



## Community Economic Empowerment Through Productive Zakat in Yusuf Qardhawi's Fiqh Perspective

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### ABSTRACT

Zakat in Islam is the right of the poor that is found in some of the assets of people who are obliged to pay zakat. And zakat also in the era of the glory of Islam has proven to play a very important role in improving the welfare of the people and zakat is made as a responsibility for Muslims to help each other. Yusuf Qardhawi defines zakat as part of the wealth that has been determined by Allah SWT to be distributed to people who deserve to get it. The form of zakat in the form of money is categorized into two types, namely consumptive zakat and productive zakat, where the majority of Muslims mostly know about consumptive zakat and do not know about productive zakat which can last in the long term. From this background, the authors formulate the problems, among others: the view of productive zakat according to Fiqh Yusuf Qardhawi and community economic empowerment through productive zakat. As for getting maximum results, the type of research used is normative research, while the qualitative approach is in the form of a literature study which is intended to describe current or past phenomena and also to compare different opinions about the problems being studied. As a result, according to Yusuf Qardhawi, Zakat is a *Maliyah Ijtima'iyah* worship which can be interpreted as a social worship related to the benefit of the people. Yusuf Qardhawi gives two points, first, the role of zakat in overcoming economic problems in society and second, the management of zakat which can support success in zakat.

### ABSTRAK

Zakat dalam islam adalah hak fakir miskin yang terdapat pada sebagian harta orang yang wajib membayar zakat. Dan zakat itu pula pada era kejayaan islam sudah terbukti berperan sangat penting dalam meningkatkan kesejahteraan umat dan zakat di jadikan sebagai tanggung jawab bagi umat islam untuk saling tolong menolong antar sesama. Yusuf Qardhawi mengartikan zakat sebagai sebagian dari harta kekayaan yang sudah di tetapkan oleh Alloh SWT untuk disalurkan kepada orang yang layak untuk mendapatkannya. Bentuk zakat yang berupa uang di kategorikan dalam dua macam yakni zakat konsumtif dan zakat produktif, yang mayoritas orang muslim kebanyakan mengetahui tentang zakat konsumtif dan kurang tahu soal zakat produktif yang mampu bertahan dalam waktu jangka panjang. Dari latar belakang ini, maka penulis merumuskan masalah antara lain: pandangan zakat produktif menurut Fiqh Yusuf Qardhawi dan pemberdayaan

ekonomi masyarakat melalui zakat produktif. Adapun untuk mendapatkan hasil yang maksimal jenis penelitian yang di gunakan penelitian normatif sedangkan pendekatan kualitatif dengan bentuk studi pustaka yang ditujukan untuk menggambarkan fenomena yang saat ini atau masa lampau dan juga untuk membandingkan berbagai pendapat yang berbeda-beda tentang permasalahan yang di teliti. Hasilnya Zakat menurut Yusuf Qardhawi merupakan ibadah Maliyah Ijtimayiah yang bisa diartikan sebagai ibadah sosial yang berkaitan dengan kemaslahatan umat. Yusuf Qardhawi memberikan dua point yakni pertama, perannya suatu zakat dalam mengatasi masalah ekonomi di masyarakat dan yang kedua, manajemen suatu zakat yang dapat menunjang keberhasilan dalam suatu zakat.



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## INTRODUCTION

In social life there is such a thing as a relationship to Allah SWT (Hablul MinAllah) as well as relationships to humans or creatures (Hablum Min Annas), in creating a good relationship between others and to Allah SWT, humans need to carry out Allah's commands that have been taught in the verse Al-Qur'an and leave everything that is forbidden by Allah SWT, and follow the Sunnah of the Prophet Muhammad SAW. Thus, a Muslim is obliged to carry out the commands of Allah SWT contained in the third pillar of Islam, namely the obligation to pay zakat.

In the era of Islamic glory, there is evidence of an extraordinary role in helping the prosperity of the community, zakat is not only an obligation, but zakat is also managed to the maximum extent possible and its distribution is evenly distributed to those who must receive it. The scholars since the time of the Companions also finished commemorating a major incident that the Qur'an links zakat and prayer. Abdulloh ibn Mas'ud said: "You are ordered to establish prayers and pay zakat, whoever does not pay zakat means that prayer has no meaning for him". As explained in the word of Allah Surah Al-Baqarah verse 43 "

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ:

"And establish prayer, pay zakat and bow with those who bow" (Q.S. Al-Baqarah: 43).

This is also mentioned in the hadith of the Prophet Muhammad which reads:

عن أبي هريرة رضي الله عنه قال : قال رسول الله صلى الله عليه وسلم: من آتاه الله مالا فلم يؤد زكاته مثل له يوم القيامة ثجاءا أقرع له زبيبتان يطوقه يوم القيامة ثم يؤخذ بلهزميه يقول أنا مالك أنا كنزك

"From Abu Huraira ra. Said: The Prophet Muhammad SAW said: Whoever is given wealth by Allah SWT, then he does not pay zakat, on the Day of Resurrection will be exemplified as a strong and mighty person who is thrown into a hole tied up, pulled out / taken out. by being bitten and saying: Here I am your treasure and I am your hoard" (Muslim, vol 4, th.: 283).

In the word of Allah and as Sunnah it can be concluded as something that must be done for Muslims, zakat is made as an obligation for Muslims to help each other or help each other between creatures and in general zakat is an activity related to wealth and some of the the third pillar of Islam. With this, the basic need for zakat is one of them, namely the empowerment of a property from one side and also the empowerment of people who are not capable on the other side, with that Allah SWT links the sentence of prayer together with zakat.

Zakat in religious opinion is the right of the needy and poor in the wealth of the wealthy. This right is determined by the owner of the original wealth, namely Allah SWT. And it is also obligatory for his servants who are given responsibility because there is no form of pity in a zakat that has been issued by the able to the poor. And zakat is a form of Islamic activity that must exist in every Muslim's daily life.

Zakat is a pillar of Islam, which every Muslim if he meets the criteria of a zakat must issue zakat. If there is one Muslim who does not want to pay zakat, he is called a person who has left his religion and has also received a painful punishment by Allah SWT. And if a Muslim wants to pay zakat, he is called a muzaki which

means a person who pays zakat, who can cleanse his soul and property. Basically there are only two forms of zakat, namely zakat fitra and zakat maal, both of which are only forms that are well-known in the general public. In Indonesian society, one of the problems that often occurs is increasing cases of poverty and increasing cases of income inequality. Islam regarding the problem of poverty is a necessity in a life. In society there is a difference with an income that cannot be denied in life. Islam does not talk about efforts to eliminate poverty cases, but Islam talks about how to reduce the level of poverty in a society that is happening today. One of them is by optimizing the distribution of a zakat.

Indonesia, which is predominantly Muslim, is not yet aware of the distribution regulations regarding zakat as productive, whose zakat is still being paid by fulfilling zakat consumptively. Consumptive distribution of zakat is also important because it can be proven to meet daily needs, but it does not mean that the distribution is focused on consumptive needs only, it can be channeled to more productive activities. It is based on a hadith narrated by Muslim that when the Messenger of Allah gave zakat to Umar bin Khatab who was an amil zakat and said "Take it first, then have it and give it to others and what comes to you from this kind of wealth while you don't need it and you don't ask for it." , then take it. And whichever is not so, do not follow your desires." By reviewing the wisdom of productive zakat which is supported by the above hadith, there is no harm in developing the distribution of productive zakat in the general public.

Caliph Umar bin Khattab, when giving zakat to people who are entitled to receive it from the results of some zakat, not only to meet their daily needs, but also to prepare some business capital in productive activities. With this, zakat as productive is shown in the provision of initial community funds, either individually or in groups, which in turn, the Islamic community can improve their lives for the better. Therefore, if zakat is combined with productive activities and from productive activities, for example the money that was given as our capital can be sought to be returned little by little so that the capital is distributed to those who need it to facilitate their business. Zakat is given by muzakki to mustahik as a supporting fund in improving their economy if it is used by means of productive activities.

Judging from the events in the community, especially in Buring Village, the distribution of zakat to the community is still in the form of a consumptive distribution that can be used in the next few days which is only for a short time. Which is where some of the people around me do not understand the existence of productive zakat which makes those around us after being given zakat cannot last longer and the person does not develop in economic problems. Here it can be seen by the lack of some of our society, especially around the researcher's house with understanding and ignorance about zakat which is productive in nature itself, which can help in improving economic problems in their daily lives.

One of the things that can be seen with the purpose of zakat itself is to grow the economic numbers of the community which cannot be realized if there is no person who manages zakat to be demanded to be professional and innovate to manage the results of zakat. For example, described above that the model of managing zakat that is mostly used is the consumptive method, while the productive method is rarely used in managing zakat. Where with the productive methods described previously, we can expect to shorten the economic growth of the community which was originally a group of people who were obliged to receive zakat and then became a group of people who were entitled to zakat. On the basis of the development of a new distribution method, namely the distribution of zakat in a productive form, the researchers took the title: "Economic empowerment of the community through productive zakat in the perspective of Yusuf Qardhawi Fiqh".

## RESEARCH METHOD

The research method uses a normative research method while the approach is qualitative in the form of a literature study with the aim of expecting current or past events and also comparing them from various thoughts about the problems that researchers are currently researching.

Qualitative research is research on research with the nature of information or explanation and leads to the analysis. Process and meaning are superior to qualitative research. Sugiyono gave an explanation for the research method in a qualitative nature with the meaning, the method of this research is based on the post-positivism view which can be useful for researching the state of natural objects and here the person who does it can be said to be the key instrument and in the technique of collecting it by means of triangulation, analysis of the data that inductive or qualitative nature, and the results of this study prioritize meaning rather than generalization. According to Bogdan and Taylor's opinion about the research, namely the research rules that obtain descriptive data in the form of written or spoken words from several people and their observable behavior. Qualitative research is very subjective when compared to quantitative research. This qualitative

research uses a very different method, especially in the matter of gathering information, especially in individuals, by using interviews with the whole and the focus group.

## **RESULTS AND DISCUSSION**

### **The view of productive zakat according to the fiqh of Yusuf Qardhawi**

Based on the results in the analysis of Yusuf Qardhawi's perspective on community economic empowerment through productive zakat described in the previous chapter, the researcher concludes that Yusuf Qardhawi tends to clash between idealistic Islamic teachings, especially the Qur'an and Hadith.

The aspect of community economic empowerment requires an in-depth study of the various economic problems of the community. In this context, al-Qardhawi succeeded in identifying five types of community economic problems that are classified as acute, namely: unemployment, poverty, debt, social inequality, and hoarding of wealth. Furthermore, al-Qardhawi explained about the causes of the five economic problems of the community. What is described by al-Qardhawi is more detailed than the explanation put forward by other experts who are more global, namely limiting the economic problems of society to poverty and underdevelopment.

In his review of the economic problems of this society, the researcher considers that al-Qardhawi tends to think binary or black and white, namely: Islamic and non-Islamic, halal and haram, good and bad, positive and negative, benefits and mafsadat, social and individual and so on. -other. Furthermore, this classification has an impact on the strategy of community economic empowerment through productive zakat. For example, unemployment caused by compulsion, such as the elderly, is entitled to a share of zakat; while unemployment caused by choices such as focusing on worship, is not entitled to receive zakat, unless the focus is on studying. The difference, according to al-Qardhawi, is that people who focus on worship are only related to personal interests, while people who focus on studying are related to social interests. Furthermore, al-Qardhawi's main ideas regarding community economic empowerment through productive zakat above, require implementing subjects. According to al-Qardhawi, the implementing subjects are individuals who want to work; a society that has social solidarity; and the government is responsible for the welfare of its people.

If explored further, the three subjects are indeed complementary, like a system. The implication is that if one of the implementing subjects does not carry out its role properly, it will affect the effectiveness of community economic empowerment through productive zakat. Conversely, if the community has high social solidarity, the more muzakki that can be targeted for zakat collection. If the government upholds the principle of social justice, the quality of zakat management will be higher. If the individual who is in the position of zakat mustahik has qualified life skills, then zakat funds are not only used for consumptive purposes, but also productive. Thus, the cooperation between the three implementing subjects will ensure the economic empowerment of the community through effective productive zakat.

Regarding the target object of community economic empowerment through productive zakat, the researcher considers that al-Qardhawi tends to apply the concept of Priority Fiqh (Fiqh al-Aulawiyat) which demands a priority scale in all zakat management activities. For example, according to al-Qardhawi, zakat distribution must be accountable by applying three main principles: First, prioritizing domestic distribution. That is, the distribution of zakat is carried out at the place where the zakat is collected. If it is no longer found mustahik in the area, then it is distributed to mustahik outside the area. Second, equitable distribution. The distribution of zakat must be evenly distributed to the eight mustahik groups that have been determined, but the levels do not have to be the same. In this context, the poor must always be positioned as the first group to be prioritized to receive zakat. Third, strict selection of mustahik zakat. This means that prior to the distribution of zakat, a serious investigation must be carried out to find the mustahik who are truly entitled to receive zakat, not just judging based on their outward appearance, as an anticipation of lies and fraud committed by some people in order to get their share of zakat.

### **Community Economic Empowerment Through Productive Zakat**

Productive zakat is one type of zakat distribution that that person can receive a zakat to obtain or obtain the results in a sustainable manner.

The reality behind the empowerment of the community's economy through productive zakat is in line with the views of experts in general, namely the weak economy of the community, especially Muslims and the weak management of zakat, so that it has not played a significant role in improving the community's economy.

The aspect of productive zakat requires improvement in zakat management, so that it can really make a significant contribution to the economic empowerment of the community. Aspects of zakat management that need to be improved are collection, management, administration (administration), distribution and utilization. These five aspects are included in the management of zakat according to Law of the Republic of Indonesia Number 23 of 2011 Article 1 Paragraph (1): Management of zakat is an activity of planning, implementing and coordinating the collection, distribution and utilization of zakat.

In his review of zakat management, the researcher considers that al-Qardhawi tends to distinguish between cases that are qath'i (firm and static) which must be carried out dogmatically and cases that are zhanni (vague and assumptive) which can be rationalized as well as relevant according to certain contexts. . For example, zakat collection is not only aimed at muzakki that have been stipulated by the text of the Qur'an and Hadith (such as wheat farmers), but also to muzakki that have not been stipulated by the text of the Qur'an and Hadith, such as apple farmers, factory owners. and apartment owners. Moreover, their profits are often multiple, compared to the profits made by wheat farmers.

Actions in community economic empowerment are divided into two activities, namely collection and distribution. This collection here has been given responsibility to the Amil Zakat Agency and the Amil Zakat Institution which have been trusted by the community. Meanwhile, the problem of distributing this in a consumptive way in the form of cash can be given by providing business capital in the hope of productivity in daily life.

## CONCLUSION

With the above research activities, we can conclude that with the title Community Economic Empowerment through Productive Zakat in Yusuf al-Qardhawi's Fiqh Perspective as follows, including: First, Zakat according to Yusuf Qardhawi is a Maliyah Ijtimaiyah worship which can be interpreted as a social worship related to the benefit of the people. In the description above, Yusuf Qardhawi gives two points, namely, first, the role of zakat in overcoming economic problems in society and second, the management of zakat which can support success in zakat. Yusuf Qardhawi in clarifying his thoughts on the above research refers to the word of Allah SWT and as-Sunnah as well as the fiqh of several schools of thought. People or subjects in carrying out this research are divided into 3 groups, the first is people who want to work, the second is people who have a sense of solidarity with the community, and the third is the government that can prosper a people.

Second, economic empowerment is a method or process that can be a manifestation of increasing degrees in some people so that we are released from the status of people who are not capable. While productive zakat is an activity to distribute zakat proceeds to those who have the right to get zakat which is not used extravagantly but the funds are used for businesses that can produce in the long term. In order to achieve community economic empowerment through productive zakat, here we give responsibility to BAZNAS and LAZNAS which have been trusted by the community as a place for collecting, managing, and distributing zakat in the hope of establishing a small business that can be used as a means of sustaining life for a long distance and ending it. can create as new muzaki-muzaki.

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