Re-Orientation of Zakat Towards Micro-Economic Development in The Context of Poverty Alleviation

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ABSTRACT

Considering that many Muslims have not considered zakat as an important component in economic development, this paper will discuss the actual legal orientation of zakat in Islamic law so that economically weak MSME players get an injection of business capital. This research uses a qualitative methodology with a literature study approach. The author collects information from various sources of literature relevant to the focus of the research, namely zakat, poverty alleviation, and MSMEs. The results of this study show that the main purpose of zakat is to improve people's welfare. This conclusion is based on a number of normative, socio-historical, and philosophical foundations. Muslims need to change the paradigm of zakat from just a means of worship to a socio-economic one. The concept of productive zakat should not only be a theoretical discussion without a clear, measurable, and sustainable management plan. The distribution of productive zakat to MSME actors must be managed with business coaching, supervision, evaluation, and follow-up for long-term program sustainability. To ensure optimal utilization of zakat funds, zakat management reform should be carried out holistically, covering aspects such as collection techniques and distribution procedures. This approach will ensure that the benefits of zakat can be maximized for both givers and recipients.
Keywords: *Micro-Economic Development; Poverty Alleviation; Re-Orientation; Zakat*

Introduction

Religion serves as a source of values that are upheld in human life. Religious teachings raise awareness of poverty, which is defined as a state of misery and suffering for those who experience it. Poverty has been a problem in the lives of most humans for a long time, affecting all aspects of life, including the surrounding community, region, country, and even the whole world. Poverty must be addressed by the community, the local government, and the state government. Poverty is a significant barrier to education, preventing many children from attending school or continuing their education, including quality education. Poverty also leads to difficulties in paying for health care, malnutrition, and other factors. Therefore, those who are poor require compassion and assistance from those who are better off.

Islamic teachings advocate poverty alleviation efforts as a means to foster piety in a person. more than that, Islam is a religion that is very concerned about the welfare of mankind, even dogmatic religious recommendations are also very concerned about social aspects.[1] According to Abdul Razzaq Abdul-Majeed Alaro, the rules in Islam, both from the Qur'an and Sunnah, show that Islam hates poverty and seeks to eliminate it from society.[2] Islam is a religion with universal and comprehensive rules. These rules glorify human beings and place them in a special position compared to other creatures, with the aim of creating benefits in carrying out their life duties. The universality of Islamic teachings can be seen from the various patterns of sharia prescribed by Allah SWT, including those that have implications for personal and social benefits, both of which are dharuriyat, hajiyat, and tahsisniyat. One of the provisions of Allah that is obliged to humans is zakat. Although in essence it is a mahdhah worship whose obligations are personal, it cannot be denied that zakat has elements of social benefit.

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[1] Amin Muhtar, "POTENSI WAKAF MENJADI LEMBAGA KEUANGAN PUBLIK (Kajian Kritis Terhadap Konsep Dan Praktik Wakaf Dalam Hukum Islam)," *Asy-Syari'ah* 17, no. 2 (May 2015), https://doi.org/10.15575/as.v17i2.645.

[2] AbdulRazzaq Abdul-Majeed Alaro and Abdulrahman Habeeb Alalubosa, "Potential of *Sharī'ah* Compliant Microfinance in Alleviating Poverty in Nigeria: A Lesson from Bangladesh," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 1 (March 4, 2019): 115–29, https://doi.org/10.1108/IMEFM-01-2017-0021.

Al-Qardhawi stated that the role of zakat in alleviating poverty is a necessity, regardless of the various obstacles that hinder its effectiveness. He emphasized that zakat is not only a tool to alleviate poverty, but also a strategy to address other social problems.[3] Zakat plays an important role in helping fellow Muslims and uniting their hearts to uphold the principles of Islam and help overcome emerging challenges. The elimination of poverty relies on the collective action of all individuals who are able or those who are in a position to pay zakat in a conscientious and fair manner. In addition, zakat can be a catalyst for poverty alleviation through empowering zakat distribution through micro-economic enterprises.

The research on zakat from 2014 to 2024 has been intensively studied. The results of tracking studies on zakat through publish or perish (PoP) have obtained as many as 572 articles that have been published in various national and international journals that discuss zakat from various perspectives. After that, based on shared themes, 100 articles provide a summary of the hundreds of studies that were identified as zakat studies using the detection system (https://openknowledgemaps). As a result, there are common themes identified in 13 study areas, with the digitization of zakat management receiving the greatest attention, as covered in 37 articles, and the zakat governance structure receiving 14 articles.

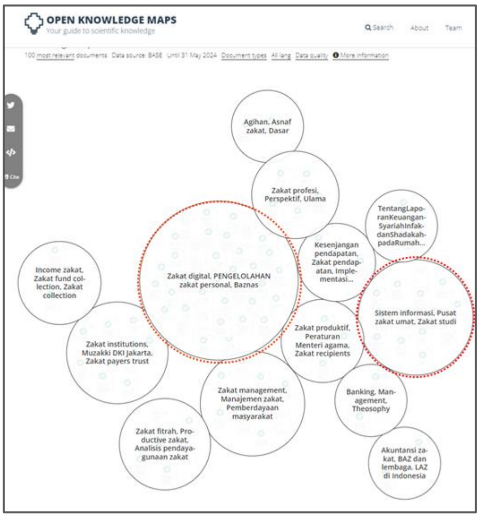

Figure 3. Distribution of Study Topics on Zakah[4]

[3] Yusuf Al-Qardhawi and ed. Sari Nurulita, *Spektrum Zakat: Dalam Membangun Ekonomi Kerakyatan* (Jakarta: Zikrul Media iIntelektual, 2005).

[4] Source of Distribution Topic Studies on Zakat taken from https://openknowledgemaps.org/map/1a5dec12cf5779a69fee23a4808620ab

Among the articles that discuss zakat and its relationship with poverty alleviation, one of them is Firmansyah (2013), entitled "Zakat as an Instrument for Poverty Alleviation and Income Inequality". In his article, the author concluded that the zakat program has been demonstrated to reduce poverty and income inequality among those who receive zakat. Nevertheless, the zakat mechanism is subject to several challenges, including a notable discrepancy between its potential and actual implementation in Indonesia. Official zakat institutions have not played a significant role in zakat collection, with many zakat payers utilizing unofficial institutions. Additionally, there are numerous obstacles in budget distribution, hindering the productive use of zakat.[5]

As an Islamic financial instrument, zakat plays a pivotal and strategic role. The status of zakat as an obligation for Muslims renders it a significant potential contributor to overcoming various economic challenges, including poverty, income inequality, and poverty. However, for zakat to fulfill its full potential, it must be effectively managed. This will ensure that Zakat's contribution to the economy is optimized. The zakat instrument will facilitate an equitable distribution of income, thereby enhancing the purchasing power of individuals in lower economic strata and augmenting the production capacity of entrepreneurs.[6] This evidence demonstrates the potential of zakat as an alternative means of reducing poverty. However, the majority of current practices in this field indicate that the effectiveness of zakat distribution has not yet led to this goal. Indeed, research conducted by U. (Umi) Rosyidah, A.A. (Achmad) Ridlwan, and M.S. (M.) Rosyadi (2021) at LAZISNU Jombang indicates that zakat can significantly enhance the welfare of MSME actors by emphasizing productive zakat mechanisms. This implies that if one institution demonstrates the efficacy of productive zakat in enhancing the well-being of MSME actors, it is essential to ascertain the specific strategies employed by zakat institutions to achieve this outcome.

[5] Firmansyah Firmansyah, "Zakat Sebagai Instrumen Pengentasan Kemiskinan Dan Kesenjangan Pendapatan," *Jurnal Ekonomi Pembangunan LIPI* 21, no. 2 (2013): 61–72.

[6] Alifah Nur Fajrina, Farhan Rafi Putra, and Annisa Suci Sisillia, "Optimalisasi Pengelolaan Zakat: Implementasi Dan Implikasinya Dalam Perekonomian," *Journal of Islamic Economics and Finance Studies* 1, no. 1 (June 2020): 100–120.

This article will elucidate the potential of zakat to optimize the welfare of MSME actors.[7]

The possibility that zakat governance will not be optimized, particularly in terms of distribution, deviates from the unchanging paradigm of zakat managers and the Islamic community as a whole regarding the nature of zakat. In her analysis of the potential of zakat as Islamic philanthropy in economic empowerment, L. (Lia) Istifhamah (2020) posited that the management of zakat by amil zakat has not been optimized, thereby preventing the syiar of Islam from transforming societal paradigms, particularly among Muslims. Consequently, it is imperative to reposition the extent of Islamic law's orientation towards zakat, with a specific focus on poverty alleviation.[8]

The above explanation illustrates that zakat has a dual orientation in relation to two aspects of sharia: the afterlife orientation (hablun minallah), which is part of worship, and the worldly orientation (hablun minannas), which is part of mu'amalah activities. It is very important to reorient zakat as a shari'a that is not only oriented towards matters of worship. Furthermore, zakat also has the potential to significantly improve the economic aspect as a worldly aspect.

Method

Every scientific research endeavor necessitates the utilization of a methodology that is congruent with the subject matter under investigation. A methodology may be defined as a systematic approach to conducting research, delineating a pathway for the attainment of a specific objective. It is a fundamental tenet of scientific inquiry that every researcher employs a methodology to direct and optimize the outcomes of their research endeavors.[9]

This research employs a qualitative methodology with a library research approach. A literature study is a data collection technique that involves conducting a study of books, literature, notes, and reports that pertain to the problem being solved.[10]

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[7] Umi Rosyidah, Achmad Ajib Ridlwan, and M. Syam'un Rosyadi, "Analisis Pengelolaan Dana Zakat Produktif Untuk Meningkatkan Kesejahteraan Umkm (Studi Kasus LAZISNU Jombang)," *JIES : Journal of Islamic Economics Studies* 2, no. 2 (June 7, 2021): 92–103, https://doi.org/10.33752/jies.v2i2.319.

[8] Lia Istifhamah, "POTENSI ZAKAT SEBAGAI FILANTROPI ISLAM DALAM PEMBERDAYAAN EKONOMI," *Jurnal Keislaman* 1, no. 1 (October 4, 2021): 1–22, https://doi.org/10.54298/jk.v1i1.3343.

[9] Albert Sydney Hornby, *Oxford Advanced Learner'S Dictionary: Of Current English* (Oxford Univer. Press, n.d.), 533.

[10] Mohammad Nazir, "Metode Penelitian, Cetakan Ke-III," *Jakarta: Ghalia Indonesia*, 1998.

The author gathers information from various literature sources that are pertinent to the research theme. The literature sources can be obtained from books, journals, research results, and other sources that are pertinent to the focus of the research on zakat, poverty alleviation and MSMEs.

Qualitative analysis is comprised of three interrelated activities: data reduction, data presentation, and conclusion drawing or clarification. Data reduction is a form of analysis employed to refine, categorize, direct, and discard irrelevant data, thereby facilitating the drawing of appropriate final conclusions and their verification. The approach utilized in the analysis process is content analysis with descriptive-analytical methods. The objective of this method is to enable a meticulous examination of the collected data, followed by a clear and concise presentation of the data, in order to facilitate the drawing of appropriate conclusions.[11] In qualitative research, the author employs descriptive analysis, which, in this case, will provide a clear, systematic, objective, and critical description and analysis of research related to zakat, and its relationship with poverty reduction and Microenterprises. This approach is based on the initial step, which is data collection, which is then classified and elaborated in terms of research.

Result and Discussion

Revisiting The Substance of Zakat in Islamic Legal Terminology

Etymologically, the term "zakat" comes from the Arabic "*zakā-yazkū-zakān-zakātan*," which has two basic interrelated meanings: "growth" and "increase".[12] Accordingly, the term "zakat" is used to denote the capacity of zakat measures to promote growth and the protection of property that has been subject to zakat levies from potential damage. According to Ibn Taymiyyah, the hearts and property of those who pay zakat will be purified and flourish. In addition, there are three other linguistic meanings associated with the term "zakat" as used in the Qur'an. 1) Purification (at-tathir) as Allah says in QS: 14. The term "goodness" (ash-shalah) is referred to in Surah

[11] Suharsimi Arikunto, "Prosedur Penelitian Suatu Pendekatan Praktek," *(No Title)*, 2010, 210.

[12] Wahbah Al-Zuhaili, *Al-Fiqh Al-Islam Wa Adillatuh*, 2nd ed., vol. 2 (Beirut: Dar Al-Fikr, 1985), 729.

Maryam: 13 and 3). The term "al-madhu", translated as "praise", is used in Sura Maryam: 32.[13]

In terms of its fiqh, the various madhhabs differ in defining zakat. The Hanafi Madhhab defines it as the act of fulfilling an obligation on certain assets that are required by Sharia when they have reached the *niṣāb* and *ḥaul*.[14] According to the Maliki Madhhab, zakat is a certain portion that is issued from certain assets that have reached the *niṣāb*, for certain *mustaḥiqs* who have reached the period (*ḥaul*) of ownership.[15] In the Shafi'i madhhab, zakat is a term for certain assets that are issued from certain assets with the intention of benefiting certain groups, subject to certain requirements.[16] The Hanbali madhhab defines zakat as an obligation that is *ḥaq*, contained in certain assets, for certain people within a certain time limit.[17]

From the various definitions presented above, it can be understood that the term zakat is defined as a certain amount of property that must be issued by people who are Muslim and given to those entitled to receive it in accordance with the provisions set by Islam.[18] Therefore, everyone who has met the criteria set by religion is obliged to pay zakat. There are at least three things related to zakat: (1). A certain amount of wealth that is subject to zakat (*niṣāb*); (2). A certain time limit for property ownership (haul); and (3). Certain groups that must be given zakat (*mustaḥiq*).

As the foundational sources of Islamic law, the Qur'an and Prophetic traditions frequently discuss zakat in various contexts. These include its designation as a divine command and its integration with the obligation of prayer. For example, in verse 43 of Surat Al-Baqarah, Allah states:

وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ وَارْكَعُوْا مَعَ الرّٰكِعِيْنَ

"*Establish prayer, pay zakat, and bow with those who bow.*"[19]

In another Surah, Allah says:

وَمَآ اُمِرُوْٓا اِلَّا لِيَعْبُدُوا اللّٰهَ مُخْلِصِيْنَ لَهُ الدِّيْنَ ەۙ حُنَفَاۤءَ وَيُقِيْمُوا الصَّلٰوةَ وَيُؤْتُوا الزَّكٰوةَ وَذٰلِكَ دِيْنُ الْقَيِّمَةِۗ

13 Abdullah bin Manshur Al-Ghufaili, *Nawazil Az-Zakat* (Riyadh: Dar Al-Mayman, 2008), 39.

14 Ala' ad-Din Al-Kassani, *Bada'i Ash-Shana'i*, vol. 2 (Beirut: Dar Al-Kutub Al-Ilmiyah, 2003), 371.

15 Muhammad Ilyas, *Syarh Al-Minah Al-Jalil*, vol. 1 (Dar Al-Mashadir, n.d.), 322.

16 Syams ad-Din Al-Sarbini, *Al-Iqna'*, vol. 1 (Beirut: Dar Al-Kutub Al-Ilmiyah, 2004), 429.

17 Mansur bin Yunus Al-Buhuti, *Kasysyaf Al-Qina'*, vol. 2 (Beirut: Alam Al-Kutub, 1997), 5–6.

18 Wahbah Al-Zuhaili, *Al-Fiqh Al-Islam Wa Adillatuh*, 2:730.

19 al-Baqarah: 43

"*They have not been commanded except to worship Allah in sincere obedience to Him, to perform the prayer, and to pay the zakat. That is the straight (true) religion*".[20]

The verses that elucidate the obligation to pay zakat invariably coincide with those that command the establishment of prayer. A total of 82 verses in the Qur'an discuss the command to establish prayer and pay zakat, both with the memorization of shadaqah and zakat. This demonstrates that the importance of zakat is on par with the importance of prayer as a primary tenet of Islam. In one of the hadiths of the Prophet, it is stated that Islam is based on five fundamental principles: 1) Testifying that there is no God but Allah and that Muhammad is the messenger of Allah; 2) Establishing prayer; 3) Paying zakat; 4) Performing Hajj; and 5) Fasting in the month of Ramadan.[21]

The verses in question establish zakat as the foundation of Islamic teachings. In addition to its position as one of the pillars of Islam, zakat in the Qur'an is a responsibility for Muslims to help each other. Zakat, one of the pillars of Islam, plays a significant role in the real world. Zakat on wealth (maal) and zakat on fithrah serve as important communication tools between the well-off and the poor. If this zakat is used and implemented correctly, there will be a clearer distribution of income. Zakat does not eliminate the circulation of wealth and does not change how wealth is divided among people. Yusuf Al-Qaradawi underscored that the primary objective of zakat is to address a range of social issues, including unemployment and poverty.

Accordingly, the obligation of zakat encompasses a multitude of dimensions, including moral, educational, social, and economic elements. From a moral standpoint, zakat serves to erode the greed and avarice of the affluent, purifying their souls and fostering the growth of their wealth. The educational aspect of the obligation of zakat can be discerned in the desire for charity, infaq, and the act of relinquishing a portion of one's property as a gesture of benevolence and affection for others. Zakat provides an opportunity for a group of impoverished individuals to enhance their lives and fulfill their obligations to Allah through zakat and alms provided by the affluent. Zakat also helps those who are not well-off to perceive themselves as integral members of society and not as outcasts or undervalued. In the field of economics, Zakat serves to prevent

[20] al-Bayyinah:5
[21]This is as mentioned in HR. Bukhari and Muslim

the accumulation of wealth in a select few and compels the affluent to dispense their assets among a cohort of the indigent and impoverished. Zakat can also function as a potential source of funding to reduce poverty. Furthermore, Zakat can assist the indigent in establishing employment, thereby enabling them to generate income and meet their basic needs.[22]

In the nascent stages of Islamic civilization, poverty and the indigent were identified as significant social concerns. This is evidenced by the fact that Islam has consistently addressed this issue from its inception through the Sharia of zakat. Zakat was practiced during the time of the Prophet and was an obligation of faith to build both the religion and the economy in accordance with Islamic law.[23] Some scholars posit that the regulations governing the systematic payment of zakat first emerged in the ninth year of the Hijrah, a period during which the foundations of Islam had become firmly established, the region had expanded rapidly, and a significant number of individuals had embraced Islam. Zakat regulations encompass the collection system, requisite items, limitations, and the percentage of zakat. Subsequently, the zakat is distributed to the appropriate recipient. In order for the mechanism of collecting and distributing zakat to be well-systemized, the Prophet appointed special officers known as amil. Two categories of amil were established by the Prophet: 1) Amil who is domiciled in the city of Medina, who receives no fixed salary but is compensated on an ad hoc basis for their work. Among the companions who had served as amils was Umar bin al-Khattab. 2) Amil who is domiciled outside the city of Medina: his status is that of a guardian of the central ministry (local government) who doubles as amil. Among the companions who had held this position was Mu'ādh ibn Jabal, who had also served as the governor of Yemen.[24]

During the time of Khulafaur Rasyidin, Zakat was the main source of revenue for the state and was used as a fiscal measure to correct general economic problems. Therefore, if Zakat is not paid according to its obligations, a fine of 50% is imposed

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[22] Ahmad Atabik, "PERANAN ZAKAT DALAM PENGENTASAN KEMISKINAN," *ZISWAF* Vol 2, No 2 (2015) (2015): 344–45, https://doi.org/DOI: http://dx.doi.org/10.21043/ziswaf.v2i2.1556.

[23] Dyah Suryani and Lailatul Fitriani, "Peran Zakat Dalam Menanggulangi Kemiskinan," *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam* 10, no. 1 (January 3, 2022): 50–51, https://doi.org/10.37812/aliqtishod.v10i1.307.

[24] Atabik, "PERANAN ZAKAT DALAM PENGENTASAN KEMISKINAN."

on every Muslim who does not spend his wealth to pay Zakat. Zakat has a very important role for the benefit of the people.[25]

Zakat is an instrument in the Islamic economy that can influence the behavior of a Muslim and develop the economy. At the beginning of Islamic history, Zakat was the largest source of government revenue compared to other sources of income such as Ghanimah, Kharaj, Fai', and Jizyah. If Zakat is managed effectively and efficiently, it can provide benefits to the poor who are entitled to their rights to meet their basic needs. Thus, Zakat has succeeded in becoming an instrument that can liberate people from poverty and can be a solution for the economic equality of the poor and promote the economic development of the nation

Relationship Between Zakat and Poverty Alleviation

In Islamic legal terminology, poor means those who have property or a decent income to meet their needs and those who are dependent but not fully fulfilled.[26] Poverty is also defined as a person's inability to meet the minimum standards of basic needs to be able to live properly, whether it is due to being unable to work due to health conditions, education, disability, etc.[27] According to the National Development Planning Agency (Bappenas), poverty is a situation of deprivation that occurs not because it is desired by the poor but because it cannot be avoided by the power that is in it.[28]

According to data from the National Statistics Agency (BPSN), the number of individuals classified as poor in Indonesia in March 2023 was 25.90 million, representing 9.36 percent of the population.

[25] muslih aris, "Eksistensi Nilai Al 'Adalah Pada Kebijakan Zakat Di Indonesia," *Al Iqtishod* 9, no. 1 (January 2021): 36–54.

[26] Muhyiddin al-Nawawi, *Kitab Al-Majmu' Syarh al-Muhadzab Li al-Syarerozy* (Jidah Saudi Arabia: Maktabah al-Irsyad).

[27] Siti Aminah Chaniago, "PEMBERDAYAAN ZAKAT DALAM MENGENTASKAN KEMISKINAN," *JURNAL HUKUM ISLAM*, December 7, 2015, 51, https://doi.org/10.28918/jhi.v13i1.495.

[28] Bappenas, *Perspektif Teoritis Konsep Dasar Pengembangan Ekonomi Lokal* (Jakarta: Bappenas, 1993), 3.

Figure 1. BPSN Data Graph of Indonesia's Poor from 2012-2023[29]

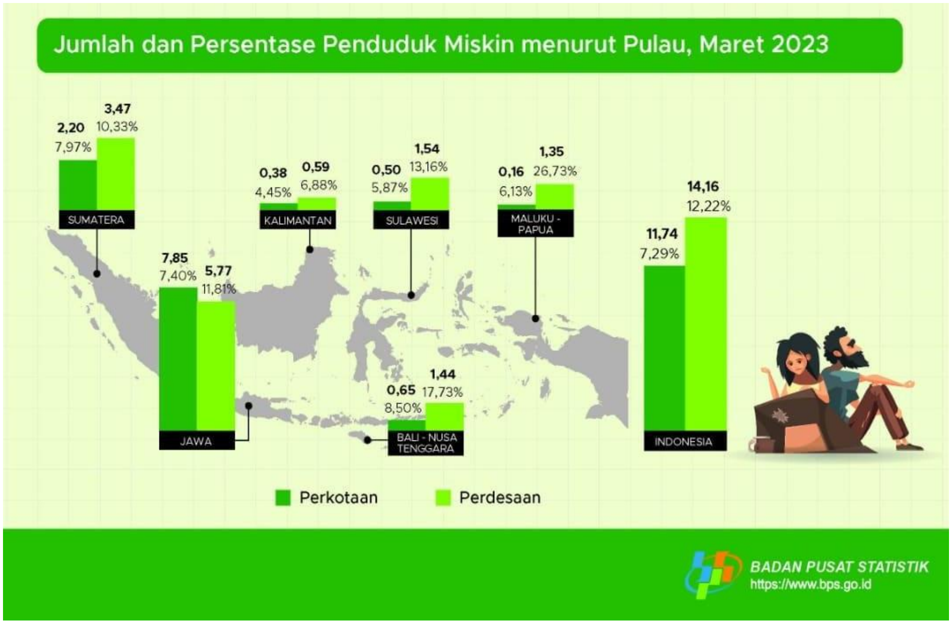

Figure 2. BPSN Data on the Percentage of Indonesia's Poor People per Island

Source: Website BPSN

In Islamic Shariʿa, Zakat is employed to maintain equilibrium in the distribution of income within society. This demonstrates that not all individuals possess the capacity to compete in the economic domain, as there are some individuals who are unable to compete in both the poor and affluent categories. Zakat represents a minimal

[29] Source: Website BPSN profil-kemiskinan-di-indonesia-maret-2023

cost to improve income balance. Zakat provides impoverished individuals with the opportunity to alter their circumstances and fulfill their obligations to Allah. Furthermore, it affords them the opportunity to feel a sense of belonging within the community. The poor also experience a sense of value because the wealthy perceive them as valuable.[30]

In the view of Yusuf al-Qardlawi, zakat is no longer confined to the domain of In Yusuf al-Qardlawi's view, zakat is no longer limited to the realm of mahdlah alone. Instead, it must be integrated into the broader field of economic and social jurisprudence (fiqh al-mal al-ijtima'i).[31] Thus, one of the objectives of zakat as a teaching to promote economic justice can be achieved. Zakat represents one of the assets and institutions of Islamic economics and may be considered a strategic source of funds for the purpose of improving the welfare of the people. The Qur'an thus regulates that zakat should be distributed to mustahiq, or those who are entitled to receive it. Furthermore, zakat may serve to prevent the accumulation of wealth among a few people and oblige the rich to distribute their wealth to a group of poor and needy people. Zakat can also serve as a potential source of funds to reduce poverty, facilitate job creation for the poor, and enable them to earn income.

However, zakat, which is the obligation of every person in Islam, can be ineffective and inefficient if it is not managed properly. There are many causes, such as poor zakat management and a lack of awareness of mandatory zakat. So that zakat, which is expected to reduce poverty, even makes poverty zero. There are already zakat institutions, both formally and informally, as well as cooperation between government agencies and non-governmental organizations, but it has not been effective. In fact, if all Muslim residents (*muzakki*) pay zakat fitrah, the amount obtained will be multiplied by the number of Muslim residents (*muzakki*) x 2.5 kilograms of rice or other agricultural products. If all Muslim employees or staff also pay zakat, then they will also get 2.5 percent of their salary. Once multiplied by the total amount, we will get a sufficient amount. Not to mention when it comes to infaq and sadaqah. It is likely that

[30] Atabik, "PERANAN ZAKAT DALAM PENGENTASAN KEMISKINAN," 340.

[31] Yusuf Al-Qardhawi and ed. Sari Nurulita, *Spektrum Zakat: Dalam Membangun Ekonomi Kerakyatan*.

there will be a sufficient amount to fight poverty if this is also done and managed properly. Zakat has a huge potential to encourage business capital among the poor.[32]

The strategic role of zakat for the community at least includes several things, as follows:

1. Capital, according to research conducted by PIRAC (Public Interest Research and Advocacy), the potential of zakat, especially in Indonesia, ranges from 19–20 trillion per year, a sufficient amount for community development, and the amount will be greater along with the increasing awareness of Muslims towards zakat and the ability of fiqh to describe new types of business and income that are included as zakat objects.
2. Social Justice, the implementation of zakat raises social justice in society, not only because of the emergence of sources of zakat revenue from new types of income but also because zakat is empowered for the benefit of the poor, paid by the rich in their midst.
3. Social Balance, The social balance built by Zakat makes the poor get their share of the wealth of the rich people around them, so that the social gap is not high.
4. Social Security, people feel guaranteed when zakat can be realized in its form, so that poor people do not need to worry about getting treatment or getting education services because there is no insurance money, for example;

   Social Security, with the accumulation of large zakat funds in addition to being a development capital, is also useful for standby funds that are ready to be used at any time, especially against unexpected events such as natural disasters, fires, floods, and others.

It is evident that the considerable wealth generated through zakat must be utilized and managed in the most optimal manner possible. It is not sufficient for zakat to be used for consumptive purposes. Such an approach will only provide temporary assistance to Mustahiq Zakat and will not encourage them to improve their lives or economy. It is recommended that zakat that earns be the choice of zakat fund

[32] Chaniago, "PEMBERDAYAAN ZAKAT DALAM MENGENTASKAN KEMISKINAN," 53.

managers. The implementation of zakat has been deemed suboptimal for alleviating poverty. To date, the distribution of zakat to the community has been dominated by consumptive zakat, with the benefits received by mustahik being used for a limited period of time. In fact, the purpose of zakat is not merely to provide support to the poor in a consumptive manner; rather, it has a more enduring objective of alleviating poverty. Consequently, zakat should not be solely consumptive; rather, it should be utilized as a source of funds for the people. The utilization of zakat for consumption is solely intended for emergency situations. In such instances, when there are individuals who are unable to be guided to establish an independent business or who have urgent needs, it is permissible to utilize the funds for consumption.[33]

The alleviation of poverty through the implementation of zakat can be achieved if all parties who have committed to the effective and efficient management of zakat fulfill their obligations. One of the objectives of zakat is to reduce the number of *mustaḥiq* and encourage the emergence of new *muzakkī*. It would appear that the distribution of consumptive zakat requires review and replacement with productive zakat distribution. Productive zakat is defined as a type of zakat that has the capacity to motivate its recipients to engage in continuous production, utilizing the zakat assets provided.[34]

In order to enhance the efficacy of zakat in combating poverty, it is essential for Amil zakat institutions to consider a number of factors.

1. Zakat management must be conducted in a professional and transparent manner. This objective is to enhance the confidence of the muzakki in the zakat funds they have distributed to individuals who are entitled to receive them.
2. In the contemporary era, it is of paramount importance to ensure that the intended beneficiaries of zakat, or alms, receive special attention. Rather than being viewed as mere subsistence, these funds should be regarded as a form of capital with the potential to enhance entrepreneurial abilities.

[33] Ahmad Qodri A. Azizy, *Membangun Fondasi Ekonomi Umat: Meneropong Prospek Berkembangnya Ekonomi Islam*, Cet. 1 (Yogyakarta: Pustaka Pelajar, 2004), 186.

[34] Asnaini and Zubaedi, *Zakat Produktif Dalam Perspektif Hukum Islam* (Pustaka Pelajar, 2008).

3. It is imperative that the zakat funds collected be utilized as an endowment fund that will not be depleted due to consumption. The management of zakat funds must be capable of becoming sustainable capital.
4. Amil Zakat institutions must be able to have clear and planned goals. The target population for zakat recipients is comprised of individuals and groups that are able to stimulate economic activity within the community. It is anticipated that the creation of employment opportunities will contribute to a reduction in poverty levels within the community.
5. Amil Zakat institutions must be able to build networks by empowering Zakat recipients. In this capacity, the amil zakat institution functions as a coach for zakat recipients in developing and distributing business results. This is a crucial aspect for Amil Zakat institutions to consider, as they are often perceived to be solely focused on the distribution of Zakat funds.[35]

There are various strategies to overcome poverty. What must be done from the beginning is to overcome the poverty that is wrapped around the surrounding community by creating an economic order that allows the birth of an equitable distribution system and zakat management strategies that are all oriented towards multiplying the rewards of *muzakkī* and increasing the welfare of *mustaḥiq*. The centralized zakat system is also able to alleviate existing poverty. So the most prominent role of zakat is to help other Muslims, unite their hearts to always hold fast to Islam, and also help with every problem that arises. If all rich people are able to diligently pay zakat and distribute it fairly and evenly, then poverty will not occur.

The Potential for Micro-Economic Development Through Productive Zakat

Micro, small, and medium enterprises (MSMEs) have a strategic role in national economic development. The role of microenterprises in economic growth can absorb a lot of labor. The potential of MSMEs can be maximized as a source of community income, meeting the needs of domestic goods and services, creating jobs, and increasing added value, which has an impact on reducing poverty and economic growth. If detailed, MSMEs have the potential to be a source of income for the

[35] Fifi Nofiaturrahmah, "PENGUMPULAN DAN PENDAyAGUNAAN ZAKAT INFAK DAN SEDEKAH," *ZISWAF : Jurnal Zakat Dan Wakaf* Vol.2 No.2 (2015): 283, http://dx.doi.org/10.21043/ziswaf.v2i2.1553.

community, MSMEs have the potential to overcome unemployment, MSMEs have the potential for GDP, foreign exchange of a country, and investment.[36]

The potential of MSMEs, according to Law No. 20 of 2008, is to realize economic growth, equity, increase people's income, create jobs, and alleviate poverty. Meanwhile, according to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/M.KUKM/VII/2015 concerning the Strategic Plan of the Ministry of Cooperatives and Small and Medium Enterprises for 2015-2019, “the potential of MSMEs is shown by their role as a source of community income, fulfillment of domestic goods and service needs, creation of jobs, and an increase in added value, which has an impact on reducing poverty and economic growth.”.

The potential of MSMEs in the future can be influenced by the internal side of MSMEs and the external environment. Internal potential, namely (1) the large number of MSMEs is the basic capital to contribute more to the economy; (2) the structure and characteristics of the organization, business, and management of MSMEs are quite flexible, making it easy to adjust to changes in their capacity as well as changes in the market and economy; (3) MSMEs produce products and services at prices that are affordable to the community, thus contributing to strengthening the domestic market, especially in the provision of goods and services that are the main needs of the community; (4) MSME products mostly have strong links to sources.

Microenterprises should be able to contribute significantly to the problems of poverty and unemployment that Indonesia is still experiencing. Every country's economy develops and expands, and Indonesia's economic sector is the one that contributes the most to job creation. Currently, the problem faced by small or microbusiness owners is a significant limitation in obtaining capital. So far, one of the obstacles for MSME players is related to the issue of business capital. Therefore, some of the problems faced by microenterprises that need to be addressed include marketing and partnership development, human resource development, and business capital

[36] Junus Sinuraya, “Potensi UMKM Dalam Menyangga Perekonomian Kerakyatan Di Masa Pandemi Covid-19: Sebuah Kajian Literatur,” *Pros. Semin. Akad. Tah. Ilmu Ekon. Dan Stud. Pembang* 160 (2020): 166.

assistance.[37] Business capital for MSME entrepreneurs can give them great hope to be able to survive in improving their livelihood. In some areas, such as Karangjaya Tasikmalaya, MSMEs who are given credit loans independently or women's groups, accompanied by the provision of training and coaching, have a significant impact on their welfare.[38]

In this case, zakat can be one of the solutions for how MSME actors can obtain business capital to survive. The pattern of zakat management that has tended to be consumptive should have begun to be diverted to productive things, such as providing business capital to micro and medium enterprises. In Indonesia, for example, the opportunity to optimize the Islamic philanthropy instrument, namely zakat, as a source of people's welfare is very large. As a country with a majority Muslim population, Indonesia has enormous zakat potential. It is proven that the amount of zakat potential in Indonesia in 2019 amounted to Rp233.84 trillion, with the potential distribution of BUMN zakat of Rp6.71 trillion, agricultural zakat of Rp19.79 trillion, livestock zakat of Rp9.51 trillion, professional income zakat of Rp139.07 trillion, and deposit zakat of Rp58.76 trillion. In 2020, the potential of zakat in Indonesia is around Rp 340 trillion, and in 2023, the potential of zakat will reach Rp 350 trillion.[39]

The huge potential of zakat, if managed properly, is able to place zakat as socio-economic capital for community empowerment efforts. The utilization of zakat funds based on economic development, also known as productive zakat, is one type of zakat fund utilization activity that can be done. This type of utilization provides business capital to Mustahik, either directly or indirectly, and its management can involve Mustahik or not. The utilization of this zakat is aimed at economic efforts that lead to improving the welfare of the community.

Productive zakat can be defined as zakat funds that are managed and developed in such a way that they can provide benefits to Mustahik in the long term.[40] The effects

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[37] Mariana Kristiyanti, "Peran Strategis Usaha Kecil Menengah (UKM) Dalam Pembangunan Nasional," *Majalah Ilmiah Informatika* 3, no. 1 (2012): 77–78.

[38] Amin Muhtar and Rinrin Natia Priyanti Dewi, "Peran Unit Pengelola Kegiatan Dana Amanah Pemberdayaan Masyarakat (UPK-DAPM) Terhadap Peningkatan Kesejahteraan Masyarakat Karangjaya Kab. Tasikmalaya Jawa Barat," *Al-Mizan : Jurnal Hukum Dan Ekonomi Islam* 8, no. 2 (October 28, 2024): 124, https://ejurnal.iiq.ac.id/index.php/almizan/article/view/1885.

[39] See to Antaranews, 2023 link: https://www.antaranews.com/berita/4566934/tembus-rp3350-triliun-kemenkeu-belanja-negara-terdistribusi-merata

[40] Asnaini and Zubaedi, *Zakat Produktif Dalam Perspektif Hukum Islam*, 63–64.

of productive zakat are not felt in a short period of time; mustahik are expected to gradually gain financial independence so that they can turn into muzakki. Productive zakat is one of the effective ways to alleviate poverty, a model of distributing zakat in solving social problems with the aim of empowerment to improve the quality of life of mustahik and change their status to muzaki, one of the mechanisms in overcoming the problem of poverty, one way to reduce poverty in Islamic society and provide a broader impact, a solution to microbusiness development by providing access to working capital. With regard to the above, the distribution of zakat funds must use an allocation system that is able to improve the welfare of the community, especially for those who have social problems. The distribution of business capital is expected to be able to present a concrete solution to improve the economy of the people.[41]

There are several criteria that must be met for the utilization of zakat funds in productive businesses, among others:

1. Has fulfilled the provisions of sharia
2. Produce economic added value for mustahiq
3. Mustahiq is domiciled in the working area of the Zakat management institution.
4. Beneficiaries are individuals or groups that meet the Mustahiq criteria.
5. Conducting coaching or mentoring for Mustahiq from Amil Zakat in the Mustahiq domicile area.[42]

To find out how effective the utilization of productive zakat is for mustahiq empowerment, namely by using the following indicators:

a. Business feasibility study

A business feasibility study is a study of a business plan that not only analyzes the feasibility of the business being built but also when it is operated regularly in order to achieve maximum profit for a specified time. Even though identification has been carried out, it does not rule out the possibility of a business or project experiencing obstacles and the risk of missing what is expected. Especially if no feasibility

[41] Ida Fitria et al., "Peran Penyaluran Dana Zakat Produktif Sebagai Modal Usaha Mikro," *Proceedings of Islamic Economics, Business, and Philanthropy* 2, no. 1 (October 28, 2023): 163.

[42] Tim Penulis Fikih Zakat Kontesktual Indonesia, *Fikih Zakat Kontesktual Indonesia* (Jakarta: Badan Amil Zakat Nasional, 2019), 285–86.

identification is done at all. In addition, with identification, it can provide foresight and minimize obstacles that arise in the future. Uncertainty in the future is one of the things that needs to be taken into account when running a business or project. Economic, legal, social, and political fields, as well as cultural and environmental changes and trends in society, are always changing and uncertain. With a business feasibility study, at least there are guidelines and directions for the business or project that will be run by prospective entrepreneurs.[43]

There are several aspects associated with a business feasibility study related to the decision of whether or not a business is viable. These relevant aspects are then assessed, measured, and scrutinized in accordance with defined standards and regulations that have been agreed upon and authorized. These aspects are:

1) Legal Aspects
2) Environmental Aspects
3) Market or marketing aspects
4) Technical and technological aspects
5) Management and Human Resources Aspects
6) Financial Aspects.[44]

b. Counseling

Counseling is the involvement of a person in communicating information consciously with the aim of helping others provide opinions so that they can make the right decisions. This indicator is intended to provide insight to mustahik related to the business prospects run by mustahik, namely by providing knowledge about good productive management of zakat funds in accordance with Islamic law and providing guidance to mustahik related to the business being run by socialization and training.

c. Supervision

Supervision is a process to find out what work has been carried out, assess it, and correct it if necessary, with the intention that the implementation of the work is in

[43] Rochmat Aldy Purnomo, RIAWAN RIAWAN, and LA ODE SUGIHARTO, *Studi Kelayakan Bisnis* (Unmuh Ponorogo Press, 2018), 2.
[44] Santi Nurjanah, "Studi Kelayakan Pengembangan Bisnis Pada PT Dagang Jaya Jakarta," *The Winners* 14, no. 1 (2013): 15.

accordance with the original plan.[45] This indicator is intended to provide corrections to the mustahik business related to the prospects of the business run by the mustahik, namely by supervising the business run by the mustahik, determining whether the funds provided are actually managed in accordance with the direction of the amil zakat institution, and knowing the development of the business run by the mustahik.

d. Evaluation

Evaluation is an activity to determine the quality or value of a program in which there is an element of decision-making so that it contains an element of subjectivity. It is a systematic activity to determine the strengths and weaknesses of a program.[46] Productive zakat managed with social entrepreneurship principles will be able to provide solutions to economic problems. Zakat management can be done by upholding social mission, empowerment, ethical business principles, creating good social impact, and program sustainability. To become a true entrepreneur, Mustahik must have the ability to have knowledge and an entrepreneurial mentality. Zakat institutions can provide various training and mentoring to mustahiqs in order to develop knowledge, skills, and an entrepreneurial mentality. The objective is to achieve economic sustainability for the Mustahiq. With the improvement of the mustahiq's economy, he can gradually become a munfiq (literally, "giver") until he can become a muzakki (literally, "one who gives zakat").

Zakat funds earmarked for investment can develop and continue to grow. The key to sustainability is the rotation of the benefits of zakat funds that have been received by the mustahiq. The sustainability of MSMEs is influenced by a number of factors. In order to ensure the continued viability of their businesses, MSMEs must undergo an evaluation process. In addition, MSMEs must adopt innovative strategies to develop attractive products. Furthermore, MSMEs require managerial skills, particularly in the areas of human resources, customer relations, and financial management. By developing an understanding of finance and strategy, MSMEs can enhance their capacity to drive growth and maintain the continuity of their operations.

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[45] Rofli Sulistiyo Baktiyasa and Lena Farida, "Pengaruh Pengawasan Kerja Dan Disiplin Kerja Terhadap Produktivitas Karyawan (Kasus Bagian Pengolahan PT. Mitra Aung Swadaya (MAS) Kecamatan Kelayang Kabupaten Indragiri Hulu)" (Riau University, 2017).

[46] Jokebet Saludung, "Peranan Evaluasi Dalam Manajemen Peningkatan Mutu Berbasis Jurusan," *Jurnal MEDTEK* 1, no. 2 (2009): 5.

In order for MSMEs to survive in various situations and conditions, including during periods of economic crisis, it is necessary for them to possess a range of skills. Indicators of the economic sustainability of Mustahiq Zakat include: 1) The provision of zakat funds has a positive effect on business conditions; 2) Mustahiq has the motivation to become muzakki in the future; 3) Mustahiq has the requisite knowledge and entrepreneurial mentality; and 4) Mustahiq receives supervision and guidance.

Conclusion

This article reopens the real orientation of zakat law in Islamic law, which has been an obstacle for many Muslims who do not believe in the position of zakat as part of the people's economic development strategy. Especially for MSME players, most of whom are weak and poor, they can get an injection of funds as business capital so that they can continue to survive and prosper, or even be able to switch from mustahik to muzakki. Through qualitative analysis of existing literature, it is found that zakat is principally oriented towards improving the welfare of society. This conclusion is supported by various foundations, both normative, socio-historical, and philosophical. Therefore, the zakat paradigm must undergo a transformative change from mere worship to a socio-economic concept so that it plays an important, strategic, and essential role in the lives of Muslims.

In addition, the concept of productive zakat should not only be a practical discourse without directed, measurable, and sustainable management. The distribution of productive zakat to MSME actors must be managed seriously. The existence of business coaching, supervision, evaluation, and follow-up from the manager are absolute requirements for sustainability. Thus, it will allow zakat to overcome poverty, so that zakat funds are not only used for consumptive needs that result in poor people always depending on zakat. Zakat funds can be utilized more effectively in the form of business capital and educational expenses for the impoverished. Zakat management reform must be implemented holistically, encompassing aspects such as collection techniques and distribution procedures. This approach will ensure that the benefits of zakat are maximized, both for the donors and the recipients.

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