

## **EXAMINING THE ROLE OF ZAKAT AS ISLAMIC SOCIAL FINANCE AND ITS CONTRIBUTION TO MULTIDIMENSIONAL POVERTY ALLEVIATION**

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### **Abstract**

*Poverty is often only interpreted as an economic problem. Even though poverty is a multidimensional problem. Zakat as an Islamic Social Finance instrument which has an important role in reducing poverty must also target these dimensions. This research aims to analyze the role of zakat in reducing poverty from a material, social and spiritual perspective. The method used in this research is qualitative with literature review. The data used in this research is secondary data in the form of scientific articles and other publications that are appropriate to the research topic. The research results show that zakat has a role in reducing material poverty, social poverty and spiritual poverty. Zakat can alleviate material poverty by increasing the income of mustahik. Zakat can alleviate social poverty through strengthening solidarity and Islamic brotherhood in society which can become social capital for mustahik. Zakat can also increase the religiosity of mustahik through strengthening Islamic values as an effort to reduce spiritual poverty.*

**Key Words:** *Islamic Social Finance; Poverty; Zakah.*

### **INTRODUCTION**

Poverty is one of the socio-economic problems that continues to receive attention from the government. Reducing the poverty rate is one of the main targets in the 2025-2045 National Long-Term Development Plan (RPJPN) agenda. Poverty is expected to be reduced to 0.8 to 0.5% (Bappenas, 2023). Not only at the national level, poverty reduction efforts are also on the international development agenda. Poverty alleviation is positioned as the first of the seventeen goals in the *Sustainable Development's Goals* (SDG's). This goal even has a background to other development goals such as infrastructure, food, and so on (Pristiandaru, 2023).

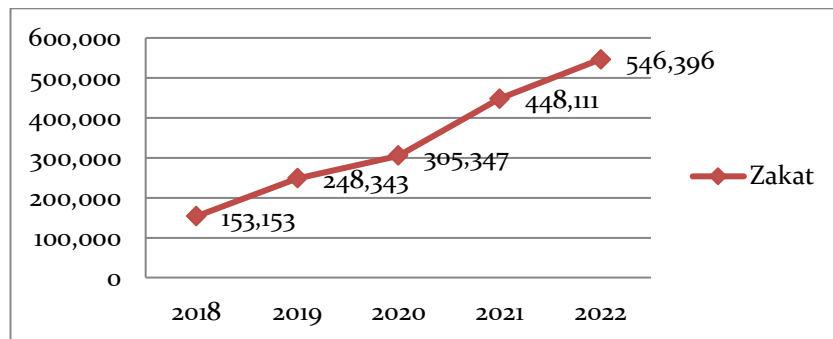
The government has initiated various strategies to reduce poverty. There are at least three programs whose implementation is directly directed at the poor, namely the provision of basic necessities, the

development of the social security system and the development of business culture (Yulianto, 2022). However, in March 2023, the percentage of the poor population still shows a number of 9.36%. This number only decreased by 0.18% *year on year* (BPS, 2023). The implementation of programs to reduce poverty certainly requires a funding role. Other financial instruments are needed to synergize to ease the burden on the state in the context of poverty alleviation.

One of the Islamic social finance instruments that has great potential in efforts to reduce poverty is zakat. The potential of zakat funds in Indonesia is huge with the fact that most of the population is Muslim. In addition, the management of zakat funds in Indonesia has been managed specifically by the National Amil Zakat Agency (BAZNAS). The existence of BAZNAS reflects the state's contribution in the management of these social funds. The management of zakat funds by involving the role of the state is considered to be able to create greater benefits (*jalb al-mashalih*) because the process of collecting and distributing it can be more effective compared to distributing zakat personally by each individual or group.

Zakat funds accumulated through centralized coordination in this institution can have a greater impact on changes in the welfare of beneficiaries. In 2022, the accumulated zakat funds were recorded at Rp. 21.3 trillion. This amount has increased by 52.14% compared to 2021 of Rp. 14 trillion (BAZNAS, 2022). In fact, this number continues to show an increasing trend every year.

**Figure 1**  
**Accumulation of Zakat Funds at BAZNAS RI**



Source: (BAZNAS, 2023)

The role of zakat funds in reducing poverty is in line with the allocation of its distribution to the poor as mentioned in the Qur'an surah at-Taubah verse 60. Even so, so far the problem of poverty has often only been viewed from the economic side. This is in line with the concept of poverty defined by the Central Statistics Agency as the inability from the economic side to meet basic food needs and not food as measured in terms of spending. In fact, poverty is a multidimensional problem. Even in the Islamic perspective, poverty is seen as the inability of an individual or household to meet its material and spiritual needs. This is also in line with what was expressed by Sayyid Qutub that the social justice aspired to through poverty alleviation is not only identified with the economic and material fields, but also includes a wider range of aspects including non-material elements (Nasution & Razali, 2021).

The narrowing of the meaning related to poverty will also affect efforts to alleviate poverty itself. Similarly, the distribution of zakat funds should not only play a role in reducing poverty from the economic side but also from other dimensions such as social and spiritual. This study aims to analyze the role of zakat funds as an Islamic social finance instrument in reducing multidimensional poverty. This is important to do because with the times, the distribution of zakat seems to have changed. Zakat is only seen as a religious obligation so that there is a dysfunction of zakat as a social security based on a sense of empathy and solidarity (Kharimah, Muzdhalifah, Rohimah, & Ridwan, 2023). The results of the study can provide a more comprehensive overview of the role of zakat because it is reviewed in a multidimensional manner. In addition, the results of the research can also be a recommendation for zakat fund management institutions to pay more attention to the target of fund distribution so that zakat can provide a more optimal role.

## **RESEARCH METHODS**

This type of research is a qualitative research. The data used is secondary data in the form of books, scientific articles and other publications that are in line with the research topic. Data collection techniques are carried out by accessing various relevant information

sources both from the website and from national and international journals. The analysis technique used in this study is a literature study (*literature review*). *Literature review* is an analysis technique that is carried out through the process of identification, evaluation and interpretation of all relevant research results of research questions, research topics or phenomena that are the focus of the research (Kitchenham, 2004). The results of this analysis map the role of zakat for poverty alleviation in three dimensions, namely material, social and spiritual poverty.

## **DISCUSSION**

### **Poverty in Islamic Perspective**

Economic poverty is often defined as a condition when an individual or household is below the standard value line of minimum needs for both food and non-food called the poverty line (*poverty line*) or also called the poverty limit (*poverty treshold*) (Ferrezagia, 2018). But more broadly, Islam views poverty not only on the material side but also on social and spiritual aspects. Muslim scholars also put forward different definitions of the poor category.

Madzhab Hanafi argues that poor people are people who do not have anything, so they are encouraged to beg for groceries to meet their daily needs. Madzhab Maliki is of the view that the poor category is people who do not have anything. According to Madzhab Hambali, the poor category is people who can only meet half of their needs or more but are still unable to provide for the whole. Meanwhile, according to Madzhab Shafi'i, the poor category is people who have half of their needs while the other half is fulfilled by receiving zakat (Itang, 2015).

Imam Al-Ghazali in his book *Ihya Ulum Ad-din* said that poverty can actually be interpreted as a lack of ability to meet the basic needs of life. Poverty is the result of greed that arises because of human desires that are not satisfied by material wealth (Choiriyah, Kafi, Hikmah, & Indrawan, 2020). Islam views the problem of poverty as very important to be overcome. Even Ali bin Abi Talib once said that if poverty was in human form, he would have killed him. Rampant poverty can create a lot

of damage and destruction in life. Poverty alleviation is important in order to save faith, morals and behavior, preserve family life, and protect stability in society (Ulya, 2018).

According to Yusuf Qardhawi, poverty has several adverse impacts. First, poverty can endanger one's faith, as it is often mentioned that poverty is close to disbelief. This can happen because a poor person feels doubt about the policy of God's rule. Second, poverty is dangerous for morals and behavior because a person can do uncommendable deeds due to the urgency of economic needs. Third, poverty is dangerous to the mind. Fourth, poverty is dangerous for families because their needs are not met. Fifth, poverty can have an impact on the destruction of people's peace of life (Lubis, 2018).

According to Ibn Hamz, if there are rich and poor groups in a society, then the rich group has an obligation to carry out socio-economic equality by giving the rights of the poor (Aeni, 2021). Islam does not support the theory of individual behavior that assumes that the poor themselves are responsible for poverty, not society, the government or the rich. Islam advocates the distribution of wealth to help create a decent life for everyone. Islam argues that the economic problem lies in the practice of human injustice in the distribution of wealth (Istan, 2017).

There are three solutions to overcome poverty from an Islamic perspective. First, Muslims are personally encouraged to work, live frugally and simply, and refrain from begging. Second, in general, Muslims are encouraged to get used to sharing with those in need, whether the gift is mandatory or voluntary. Third, leaders or rulers are encouraged to uphold justice and build a social structure that is free from exploitation, oppression and prevents the concentration of wealth in a few people (Hakim & Syaputra, 2020).

### **Zakat as Islamic Social Finance Instrument**

Zakat is one of the Islamic social financial instruments which is directly mentioned as the obligation of Muslims in the third pillar of faith. The act of sharing through zakat is not only a form of humanitarian empathy but also an obligation that binds a Muslim religiously. This reflects that Islam pays great attention to economic equity. Islam wants a

fair economy so that wealth is not only monopolized by certain groups. One of the instruments to interpret wealth redistribution is zakat.

In general, zakat is divided into two types, namely zakat *nafs* (soul) and zakat *maal* (property). Zakat *nafs* or zakat fitrah is zakat that must be issued by every Muslim in the month of Ramadan or when it is approaching Eid al-Fitr. While zakat *maal* It is zakat that must be issued by Muslims who have wealth that has reached nisab and haul (Hudaifah, Tutuko, Abdurrubbi, Ishaq, & Albar, 2020). The provisions for the distribution of zakat funds have also been regulated in the Qur'an surah at-Taubah verse 60. There are eight groups that are designated as recipients or mustahik of zakat, namely fakir, poor, amil zakat, people who have just converted to Islam, for the purpose of freeing slaves, people who are in debt, for the needs of those who are struggling in the way of Allah and for those who are on their way with the purpose of not for disobedience (Badrudin, 2015).

Zakat as an instrument *Islamic Social Finance* has an important role in overcoming socio-economic problems that cannot be solved by relying only on *Islamic Commercial Finance* (Widodo, 2019). In fact, the integration between the two is considered more effective in alleviating the problem of poverty (Siswantoro, 2022). Zakat can take on a role in the functioning of modern public finance and be part of the social safety net (Nashwan, Jabbar, Aziz, & Sarea, 2020). Even the effectiveness of zakat is often compared to fiscal instruments such as taxes. Taxes can reduce income inequality by reducing the wealth of the wealthy. However, this does not necessarily improve the poverty level of a society. Meanwhile, zakat can be used as an instrument for poverty alleviation both in the short and long term (Aziz & Mohamad, 2016).

Zakat as *Islamic Social Finance* function as a redistribution of wealth and social justice and play a role in the realization of SDG's point 1, which is to end poverty in various forms (Shahid, Sulub, Mohtesham, & Abdullah, 2023). From an economic perspective, zakat can prevent the accumulation of wealth from being concentrated in only a few people. Zakat stimulates the flow of funds from the surplus side to the deficit side so that it can increase people's purchasing power. Even further, this is

expected to create a change in the economic status of mustahik to muzakki through a series of empowerment programs. Meanwhile, from the social side, zakat can encourage empathy and strengthen a sense of brotherhood in the community (Al-Bawwab, 2023).

### **The Role of Zakah for Material Poverty Reduction**

Poverty is defined as a condition in which basic needs cannot be met, namely clothing, food and shelter or the minimum basic needs for a decent life (Bhinadi, 2017). Poverty is often measured based on economic indicators, namely per capita income and the fulfillment of individual or household consumption needs. This kind of poverty is included in the category of material poverty. Material poverty can occur due to several factors. First, the imbalance of limited resources. Second, the low quality of human resources resulting in low productivity and wage levels. Third, difficulties in accessing capital (Nazah & Amri, 2022).

Islam views economic problems, including poverty, not because of limited resources because everything has been provided in the universe. The problem of poverty arises due to the unbalanced distribution of economic resources. Therefore, Islam makes the obligation of zakat as a means of wealth redistribution. Zakat can play a role in alleviating material poverty. Material poverty can be interpreted as the inability of individuals or households to meet their material needs economically. Zakat given to mustahik can play a role in overcoming this. In the short term, zakat can help mustahik meet their immediate needs through consumptive activities.

Meanwhile, in the long term, zakat can be distributed through productive activities that can affect the increase in mustahik income. Higher income can create better purchasing power and fulfillment of life needs (Suprayitno, 2020). Zakat can also play a role in improving the quality of human resources through empowerment programs such as scholarships. Meanwhile, in the problem of difficult access to capital, zakat can take on the role of capital assistance through the productive zakat program.

Zakat as a means of wealth redistribution has a role in reducing income inequality and alleviating poverty (Ayuniyyah, Pramanik, Saad, &

Ariffin, 2018). Zakat can also contribute to improving the quality of life of mustahik through the fulfillment of basic needs which include a decent standard of living (Dayat, Aslikhah, Farida, & Wahyudi, 2023). If distributed with a productive scheme as capital assistance, zakat can help mustahik to get additional jobs and increase income (Buntoro, Marselina, & Wahyudi, 2022; Hasanah, Anwar, & Ardiansyah, 2023). In the long term, the distribution of zakat funds can have an impact on reducing the number of mustahik who live below the poverty line (Herianingrum et al., 2023).

### **The Role of Zakah for Social Poverty Reduction**

Zakat can not only have an impact on a person's economic level but can also reduce social poverty. Social poverty is characterized by the weakening of society's social construction, such as the proliferation of individualism that makes a person think that he has no responsibility for what happens in other people's lives. Islam views that one of the causes of poverty is the indifference of the rich (Yuli, 2013). This shows that poverty from the social side can also worsen the level of material poverty. The distribution of zakat funds can play a role in improving social poverty in the community.

There is a term prosocial psychology, which is behavior that arises as a result of what it has obtained from the social environment. Prosocial actions that can be driven by three motives are biogenesis, sociogenesis, and theogenesis. The motive of biogenesis is the action of an individual for the fulfillment of his hunger, thirst, and sexuality. The motive of sociogenesis is an action that arises from the results of human social interaction with the surrounding environment. Meanwhile, the motive of theogenesis refers to the encouragement of fulfilling a sense of responsibility to God. After receiving zakat, the mustahik can meet their biogenesis needs, namely eating, drinking, and other welfare. This encourages the emergence of sociogenesis and theogenesis motives. They feel that they have been helped by others through zakat so they feel the need to improve themselves both socially in their behavior with others and in their relationship with Allah (Busyro & Razkia, 2020).

Zakat shows the concern of the surplus fund side on the deficit side.



This sense of social concern can strengthen the Islamic ukhuwah which can also play a role in reducing poverty levels (Alya, Dilla, & Salsabila, 2023). Zakat can play a role in mobilizing social capital. No less important than financial capital, social capital can also function as a stimulus for joint action to overcome social problems including poverty. Social capital can be in the form of solidarity as a result of collective awareness, reciprocal principles and social networks (Amalia, 2015).

Furthermore, the social network can be a means to mobilize productive resources such as information, knowledge, abilities and funding that incidentally belong to wealthy groups. These productive resources can only be accessed by the poor if they are members of the social network (Yamin & Dartanto, 2016). The role of zakat in social construction also plays a role in preventing the adverse impacts caused by poverty problems such as the emergence of crime and the increasing level of crime as a result of the urgency of unmet needs.

### **The Role of Zakah for Spiritual Poverty Reduction**

In an Islamic perspective, poverty is measured not only on tangible indicators such as basic needs but also on intangible ones, namely faith. Spiritual poverty is characterized by a lack of fulfillment of what God has commanded. Spiritual poverty is an important thing and is considered a social and ideological problem in Islam because it can have a bad impact on the development of society, especially Muslims (Zailani, Satar, & Zakaria, 2023). Even poverty can be influenced by commitment, faith and religious principles (Senadjki & Sulaiman, 2015). Thus, one way to alleviate poverty is to improve one's spiritual values.

Zakat as an instrument of poverty alleviation can also create better changes for mustahik from a spiritual perspective (Mubarokah, Beik, & Irawan, 2018). Viewed from the perspective of prosocial psychology, zakat can stimulate the motive of theogenesis for mustahik. The motive of theogenesis refers to the encouragement of fulfilling a sense of responsibility to God. Mustahik feels that he has been helped by others through zakat so that he feels the need to improve himself in his relationship with Allah (Busyro & Razkia, 2020). Changes in the aspect of mustahik religiosity can occur because zakat institutions also hold

spiritual activities in the process of distributing zakat funds (Nidityo & Laila, 2014).

The role of zakat in increasing mustahik religiosity can also affect other aspects such as mustahik motivation at work. This is like Islamic values that teach its people to have a good work ethic, encouragement to seek sustenance and prohibition of begging. Mustahik who have awareness of the values of religiosity are expected to be encouraged to improve their quality of life, so that their economic status will also change from mustahik to muzakki.

## **CONCLUSION**

Poverty is a national problem that continues to be a concern of the government. In fact, this has also become the world's attention with the inclusion of poverty alleviation missions in various forms as the first point in *the Sustainable Development Goals* (SDG's). This shows how important it is to overcome the problem. Poverty is often only narrowly defined as the inability of individuals or households to meet their economic needs. Indicators that are often used in measuring poverty levels are economic instruments such as per capita income. In fact, poverty is a multidimensional problem. Poverty is not only limited to material poverty but also social and spiritual. Zakat as an Islamic social financial instrument plays an important role in reducing poverty from these three dimensions. Zakat can reduce material poverty through directly fulfilling needs with consumptive programs and increasing mustahik income with productive programs. Zakat can play a role in reducing social poverty through strengthening a sense of social solidarity (ukhuwah islamiyah) and encouraging the creation of social capital that can be beneficial for mustahik empowerment. Zakat can also play a role in increasing mustahik spirituality so that the commitment and values of religiosity will motivate them to try to get out of the cycle of poverty.

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