in a few countries. Muslims in nations such as England, for example, pay zakat by donating it directly to charities.⁴ According to the definition of zakat, zakat is defined as an Islamic doctrine that motivates Muslims to love others, realize social justice, and strengthen society in order to eradicate poverty.

There are numerous advantages to spreading zakat. Zakat, in addition to giving blessings, strengthens the faith of those who give.⁵ Meanwhile, zakat will be extremely beneficial to recipients in meeting their requirements. Because

¹ Muhammad Iqbal, "Hukum Zakat Dalam Perspektif Hukum Nasional," *Jurnal Asy-Syukriyyah* 20, no. 1 (February 7, 2019): 26–51, <https://doi.org/10.36769/asy.v20i1.43>.

² root, "Baznas - Badan Amil Zakat Nasional," accessed March 24, 2022, <https://baznas.go.id/profil>.

³ Ahmad Atabik, "Peranan Zakat Dalam Pengentasan Kemiskinan" 2, no. 2 (2015): 340.

⁴ Yufi Cantika, "Pengertian Zakat: Hukum, Jenis, Syarat, Rukun dan Hikmah Berzakat," *Gramedia Literasi* (blog), May 7, 2021, <https://gramedia.com/literasi/pengertian-zakat/>.

⁵ Baznas, "Inilah 4 Makna Zakat yang Wajib Diketahui," accessed October 20, 2023, <https://baznas.go.id/>.

zakat is a manifestation of Allah SWT's demand to continually assist one another in compassion and piety, as Allah SWT says in Surah al-Ma'idah verse 2: "And assist you in (doing) righteousness and piety, and do not assist in sin and enmity." "Fear Allah, for Allah is harsh in punishment."

In the economic arena, zakat can help to avoid the accumulation of riches in the hands of a few people by requiring wealthy people to divide their wealth to a group of needy and poor people.⁶ As a result, zakat serves as a potential source of funding to alleviate poverty. Zakat can also be used to establish employment possibilities for underprivileged individuals, allowing them to earn money and meet their daily necessities.

Zakat contains a plethora of advantages and meanings. Zakat has at least four meanings, making this worship exceedingly important and unique.⁷ (1) Zakat means *Al-Barakatu* (Blessing): This blessing is created from the fact that the assets we use are sacred and clean because we pay zakat, which essentially serves to clean and purify goods. This blessing will have an impact on living a peaceful and serene life. (2) The meaning of Zakat is *An-Numuw* (Grow and Develop): This signifies that people who always pay zakat will have their riches expand and develop (with Allah's permission).

This is because the assets for which the zakat obligation has been met are holy and blessed. "And if you give usury to increase human wealth, it adds nothing to Allah." And those are the ones who multiply what you give in the form of zakat in order to gain Allah's approval." (QS) Ar-Rum: 39. (3) Zakat is an abbreviation for *As-Sholahu* (Righteousness or Orderliness): Someone who

⁶ Rozalinda, [E-Book] *Ekonomi Islam: Teori dan Aplikasinya pada Aktivitas Ekonomi* (PT Raja Grafindo Persada, 2014), //lib-feb.unpak.ac.id%2Findex.php%3Fp%3Dshow_detail%26id%3D4425%26keywords%3D.

⁷ Baznas, "Inilah 4 Makna Zakat yang Wajib Diketahui."

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pays zakat will keep his riches safe from troubles. A person's financial difficulties may be caused by their failure to pay zakat. Because by giving, you will not become impoverished, but will instead create opportunities for future sustenance. Allah SWT has guaranteed this in accordance with His statements in Surah Saba of the Al-Qur'an, which means: "And whatever things you provide, Allah will replace them and He is the best provider of sustenance."

(Verse 39 of the Qur'an). (4) Zakat is an abbreviation for *At-Thohoru* (cleansing or purification): This interpretation suggests that people who donate zakat without expecting human appreciation would undoubtedly purify their property and soul. Zakat can be compared to washing our riches so that it is clean and gives blessings. "With that zakat, you cleanse and purify them, and you pray for them." Indeed, your prayer brings them comfort. And Allah is All-Seeing, All-Hearing, and All-Knowing." (At-Taubah QS: 103).

RESEARCH METHODS

This study employs library research (Library Research), which contains a comprehensive collection of material on one or more subjects.⁸ This research contains both primary and secondary sources. The term "library research" refers to the fact that the data or materials required to conduct the research are obtained from libraries in the form of books, encyclopedias, dictionaries, journals, documents, periodicals, and so on.

In general, the reading sources used in this study may be classified into two categories:

1. General reference sources, which usually contain ideas and concepts in general, such as textbooks, encyclopedias, monographs, and the like; and

⁸ Umar Umar, "Nilai-Nilai Ta'lim Muta'allim Pada Prinsip – Prinsip Pembelajaran Bahasa Inggris," *Tsaqafatuna* 2, no. 2 (October 11, 2020): 88, <https://doi.org/10.54213/tsaqafatuna.v2i2.53>.

2. Specific reference sources, which contain theories and concepts in specific. Journals, research bulletins, theses, and other specialized reference sources are examples.

RESULTS AND DISCUSSION

The Results of the Research

Zakat in Islam

In the book *Mu'jam Wasit*, as quoted by Yusuf Qardawi, zakat is a basic word that denotes blessing, growth, cleanliness, and Good.⁹ That stuff is *zaka*, which indicates it is growing and developing, and a person is *zaka*, which signifies the person is a wonderful person. According to *Arsyad Almakki*, zakat is a set level of wealth that is distributed to those who are entitled to it. Accept it under certain conditions.¹⁰

If a Muslim has met the statutory zakat requirements, he is obligated to pay zakat, which is subsequently given to the *mustahiq*. Mustahik are persons who are eligible to receive zakat. The provisions are found in QS at-Taubah [9]: 60, which states that "Indeed, Zakat is only for the needy, the poor, those whose hearts have been softened (converts), to (free) servants, to (free) people in debt, for interests in the path of Allah S.W.T, and for people on their way, as an obligation from Allah S.W.T." Allah is All-Seeing and All-Knowing." QS at-Taubah [9]: 60.

Meanwhile, Zakat has several interpretations in the Quran. According to Hasbi Ash Shiddieqy,¹¹ these are:

⁹ Nur Khaerat Sidang and Nur Feriyanto, "Analisis Efisiensi Kinerja Keuangan Lembaga Amil Zakat (LAZ) Rumah Zakat Indonesia dengan Metode Data Envelopment Analysis (DEA)," *Jurnal BAABU AL-ILMI: Ekonomi dan Perbankan Syariah* 6, no. 1 (April 30, 2021): 48, <https://doi.org/10.29300/ba.v6i1.4409>.

¹⁰ Arsyad Almakki, "Kebijakan Ekonomi Umar Bin Khattab," *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan*, no. 0 (October 5, 2018), <https://doi.org/10.35931/aq.v0i0.14>.

¹¹ Hasbi Ash-Shiddieqy, (1991) *Pedoman zakat* (Jakarta: Bulan Bintang.).

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1. Zakat is an abbreviation for Zakat.

Allah SWT says in Surah Al Baqarah verse 43 which means: And take prayers, pay zakat and bow together with those who bow.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

2. Zakat is the Arabic word for Sadaqah. "Alms is zakat, and zakat is alms; different names, but the same meaning," Qardawi explained.¹² In Surah At Taubah verse 103, Allah SWT says:

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

Take zakat from some of their money and use it to cleanse and purify them as well as pray for them. Indeed, your prayer brings them (becomes) peace of mind. And Allah is All-Seeing, All-Hearing, and All-Knowing.

And we can find the same definition at the same Surat verse 104:

أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ

Do they not realize that Allah accepts repentance and zakat from His servants, and that Allah is the Most Accepting of Repentance and the Most Merciful?

3. Zakat which means Haq (Rights)

﴿هُوَ الَّذِي أَنْشَأَ جَنَّاتٍ مَعْرُوشَاتٍ وَغَيْرِ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكْلُهُ وَالزَّيْتُونَ وَالرُّمَّانَ

مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ

الْمُسْرِفِينَ

And it is He who created gardens with and without branches, palm palms, plants with different types of fruit, olives and pomegranates that are similar (in shape and color) but not the same (in flavor). Consume its fruit (of all

¹² M. Yusuf Qardawi, *Hukum Zakat: Studi Komparatif Mengenai Status Dan Filsafat Zakat Berdasarkan Quran Dan Hadis* (Pustaka Litera Antarnusa, 1996).

sorts) when it yields fruit, and fulfill your rights on the day of harvest (by distributing it to the poor); but don't overdo it. Indeed, Allah despises those who exaggerate.

4. Zakat means Nafaqah. As stated in the Quran Surah At-Taubah verse 35

يَوْمَ يُحْمَلُ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتُكْوَى بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وظُهُورُهُمْ هَذَا مَا كُنْتُمْ تَكْتُمُونَ لَأَنْفُسِكُمْ فَذُوقُوا مَا

كُنْتُمْ تَكْتُمُونَ

"On the day that gold and silver are heated in the hell of hell and burned with it on their foreheads, sides, and backs, it will be stated to them: "This is your money which you have kept for yourselves, so experience now (the repercussions of) what you have kept That."

5. Zakat is also known as 'afuw' in the Qur'an. As it is stated in Al-A'raf verse 199:

خُذِ الْعَفْوَ وَأْمُرْ بِالْعُرْفِ وَأَعْرِضْ عَنِ الْجَاهِلِينَ

"Be forgiving, advise them to do the right thing, and avoid foolish people."

Several of the above-mentioned connotations are associated with the term zakat. However, in society, the term zakat is used for mandatory shadaqah and the word sadaqah is used for sunnah shadaqah. The word zakat in the form of ma'rifah (definition) is mentioned thirty times in the Qur'an, twenty-seven times in one verse with prayer, and only once in the same context but not in the same verse.

According to some scholars, the word zakat, which is invariably associated with prayer, appears in the Qur'an eighty-two times. This figure is inflated, and it does not correspond to the calculations mentioned above. However, if they also imply other words that have the same meaning as zakat, such as al-infaq,

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al-maun, and tha'am, al-miskin, and so on, the exact number is unknown, but it will be in the range of three twenty-two to eighty-two places. Sadaqah is referenced 12 times in the Qur'an, all of which were revealed in Medina.¹³

Zakat's purpose is to give muzaki worship, meet the requirements of mustahik, and improve society. Zakat serves numerous purposes, including the following: Social justice; social balance; social assurance (social security); social safety; social insurance; Oasis or lake, and Islam is a charitable faith.

The legal foundation for zakat can be found in the Quran, hadith, and national law. Many verses in the Al-Qur'an clarify the requirement to pay zakat, including: In several definitions, the word zakat is referenced 30 times in the Al-Qur'an, twenty-seven of them in one verse with prayer or Allah mentions the obligation to give prayers along with the obligation to pay zakat. Apart from the word zakat, in the Qur'an zakat is also called Infaq, Shaqadah, Haq or Afuw as previously explained.

According to a hadith, when the Prophet SAW was asked what Islam was, he replied that Islam was established on five basic pillars, as stated in the following hadith: "When the Prophet SAW was asked what Islam is? The Prophet responded, "Islam is pledging that there is no God but Allah and Muhammad is His Messenger, establishing prayers, paying zakat, fasting during Ramadan, and performing Hajj for those who are able." (Hadith of Muttafaq 'alaih).

Although its implementation and empowerment are still traditional, the payment of zakat for Indonesian Muslims has long been carried out as a means of encouraging experience and refinement of their religious teachings, but gradually in its development it has begun to be realized that the majority of Muslims, in fact, zakat is a potential source of funds but has not been utilized and managed properly, good, integrated, and optimal in order to improve the welfare of the people. As a result, on September 23, 1999, the Indonesian nation

¹³ Qardawi.

passed Law Number 38 of 1999 concerning Zakat Management, the implementation and technical guidelines of which are regulated in Decree of the Minister of Religion Number 581 of 1999, which has been refined by Decree of the Minister of Religion No. 373 of 2003 and Decree of the Director General of Community Guidance Number D-29 of 2000. The Zakat Law was improved throughout its evolution, culminating in Law Number 23 of 2011 covering Zakat Management.¹⁴

The issuance of statutory regulations regarding the management of zakat takes the Indonesian nation one step closer to increasing public awareness in the payment and service of zakat, particularly for Muslims, because zakat is an obligation for every Muslim who is able to pay it and is intended for those who are entitled to receive it. Zakat, with good management (professional, trustworthy, transparent, and responsible), is a possible source of cash that can be used to enhance community welfare, particularly poverty alleviation and social disparity eradication.

Islamic Economic Ideas

Recognizing Islamic Economics

Islam is a religion that Allah SWT revealed to the Prophet Muhammad SAW. It governs human relationships with Allah SWT (*habluminallah*), human relationships with oneself (*hablubinafsih*), and human relationships with one another (*habluminannas*). Islam holds that there is a global, integrated, and all-encompassing system of life that has established a full order to govern human life. Islam, as a way of life, governs all elements of existence, from the most basic to the most complex.¹⁵ In terms of social, economic, political, educational,

¹⁴ Iqbal, "Hukum Zakat Dalam Perspektif Hukum Nasional," 42.

¹⁵ Heri Sudarsono, *Konsep Ekonomi Islam: Suatu Pengantar* (Ekonesia, 2002).

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and even arts and culture. If the concepts of the Qur'an and Sunnah are employed as the foundation for a country's economy, the economy will function more smoothly and efficiently.¹⁶ However, not all Muslim countries around the world have adopted this principle. Furthermore, this article illustrates how Islamic Economics, also known as Sharia Economics, contributes to national economic development, particularly in Indonesia, which has the biggest Muslim population in Asia.

The concept of economic development in Islam is the concept of economic development based on sharia principles derived from the Koran and Sunnah, with the understanding that successful development must be accompanied by the application of classical and modern development concepts, as well as learning from the experiences of other countries that have been successful in carrying out development efforts. Islamic economics refers to the sharia principles that regulate Muslim society, such that all human actions, including economic and development programs, as well as community economic activities, should adhere to Islamic law.

Islam developed an economic system that is distinct from others. This is due to the fact that Islamic economics has its roots in Sharia, which serves as a source and guide for every Muslim in carrying out his or her activities. Sharia aims (*maqosid ash-syari'ah*) exist in Islam, as do operational instructions (strategies) for achieving these goals. Apart from referring to human desires in achieving affluence and a better life, these aims themselves have very important qualities for brotherhood and socioeconomic fairness, and necessitate a level of happiness that is balanced between material and spiritual satisfaction.

According to the Islamic viewpoint, the Economic System comprises a study of the techniques for acquiring wealth and its use for both consumption and

¹⁶[Ilmusyariahdoctoral.uin-suka.ac.id](https://ilmusyariahdoctoral.uin-suka.ac.id/id/kolom/detail/526/konsep-ekonomi-islam), "Konsep Ekonomi Islam," accessed October 21, 2023, <https://ilmusyariahdoctoral.uin-suka.ac.id/id/kolom/detail/526/konsep-ekonomi-islam>.

distribution activities. According to an-Nabhany,¹⁷ the Islamic principles used to build an economic system are based on three pillars (*fundamentals*), namely how property is obtained, specifically regarding ownership (*al-milkiyah*), how property ownership is managed (*tasharruf fil milkiyah*), and how wealth is distributed in the midst of society (*tauzi'ul tsarwah bayna an-naas*).

Characteristics of Islamic Economics

Islamic economics has four characteristics: fair, equitable growth, morality, and civility.

1. Fair

Justice, according to the Koran and hadith, is not just the consequence of societal consensus. In summary, fairness is defined as the condition of balance among all economic system constituents, the treatment of individuals equally (non-discriminatory) in compensation, the right to a decent life, and the right to enjoy development, as well as the allocation of rights, rewards, and relief based on contribution.

2. Equitable Growth

Economic growth in proportion represents economic growth that corresponds to the country's economic foundations, namely balanced growth between the financial and real sectors in accordance with the community's production capacity and purchasing power. Economic growth does not have to be high or fast, but rather stable and long-term. Excessive resource exploitation may promote rapid economic growth in the short term, but it is not sustainable. As a result, economic development must consider the balance of nature and the environment, as well as the sustainability of progress throughout generations.

¹⁷ *Membangun sistem ekonomi alternatif: perspektif Islam* (Risalah Gusti, 1996).

3. Morality

Morals or noble character are displayed by each member of society's awareness and understanding of the common interests and long-term interests that are more important than individual interests. Islamic Economic Morals are founded on the realization, derived from Islamic religious teachings, which the willingness to follow Allah SWT's guidance, the willingness to sacrifice one's own interests, and the willingness to prioritize the interests of others will ultimately lead to true success, namely success in this world and the hereafter.

4. Civility

The Islamic economy is a civilized economy, meaning that it respects the nation's noble qualities, such as traditions and culture passed down from ancestors, as long as they do not contradict Islamic morals.

Discussion

An Economic Analysis of Zakat from an Islamic Economic Point of View

The potential for zakat in Indonesia at a macro level by carrying out simple mathematical calculations can be very large. Based on BPS in 2023, Indonesia's population will be around 278 people, and approximately 85% will embrace Islam, namely around 236.3 million people. If only a quarter (25%) of the Muslim population is classified as having a nisab in terms of zakat income, or around 69.5 million people.¹⁸ And if they are supposed to have a monthly income of 1.5 million rupiah. As a result, the possible zakat included within is worthwhile.

$Rp. 1.500.000 \times 69.500.000 \times 2, 5\% = Rp. 2, 6 \text{ billion}$. If multiplied in one year, then: $Rp. 2, 6 \text{ billion} \times 12 \text{ months} = Rp. 31, 2 \text{ billion}$. This is a significant enough figure to promote economic growth. Then, according to the findings of a recent study undertaken by the Islamic Development Bank (IDB) and the Bogor Agricultural Institute (IPB), the potential for zakat in Indonesia is IDR. 217.3 trillion. However, according to Didin Hafidhudin, BAZNAS needs to work more because the potential of Rp. 217.3 trillion is still a long way off. Because it is only Rp. 2.3 trillion in BAZNAS. The funds recorded have hardly reached 1% of the overall available potential.

The urgency of zakat in improving the welfare of society includes the following:

1. Zakat Institutionalization

Zakat institutionalization is a type of government attention to zakat. For example, the National Zakat Amil Agency was established. Aside from that, there are a number of private zakat institutions. The author prefers the centralization of zakat institutions because it allows the potential for zakat in

¹⁸ Ani Nurul Imtihanah M.H.I S. H. I. and Siti Zulaikha M.H S. Ag, *DISTRIBUSI ZAKAT PRODUKTIF BERBASIS MODEL CIBEST* (Gre Publishing, 2019).

Indonesia to be collected in a single forum, namely the National Zakat Amil Agency. Apart from that, public awareness encourages people to pay zakat to BAZNAS and the government as the holders of government authority. In order to maximize zakat collection, management, and distribution.

2. Legislation

Zakat implementation in society is based on awareness rather than repressive restrictions. The outcomes would be different if the government, which has the authority, passed laws and regulations that made it more difficult for the public to meet their zakat responsibilities. As a result, the potential for alternative solutions to improve the welfare of society in Indonesia has not been fully realized. As a result, in order to implement these restrictions, the government must have an economic policy. According to the history of Umar ibn Khattab's rule, zakat is mandatory for those who have met the mandatory zakat standards, and it is punishable for those who do not pay zakat.

3. State Foreign Exchange Source

Zakat can be used as a source of foreign exchange for the country on a larger scale. Apart from taxes, zakat was the source of foreign cash in Umar ibn Khattab's government in Islamic history. This administration paid increased emphasis to zakat. Meanwhile, the author believes that the government's attention to zakat in Indonesia is still disappointing because it has not been optimal. There are no laws requiring Muslims to give zakat to those who can afford it. As a result, zakat cannot yet be used as a source of foreign exchange for the State or as a State budget.

4. No Guarantees in Transactions.

Islamic law established zakat to assist people who are in need of financial assistance so that they do not require collateral in transactions. The lack of assurances creates possibilities for poor people to try to modify their life in

order to become rich, so that they can become *muzakki* rather than *mustahiq* in the future.

5. A method of putting pure Islamic economic products into practice

Zakat can be used to fund genuine Islamic economic products. Because sharia banking has not solely implemented Islamic economic products. Keeping in mind that sharia banks in Indonesia are still in their infancy in the banking sector.

6. Distribution of Capital

Capital distribution from zakat money can be made to individuals or groups, and it might take the form of working capital or investment. In this instance, the zakat institution may impose limits on whether the business may hire additional workers. When it grows in the future, this firm must still be able to assist more disadvantaged neighbors. Zakat institutions encourage economic activity in this way, creating a multiplier effect.

7. Financial Institution Establishment

Zakat institutions can establish sharia microfinance institutions (LKMS) by offering help to super micro enterprises. LKMS holds a crucial role as a mediator. Zakat institutions are not required to manage entrepreneurs directly through LKMS. Zakat institutions can more completely control empowerment with LKMS. There are goals that can be forecasted, reports that can be standardized, and data that can be used to create patterns for empowerment initiatives. With the collaboration of zakat institutions and LKMS, LKMS will become an empowerment movement with unique traits and characteristics. Zaat institutions can actually operate as development agents through a number of LKMS.

8. Industrial Advancement

Distribution of funds for business capital and investment, such as supermarkets, *Baitul Maal Wa Tamwil*, and so on, is a zakat institution-developed industry and economic empowerment activity. This is a concrete step toward *Mustahiq's* empowerment. As a result, economic growth has numerous purposes, including: Creating Jobs, Increasing Business, Training, Formatting Organization,

CONCLUSION

According to the description above, zakat has enormous potential from an Islamic economic standpoint, hence zakat genuinely requires more attention due to the importance of zakat in the welfare of society. Finally, zakat can be a source of foreign exchange for the country as well as an alternate solution for communal welfare. So, in addition to religious value, zakat has a significant economic worth.

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