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# Zakat Distribution in Minimizing Poverty Levels For Economic Development

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# Abstrak,

Kemiskinan adalah salah satu tantangan sosial yang signifikan di banyak negara. Pemerintah dan organisasi sosial telah berusaha mengurangi angka kemiskinan melalui berbagai program dan kebijakan. Salah satu instrumen yang telah diakui memiliki potensi untuk mengurangi kemiskinan adalah zakat, yaitu kewajiban sosial bagi umat Muslim untuk memberikan sebagian dari kekayaan mereka kepada yang berhak menerima. Tujuan dari penelitian ini adalah untuk menganalisis peran zakat dalam meminimalisir kemiskinan. Zakat memiliki potensi besar untuk membantu mengurangi angka kemiskinan di Indonesia. Mengevaluasi efektifitas distribusi zakat dengan menilai sejauh mana zakat berhasil didistribusikan dengan efektif kepada mereka yang berhak menerimanya Sejumlah program zakat yang dilaksanakan telah memberikan bantuan langsung kepada individu dan keluarga yang membutuhkan. Serta mengukur dampak zakat terhadap pemberdayaan ekonomi penerima zakat. Hal ini bisa melibatkan analisis pertumbuhan ekonomi, penciptaan lapangan kerja, dan peningkatan kesejahteraan ekonomi penerima zakat. Zakat juga telah digunakan untuk mengembangkan keterampilan program dan pelatihan, yang berdampak positif pada mobilitas sosial dan ekonomi penerima zakat. Namun penelitian ini juga mengidentifikasi beberapa tantangan yang perlu diatasi dalam implementasi zakat sebagai instrumen untuk meminimalisir kemiskinan. Beberapa di antaranya adalah kurangnya kesadaran tentang zakat dan mekanisme distribusinya, distribusi yang tidak merata, dan masalah tata kelola dalam lembaga zakat.

Kata Kunci: Distribusi, Zakat, Kemiskinan

## Abstract,

Poverty is one of the significant societal challenges in many countries. The government and social organizations have tried to reduce poverty through various programs and policies. One instrument recognized as having the potential to reduce poverty is zakat, a social obligation for Muslims to give a portion of their wealth to those who deserve it. The purpose of this study is to analyze the role of zakat in minimizing poverty. Zakat has great potential to help reduce poverty in Indonesia. Evaluate the effectiveness of zakat distribution by assessing the extent to which zakat has been effectively distributed to those entitled to receive it. Many zakat programs implemented have directly assisted individuals and families in need. As well as measuring the impact of zakat on the economic empowerment of zakat recipients. This can involve analyzing economic growth, creating jobs, and improving the economic welfare of zakat recipients. Zakat has also been used to develop program skills and training, positively impacting Zakat recipients' social and economic mobility. However, this study also identifies several challenges that must be overcome in implementing zakat to minimize poverty. Some of these include the need for more awareness about zakat and its distribution mechanisms, uneven distribution, and governance problems within zakat institutions.

**Keywords**: Distribution, Zakah, Poverty

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# **INTRODUCTION**

Islam is a religion that teaches its people various good values. The value of goodness can be found in the 5 basic teachings of Islam, which are the pillars of Islam: 1) the testimony of monotheism and the testimony of the apostles, 2) establishing prayer, 3) paying Zakat, 4) fasting in the month of Ramadan, 5) making the pilgrimage to the House. Among the pillars of Islam is the teaching to pay for Zakat. Zakat is one form of worship that contains social and spiritual values. Zakat is closely related to society, confirming our good ties to fellow human beings (hablum minannas) in Zakat worship.

Moreover, Zakat gave momentum to the understanding of the Muslim community to rise from the confines of individualistic traditions amidst the social inequality of Arab society at that time. Where the pre-Islamic Arab citizens were citizens who had a very capitalistic socio-economic order, those who entered among the rich were those who carried out their business with a monopolistic system and were reluctant to empower basic citizens. Moreover, they used their social status as a bourgeois group to exercise their hegemony over people experiencing poverty ("Pedoman Zakat," n.d.)

The arrival of Rasulullah saw. Demanding that society be able to reform in all fields, including reforms to an economic system based on a people's economic system that does not only side with business groups but also pays close attention to the welfare of people with low incomes. This matter, among others, is stated in Islamic teachings regarding Zakat.(Dafa & Hidayat, 2022)

Zakat has become a new offer to alleviate poverty experienced by the followers of the Prophet Muhammad, most of whom are from the middle class, people experiencing poverty, and the cooks. Rasulullah saw. Carrying out social change towards the advancement of civilization that upholds the values of the common good, including carrying out reform movements in the economic, social, and political fields based on the benefit of the people with the principle of togetherness by upholding the rule of law with social justice. One of the concentrations is on the schedule of Rasulullah saw. It is to distribute guarantees for a better citizen's economic life, one of which is Islamic teachings regarding Zakat.(Wahbah Al-Zuhayly,1995)

Zakat is an obligation commanded by Allah. Zakat is worship and is included in the third pillar of Islam. Regarding fiqh, Zakat means certain assets that Allah requires to be handed over to those entitled. Regarding its application, Zakat is a social obligation for the aghniya' (wealthy) when their assets meet the limit and time. Among the wisdom of the law of Zakat is a form of equal distribution of justice in the economy.

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Moreover, it is a strategic potential source of funds for efforts to build the welfare of the people. Therefore, the Qur'an shows that the Zakat collected is distributed to the mustahiq (people who are truly entitled to receive Zakat). Islam makes the instrument of Zakat a counterweight to people's economic income. Not all people can engage in the economic arena because some cannot afford to live either poor or poor. (Ahmad Rofiq, 2012)

Expenditure from Zakat is the minimum expenditure in the distribution of income. With Zakat, the needy and poor can function and perform their obligations to Allah. With Zakat, people who do not have it feel that they are part of the local community and feel valued because there is empathy from people with more wealth.

In the economic field, Zakat can function as a deterrent to hoarding wealth in a few people and requires the rich to distribute their wealth to a group of poor and needy people. Until Zakat also functions as a potential source of funds for alleviating poverty. Zakat can also play a role in working capital for low-income people and can open jobs to earn and meet their daily needs (Rozalinda, 2014).

## LITERATURE REVIEW

In terminology, zakat is issuing a certain part of a certain property that has reached its mishaps to those entitled to receive it. Zakat also means transferring ownership of certain property to people entitled to receive it under certain conditions. Zakat contains the notion of growing and developing because, with zakat, it is expected that one's wealth will continue to grow and increase, both in the real form in the world and in the hereafter. Zakat is also imposed on property that has the potential to be developed. In the sacred sense, Zakat is cleansing oneself, soul and property. A person who issues zakat means that he has cleansed himself and his soul from miserly diseases and cleansed his property of the rights of others. Meanwhile, zakat, in the sense of blessing, is the remaining property that has been issued. Zakat will get blessings qualitatively and grow even though the amount will decrease quantitatively. (Dafa & Hidayat, 2022)

Zakat is the only pillar of Islam that specifically talks about the economic empowerment of the Ummah. Unfortunately, the pattern of giving zakat has been wasteful in style, in the sense that it is given instantly or in cash, which is one of the factors that cause zakat to be unable to change the people's poverty towards the independence that Islam aspires to. Zakat should be managed professionally to realize the great ideals of Islam, namely welfare and social justice.(Ibn Khaldun Bogor, 2019)

Zakat serves to empower the economy of the people. If shahada is the foundation of one's Islamic edifice, prayer is the vertical manifestation of righteousness; then zakat is an

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effective instrument for upholding horizontal piety. Zakat is the only pillar of Islam directly oriented towards the economic empowerment of the Ummah. If zakat has not been properly established, then the economic condition of the Ummah will deteriorate(Ibn et al., 2019). Zakat institutions assist in distributing wealth among people and prevent the accumulation of wealth in the hands of a few. Therefore, by providing wealth retribution as zakat fairly and equitably, it can be ensured that people avoid social disparities between rich and poor; zakat not only ensures social justice in society but also mobilizes and makes available zakat resources or funds guaranteed to be given to people who are entitled to receive zakat (mustahik). Zakat also increases the production capacity of the Muslim community.(Ibrahim Mustafa, 2015)

The distribution of zakat has several models, namely as follows: First, Consumptive Zakat, which is zakat received by Mustahik and can be consumed immediately. There are 2 types of consumptive zakat: traditional consumptive (rice and money) and creative consumptive (school equipment, scholarships, hoes, and others). Second, Productive, namely zakat received in the form of productive goods for business. There are 2 productive zakats, namely conventional productive (livestock, sewing machines) and creative productive (school construction, micro business development, and others) (Ivan Rahmad Santoso, 2016).

According to Santoso, the distribution of zakat can distribute wealth from muzaki to zakat recipients, who can increase consumption. The greater the zakat distribution, the higher the consumption that drives the economy. ZIS can increase people's consumption. (Ivan Rahmad Santoso, 2016)

## Wisdom of Zakat.

Zakat is not only an obligation for Muslims; through al-Qur'an, Zakat makes it a responsibility for Muslims to help one another. Therefore, the Zakat obligation includes moral, social, and economic learning factors. (Rozalinda, 2014):

- a. In the moral field, Zakat eats away the greed and greed of the rich, purifies the soul of the person who pays it from miserliness, and purifies and increases his property.
- b. Lessons in Zakat's obligation can be learned from his desire to give infaq and surrender some of his possessions to express compassion for fellow human beings.
- c. In the social field, with Zakat, a group of poor people can function in their lives and carry out their obligations to Allah on Zakat and sadaqah given by people who can afford it. Also, with Zakat, people who cannot feel that they are part of the community are not among those who are neglected and belittled.

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d. In the economic field, Zakat can function as a deterrent to hoarding wealth in a handful of people and requires the rich to distribute their wealth to a group of poor and needy people.

Until Zakat also functions as a potential source of funds to alleviate poverty. Zakat can also act as working capital for low-income people to open jobs to earn and meet their daily needs. While the wisdom of Zakat, according to (El-Madani, 2013):

- a. Zakat can adapt a person who pays it to have a generous character while eliminating the character of being stingy and miserly.
- b. Zakat can solidify and strengthen the seeds of brotherhood and increase the feeling of love between fellow Muslims, both the rich and those who cannot afford it (poor and poor).
- c. Zakat is one of the efforts to overcome poverty among Muslim citizens. d) Zakat can reduce the unemployment rate and its causes. With an alibi, Zakat proceeds can be used to create new jobs for the unemployed.
- d. Zakat can purify the soul and heart from revenge and eliminate envy and jealousy between the rich and the poor.
- e. Zakat can also grow and develop the Muslim economy to lead to the prosperity of its people.

From the past until now, there has been an extensive and fierce polemic on the distribution of national income between various groups of people in every country. The social gap created due to the existence of a comparison of income either because of the aspect (of luck) of profit or because of opportunity or having capital is the main aspect in shaping this paradigm.

The comparison of social levels has become an increasingly visible institution and a doctrine that the rich get richer and the poor get poorer. In conclusion, there is a composition of basic, middle, and upper citizens. The implications of these social strata are not only on the moral plane but also have implications sociologically and psychologically. Sociological implications are that the rich feel more than the poor; on the contrary, psychologically, it makes the poor feel inferior to the rich. On a sociological scale, if this is left unchecked, it will result in more fundamental and dangerous matters because unconsciously, the gap is considered an injustice made by humans (the rich), so it has the potential for horizontal conflict; for example, there were various incidents of riots. The incomplete economic aspect is full of inequality, and injustice becomes a factor that eventually turns into social jealousy that does not rule out the possibility of anarchism. This gap is the result of incomplete distribution and wrong policies. Psychologically, such conditions have implications for the growth of the attitudes of the rich and the poor, which are increasingly becoming barriers to life and culture

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that tend to be different. The fact that income often results in the formation of income comparisons and disparities among citizens is not only from a social point of view but in terms of Normative theological review, which Allah Swt affirms. If it is true that the sustenance given to humans is different from one to another, there is more and less.

Zakat will be very effective if used to alleviate poverty because this problem is considered a major problem for Muslims. In addition, the problem of poverty is also the main target of the Zakat commandment. To help the capital of people experiencing poverty, Islam has made zakat obligatory for the owners of wealth and made it one of the pillars of Islam. Regarding the issue of distribution and management, it must be done professionally, with careful thinking, and administratively to touch the actual function and use of zakat.

## **METHODS**

This research is a qualitative descriptive research. Research objectives with qualitative research are finding interactive bonding patterns and describing the environment's reality, accompanied by getting a description of the meaning to find the theory. In this qualitative descriptive research, researchers use literature studies to find data through novels, diaries, and other literature to form a theoretical basis. (Sugiyono, 2015)

This research also examines written sources such as scientific diaries, literature reference novels, encyclopedias, scientific essays, scientific papers, and other sources in written form and digital format that are relevant and related to the object being studied. Judging from the type of research, there is also the type of research used in this study, namely research notes combined with literature and library research, namely research that is attempted through data collection or by making objective records that mean the object of research or data collection that is like combined notes, as well as analysis. Carried out to solve a case based on critical and in-depth analysis of the relevant literature materials.

## RESULT AND DISCUSSION

# **Interpretation and Legal Basis of Zakat**

Zakat is a form of activity that produces certain allocations of property that reach nisab and haul to be distributed to certain groups entitled to receive it (mustahik). Etymologically, the word Zakat comes from the Arabic language zaka-yazku zakaah-zakat, which means annumuw wa az-ziyadah to grow and increase blessings, to grow clean and good. (Wahbah Al-Zuhayly, 1995). In Mu'jam al-Wasith, it is shown that Zakat in the language is a blessing, pure, good, and clean development of something. (Gus Arifin, 2011) On the other hand, Zakat, in the

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interpretation of blessings, is the rest of the property that has been paid Zakat qualitatively, finds blessings and will grow even if quantitatively the amount decreases.

The blessings that exist in Zakat mean that by paying Zakat, we will distribute blessings to the assets we have; by paying Zakat, we will help and relieve ourselves in the afterlife because one of the assets that will not disappear even though we are in the afterlife is charity. Zakat means development because by distributing the rights of the poor and other things that exist in our assets, there will be a circulation of money, which will cause the development of money in the community's economic life in the community. Zakat means purity and orderliness, intended to sterilize other people's assets, which are planned or unplanned and included in our assets. Allah says in QS At-Taubah: 103

Translated:

Take Zakat from their wealth (to purify and cleanse them), and pray for them because your prayer is indeed peace for them. Allah is All-Hearing and All-Knowing.

Imam An-Nawawi said that Zakat means fertility. The word Zakat is used for 2 meanings, namely productive and holy. Ibnul 'Arabi said that Zakat is used for alms, which must be alms for circumcision, living, forgiveness, and truth. Abu Muhammad Ibnu Qutaibah said that the term Zakat is taken from the word zakah, which means name or fertility, and the accumulation of assets issued is called Zakat because it is due to the fertility of assets. On the other hand, in terms of fiqh designation, Zakat means certain assets that Allah requires to be handed over to people who are entitled, besides means to produce a certain amount itself. The amount issued from the wealth means protecting it from destruction.

Imam Nawawi quoted Imam Wahidi's opinion, as reported by Yusuf Qardawi in the book "Law of Zakat." Zakat is part of the property with conditions for certain things, which Allah SWT requires the owners (muzak) to hand over to those entitled to receive them (mustahik) with certain conditions as well. Zakat is also in the form of maliyah ijtima'iyyah worship, which means worship in the property field, which has a very significant role in building society. Therefore, in the Al-Qur'an and Hadith, there are many commands to give Zakat and praise for those who carry it out.

Other scholars think that Zakat is a right that should be taken out of property. In the Syafi'i school, Zakat is an expression for releasing property or body according to a special method. It is given to 8 groups entitled to Zakat, as stated in QS. At-Taubah: 60. It is also explained that if Zakat has a specific time, in the sense that the ownership is complete throughout the year (haul), whether the property in the form of livestock, money, or merchandise, as well as for grains (rice or farm produce), the picking of fruits, the digging of

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mines, income, and profession according to some scholars'), all of which must be Zakat. Sadaqah is also called Zakat because sadaqah triggers the growth and blessing of the wealth of a person who pays sadaqah. When referring to Zakat, it is called sadaqah.

Zakat, according to Syara' is the third pillar of Islam and is an obligation that is especially for Muslims in order to empathize with others. On the other hand, Zakat is meant as a certain amount from a property and the like where the start requires giving it to people experiencing poverty and the like with special conditions. (Ibrahim Mustafa, 2015). Until it can be concluded according to syara', Zakat is the fulfillment of rights that must be fulfilled in treasure. Zakat is also intended as part of certain assets and is required by Allah.

## **Distribution of Zakat**

The distribution of zakat is a very important process in Islamic philanthropy. Zakat is one of the five pillars of Islam, and Muslims should give a portion of their possessions to the needy. The distribution of zakat is carried out to reduce social and economic inequalities and assist those less fortunate.

In zakat institutions, there are three governance components: collection, management and utilization. All three are included in three main divisions: collection, distribution, utilization, socialization, and coaching. The division that is closely related to Muzak is the swap fundraising division. Each division has main tasks and functions that are carried out to manage Baitul Mal properly. The association division has its main duties and functions: Implementation of inventory and data collection of muzak to calculate the potential of zakat as a whole, both from Zakat Collection Units, Companies, and Individuals; implementation of determining the amount of zakat to be paid, Implementation of the preparation of operational plans for collecting zakat, infaq, sadaqah, administration of zakat data collection, waqf and religious assets and reporting by accounting provisions, Implementation of reporting preparation periodically, the implementation of coordination with other relevant institutions and agencies in the field of collecting zakat, waqf, and other religious treasures and the implementation of other official duties given by the Head of Baitul Mal. (Nurbismi, 2019)

The process of distributing zakat involves several steps. First, individuals or families with excess assets are obliged to calculate the amount of zakat they have to pay. This is usually 2.5% of their wealth after deducting debt and necessities. After that, zakat can be distributed in various ways (Dafa & Hidayat, 2022):

#### 1. Direct Disbursement:

Zakat can be directly distributed by individuals or families who give it to zakat recipients. This can be done by directly assisting people in need, such as the poor, orphans, or people affected by disasters.

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## 2. Lembaga Amil Zakat:

Many Islamic countries or communities have amil zakat institutions that are responsible for collecting, administering, and distributing zakat. The institute conducts research to identify deserving zakat recipients and ensure that zakat is distributed fairly and effectively.

## 3. Economic Development Program:

Some zakat can be allocated for economic development programs that aim to help communities become economically independent. This could involve providing small entrepreneurs with venture capital, skills training, or projects that support local economic development.

## 4. Education and Health Assistance:

Zakat can also be used to provide assistance in the fields of education and health. This includes providing scholarships to underprivileged children, establishing schools or hospitals, or providing medical assistance to the needy.

## 5. Social Infrastructure Development:

Some zakat can be allocated for social infrastructure projects that benefit the community, such as the construction of wells, bridges, or other public facilities.

The distribution of zakat aims to create a more just and just society and reduce the burden on the underprivileged. Therefore, it is important for Muslim communities to understand the principles of zakat distribution and carry them out responsibly.

There are 8 groups that are entitled to receive Zakat in QS. At-Taubah: 60

## Translation:

60. In fact, Zakat is only for poor people, poor people, amil Zakat, people whose hearts are softened (converts), to (liberate) slaves, to (free) those who are in debt, for the way of Allah and for people who are on their way (who need help), as an obligation from Allah. Allah is All-Knowing, All-Wise.

This verse clearly states that 8 groups are entitled to receive Zakat:

- 1. Fuqara' (Poor people), is a group of people who are very sick in their lives, they do not have the wealth and skills to fulfill their life's wishes.
- 2. Masakin (poor people) are people who cannot afford their lives and are lacking. He has a job, but it's always not enough to meet his daily needs.
- 3. 'Amilin (Zakat manager) is a person who is mandated to collect, manage and distribute Zakat.
- 4. Muallaf is a non-Muslim who has just converted to Islam and whose faith is still weak.

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- 5. Rigab (slaves), is also to free Muslims captured by infidels (prisoners of war).
- 6. Gharimin (People in debt), is a person who is in debt for reasons that are not sinful and cannot afford to pay it. As for the person who owes money to preserve the unity of Muslims, his debt is paid with Zakat, even if he is willing to pay it.
- 7. Sabilillah (people who fight in the path of Allah), namely people who have the need to defend Islam and Muslims. There are several meanings that sabilillah at this time are people who are fighting for the benefit of spreading the religion of Allah, such as scholars and kyai, ta'mir mosques, and so on.
- 8. Ibnu Sabil is a person who is going on an expedition that is not for sin, and he faces hardships on his journey.

There are also some scholars who share more detailed descriptions regarding the 8 groups, along with their descriptions:

# 1. Poor people (fugaha)

The word fuqara' is the plural form of the word faqir, that is, a person who does not have wealth and a job, but he is also unable to meet his daily needs and the needs of those who become his dependents which include food, clothes, housing, and others. The purpose of a job is work that is in accordance with his condition of honor. Until there was a comment that reported that he was able to work at a decent job, but he preferred to keep himself busy studying religion, so he was allowed to receive Zakat (El-Madani, 2013). According to (Zuhri, 2012) the poor are people who complain about their poverty, which means expanding their livelihoods. According to ath-Tabari from Ibn Abbas, Jabr and others argue that the poor are people who really need an economic boost, but they protect themselves by not begging.

In general, the fakir describes individuals or groups living below the poverty line and struggling to meet their basic needs such as food, clothing, shelter, and health care. This condition often causes them to live in an unfit environment, experience malnutrition, lack of access to education and training, and find it difficult to find decent work to improve their standard of living.

# 2. Masakin (poor people)

Masakin is a plural form of poor, namely a group of people who do not have enough life. But a cook is a group of people who get a job with a decent job, but they cannot meet their needs which include food, clothing, and other needs and the needs of people whose living is their responsibility(El-Madani, 2013). The poor and the poor are indeed a group of people who are unable, but what distinguishes the two is that the poor do not have jobs that can support them, while the poor are those who have jobs, but the results of their work are not sufficient

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for their needs and those of their families. At-Taubari as alluded to by Zuhri (2012: 101-102) attempts to conclude 9 types of needy and poor, and provides a comparison between the two:

- a. The poor are people who have some assets to meet their needs, while the poor are people who don't have anything to fulfill their lives.
- b. The poor and the poor are a group of people who cannot afford not to exist
- c. the comparison between the two is in the degree of ownership, even though they differ in symbol.
- d. The word poor outwardly is not intended to refer to the word poor. The two are indeed different groups, but the poor need more help than the poor.
- e. The group of poor people are people who need encouragement but always protect themselves from begging, while the poor are those who beg for help.
- f. Poor people are people who have a house even though it is very simple, while poor people don't have a place to live and the like.
- g. The type of fuqara is a group of people who also migrated, but masakin is a part of Arabs who did not migrate.
- h. A group of poor people, namely people who are able to buy food even though their other needs are not fulfilled, while poor people are those who do not have anything to buy their daily needs.
- i. Poor people abstain from begging, but poor people are those who do not hesitate to beg wherever they are.
- j. In the past, the fakir was poor people who did not have it, while the poor were part of the people who were experts in the book who did not have it

Poverty and the difficulties faced by the poor can be very complex and involve various factors such as social inequality, lack of economic opportunities, conflict, or structural problems in society. Therefore, helping the poor and overcoming the problem of poverty is a complex challenge and requires various approaches from the government, non-governmental organizations, and society as a whole.

# 3. 'Amilin (Zakat administrators).

Zakat is the obligation of all Muslims and can be distributed directly to the needy, poor, and groups who are entitled to receive it. Sometimes a person distributes to a committee that manages Zakat established by government officials, foundations, mosques, and others. This manager is called 'amil. Ath-Tabari in his commentary explains that amil are special officers who are appointed to collect Zakat from people who are obliged to pay Zakat and distribute it to those who are entitled to receive it. They are given a share of Zakat as a reward for their duties, whether he is someone who is all-sufficient (rich) or someone who is poor and lacking) in his life. Whereas al-Qurthubi gives an explanation that 'amil are those who are in charge,

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collect and distribute Zakat, they are raised by the imam/head of State to collect Zakat with people (Zuhri, 2012).

Zuhri further explained that the phrase amilina 'alaiha which describes groups entitled to receive Zakat are special Zakat officers, they are also characters who share certain meanings. So, an amil gets Zakat, because of his work and on behalf of that job he is formally promoted by a certain party, and has the right to receive and manage Zakat for the needs of the people.

## 4. Wal Muallafati qulubuhum (among converts)

Usually, scholars comment that converts are people who are all non-Islamic and then convert to Islam. But the scholars also explained that the meaning of converts is not only people who convert to Islam. (Rozalinda, 2014) explained that converts are those whose inclinations or beliefs are expected to be able to increase towards Islam. Rozalinda added that the converts were divided into several groups, namely

- a. groups that are expected to convert to Islam, both as a group of people or as individuals
- b. groups who are worried about their evil behavior, they are given Zakat in the hope of avoiding their crimes.
- c. groups who recently converted to Islam. They are given Zakat so that their hearts are touched and steady with their Islamic beliefs.
- d. Leaders and community leaders who have just converted to Islam and have non-Muslim friends.
- e. Muslim leaders and figures who influence their people but their faith is still weak.
- f. the Muslims living in the enemy's border forts.
- g. Muslims who are Zakat administrators are Zakat sperm reluctant to pay Zakat. They are given Zakat to be able to soften their hearts.

# 5. Riqab

Riqab is an indentured servant (a slave who is promised to be freed by his master by paying some Islamic money and does not have cash to redeem his freedom. The law listed from the meaning of riqab is a factor of exploitation that humans try against other human beings, either individually or collectively. Therefore, listed in the interpretation of riqab is a prisoner of war from the group of Muslims. Based on that description, Zakat is given to:

- a. people to redeem the Muslims captured by the enemy.
- b. given to help Islamic countries or countries with mostly Muslim populations trying to free themselves from the shackles of modern colonialism, such as the Palestinian people (Rozalinda, 2014)

#### 6. Gharimin

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Gharimin is a person who owes money and is unable to repay it. While (Zuhri, 2012) divides the classification of gharimin into 2 parts:

- a. The person who is in debt for his own interests on the path is not only the path of immorality.
- b. Money The debtor is for universal purposes. This means that if a gharimin is given a fair share of Zakat only to pay off his debt if he has some money to pay off his debt, then he is only given a portion of the remaining debt. On the one hand, rich people who owe loans may carry out deductions from assets that are still in the hands of the debtor as a form of reaping their Zakat. gram Sabilillah In language, sabilillah is the path of Allah or soldiers who fight against infidels. This kind of interpretation is a contemporaneous interpretation, but always sticking to a literal interpretation will soon be seen as less relevant to different circumstances (Zuhri, 2012). There are those who comment that sabilillah are voluntary fighters Of jihad in the path of Allah, preaching, defending Islam, and fighting for the independence of their country. They do not receive compensation or income for their activities. Therefore, they are entitled to receive Zakat for their survival and help carry out their duties (El-Madani, 2013)

## 7. for God's sake

In language sabilillah is the way of Allah, or soldiers who fight against Unbelievers. This kind of interpretation is a contemporaneous interpretation, but always sticking to a literal interpretation will quickly appear less relevant to the circumstances (Zuhri, 2012). There are those who comment that sabilillah are warriors who are loyal and Willing to fight in the path of God, preaching, defending Islam, and fighting for independence Country They did not find compensation and income for their activities. Because of Therefore, they are entitled to receive Zakat for their survival and help in the execution of their duties. (El-Madani, 2013)

## 8. Ibn Sabil

In language, sabil means path. On the other hand, according to scholars, Ibn Sabil is a person who takes an expedition (a person who travels). Ibn Sabil who is entitled to receive Zakat are:

- a. people who are traveling far from their hometown across other people's countries until Zakat can be given to them.
- b. a person who wants to carry out an expedition from an area where he previously lived, whether that area is his birthplace or not(El-Madani, 2013). Meanwhile, other scholars give an interpretation of the provisions of Ibn Sabil who gets Zakat is a person who travels far after he loses a large part of his journey. All of this occurred in an era when people still traveled on foot or rode on animals, taking a

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very long time. Whereas in the current era, people traveling on expeditions of hundreds, let alone thousands of km in a short time, should spend their supplies. Even so, this small interpretation is still relevant today but requires reinterpretation. Ibn Sabil in this type can be intended for refugees, either because of a political alibi or because of natural causes, such as floods, landslides, volcanic eruptions, fires, and so on.(Zuhri, 2012)

## The Role of Zakat in Alleviating Poverty

In Indonesia, Muslims are spread in various areas, both cities and villages. The majority of Muslims living in cities are employees and entrepreneurs. On the other hand, for those located in villages, the majority of them only have a livelihood as factory workers and farmers who have only one or two rice fields. This kind of situation is caused by several aspects as follows (Zuhri, 2012):

- 1. The aspect the population that continues to increase while agricultural land does not increase Owner capital continues to worsen the condition of the rice fields along the roadside, many are bought to be used as factories or business land, this reduces the number of rice fields and fields that are
- 2. There is no Islamic land law yet. Whoever has land must work with Tanami. If he is unwilling to work, he should share it to be managed by his relatives or neighbors.
- 3. Our poor farmers are not able to cultivate the land with the new land, partly because of the payment for production and medicines.
- 4. The national transmigration program did not run well, and so many people who carried out transmigration failed.
- 5. Our own farmers actually find less free investment of capital. What's more, there are still farmers who take care of loans to banks who feel troubled, let alone have their affairs complicated. Such conditions lead to poverty in rural areas. This situation is seen to be widespread in Java. The result is massive urbanization with all its ills. Villagers are scrambling to make a living in the city with very grandiose hopes, namely success in modules. This is a problem that needs to be solved.

Departing from the thoughts above, it can be seen that the role of shari'ah is faced with the poverty and backwardness of the villagers. Zakat as a shari'ah and an Islamic economic system can deal directly with rural life and agricultural sectors, both traditional and modern. The Zakat system among rural residents can be raised based on the following factors (Zuhri, 2012):

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- 1. The aspect of Zakat being channeled to work on collective farmland for poor farmers with the completeness of the tools. Or opening up new agricultural lands, which are still large and wide in areas outside Java.
- 2. The Zakat aspect builds agricultural credit, which is non-binding and bears interest. The aspect of Zakat controls transmigration, especially for Muslims, to open up new agricultural lands.
- 3. The aspect of Zakat can develop villages inhabited by fresher Muslims who have a new life. Methods of overcoming poverty can be used with various steps and strategies.

The thing that must be tried from early on to overcome the poverty that surrounds our people is the method of creating an economic order that allows the birth of a fair distribution system, urging the birth of concern from the wealthy (aghniya') towards the poor, needy, dhu'afa' and mustadh'afin. One of the forms of aghniya's concern is his willingness to pay Zakat and produce sadaqah. Zakat is infaq or the spending of property, which is a habit, and charity is a sunnah. In the economic context, both are forms of distribution of wealth among fellow human beings. More than that, Zakat has a very strategic use in the context of the economic system, namely as one of the instruments for the distribution of naval wealth (AL) (Al Arif, M. Nur Rianto, 2010).

From time to time the distribution of Zakat underwent changes, especially as time went on, the use and role of Zakat in the economy began to decline and even more so was marginalized and thought of as a mere ritual of worship, so that there was a dysfunction towards the function of Zakat as social security, moreover in conclusion, Zakat was only an obligation and there was no sense of empathy and social solidarity to help others. This has implications for the sustainability of Zakat which slowly turns into a kind of temporary activity, which is collected at the same time as Zakat fitrah. As a result, the utilization of Zakat should only take a consumptive form that has the character of lightening the burden for a moment which is given once a year, and there is no effort to release them so that they become independent. So that the burden of life for the poor and poor will disappear for a while and then the navy will return to being poor and poor again (Al Arif, M. Nur Rianto, 2010)

Therefore, Zakat is very appropriate for correcting consumption patterns, creation and distribution in the framework of the welfare of the people. Because one of the biggest crimes of capitalism is the ability and ownership of creative energy sources by a few people who benefit economically, this has implications for their neglect of people who are economically disadvantaged. Thus, the distribution of Zakat will be able to increase the creation of this matter to meet the high demand for goods. In order to maximize the effect of Zakat, two approaches should be used, namely the partial approach and the structural approach of the navy (AL)(Al Arif, M. Nur Rianto, 2010).

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Al-Qardhawi shared an explanation that the role of Zakat in alleviating poverty is a necessity, even though the strategy in implementation faced many obstacles. Moreover, according to al-Qardhawi, the role of Zakat is not only limited to poverty alleviation but also aims to overcome other social problems. Thus, the very prominent role of Zakat is to help other Muslims and unite their hearts to stick to Islam and also help all the problems contained in it. If all rich people in various Islamic countries want to produce their Zakat equally and it is distributed fairly and evenly, of course, poverty will disappear.

## **CONCLUSION**

The social inequalities in society from day to day continue to be felt where the rich continue to become rich, and the poor continue to become poor. Poverty is a disease that we must solve and find a solution together. Muslims around the world, especially in Indonesia, certainly hope that the problem of poverty can be overcome quickly. If this cannot be overcome, it could have a serious impact on Muslims who live below the poverty line and do not have a strong faith, they may change their beliefs just for the sake of a bite of rice or a packet of practical noodles to survive. We certainly don't want this to happen to our brothers and sisters in faith, we should be afraid and alert to this kind of danger.

As fellow Muslims, we must be able to help overcome this problem of poverty and one of the ways is to generate Zakat for those who have been given more sustenance by Allah. Zakat is one of Islam's pillars directly related to humans or hablum minannas. It cannot be denied that Zakat is one of the income bonuses or new income for Mustahik. This will lead to an increase in demand for goods; on the contrary, in the production zone it will lead to increased productivity so that existing companies continue to move forward, let alone cause the establishment of new companies to meet this demand. On the other hand, the capital coming into the industry continues to increase a lot. This is what is called Zakat, which can be an economic multiplier. Therefore, if Zakat is truly empowered, the economic zone will run better, and poverty will decrease especially if it is supported by clean government and the emergence of the character of Hannah, self-restraint, and enthusiasm for work from all elements of society.

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