

ZAKAT: CONCEPT AND IMPLICATIONS TO SOCIAL AND ECONOMIC (ECONOMIC TAFSĪR OF AL-TAWBAH:103)

by Sri Herianingrum

Submission date: 29-Nov-2022 11:59AM (UTC+0800)

Submission ID: 1965874604

File name: SriHerianingrum_Artikel302.pdf (2.63M)

Word count: 7411

Character count: 37451

ZAKAT: CONCEPT AND IMPLICATIONS TO SOCIAL AND ECONOMIC (ECONOMIC TAFSĪR OF AL-TAWBAH:103)

Abdul Wahid Al-Faizin ¹

Taqiyah Dinda Insani ²

Sri Herianingrum ³

ABSTRACT

One of the most used methods by Ulamā' to find the laws and wisdoms from Quran is a tafsīr method. This paper seeks to examine and analyze the concept from sūrah al-Tawbah: 103 - ayah with the more general content related to the concept and function of *zakat* – by using the tafsīr method and how the implication of *zakat* for the social and economic equality is. The method used in this paper is a qualitative method by using content analysis that combines tafsīr bi al-ra'yi with tafsīr bi al-ma'thūr. By using economic interpretation, the result shows that *zakat* should be an obligatory system and its management must be done centrally by the government. In this case Baznas can be a representation of the government to perform the task. The study also found that there are two implications of the *zakat* mentioned in sūrah al-Tawbah: 103. First, التطهير (purification) through which *zakat* is able to provide social implications of tranquility, security, and harmony. Secondly, التزكية (holy, blooming, blessing and praise) through which *zakat* has economic implications both in micro aspects (increase in quantity in the economic curve) and macro (increased investment and depletion of poverty and unemployment).

Keywords: Zakat, Economic Tafsīr, Social and Economic Equality

JEL Classification: O15, P36, Z12

16
Received : September 22, 2017
Revised : April 10, 2018
Accepted : May 1, 2018

1. Post Graduate School, Universitas Airlangga, Airlangga 4 – 6, Surabaya, Indonesia, alfaiz165@gmail.com

2. Post Graduate School, Universitas Airlangga, Airlangga 4 – 6, Surabaya, Indonesia, tdindainsani@yahoo.com

3. Post Graduate School, Universitas Airlangga, Airlangga 4 – 6, Surabaya, Indonesia, sriherianingrum@feb.unair.ac.id

I. INTRODUCTION

Zakat is an important principle in the Islamic economics. *Zakat* in the Islamic economics has two main functions. First, as a tool of worship which giving the individual benefit to the person paying *zakat*. Second, giving the collective benefit for people in the environment which run the system of *zakat* (Sakti 2007).

A large body of literatures have attempted to discuss and examine the impact of *zakat* on poverty by employing modern economic tools (see: Ibrahim, 2006; Mila Sartika, 2008; Irfan Syauqi Beik, 2009; Firmansyah, 2013; Rina Murniati and Irfan Syauqi Beik, 2014; Irfan Syauqi Beik and Caesar Pratama, 2016). On the other hand, Islam has its own scientific khazanah such as *Tafsir* to explore a concept from the main source, Quran and hadith. *Tafsir* is a method used by Islamic scientist in order to explore a concept and wisdom contained in the Quran.

This paper therefore aims to explore the concept and implication of *zakat* for social and economy by using method that have not been used by the majority of researchers i.e. *Tafsir* method. In this case, the object of research is *sūrah al-Tawbah: 103*, which verse has more general content than other verses related with the concept and function of *zakat*.

This paper analyzed the meaning of *Lafaq* mentioned in *sūrah al-Tawbah: 103*. From that semantic analysis, the authors explore some concepts that exist in *sūrah al-Tawbah: 103*. This analysis refers to some book of *tafsir* both of classical and contemporary books. Similarly, the authors combine the *tafsir bi al-ma'thūr* book and *tafsir bi al-dirayah* book.

Based on the background above, the objectives research of this paper are to analyze how the concept of *zakat* based on *sūrah al-Tawbah : 103* is; and how the implication of *zakat* for the social and economic equality is.

II. LITERATURE REVIEW

This section consists of theory and previous studies that support the research.

2.1 Theory

2.1.1 Zakat and Its Position in Islam

Zakat means البركة والنماء والطهارة والصلاح (blessing, growth, holy, and kindness). While in terminology, *zakat* has the meaning of a certain part of the treasure that has been required by Allah to be given to the people who are entitled to receive it (*mustahiqq*). That treasure which taken is called *zakat* because it can increase its principal treasure and keep it from various danger (Qardawī 1973).

Zakat is perceived highly in Islam since it is one of the pillars which build Islam. This is as mentioned by Rasulullah:

"Islam is based on (the following) five (principles): Syahadat Laa ilaaha illa Allah and (syahadat) Muhammad Rasulullah, to offer the (compulsory congregational) prayers dutifully and perfectly, to pay *zakat*, to perform Hajj, and to observe fast during the month of Ramadhan" (HR Bukhari)

Allah pairs the command to pay *zakat* with the command to pray as much as 22 times in Quran. This indicates the crucialty of *zakat* in Islam. In addition, *zakat* is a unique and complete system about redistribution (Rivai 2013). Islam regulates quite

clearly about *zakat*, therefore it takes a study to understand the function of *zakat*, so in the implementation *zakat* become an obligatory system not voluntary system.

2.1.2 Concept and Methodologi of *Tafsīr*

Tafsīr in epistemology means *al-Īdāh* and *al-Tabayīn* (clarifying and explaining) (Ayyūb 2004). While in terminology means the study of explanation about the meaning contained in Quran and explore the laws, wisdoms, *mau'izah* and lessons in it (Yūnus 2002). According to most *Ulamā'* *tafsīr*, *tafsīr* and *ta'wīl* are two synonymous word.

Generally, there are three forms of *Tafsīr*, that is (Ayyūb 2004):

a. *Tafsīr bi al-Riwāyah* or *bi al-Ma'thūr*

Interpreting the Quran with the Quran itself, hadith, or the words of the prophet's friends. The *tafsīr* books that belonging to this type are *Tafsīr al-Ṭabarī*, *al-Durr al-Manthūr*, *Ibn Kathīr*, *al-Baghawī* and many more.

b. *Tafsīr bi al-Dirāyah* or *bi al-Ra'yi*

Interpreting the Quran with the thought (*ra'yu*). In this case, *ra'yu* is an *Ijtihād* which compatible with the basic principles of *Ijtihād*. It is different with the interpretation which only depends on logic without basic principles of *Ijtihād*, it is considered blameworthy and can be misleading.

The followings are guidance for people who want to interpret the Qur'an (Suyūṭī 1998):

1. Quoting from Rasulullah with avoid the *ḍa'īf* and *mauḍū'* hadith
2. Taking the opinions of the Prophet's friends. It can be done because according to the *mufasssīr*, the opinion from the Prophet friends in an absolute like hadith *marfū'*.
3. Understanding the Arabic grammar and be able to examine the arrangement very well.
4. Knowing some *shari'ah* basic rules (*al-uṣūl al-shar'iyah*)

Thus, not everyone can do the interpretation of *bi al-Ra'yi*. It caused so many people who didn't have basic principle of *Ijtihād* are very audacious to interpret the Quran as they want. As a result, the interpretations tend to be wrong and misleading. Some of this *tafsīr* book are *Tafsīr al-Jalālain*, *al-Baiḍawī*, *al-Alūsī*, *al-Khāzin* and so on.

c. *Tafsīr bi al-Ishārah* or *Tafsīr al-Ishāri*

The interpretation done by *taṣawwuf* people which try to find the wisdom from Quran. Some of *Ulamā'* have a different opinion about this *tafsīr*. Some of them are allowed and the others think it is heretical. Some of this book's type are *Tafsīr al-Nisāburī* and *Tafsīr Rūh al-Ma'āni* by *al-Alūsī*.

Among the forms of *tafsīr bi al-Ra'yi* is interpret the Quran with the modern science such as astronomy, medical, economic, and management. This kind of interpretation leads to a lot of controversy among the *Ulamā'*. Some are allowed and some are prohibited. *Ulamā'* who forbid this interpretation are *Shaikh Shaltūt* and *Sayyid Quṭb*.

On the other hand, *Ulamā'* who enables the usage of science to interpret meanings behind the Qur'ain verses are *imam al-Ghazālī* and *al-Suyūṭī* (Qarāwī 2002). According to *al-Ghazālī*, generally all the science is included in the deeds and the traits of Allah. While, the Quran explain the substance, deeds, and traits

of Allah. And the science is not final. In Quran, there is only a global signal to the science.

In these case, there are some things that need attention for people who want to interpret Quran with science, that is (Qarāwi 2002):

1. Hold on to scientific facts not hypotheses. This is very important because when interpret Quran with hypothesis, the interpretation made will vary according to the existing hypothesis.
2. Stay away from self-imposed in understanding of *naş*. In this case, we are forbidden to impose a *Naş* of Quran with the meaning we want to conclude. However, we should take some meaning which compatible with the language and the existing *Naş* editorial flow.
3. Avoid to accusing people are fools.
4. When we interpret Quran with science, do not ever consider Islamic *ummah* or former *Ulamā'* are stupid for not be able to interpret as we do.

2.2 Previous Research

There are several researches conducted related to the impact of *zakat*. First, research conducted by Ibrahim (2006) entitled "Economic role of *zakat* in reducing income inequality and poverty in selangor". The subject of this research is the recipient of *zakat* in *Zakat Selangor Center* on nine regencies in selangor, while the object of research is the inequality of income and poverty. By using the Lorenz curve test kits, The Gini coefficient, and the Atkinson index and the five major poverty indices, the result shows that *zakat* can reduce income inequality and poverty (Ibrahim 2006).

Second, a research conducted by Mila Sartika (2008) entitled "*Pengaruh pendayagunaan zakat produktif terhadap pemberdayaan mustahiq pada LAZ Yayasan Solo Peduli Surakarta*". The method used in this study is quantitative with the simple regression tools. This research makes *mustahiqq* with livestock assistance at LAZ Foundation Care Solo as the subject of research, while the object is the income level of *mustahiqq*. Based on the results of this study, it can be seen that there is a significant influence between the amounts of funds disbursed to income of *mustahiqq*. So the higher the funds disbursed, the higher of the income generated by *mustahiqq* (Sartika 2008).

Third, a research conducted by Irfan Syauqi Beik (2009) entitled "*Analisis peran zakat dalam mengurangi kemiskinan: studi kasus dompet dhuafa republik*". The subject of this research is 50 *mustahiqq* at the Institute of Amil Zakat National Dompot Dhuafa Republik, while the object of this research is the level of poverty. This study uses several analysis tools, including head count ratio to find out the number and percentage of poor families, the ratio of poverty gap and the gap of income to know the depth level of poverty, and the index of sen and Foster Greer and Thorbecke (FGT) to measure the severity of poverty. Through this research, it can be seen that *zakat* able to reduce the number and percentage of poverty, depth and severity of poverty (irfan Beik 2009).

Fourth, a research conducted by Firmansyah (2013) about "*zakat as an instrument of poverty alleviation and income gap*". The method used in this study is descriptive qualitative in which discuss three studies about the role of *zakat* for *mustahiqq*. In the first research by Beik (2010) conducted a study of 1195 households

in the province of DKI Jakarta. The result of this research is *mustahiqq* income up to 9.82 percent which in general can improve the standard living of *mustahiqq*. Besides, the result of this study is the *zakat* able to reduce the poverty rate of *mustahiqq* by 16.8 percent. Second research conducted by Beik et al (2011) using the study subjects of 1,639 *mustahiqq* from five different provinces. It is known that 21.11 percent of *mustahiqq* are able to move away from the poverty line. In a third study conducted by Mintarti et al (2012), using 821 poor households from 4,646 *zakat* recipient in jabodetabek as the subjects. The result is a poverty rate decrease to 10.79 percent. Based on the discussion conducted by Firmansyah, it can be concluded that productive *zakat* can give the impact in the form of poverty reduction and minimize the income gap (Firmansyah 2013).

13 Fifth, a research conducted by Rina Murniati and Irfan Beik in 2016 about the influence of *zakat* on human development index and poverty level of *mustahiqq*, case study about empowerment BAZNAS Bogor city. The subject of this study is BAZNAS Bogor city, while the object of this study is the level of income and poverty level of *mustahiqq*. By using statistical t tools, it is found that the utilization of *zakat* decreases the poverty level of *mustahiqq* and gives an effect on the income level of *mustahiqq* (Rina Murniati 2016).

Sixth, a research conducted by Irfan Syauqi Beik and Caesar Pratama (2016) titled “*Zakat* impact on poverty and welfare of *mustahiqq*: CIBEST model approach”. The research subjects were 121 *mustahiqq* households from four villages in Bogor district, while the object of the study was the condition before and after receiving the productive *zakat* funds. This study uses the CIBEST index to measure the material and spiritual side. The results of this study, on the index of the material poverty decrease by 49.6 percent, the index of the spiritual poverty decreased by 1.6 percent, the absolute poverty index decreased by 12.3 percent, and the welfare index increased by 63.7 percent. In other words productive *zakat* has a positive impact in reducing the poverty of *mustahiqq* households (I. S. Beik and Pratama 2016).

III. METHODOLOGY

The methodology used in this paper is descriptive qualitative methodology with content analysis approach. According to Berelson (1952) in (Stemler 2001), content analysis can be systematically defined as a replication technique used to clarify words from a text into several payload categories, based on the implicit rules. Meanwhile, according to Holsti (1969) in (Stemler 2001), content analysis is defined as a technique for interpreting and identifying a message characteristic specifically, objectively and systematically.

In approaching that content analysis, the authors use a method of *tafsir* that has been used by *Ulamā'* to explore the laws and wisdom from Quran. In this case, the authors combine between *tafsir bi al-ra'yi* and *tafsir bi al-ma'thūr*. This refers to the opinion of *al-Suyūfī* and *al-Qarḍāwī* which described before, that the interpretation with modern science should still refer to the *naṣ* and *tafsir bi al-ma'thūr* as well. Therefore, in this research the authors explore some of the leading *tafsir* literary, both classical and contemporary *tafsir*. The classical *tafsir* books that the authors used as reference are *Tafsir Ibn Kathīr* by *Ismā'il bin 'Umar bin Kathīr*, *Ma'ālim al-Tanzīl* by *Abū Muhammad al-Husain bin Mas'ūd al-Baghāwī*, *Mafātīh al-Ghaib* by *'Umar bin al-Husain al-Rāzī*.

While the contemporary *tafsir* books which used as reference are *Tafsir al-Munir* by Dr. Wahbah al-Zuhaili and *Tafsir al-Sha'rawi* by Muhammad Mutawalli al-Sha'rawi.

IV. RESULT AND ANALYSIS

The object of this research is al-Tawbah: 103, that is

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

“Take Sadaqah (alms) from their wealth In order to purify them and sanctify them with it, and invoke Allāh for them. Verily! Your invocations are a source of security for them, and Allāh is All-Hearer, All-Knower.” (QS. al-Tawbah: 103)

In *sūrah al-Tawbah*: 103 above, there are two interesting sentences for our analysis. First, the sentence of خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً (Take alms of their wealth). Second, the sentence of تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا (mayst purify them and sanctify make them grow). In the first sentence contains the concept of *zakat*, while in the second sentence contains the function of *zakat*. The second sentence in *sūrah al-Tawbah*: 103 above have a very strong connection with the first sentence. It has meaning that the function of *zakat* which describe in second sentence will run well if the concept of *zakat* described in first sentence well implemented.

4.1 The Concept of Zakat

In *sūrah al-Tawbah*: 103, Allah started with *Lafadh* خُذْ (take) which is the form of the command word (*fi'il amr*). According to *al-Rāzī* in his *tafsir* book *Mafātih al-Ghaib*, the use of the command word in the form خُذْ (take) as a *dāhir* show that the taking of *zakat* from *muzakkī* is obligatory (Rāzī n.d.). The opinion of *al-Rāzī* is in accordance with *uṣul al-fiqh* method which states that the word of command must be directed to the mandatory law as long as there isn't other *Dalīl* that directs the order to other than mandatory law.

The object (*mukhāṭab*) of the command word خُذْ (take) in that *ayah* is Rasulullah who commanded by Allah to take *zakat* from the rich (Dimashqi 1999). However, although the *mukhāṭab* (object) of the command in the *ayah* is Rasulullah, but the command also applies to all judges or authority after him (Zuhaili 1998). The context of the command to the Rasulullah in the *ayah* is the command to Rasulullah as the head of Islamic government at that time. Thus, that command also applies to the heads of state afterwards.

The above opinion is also supported by the attitude of *Abū Bakar* to the opponents of *zakat* in his era. *Abū Bakar* –who was the head of state or *khalifah* after Rasulullah– was very angry and even battled some Arabian who refused to pay *zakat* with argument that the obligation to pay *zakat* was no longer exist because Rasulullah has already death. In a *Riwāyah Bukhāri* and Muslim mentioned that *Abū Bakar* said

“By Allah! If they refuse to pay even young goat which they used to pay during the life-time of Rasulullah, I will fight with them for it.” (HR. Bukhāri and Muslim)

In the implementation of *zakat* as describe above, the government can appoint some officers who handle the collection and distribution of *zakat*, known as *amil zakat* or *'āmilīn*. This is as it was the assignment of Rasulullah who was a representation of the head of state at that time to the Mu'adz bin Jabal to take

zakat in the Yaman. In the assignment, Rasulullah gave a message to Mu'adz to be presented to the Yaman residents. The message is

"Indeed Allah has enjoined on them, the *Zakat*. And it is to be taken from the rich amongst them and given to the poor amongst them" (Muttafaq 'Alaih).

In addition, the use of *Lafaḍ* خَذَ (take) in *sūrah al-Tawbah*: 103 and *Lafaḍ* تُؤْخَذُ (taken) in the above hadith also becomes a reinforcement that *zakat* is the right of the recipient (*mustahiqq*) to be taken from the rich (*muzakkī*). Thus, *zakat* is not a voluntary that is left entirely to the consciousness of each individual. In contrary, *zakat* is obligatory which when *muzakkī* refuse to give it, then *zakat* can be taken by force as done by *Abū Bakar*. This is as confirmed by Allah in *sūrah al-Dzāriyyāt*: 19

"and In their properties there was the Right of the beggar, and the *Mahrūm* (the poor who does not ask the others)" (QS. *Al-Dzāriyyāt*: 19)

There are two important wisdom proposed by *al-Sha'rāwī* in management of *zakat* by government, that is (Sha'rāwī n.d.):

1. The avoidance of *mustahiq* from disgrace for "raising their hand" to ask *zakat* from *muzakkī*. With the management of *zakat* by government, the *mustahiqq* no longer need to "raise their hand" to ask *zakat* because they will directly receive it from the government.
2. Avoidance *mustahiq* especially *Faqīr* and *Miskīn* from the negative psychological impacts that occur when receiving directly from *muzakkī*. For example, when the family *mustahiqq* A know that the *muzakkī* who gave the *zakat* is family B, then it will give own psychological impact to family A. it could be a child from family A will feel inferior when dealing with children from family B because he knows that family B is the person who gave *zakat* to his family. It is different when *zakat* is managed by the government, then there will be no poor people who feel contemptible and inferiority when dealing with the rich because they didn't know from whom the *zakat* their received. The poor know only that as a people, they get what their deserves from the government which supposed to prosper all his people.

Based on the above description, we can know that *zakat* in Islam is obligatory not voluntary. This assumption is important for the functioning of *zakat* in society's life and economy. In the context of *sūrah al-Tawbah*: 103, the *zakat* system as obligatory indicated by *Lafaḍ* خَذَ مِنْ أَمْوَالِهِمْ صَدَقَةً is a requirement for the functioning of the *zakat* function shown by *Lafaḍ* تُطَهَّرُهُمْ وَتُزَكِّيهِمْ بِهَا which will be explain in the next discussion.

4.2 The Function of *Zakat* in the Social and Economic Equality

In the *sūrah Al-Tawbah*: 103, Allah mentions two main functions of *zakat*, there are the function of *zakat* in the form of تُطَهَّرُهُمْ and the function of *zakat* in the form of تُزَكِّيهِمْ.

First, the function of *zakat* in the form of تُطَهَّرُهُمْ. *Lafaḍ* تُطَهَّرُ is a *fi'il muḍāri'* from *maṣdar* التَطْهِير. While *Lafaḍ* التَطْهِير (*al-Taṭhīr*) comes from the syllable طهر or طهارة which means holy or clean. In Arabic grammar, *Lafaḍ* طهارة can be used for clean or holy physical (جُسْمَانِيَّةٌ) as well as spiritual (نَفْسَانِيَّةٌ) (Zubaidī n.d.). The use of *Lafaḍ* طهارة for spiritual holy is also often used in the Quran. One of them is

"are the ones whose hearts Allâh does not want to purify (from disbelief and hypocrisy); for them there is a disgrace In This world, and In the Hereafter a great torment" (QS. Al-Mâidah: 41)

Based on this, we can interpret the the function of *zakat* in the form of التطهير in the *sūrah al-Tawbah*: 103 as cleansing and purifying of the soul. In this case, *zakat* is able to cleanse the hearts those who pay *zakat* from the greedy and miserly which is bad characteristic of human nature. Allah said

"Say (to the disbelievers): "If You possessed the treasure of the Mercy of My Lord (wealth, money, provision, etc.), Then You would surely hold back (from spending) for fear of (being exhausted), and man is ever miserly!" (QS. Al-Isrā': 100)

In the other *ayah*, Allah is also said

"Even though men's souls are swayed by greed" (QS. Al-Nisā': 128)

As we have known, treasure is something that very precious and loved by human. In fact, sometime we find someone who loves treasure more than everything including family or even God. Therefore, it is no exaggeration if Rasulullah mentioned the treasure as a something green (خَضِرَةٌ) or pleasing to the eye and sweet (حُلْوَةٌ) as a recorded by Bukhāri dan Muslim.

Excessive love of the treasure often invite greedy virus into human heart. This greed is describe by Rasulullah in a hadith recorded by Bukhāri

"Had the man been given a valley full of gold, he would have wanted the second again. If he is given the second one, he wants another third. No one can fill his stomach apart from the ground. Allah is receptive to anyone who wants to repent." (HR. Bukhāri no. 6438)

That greed in the end makes people reluctant to give his treasure to other even the smallest thing. It's more ironic when the little treasure gone, he is not as confused as when that little treasure asked by poor people (*Faqīr* or *Miskīn*). He will be very hard to give it.

From here, the obligation of *zakat* that has been established by Allah has an important role to gradually kill the viruses of greedy and miserly in the heart of human. With the existence of *zakat*, the rich are forced to give some of the treasure that Allah entrust to the person who needed. Obligations that charged continuously are expected to be able to get used to share and feel the lives of poor people. So the next time that rich not only pay *zakat* because of duty, but also he will give charity more than he pay *zakat* as has been done by the Prophet friends, *Tābi'in* and successor.

Besides cleansing and purifying the heart of *muzakkī* from the greedy, *zakat* is also able to purify the heart of *mustahiqq* from envy, anger and jealous. This envy, anger and jealous are often triggered by high level of inequality. And then, this envy, anger and jealous become a main factor of criminality such as robbery. In this case, *zakat* is one of the instruments to distribute the wealth, which in Islam functioned to minimize the inequality. The small inequality leads to reduce the potential of criminalization. Thus, the existence of *zakat* is essentially able to keep the wealth of *muzakkī* from the robbery because of the inequality. This is fit with hadith Rasulullah

"Keep your possessions (from destruction) by (issuing) zakat" (HR. Al-Ṭabrānī)

Awareness of *zakat* and the correct and optimal management of *zakat* are also capable to give a positive psychological impact to *mustahiqq*. The *mustahiqq* will feel the benefit from the existence of the rich people which their *zakat* become one

of the income for *mustahiqq*. This, makes the envy, anger and jealous to the rich turn into gratitude and love for them. This is as stated by Rasulullah:

“The attitude of *the* heart is inclined to love those who do good to him and hate those who do bad to him.” (HR. *Al-Baihaqī* dalam *Shu’ab al-Iman* 6: 2985).

In the social context of society, the role of *zakat* according to *al-Qarḍāwī* is able to provide the strong bond between the rich (*muzakkī*) with the surrounding community. The bond will always be framed by love and combine with brotherhood and help each other (*Qarawī* 1973). At the end the bond will create a sense of secure, peace, and harmony between them. The sense of secure, peace, and harmony in this community will become one of the pillars of successful economic development.

Second, the function of *zakat* in the form of *تُرَكِّيهِمْ*. *Lafaḍ* *تُرَكِّي* is a *fi’il muḍāri’* from *maṣḍar* *التزكية*. While *Lafaḍ* *التزكية* comes from syllable *الزكاة* which in language has meaning *الطهارة والنماء والبركة والمذح* (holy, blooming, blessing, and praise). The use of the word *الزكاة* for the four meanings is found in the Quran and hadith.

Based on the above, *التزكية* has a same meaning with *التطهير*. However, according to *al-Rāzī*, when *التزكية* called concurrently (affixed) with *Lafaḍ* *التطهير*, there must be a difference between the two (*Rāzī* n.d.). This is because in the Quran there can be no repetition of the same *Lafaḍ* without any different meaning or other implied utility.

Based on above description, there are three meaning given by *mufasssir* for *Lafaḍ* *التزكية* in the *sūrah al-Tawbah*: 103, that is (*Zuhailī* 1998) (*Baghāwī* 1997):

1. *Zakat* is able to raise the people degree who pays it from the *Munāfiq* to the *mukhlis* (people who feel ikhlash). This opinion based on the assumption that *sūrah al-Tawbah*: 103 is a continuation of *al-Tawbah*: 101 which describe the *Munāfiq* people.
2. *Lafaḍ* *التزكية* has the meaning *مبالغة في التطهير وزيادة فيه* (more purifying).
3. *Lafaḍ* *التزكية* has the meaning *الإثراء والبركة في المال* (developing and giving blessings to the treasure). It’s mean that Allah will make the loss of property due to *zakat* reason for develop, increase, and blessed of the treasure.

From various meaning about *Lafaḍ* *التزكية* above, the authors agree with the third meaning. According to *Ibn Mandzur*, *التزكية* can also be derived from the syllable *زكا يزكو زكاء وزكوا* which has the meaning *والرئعُ النماء* (evolved and result). Further *Ibn Mandur* explain that *Lafaḍ* *زكا يزكو* is used for everything that grows and develops (*Miṣrī* n.d.). Moreover, in another *ayah*, Allah explains the functions of *zakat* and alms as a developers and adders of treasure.

“Allāh will destroy *Ribā* (usury) and will give increase for *Sadaqāt* (deeds of charity, alms, etc.)” (QS. *Al-Baqarah*: 276)

Lafaḍ *يُرَبِّي* in the *ayah* above has the meaning of *كثّره ونمّاه* (reproduce and develop) (*Dimashqī* 1999). In this case, the function of *التزكية* which is in the *zakat*, according to *al-Sha’rāwī* occurs in every element in it, for the recipient (*mustahiqq*), the giver (*muzakkī*) and the treasure itself (*Sha’rāwī* n.d.).

Based on the above, we can conclude that one of the roles of *zakat* is able to add and develop economically. The role of adding and developing is applicable for the recipient (*mustahiqq*), the giver (*muzakkī*), and the treasure itself. In the context of economy, the role of *zakat* to recipients (*mustahiqq*) and givers (*muzakkī*) can be seen in the microeconomic outlook. While the role of *zakat* in

adding and developing the treasure itself can be seen in the macroeconomic outlook.

The function of *zakat* as a micro can be seen from the role of *zakat* for the recipient (*mustahiq*) and the giver (*muzakkī*). A very dominant group affected *zakat* is the *mustahiqq*, which their consumption level depend on the distribution of *zakat* (Sakti 2007). In other words *zakat* has a positive correlation on the consumption level of *mustahiqq*. It is described in a hadith

“Zakat fitrah is the cleansing of fasting people of wasted talk and sinful acts, and as feeding the poor” (HR. *Abū Dāwūd*)

In the above hadith, Rasulullah explained one of the function of *zakat*, that is as food for the poor (*Miskīn*). In the wider context, the function of *zakat* as a food has the meaning of *zakat* serves an addition for the poor in order to fulfill their consumption of basic necessities. With the *zakat*, the purchasing power of the poor to fulfill their basic needs is increase. In the context of microeconomics, the increasing of purchasing power is an increasing in demand.

In the *zakat* system, the process of *zakat* is allocate property based on two principles, that is to produce welfare and generate income level (Rivai 2013). The increasing of *mustahiqq* income automatically increases the purchasing power of *mustahiqq*. Theoretically, the existence of *zakat* will increase the demand curve through the demand aggregate that increase due to the purchasing power of *mustahiqq* society driven by the distribution of *zakat* (Sakti 2007). It means that the distribution of *zakat* will increase the purchasing power from *mustahiq*, and it is in accordance with the result of the research of (Ibrahim 2006) dan (Sartika 2008)

The increasing of the demand curve as described above will certainly increase the price in the short time. However, the increasing of the price will has an impact of producer revenue. If it is assumed that this price increase information known to all market participants (symmetric information), then it will certainly attract new market participants to enter the market (Sakti 2007).

The entry of new market participants will increase the number of supply so it will increase the supply curve. As a result of the increase of the supply curve, then the price will be corrected. The equilibrium price after the *zakat* distribution will be relatively stable than compared to before the *zakat* distribution, but the number of goods has increased compared to before the *zakat* distribution. In addition, increasing demand for these goods will stimulate the production of goods and services (P3EI FE-U11 2016).

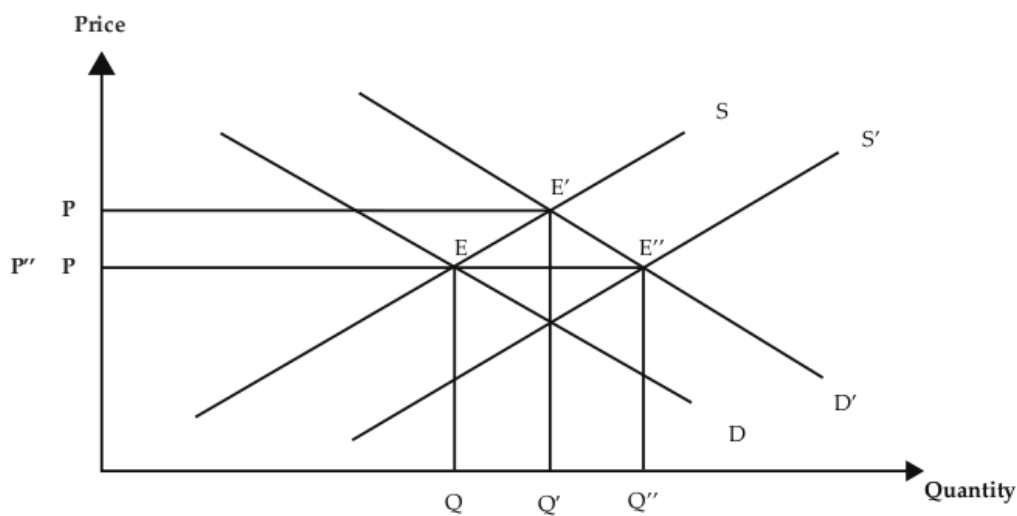
The positive effect of *zakat* on productivity and supply can also be seen from the enactment of *zakat* on money or idle financial assets (P3EI FE-U11 2016). Owners of unused property will be motivated to drain their wealth into the real sector so that *zakat* is only be taken on the yield, rather than its main assets. This is as conveyed by the Rasulullah

“Remember, those of you who take care of the orphan’s treasure, should he develop it in commerce and do not allow it to be eaten by zakat” (HR. *al-Turmudhī*)

In the hadith, Rasulullah linked the prohibition to unemployed treasure by the application of *zakat*. Instead Rasulullah ordered to develop the treasure so that *zakat* can be taken from the results of treasury property rather than the main treasure. Thus, we can see how Rasulullah made *zakat* as an excuse for someone to always productivity the treasure and not let it idle. That increasing

productivity is compatible with the result of research by (Rina Murniati 2016) and (Sartika 2008)

In contrast to *zakat*, taxes have a negative effect on supply and productivity. Sales tax or value added tax will increase the average total cost, and if the price stays at the original price level, then this increase in cost means a decrease in profit. This can happen because the revenue total is fixed while the total cost increases. The decline in profits also led to a shrinking range of production scales, as a result of the increase in the burden to be borne by market participants. The decrease in the scale of production means a decrease in the number of products produced which also means a decrease in supply (Karim 2012). In other words, imposition of sales tax or value added tax can decrease productivity and supply of goods.



Source: Sakti, 2007

Figure 1.
Zakat Curve in The Economic

Based on the exposure of the micro *zakat* function, it is evident that *zakat* can influence the economic behavior of *mustahiqq* and *muzakkī*. The following will be discussed using illustrations of demand and supply curves. From the side of *mustahiqq*, *zakat* can increase the purchasing powers which in the end also increase the demand. This will shift the demand curve from D to D' so that the equilibrium point will shift from E to E'. Although the shift causes prices to rise from P to P', it only temporary. Because from the side of *muzakkī*, *zakat* will increase the productivity and supply that will shift the supply curve from S to S'. The shift will form a new equilibrium point from E' to E''. At a new equilibrium point (E'') the price will be corrected and become relatively stable compared to before the distribution of *zakat* but with a larger quantity.

The macro *zakat* function can be seen from the function of *zakat* for investment and wealth distribution. There are several key elements that must be considered to understand the effect of *zakat* on investment. One of them is *zakat* collected

on money or idle financial assets, such as gold deposits or money that exceeds a period of time a year and sufficient the *nishab*, thus encouraging people to invest or produce (P3EI FE-UII 2016).

As has been explained before, *zakat* can encourage someone to manage and productive the treasure he has. In aggregate, it is able to encourage the investment. With the collected of *zakat* on stored treasure, that will be activated or invested (P3EI FE-UII 2016). Thus, *zakat* has a positive correlation with investment. The increasing in investment will ultimately increase the unit of production.

Contrary with the *zakat* that has a positive correlation with investment, *Ribā* has a opposite correlation. *Ribā*, which reflected in the interest rate, if its existence increases, it will cause a decrease in investment level. Interest rates as one of the financial instruments whose function is to control the money supply will greatly affect investment in the real sector. An increased interest rate will cause decreasing the money supply, so investment which is funding in the real sector will also decrease.

In addition, *zakat* also serves as one of the instruments of wealth distribution in Islam. As an instrument of wealth distribution, *zakat* has an important role in overcoming the problem of poverty. As we all know, one of the main concerns of development in developing countries is combat the source of the poverty and reduce the poverty (P3EI FE-UII 2016). Therefore, various development theories and economic policies were developed to reduce the poverty levels.

In general, there are several major causes of poverty, some of them are market inefficiency and imperfection, that is uneven distribution of wealth and income and economic and finance dualism which adds to the difficulty of achieving efficient market mechanisms. The market system will not automatically make a fair income distribution; and low human resource productivity that can be seen from the low level of education, the subtle high level of unemployment, and the low level of entrepreneurship (P3EI FE-UII 2016).

Income per capita of a country is calculated to be an indicator in determining economic growth. However, this economic growth does not guarantee that the increasing income enjoyed by every member of society equitably or evenly, does not reflect the high level of poverty, nor does it reflect how the process of improving the welfare is obtained fairly without harming the rights of certain groups of people and does not reflect whether welfare is followed in every aspect of life or not. There are at least two instruments of poverty alleviation agreed by *Faqīh*, one of it is *zakat* (P3EI FE-UII 2016). Viewed from the economic aspect, *zakat* is useful to avoid the accumulation of property on a few people, distribute the treasures more justly and equitably, prospering of the weak, and expected to produce a better economic order.

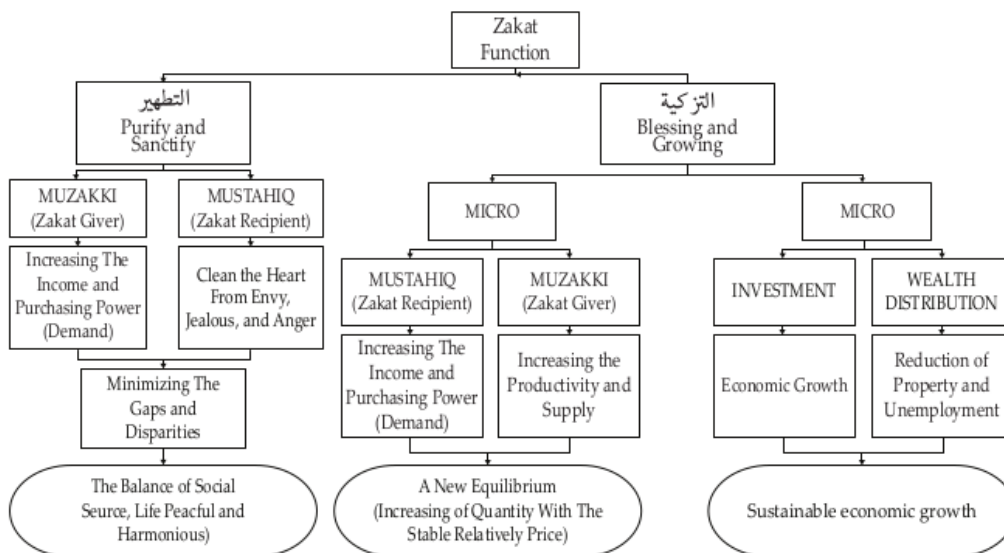
Zakat is a duty to distribute some of the treasures that the distribution process strongly associated with the efforts to reduce the level of poverty. Of the eight groups of *mustahiqq*, all the groups are in weak condition and can't be allowed to do *Mu'amalah* or transact through market mechanism (P3EI FE-UII 2016). *Zakat* is also a religious command that considered as worship or good deeds, but *muzakkī* often indifferent to the benefits of the paid *zakat*. Yet the success indicator of *zakat* is not only seen from the paid *zakat* or not, but also how much the benefits of the paid *zakat*. There are some basic elements that must be considered to understand

the effect of *zakat* on investment, one of that is a part of *zakat* distributed to *muzakki* in the form of working capital (P3EI FE-UII 2016).

The use of productive *zakat* funds can be an alternative of capital financing for the poor who in the previous income analysis, their business turnover can fulfill household expenditures (Prodi Ekonomi Islam FEB-UNPAD 2016). Then explained that in the distribution of *zakat* as a source of financing to micro enterprises, should pass the filter process first. The filter process as the initial stage to filter and select the recipient or *mustahiqq*, so that later will get a prospective entrepreneur who has prospects and who have no prospects. Entrepreneurs who have good prospects will get the facility. One of the aspect that should be seen is the spiritual aspect (morale). It can be accurately used to disclose all the information needed in the screening process or as a filter in the selection process and the preparation of the recipient.

Implementation of Islamic social fund system provides an adequate space for the recipients of *zakat* to fully concentrate in the management of their business (Prodi Ekonomi Islam FEB-UNPAD 2016). In the *zakat* system, there is no obligation for the recipient of *zakat* to recover the funds they received. However, there are demands socially and spiritually when the business has grown, then there is the obligation to set aside part of his wealth on the *zakat* sector. The proceeds of the *zakat* funds will be redistributed to the other *mustahiqq* in need. Therefore, *zakat* will play a significant role in decreasing the poverty level. This is compatible with the result of research by (Ibrahim 2006), (irfan Beik 2009), (Firmansyah 2013), (I. S. Beik and Pratama 2016).

In general, the function of *zakat* for social and economic which contain in *sūrah al-Tawbah*: 103 can be described in diagram below:



Source: Authors' Formulation from Various Sources, 2017

Figure 2.
The Diagram of Zakat Function in Social and Economic

V. CONCLUSION AND RECOMMENDATION FOR FUTURE RESEARCH

5.1 Conclusion

Based on the analysis above, it can be concluded that the concept of *zakat* based on sūrah Al-Tawbah : 103 is *zakat* become an obligatory system, which the management should be done by the government; and the function of *zakat* for the social according to sūrah Al-Tawbah : 103 is create a balance of life in society with the creation of a sense of secure, peace and harmony in the community. While the function of *zakat* for the economy is an increasing the purchasing power, productivity, investment and poverty reduction. This is the main capital for the sustainable economic growth. In this case, it is compatible with the previous research.

Based on the study findings, the following recommendations are provided. First, Indonesia as a country with the majority of the Muslim population is expected to make *zakat* as an obligatory system to moslem population. This is because the huge potential of *zakat* from the Muslim community of Indonesia which is the largest Muslim country in the world. Second, consequences of the implementation of *zakat* as an obligatory system is the management of *zakat* expected can be handled by the government. *Zakat* management by the government is able to optimize the function of *zakat* for social and economic community; third, research related to Islamic economic applications written in the Quran can use the tafsir approach which is the real khazanah in reviewing.

REFERENCES

- Ayyūb, Hasan. 2004. *Al-Hadīth Fi "Ulūm Al-Qur"ān Wa Al-Hadīth*. Kairo: Dār al-Salām.
- Baghāwī, Abū Muhammad al-Husain bin Mas'ūd. 1997. *Ma'ālim Al-Tanzīl*. Dār Ṭayyibah.
- Beik, irfan. 2009. "Analisis Peran Zakat Dalam Mengurangi Kemiskinan: Studi Kasus Dompot Dhuafa Republika." *Zakat & Empowering - Jurnal Pemikiran dan Gagasan 2* (August): 45–53.
- Beik, Irfan Syauqi, and Caesar Pratama. 2016. "Zakat Impact on Poverty and Welfare of Mustahik : A CIBEST." : 1–12.
- Dimashqi, Ismā'il bin 'Umar bin Kathīr al. 1999. *Tafsīr Al-Qur'ān Al-'Aẓīm*. Dār Ṭaybah.
- Firmansyah. 2013. "Zakat Sebagai Instrumen Pengentasan Kemiskinan Dan Kesenjangan Pendapatan." *Jurnal Ekonomi dan Pembangunan 21*(2): 179–90.
- Ibrahim, Patmawati. 2006. "Economic Role of Zakat in Reducing Income Inequality and Poverty in Selangor." (January 2006).
- Karim, Adiwarmān A. 2012. *Ekonomi Mikro Islam*. Depok: Rajagrafindo Persada.
- Miṣrī, Muhammad bin Manūr al. *Lisān Al-'Arab*. Bairut: Dār Ṣādir.
- P3EI FE-UII. 2016. *Pengelolaan Zakat Yang Efektif: Konsep Dan Praktik Di Berbagai Negara*. Jakarta: Departemen Ekonomi dan Keuangan Syariah – Bank Indonesia.
- Prodi Ekonomi Islam FEB-UNPAD. 2016. *Usaha Mikro Islami*. Jakarta: Departemen Ekonomi dan Keuangan Syariah – Bank Indonesia.
- Qarawī, Yusuf al. 1973. *Fiqh Al-Zakāh*. Bairut: Mu'assasah al-Risālah.
- Qarāwī, Yusuf al. 2002. *Fatwa-Fatwa Kontemporer Jilid 3*. Jakarta: Gema Insani Press.

- Rāzi, 'Umar bin al-Husain al. *Maḥāṭib Al-Ghaib*. Bairut: Dār Ihyā' al-Turāth al-'Arabi.
- Rina Murniati, Irfan Syauqi Beik. 2016. "Pengaruh Zakat Terhadap Indeks Pembangunan Manusia Dan Tingkat Kemiskinan Mustahik : Studi Kasus Pendayagunaan BAZNAS Kota Bogor." *Jurnal Al-Muzara'ah* 2(2): 131–46.
- Rivai, Veithzal dan Andi Buchari. 2013. *Islamic Economics*. Jakarta: Bumi Aksara.
- Sakti, Ali. 2007. *Ekonomi Islam : Jawaban Atas Kekacauan Ekonomi Modern*. Paradigma & Aqsa Publishing.
- Sartika, Mila. 2008. "Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq Pada LAZ Yayasan Solo Peduli Surakarta." *Jurnal La Riba (Jurnal Ekonomi Islam)* 2(1): 75–89. <http://journal.uii.ac.id/index.php/JEI/article/view/163>.
- Sha'rāwī, Muhammad Mutawallī al. *Tafsīr Al-Sha'rāwī*. Maktabah al-Shāmilah.
- Stemler, Steve. 2001. "An Overview of Content Analysis. Practical Assessment, Research & Evaluation." 7(17). <http://pareonline.net/getvn.asp?v=7&n=17>.
- Suyūṭī, Jalāluddīn al. 1998. *Al-Itqān Fi 'Ulūm Al-Qur'ān*. Bairut: al-Maktabah al-'Aṣriyyah.
- Yūnus, Muhammad Kabīr. 2002. *Dirāsāt Fi Uṣūl Al-Tafsīr*. Torabulis: Kulliyah al-Da'wah al-Islāmiyyah.
- Zubaidī, Abu al-Fāi Muhammad al. *Tāj Al-'Arūs Min Jawāhir Al-Qāmūs*. Mauqī' al-Warrāq.
- Zuhailī, Wahbah bin Muṣṭafā al. 1998. *Tafsīr Al-Munīr Fi Al-'Aqīdah Wa Al-Sharī'ah Wa Al-Manhaj*. Bairut: Dār al-Fikr.

This page is intentionally left blank

ZAKAT: CONCEPT AND IMPLICATIONS TO SOCIAL AND ECONOMIC (ECONOMIC TAFSĪR OF AL-TAWBAH:103)

ORIGINALITY REPORT

8%

SIMILARITY INDEX

4%

INTERNET SOURCES

6%

PUBLICATIONS

0%

STUDENT PAPERS

PRIMARY SOURCES

- 1 Mega Tria Rizki Luik, Ahlis Fatoni. "REVISITING ANALYSIS OF THE ROOT CAUSES ON FINANCIAL CRISIS IN ISLAMIC PERSPECTIVE", Journal of Islamic Monetary Economics and Finance, 2018
Publication 1%
- 2 M D Rahmatya, M F Wicaksono. "Model of receipt and distribution of zakat funds information system", IOP Conference Series: Materials Science and Engineering, 2018
Publication 1%
- 3 Mail Hilian Batin, Dini Rahmayanti. "Eradicating Poverty through Zakat Utilization (A Case from Kelompok Bina Zakat Program)", Annual International Conference on Islamic Economics and Business (AICIEB), 2021
Publication <1%
- 4 journal.umy.ac.id
Internet Source <1%
- 5 Qurroh Ayuniyyah, Ataul Huq Pramanik, Norma Md. Saad, Muhammad Irwan Ariffin. <1%

"ZAKAT FOR POVERTY ALLEVIATION AND INCOME INEQUALITY REDUCTION", Journal of Islamic Monetary Economics and Finance, 2018

Publication

6

I Wayan Sujana, Samdin Gamsir, Ambo Wonua Nusantara. "The Optimization of Zakat Maal Management in Baubau City", Business and Management Studies, 2019

Publication

<1 %

7

Sundari Sundari. "ZAKAT DALAM MENDORONG PERTUMBUHAN EKONOMI DAN PENGENTASAN KEMISKINAN", Al-'`Adalah : Jurnal Syariah dan Hukum Islam, 2018

Publication

<1 %

8

Pope, Catherine, Mays, Nicholas, Popay, Jennie. "Synthesizing Qualitative and Quantitative Health Research", Synthesizing Qualitative and Quantitative Health Research, 2007

Publication

<1 %

9

kodquran.blogspot.com

Internet Source

<1 %

10

eprints.iain-surakarta.ac.id

Internet Source

<1 %

11

pt.scribd.com

Internet Source

<1 %

12	Muhammad Ufuqul Mubin, Achmad Siddiq. "Contextualization of Mustahiq Zakat at LAZNAS Nurul Hayat Surabaya", Al-Manahij: Jurnal Kajian Hukum Islam, 2022 Publication	<1 %
13	journal.ipb.ac.id Internet Source	<1 %
14	Norhaziah Nawai, Farah Shazwani Ruzaiman. "Chapter 11 The Impact of Zakat Distribution", Springer Science and Business Media LLC, 2022 Publication	<1 %
15	www.scitepress.org Internet Source	<1 %
16	core.ac.uk Internet Source	<1 %
17	Imam Taufik Alkhotob. "KADERISASI PADA MASA RASULULLAH", Jurnal Da'wah: Risalah Merintis, Da'wah Melanjutkan, 2018 Publication	<1 %
18	Mohd Ma'Sum Billah. "Islamic Financial Products", Springer Science and Business Media LLC, 2019 Publication	<1 %
19	mafiadoc.com Internet Source	<1 %
20	www.usnsj.com Internet Source	<1 %

- | | | |
|----|--|------|
| 21 | Mohd Ma'Sum Billah. "Modern Islamic Investment Management", Springer Science and Business Media LLC, 2019
Publication | <1 % |
| 22 | Ms. Sagarika Chakraborty, Mr. Soumya Banerjee. "FINANCIAL CRISIS IN THE DEVELOPING WORLD - POST THE US "ASSET PRICE BUBBLE DEBACLE" - A NEW WAY FORWARD", Buletin Ekonomi Moneter dan Perbankan, 2010
Publication | <1 % |
| 23 | bin Ahmad Shah Faisal. "The Misinterpretation of Hadith Texts by Extremist Groups to Justify Their Terrorist Acts: An Analysis", Al-Bayān – Journal of Qurān and Ḥadīth Studies, 2018
Publication | <1 % |
| 24 | eprints.umm.ac.id
Internet Source | <1 % |
| 25 | garuda.ristekbrin.go.id
Internet Source | <1 % |
| 26 | pantunirwanprayitno.com
Internet Source | <1 % |
| 27 | Ebrinda Daisy Gustiani, Ascarya Ascarya, Jaenal Effendi. "INFLUENCE ANALYSIS OF SOCIAL VALUES ON THE NUMBER OF ISLAMIC MONEY DEMAND IN INDONESIA", Buletin Ekonomi Moneter dan Perbankan, 2010 | <1 % |

28 Evy Iskandar, Deddy Iskandar, Hafizh Maulana. "The Role of Accounting Information in the Determination to Muzakki's Decisions for Zakat payment", Jurnal EMT KITA, 2019
Publication <1 %

29 Faleh Salem al-Kahtani. "Corporate Governance from the Islamic Perspective", Arab Law Quarterly, 2014
Publication <1 %

30 Irfan Syauqi Beik, Laily Dwi Arsyianti. "MEASURING ZAKAT IMPACT ON POVERTY AND WELFARE USING CIBEST MODEL", Journal of Islamic Monetary Economics and Finance, 2016
Publication <1 %

31 Mohd Ali, Ahmad Fahme, Zakariah Abd. Rashid, Fuadah Johari, and Muhammad Ridhwan Ab. Aziz. "The Effectiveness of Zakat in Reducing Poverty Incident: An Analysis in Kelantan, Malaysia", Asian Social Science, 2015.
Publication <1 %

32 repository.iainkudus.ac.id
Internet Source <1 %

33 zakat-mulhari.blogspot.com
Internet Source <1 %

34 id.123dok.com

Internet Source

<1 %

35

www.muhammad-pbuh.com

Internet Source

<1 %

Exclude quotes On

Exclude matches Off

Exclude bibliography On

ZAKAT: CONCEPT AND IMPLICATIONS TO SOCIAL AND ECONOMIC (ECONOMIC TAFSĪR OF AL-TAWBAH:103)

GRADEMARK REPORT

FINAL GRADE

/0

GENERAL COMMENTS

Instructor

PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8

PAGE 9

PAGE 10

PAGE 11

PAGE 12

PAGE 13

PAGE 14

PAGE 15

PAGE 16
