

ANALYSIS OF THE INFLUENCE OF ZAKAT IN ENCOURAGING SHARIA ECONOMIC PROGRESS

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Abstract

This study aims to empirically analyze whether zakat has an effect in encouraging the progress of the Islamic economy. Because the main problem faced by the Indonesian nation is the problem of poverty. From some analysis results show that zakat can be useful to improve the economy of a country. The results of the study reveal that the provision of productive zakat capital in the form of business capital has a positive impact and can reduce the level of poverty. zakat is applied properly it will cause equity, equality, and togetherness in terms of the economy. Especially if the person who receives zakat is called mustahik, using it to increase productivity. The provision of productive zakat in the form of business capital can be developed through micro, small and medium enterprises (SMEs) or joint business groups (KUBE) so that there is collaboration and synergy between individuals. The purpose of the research is to test and prove the effect of zakat collected on poverty, welfare, income and growth of the shariah economy in Indonesia.

Keyword: Analysis, Influence Of Zakat, Encouraging, Sharia Economic Progress

Introduction

Zakat is the 4th pillar of Islam which has an important role in the world, one of which is in the economic field. Zakat has a role as an intermediary between people who have a high economy and low economic communities both in the field of zakat wealth and zakat fithrah as the main means of communication. With the existence of this zakat facility, there will be equity, equality, and togetherness in terms of the economy which will seem more prominent if it is connected and implemented together properly and correctly(Widiastuti et al., 2018).

The most important thing is that zakat does not eliminate the turnover of wealth and does not disturb the balance in the distribution of wealth in human activities (Maududi, 2005). To what extent the role of zakat can affect human socio-economics, which finally Islam as rahmatal lil'alamiin can really

be felt. But in reality, the goal is still much different from the existing reality. This can be seen when during the distribution of zakat (fitrah on the Eid al-Fitr) holiday, people (Muslims) in Indonesia are still crowded and queued to get zakat. Actually, if zakat is really carried out with good management, it will have a positive impact to prevent economic problems.

By carrying out zakat, it will be able to develop a sense of human tolerance", namely by freeing humans from devotion to wealth and freeing humans from things that legalize all ways to obtain wealth (greed). (Inayah, 2003). The reality is that zakat must be able to eradicate poverty, ignorance and dependence.

Definition of Zakat

Zakat is one of the important things in Islamic teachings. Etymologically, zakat has the meaning of the words, namely developing (*an-namaa*), purifying (*at-thahharatu*) and blessing (*albarakatu*). Meanwhile, terminologically, zakat has the meaning of issuing part of property by meeting certain requirements to be given to a certain group (Mustahik).(Doktoralina et al., 2018)

According to Darajat, zakat comes from "zakka" which means holy, blessing, growing and developing. Meanwhile, in terms of the term zakat, it is a certain amount of property that is required by Allah SWT to be handed over to the person who is entitled to receive it, in addition to meaning to spend a certain amount itself. According to Razak, zakat comes from the word tazkiyah which means to purify. Therefore, zakat means purifying property and personal self. According to Tho'in, Zakat is a concept of worship taught by Islam by providing various benefits for both mustahik (zakat recipients) and muzakki (zakat givers). Meanwhile, the Ministry of Religious Affairs of the Republic of Indonesia through www.kemenag.go.id explained that zakat is a property that must be issued by a Muslim in accordance with religious provisions to be given to those who have the right to receive it. Based on the understanding of the Ministry of Religion of the Republic of Indonesia above, zakat does not only apply to individuals but also attaches its obligations to agencies/institutions/institutions. Meanwhile, the Ulama must now start developing the zakat of institutions or institutions(Uyun, 2015).

Evidence of Zakat As the fourth pillar of Islam, the discussion of zakat is mentioned a lot in the Qur'an and in the hadith of the Prophet, in various problems, it is found in the Qur'an surah Al-baqarah verse 43 which reads:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Meaning: *And establish prayer, pay zakat and ruku'lah with those who are ruku'* (QS. Al-Baqarah: 43).

The person who is obliged to pay zakat is an adult Muslim who is of sound mind, independent and has a certain amount of wealth under the conditions set by sharia. The obligation to pay zakat is based on the Qur'an and Hadith. Meanwhile, people who receive zakat include eight groups that are entitled to receive zakat, which are as follows:

1. The Poor

According to the number of Ulama, poor people are people who do not have much income in meeting their needs such as clothing, food and board and all other basic needs, both for themselves and for their dependents. Meanwhile, according to Hamka, it is explained in his Tafsir Al-Azhar that the fakir means "bending the spine", the meaning of this meaning is a person who bends his spine because he bears a heavy burden (life).

2. The Poor

According to the number of scholars, the so-called poor people are those who have decent property or income in meeting their needs and those who are their dependents, but not fully satisfied, as is needed ten but only seven or eight are met. Meanwhile, according to Hamka, the poor come from the word sukuun which means "to be silent" or to endure the suffering of life (Arwen et al., 2026).

Zakat Manager or Amil Zakat

A zakat administrator or amil zakat is someone who carries out all zakat affairs, starting from collectors to treasurers and guardians. Likewise, the recorders reach the counters who record the entry and exit of zakat and distribute it to those who are entitled to receive it. Allah provides a reward for them from the zakat as a reward and is taken from the zakat wealth. To maintain the professionalism of amil zakat, several conditions are needed that must be met:

1. Muslim
2. A mukallaf is an adult who is of sound mind.
3. Honest
4. Understanding the law of zakat
5. Have the ability to perform tasks
6. Male preferred
7. A free person is not a slave

Converts

A convert is someone whose inclination to his heart or belief can

increase towards Islam or be hindered by their evil intentions towards Muslims or the hope of usefulness in helping Muslims from the enemy. Yusuf Qardawi divided the group of converts into seven groups, which are as follows:

1. The group that is expected to be Islamic or the Islam of their family group as happened during the Fathu Makkah.
2. The group of people who are worried about their evil deeds. A person is included in the mustahik zakat group, in the hope of preventing his crime. In a hadith narrated by Ibn Abbas, it is said that there was a people who came to the Prophet PBUH.

People who have just converted to Islam. These people are given zakat so that they can better believe in Islam.

1. Leaders or community leaders who have embraced Islam who have friends who are still infidels. In order to attract their sympathy to convert to Islam with zakat.
2. Muslim leaders and figures who are influential among their people but still have a weak faith with the hope that their faith will remain strong so that they can motivate themselves and others to wage jihad in the way of Allah swt.
3. Muslims who lived on the borders and fortifications near the enemy in the hope of defending themselves and other Muslims who lived far from the borders and fortifications from enemy invasion.

Those who need to take care of zakat are those who do not want to spend except by force such as by war. In this case, zakat is to melt their hearts.

1. Riqab

The riqab is a mukatab slave (a slave who is promised to be freed by his master by paying a certain amount of money) who is Muslim and does not have cash to redeem his freedom. The law, in the meaning of riqab, is an element of exploitation that humans commit against other human beings, both individually and collectively. Therefore, the riqab also means prisoners of war from among the Muslims. Based on this, zakat can be given to: People to redeem the Muslims who were taken captive by the enemy. It was given to help the Islamic State or a Muslim-majority country trying to escape from the shackles of modern colonialism.

1. Debtor (gharimiin)

Debtors are those who have debts, loans to others and an institution in order to meet their own needs or their families, while they are no longer able to pay and pay off these debts because they have fallen into poverty and suffering. Hamka argued that people who are pressed or in

debt can apply to get zakat, so that the debt can be paid. A person who wants to give zakat can tell the person who owes him frankly that he is willing to pay his zakat, as long as the debt is paid with zakat.

2. A person who fights in the way of Allah (fi sabilillah)

People who fight in the way of Allah do not only fight but everything is done to uphold the religion of Allah while they do not get paid from anyone to earn a living as a responsibility to their families, there is no longer time and energy.

3. The Traveler (Ibn Sabil)

Ibn Sabil according to the majority of scholars is a metaphor for a traveler (a person who is on a journey) and a person who is on a journey is entitled to receive zakat even though the person is rich. Why do pilgrims get a share of zakat because Islam so encourages to travel by reading the verses of God, what is meant in the journey is traveling to earn a living, to seek knowledge, to wage jihad, to fight in the way of Allah and the journey of Hajj to the holy land. Zakat can be divided into two, namely

1. Zakat mal or zakat on property

Zakat mal or zakat of property is part of the property of a person (also a legal entity) that must be issued that has reached nishab (a certain size) and has reached haul, for a certain group in a certain minimum amount.

2. Zakat fithrah

Zakat fithrah is an withdrawal that must be issued by every Muslim who has the advantage of proper family maintenance on the night and Eid al-Fitr. This zakat fithrah is also in the form of necessities or staple food as much as 2.5 kg or 3.5 liters. Regarding this zakat, the government has regulated it in the law. No.23 of 2011 concerning the management of zakat. In the law. No. 23 of 2011 states that zakat can be managed by the government and the Muslim community.

Wisdom of Zakat

In addition to zakat as an obligation for Muslims, through zakat, the Qur'an makes it a responsibility for Muslims to help fellow Muslims. Therefore, the obligation of zakat contains moral, educational, social and economic elements.

1. In the moral realm

Zakat destroys or eliminates the greed and greed of the rich, purifies the soul of the person who pays it out from miserliness, purifies and develops his property. Education in zakat obligations can be taken from the desire to give, give and give up part of one's property as proof of

affection for fellow human beings.

2. In the social field

With zakat, a group of poor people can play a role in their lives, carrying out their obligations to Allah, on the help of zakat and shadaqah given by those who are able. With zakat, people who are unable to feel that they are part of the community, not those who are neglected and underestimated.

3. In economics

Zakat can play a role in preventing the accumulation of wealth in only a few people and obliges rich people to distribute their wealth to a group of poor and needy people. So, zakat also plays a role as a potential source of funds to overcome poverty. Zakat can also function as working capital for the poor to be able to open jobs, so that they can earn income and can meet their daily needs.

Meanwhile, according to El-Madani, the wisdom of obligatory zakat is as follows:

1. Zakat can accustom a person who pays it to have a generous nature, as well as eliminate stinginess and miserliness.
2. Zakat can strengthen brotherhood, as well as increase the affection of fellow Muslims, both rich and underprivileged (poor and poor).
3. Zakat is one of the efforts to overcome poverty for the Muslim community.
4. Zakat can reduce the unemployment rate and also its causes. With the reason, the proceeds of zakat can be used to create new jobs for the unemployed.
5. Zakat can purify the soul and heart from resentment, as well as eliminate envy and envy between the rich and the poor.
1. Zakat is also able to develop the economy of Muslims to lead to a prosperous and prosperous society.

The influence of zakat in encouraging the progress of the sharia economy

Basically, every country faces a change in its economic situation. There are countries that experience economic growth and some that experience economic decline. Indonesia as a developing country cannot be separated from international economic activities that face many obstacles.

Zakat can be used as a solution to encourage economic development, especially in Indonesia. Thus, zakat has a great influence on various aspects of human life, including in the economic field, and zakat can also affect the equal distribution of income among Muslim communities.

In other words, managing zakat professionally and effectively can

help people who are in difficult economic situations and help the government improve the country's economy, especially operating the community's economy in accordance with the tasks completed. Among the missions of the mission are Muhammad and Ridwan Mas"ud (2005):

1. The mission of economic and business development is guided by the prevailing and universal size of the economy and business.
2. The mission of implementing business ethics and law;

The mission is to build economic strength for Islam, so that it becomes a source of funds to support Islamic da'wah.

The Influence of Zakat in Poverty Alleviation

In Indonesia, many Muslims live scattered, both in urban and rural areas. The Muslims living in this city are mostly workers and businessmen. Meanwhile, residents in the village mostly make a living as factory workers and farmers only have one or two rice fields. This condition is caused by the following factors (Zuhri, 2011: 88-89):

1. The population factor is increasing, while agricultural land is not increasing. Capital owners are making the situation worse, the rice fields on the roadside are often bought to be used as factories or business land, this reduces the number of existing rice fields and tegals.
2. There has not been an Islamic land law in force. Whoever owns the land, let him work and plant. If he is not able to do it, he should give it to be managed by his relatives or neighbors.
3. Our poor farmers are unable to cultivate the land with new land, due to a number of reasons for the cost of production and medicines.
4. The national transmigration program did not run well, so many transmigration people met with failure.

Our own farmers do not get free capital infestation. In fact, there are still farmers who take out loans from banks and find it difficult, which even complicates their affairs. The conditions outlined above will lead to poverty among rural communities, leading to mass migration from villages to cities for various reasons. Villagers compete to make a living in the city in the hope of achieving material success. This is a problem that needs a solution. Therefore, the village needs to be rebuilt with the greatest hope to create a more economical village atmosphere and restore jobs according to the capabilities of the village community (Zuhri, 2011: 89-90). Based on the above perspective, we can see the role of sharia law in the field of poverty and underdevelopment of rural communities. Zakat as sharia and the Islamic economic system can be directly related to

rural life and agricultural activities, both traditional and modern. Rural economies can be developed through the role of zakat. The role of Zakat in poverty alleviation is based on the following factors (Zuhri, 2011: 90):

1. The zakat factor is channeled to cultivate collective agricultural land for poor farmers with the completeness of their tools. Or opening up new agricultural lands, which are still many and large in areas outside Java.
2. The zakat factor builds agricultural credit, which is non-binding and interest-bearing.
3. The zakat factor regulates transmigration, especially for Muslims to open up new agricultural lands.
4. The zakat factor can foster villages inhabited by Muslims that are fresher and breathe new living air.

Poverty can be overcome through various steps and strategies. The first thing that must be done to overcome the poverty that afflicts the community is to create an economic order that allows for a fair distribution system, arousing the interest of people who are able to pay (*aghniya'*) to those in need, namely the poor, *dhu'afa'* and *mustadh'afin*. One form of *aghniya'* concern is the willingness to pay zakat.

In the economic context, zakat is a form of wealth distribution in society. In addition, zakat also has a very strategic function in the economic system, especially as a form of wealth distribution (Al Arif, 2010: 249).

In fact, the distribution of zakat over time has changed, over time the function and role of zakat in the economy has begun to decline, even marginalized and considered only as worship so as to cause the abuse of the function of zakat as a financial tool. social factors. security, even zakat in the end is just an obligation and there is no empathy and social solidarity to help others. Al-Qardhawi (2005: 30) explained that the role of zakat in poverty alleviation is very necessary, even though its implementation strategy faces many obstacles. According to al-Qardhawi, the role of zakat is not only limited to poverty alleviation but also aims to overcome other social problems. Therefore, the most important role of zakat is to help other Muslim communities and unite their hearts to always embrace Islam and also help solve all the problems that exist there. If all the rich in different Muslim countries were willing to pay zakat proportionally and distribute it equally, fairly and equally, then poverty would disappear. Therefore, the obligation to pay zakat includes moral, educational, social and economic factors (Rozalindah,

2014: 248):

In the field of morality, zakat removes the greed and miserliness of the rich, purifies the soul of the payer from greed, purifies and develops his wealth. Education about the obligation to give zakat can arise from the desire to give, give and give away some of the property as a way of expressing affection for others..

1. In the social field, with zakat, a group of poor people can play a role in their lives, carrying out their obligations to Allah, on the help of zakat and shadaqah given by those who are able. With zakat, the less fortunate can feel that they are part of society, not those who are wasted or underestimated.
2. In the economic field, zakat can play a role in preventing the accumulation of wealth in only a few people and obliges rich people to distribute their wealth to a group of poor and needy people. Therefore, zakat is also a potential source of funds for poverty alleviation. Zakat also functions as working capital for the poor, creating jobs that allow them to earn income and meet their daily needs.
 - a. The role of Zakat in poverty alleviation is the concern of the aghniya' to pay zakat and issue shadaqah. Zakat is the infaq of 360 Ahmad Atabik Journal of Zakat and Waqf or the purchase of property that is mandatory, while shadaqah is sunnah. In the economic context, both are forms of wealth distribution among fellow humans. If rich people in every Islamic country want to pay Zakat proportionally and distribute it fairly and equitably, then poverty will definitely become a problem(Achyar, 2005; Arwen et al., 2026; Jalal et al., 2022; Jaya & Hurairah, 2020; Pramiswari et al., 2021; Toth, 2012).

The Influence of Zakat in Improving Well-Being

Welfare in the Islamic view is assessed not only by material measures but also by non-material ones, such as the fulfillment of spiritual needs, the preservation of moral values, and the realization of social harmony. According to Islam, a society is said to be prosperous if two criteria are met: first, the fulfillment of the basic needs of everyone; Covering food, clothing, board, education and health. Second, the awakening and veiling of religion, property, soul, intellect, and human honor. Thus, welfare is not only the fruit of the economic system; but also the fruit of the legal system, political system, cultural system, and social system (Alimuddin, 2012).

The definition of welfare in the context of the modern world is a condition in which a person can meet basic needs, be it the need for food, clothing, shelter, clean drinking water and the opportunity to continue education and have an adequate job that can support his quality of life so that he has a social status that leads to the same social status as other citizens.

In Islamic teachings, there are institutions and institutions that are directly related to efforts to create social welfare, such as zakat institutions, for example. all forms of institutions and social institutions are trying to find various alternatives to realize social welfare, but one thing that needs to be noted is that these various forms of institutions have not been evenly carried out by Muslims and have not been effective in realizing social welfare, this may be due to the lack of equal awareness and good management, for that reason currently the government through the Ministry of Religion has formed a kind of national-level zakat institution.

The social welfare system in the Islamic economic concept is a system that includes and involves the element of faith as one of the most fundamental factors to achieve the happiness of an individual, society or a country. Trust is the foundation in determining the demand for goods and services before integrating them into market rules so that there is harmony and balance between personal interests and desires on the one hand and personal satisfaction on the other.

Social policies of economic institutions of the community and the state in the form of policies are also based on the fundamental values of faith, so that there is continuous economic stimulation and socialization that can prioritize the faith of individuals and communities. Shari'a Macasidus , especially *"Baldatun Tayyibah Rabbun Ghofur"*

Zakat can indeed be an alternative to economic growth and equity that has not been even so far. Fair distribution of zakat can occur if zakat is managed properly in terms of its collection and distribution. At the same time, in fact, several problems related to zakat are obstacles in maximizing the role of zakat institutions. In addition, there is still a lack of public awareness about zakat, both payment and administration.

The participation of all parties is also very weak in the zakat institution. In fact, with the participation of all parties, the role of zakat institutions will be maximized in achieving social justice, because the mission of zakat itself can ideally ensure economic equity. In the Islamic economic system, zakat is one of the incentives to improve welfare. Although zakat is a part of madhah worship, zakat contains two aspects. First, *Hablu minallah* (relationship with Allah, meaning zakat is proof of "the tribute of the servant's loyalty to the creator, namely Allah). Second, *Hablumminannas* (human relations) means social rights

as an orientation of zakat is the essence of God's rights borrowed from the rich and represented by Mustahiq as a sense of unity between humans. In the context of improving people's welfare, the role of zakat can be seen from the following things:

1. Zakat will manifest noble morals in the form of concern for the fate of others' lives, eliminating miserliness and selfishness (An-Nisa: 37).
2. Zakat functions socially to prosper the mustahiq group and can eliminate or even minimize the causes of their lives to be poor and suffering.
3. Zakat will encourage the people to become muzakki so that it will increase work ethic and correct business ethics.
4. Zakat is one of the instruments of income distribution. If zakat is managed correctly, it allows economic growth to be realized as well as income equity.

So zakat is the only worship in which there is an explicit mention of the existence of an official administrator known as Amil as hinted at in Surah At-Taubah: 103 which means: *"Take zakat from some of their wealth, with that zakat you cleanse and purify them, and pray for them. Indeed, your prayers are a peace of mind for them. And Allah is All-Hearing and All-Knowing"*.

One of the things that helps the welfare of life in this world and supports life in the hereafter is the existence of socio-economic welfare. This is an alternative to prosper Muslims from poverty and destitution. For this reason, it is necessary to establish Islamic social institutions to address these social problems. The role and duties of economics in zakat are as follows:

1. Zakat and empowerment are sources of productivity outside the human element. The role and task of zakat economics is to regulate the source of productivity, increase the ability to produce and earn income. Zakat and land cultivation empowerment. Islamic law pays great attention to the maximum capacity for the zakat obligation on crops and fruits. Islam does not require zakat on the capital of property, but on the property's proceeds to maintain its productive capacity.
2. Zakat and the duty of zakat to preserve property. Islamic law pays attention to the obligation of zakat as a duty for the general welfare. Islam outwardly does not require zakat on the wealth produced by the earth that is directly related to human life, such as salt, fire grass and oil, because humans need it and zakat is obligatory because all humans have according to the words of

the Prophet Man cannot be separated from three things, namely water, money and fire

3. Zakat and the duty of maintaining capital. Islamic law attaches great importance to the obligation of zakat to maintain property capital, emphasizing productivity and development in accordance with the words of the Prophet: "There will be no blessing if you determine the price of land or house unless both are used for useful things." To preserve capital in zakat, Islamic law has sought wealth in exchange for the deduction of the zakat property, the Prophet PBUH said: *"Develop your wealth because zakat is for you to eat"*.

The purposes of social zakat include:

1. Establishing friendship (brotherhood) among human beings, Zakat is a maliyah worship that has a socio-economic function or the distribution of the grace and gifts of Allah swt, and is a manifestation of social solidarity. Zakat is also proof of a sense of humanity and justice, the bond of brotherhood of the people and the nation. Zakat can create a prosperous social order, harmonious relationships between mankind, peace and harmony. In addition, Islam strongly encourages mutual love, friendship and brotherhood.
2. Lifting the poor and helping them out of life's difficulties and suffering, Zakat is assistance given to the poor and needy. Zakat can spur them to work if they are able and able to encourage them to live a decent life. With this, society will be protected from the disease of poverty, and the state will be preserved from persecution and weakness. Every group that is able to participate in the responsibility of sufficiency for the lives of the poor or weak. Allah swt will give leeway from narrowness, and will provide convenience both in this world and in the hereafter, for those who provide convenience and expand the narrowness in the world to fellow Muslims.
3. Cleanse the hearts of the poor from envy, envy, hatred and *hasud* (social jealousy), Another special feature of Zakat is its ability to purify and extinguish the fire of enmity that stems from envy and hatred and jealousy caused by rich people who do not care about the weak. In fact, zakat is their right and its purpose is not just to help

them, but more than that, it means, if their needs are met, they can worship Allah well, and avoid the danger of disbelief. Through zakat, a person can reduce the nature of social jealousy towards the social strata above him. Because of the concern and attention to the underprivileged. The empathy of a high economic society to a weak society will strengthen brotherhood between others.

4. Form mutual cooperation and help in kindness and piety., Because there is concern and concern for the weak. We are encouraged to help in good and pious and are forbidden to help in terms of vices and sins. As social beings, humans can never live without the help of others. Allah created servants who differ in the strata of life, not without purpose. There are those who are given excess wealth and there are those who lack wealth. All of these have become sunnatullah (the law of Allah), where they complement each other and cover up each other's shortcomings(Achyar, 2005; Arwen et al., 2026; Attar et al., 2023; Clark, 2001; Jalal et al., 2022; Jaya & Hurairah, 2020; Muneeza et al., 2023; Pramiswari et al., 2021; Sidik & Reskino, 2016; Toth, 2012).

Conclusion

From the above explanation or explanation, the author can conclude that in accordance with the article "Analysis of the Influence of Zakat in Encouraging Sharia Economic Progress " the author concludes that Zakat is the 4th pillar of Islam that has an important role in the world, including in the economic field. Zakat acts as an intermediary between people with a high economic level and people with a low economic level, both in the field of zakat for the rich and zakat fitrah as the main means of communication. With this zakat facility, equity, equity, and economic solidarity will be created, which will be even more important if it is connected and implemented together properly and correctly.

Suggestions

Thus the results of the article we made about "Analysis of the Influence of Zakat in Encouraging Sharia Economic Progress", hopefully useful and increase the knowledge of readers. We apologize if there are errors in the writing of words or sentences that are not clear. We are just ordinary human

beings who are not free from mistakes and we sincerely expect suggestions and criticisms from readers for the sake of the perfection of this paper. That is all the conclusion from us, hopefully it can be accepted in our hearts and we thank you very much

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