

## Optimalisasi Pengelolaan Zakat Sebagai Upaya Dalam Pengentasan Kemiskinan Menurut Yusuf Qardhawi dan Relefansinya di Indonesia

*Optimising Zakat Management as an Effort in Poverty Alleviation According to Yusuf Qardhawi and Its Relevance in Indonesia*

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### **Abstract**

*Poverty is a person's inability to fulfill their basic needs, and zakat in Islam is considered as a solution to overcome these problems. Although the potential of zakat in Indonesia is large, it has not been optimal in alleviating poverty due to ineffective management. Yusuf Qardhawi, a scholar, contributed significant thoughts on zakat management. This research aims to reveal the optimization of zakat management according to Qardhawi to overcome poverty in Indonesia. The methodology used is a literature study with a descriptive analysis approach. The results show that Qardhawi supports the expansion of the scope of assets subject to zakat as a form of justice. With the development of the definition of assets entitled to receive zakat, it is expected to be able to collect larger zakat funds for productive businesses. Qardhawi emphasized that the management and distribution of zakat should be done locally, and the excess should be returned to the central institution to help other regions. The management of zakat should be left entirely to the government to avoid individual and community interests.*

**Keywords:** *Zakat, Poverty, Yusuf Qardhawi*

### **Abstrak**

Kemiskinan adalah ketidakmampuan seseorang untuk memenuhi kebutuhan dasarnya, dan zakat dalam Islam dianggap sebagai solusi untuk mengatasi masalah tersebut. Meskipun potensi zakat di Indonesia cukup besar, namun belum optimal dalam mengentaskan kemiskinan karena pengelolaannya yang belum efektif. Yusuf Qardhawi, seorang ulama, memberikan kontribusi pemikiran yang signifikan dalam

pengelolaan zakat. Penelitian ini bertujuan untuk mengungkap optimalisasi pengelolaan zakat menurut Qardhawi untuk mengatasi kemiskinan di Indonesia. Metodologi yang digunakan adalah studi literatur dengan pendekatan analisis deskriptif. Hasil penelitian menunjukkan bahwa Qardhawi mendukung perluasan cakupan harta yang dikenai zakat sebagai bentuk keadilan. Dengan adanya pengembangan definisi harta yang berhak menerima zakat, diharapkan dapat menghimpun dana zakat yang lebih besar untuk usaha-usaha yang produktif. Qardhawi menekankan bahwa pengelolaan dan pendistribusian zakat sebaiknya dilakukan secara lokal, dan kelebihannya dikembalikan ke lembaga pusat untuk membantu daerah lain. Pengelolaan zakat sebaiknya diserahkan sepenuhnya kepada pemerintah untuk menghindari kepentingan individu dan masyarakat.

**Kata Kunci:** Zakat, Kemiskinan, Yusuf Qardhawi

## Introduction

Zakat in Islam is an important part of the religion that aims to maintain economic balance and strengthen social relations in society. Zakat is not only about helping the needy materially, but also about a spiritual connection with Allah SWT, as it is considered a profound form of worship.(Lukman Raimi, Ashok Patel, 2014) Mahuyudin and Abdullah agree that zakat is an important instrument in the Islamic economic system to reduce poverty among Muslims and improve social welfare. They believe that zakat should be channeled to those in need, especially the poor and underprivileged, so that they can fulfill their basic needs and live decently.(Mahyuddin, H.A.B. and Abdullah, 2011)

In Indonesia, issues surrounding zakat have been regulated in Law Number 23 Year 2011. In general, this regulation provides clear guidelines to regulate the process of zakat management. According to the legislation, zakat management aims to: improve the efficiency and effectiveness of services in zakat management as well as increase the positive impact of zakat in achieving community welfare and reducing poverty.(Solikhin, 2020) In Indonesia, this issue becomes very important because the management of zakat is carried out by organizations organized by the National Amil

Zakat Agency (BAZNAS) and Lembaga Amil Zakat (LAZ). Based on the 2021 zakat data outlook from the National Amil Zakat Agency (BAZNAS), the total potential of zakat in Indonesia is 327.6 trillion, while the poverty rate shown by BPS data is 27.55 million poor people as of September 2020.(Hartati, 2022) The data shows that zakat can help in alleviating poverty in Indonesia, but it is unfortunate that the great potential of zakat has not been optimally utilized so that poverty cannot be completely eliminated.(Fauziah et al., 2021)

The problem of poverty is still a big challenge faced by the whole world, especially in developing countries such as Indonesia. Until March 2021, the number of poor people in Indonesia reached 27.54 million people, an increase of 1.12 million people compared to the previous year. The high poverty rate in Indonesia is the basis for evaluating and researching effective tools to accelerate the poverty alleviation process.(Fauziah et al., 2021) Sishadiyati Larasati Prayoga and M. Muchtolifah mentioned in their research that all initiatives taken by the government have not had the maximum impact on society. Furthermore, according to Miftahur Rahman and Masrizal, the efforts and policies made by the government will not achieve good results without the support of other tools, and one of these tools is zakat.(Rahman & Masrizal, 2019)

The zakat system in Islam is a financial system that is important to create and preserve the balance between communities, while the state tax system is solely to enforce and obtain a good amount of finance in order to meet the defense and provision of community services. With the awareness of the community in the implementation of taxes and zakat at one time, justice is needed in the implementation of both to avoid fraud. Yusuf Qardhawi has ideas including dividing economic problems into five categories and developing issues related to zakat management, making a person, community and government as implementers of economic empowerment, distributing zakat to mustahiq zakat and the poor, and

economic empowerment steps are carried out by conveying theoretically to reach the minimum and maximum limits of meeting community needs.

The results of Zahrotul Husnah research show that the existence of productive zakat management has a noble goal, namely the welfare of mustahiq and turning them into muzakki optimally. Then according to him, zakat funds can be loaned for things that are productive by providing good benefits and benefits for a long period of time and on condition that they become mustahiq in accordance with Islamic principles and appropriate zakat management. From Daulay research, it is concluded that the productive distribution of zakat according to Yusuf Al-Qardhawi is zakat that is distributed to mustahiq to be managed and developed through business behaviors where the assets are used as capital to improve the economic level of mustahiq. Productive distribution of zakat is permissible according to the majority of scholars with the intention of improving the economic life of the mustahiq.

As a moderate Muslim scholar and intellectual, Yusuf Qardhawi developed his views on the law of zakat, which are based on the Qur'an and Hadith. According to him, effective zakat has a multidimensional impact on the Muslim economy, helping the poor achieve a certain level of self-reliance in developing aspects of their economy.(Yafie, 2014) Yusuf Qardhawi has expressed his insightful views in works including Fiqhuz Zakat, Fawaidul Bunuk Hiya Ar Riba Al Haram, Daurul Qiyam Wal Akhlaq Fil Iqtishod Al Islami, Bai'al Murabahah Lil Amir Bisy Syira and many more.(Riyaldi, 2017) So this research is present in order to express the optimization of zakat management as an effort to alleviate poverty in the perspective of Yusuf Qardhawi and its relevance in Indonesia.

## **Research Method**

The research method used is a type of qualitative research, with a descriptive analysis approach. The main purpose of the descriptive analysis approach in qualitative methods is to draw in-depth and contextual conclusions about the

phenomenon under study. The author collects data by accessing reference materials obtained from magazines, articles, websites, and books on Google Scholar, Moraref and the official website of the General Statistics Agency related to the object of research. The data sources used by this author include secondary data that serves to complement and strengthen the concepts contained in books, magazines, articles, and the official website of the General Statistics Agency, which are obtained from valid documents.

## **Results And Discussion**

### **Poverty Factors in Indonesia**

Poverty is understood as a state of lack of money and goods to ensure survival.(Dyah Suryani, 2022) According to Nur Dinnah in her research, poverty refers to a low standard of living or a person's inability to meet their needs due to a lack of material resources, either in certain individuals or groups compared to the prevailing standard of living in the surrounding community.(Fauziah et al., 2021) To provide a conceptual understanding, there are basically two definitions of poverty, namely:

1. From a qualitative point of view, poverty is a condition in which a person lives in conditions that are inadequate to live a human life.
2. Quantitatively, poverty is a situation where a person is deprived as a whole, or in other words, does not have enough material wealth.(Mardimin, 1996)

Islam views poverty in many different aspects. This means that Islam does not only look at poverty from a material perspective, but also considers the spiritual aspect. In Islam, poverty is divided into three types, namely:

1. Poor in faith, meaning a weak spiritual relationship with Allah SWT and only getting closer to Him at the time of disaster.
2. Poor based on knowledge, which is one of the causes of poverty is a lack of understanding in finding solutions to life's problems.

3. Poor in terms of wealth, meaning someone who is able to work and try to find wealth to support his family and live legally, but the income he gets is still not enough to meet the needs and needs of his own family.(Beik IS, 2015)

Until now, poverty remains a major problem in Indonesia. The high rate of poverty and the various factors that cause it should be taken into consideration in efforts to overcome this problem. In Islam, Zakat can be used as a tool to overcome economic problems such as unemployment, poverty, inflation, and economic growth. By utilizing zakat optimally, various economic challenges can be overcome in the context of the economy as a whole.

### **Zakat as Poverty Alleviation**

In the context of poverty, zakat can be a source of additional income that has the potential to increase the demand for goods. On the other hand, in the manufacturing sector, zakat can increase productivity so that it can benefit the existing business world will be more advanced.(Al-Ba'iy, 2006) In different situations, zakat can also act as a social empowerment tool, through which it can motivate the poor to participate collectively in decision-making with the aim of overcoming the poverty and hunger they have to face.(Wrihatnolo, R. R., & Dwijowijoto, 2007)

According to Khaf, the purpose of zakat is to achieve socio-economic justice.(Monzer Kahf, 1995) Zakat is a simple transfer of a certain amount of property belonging to the rich to be given a certain amount to the poor. Muhammad Daud Ali also states that the objectives of zakat include: improving the living conditions of the poor; helping to solve the problems of Gharimin, Ibn Sabil and people in difficulty; strengthening the bonds of solidarity of Muslims and mankind in general; reducing the greedy attitude of property owners; eliminating feelings of envy and jealousy (social envy) of the poor; narrowing the gap between rich and poor in society; fostering a sense of social responsibility, especially among the rich;

teaching discipline in carrying out duties and respecting the rights of others; and serving as a tool to achieve a more equitable distribution of income in order to achieve social justice.<sup>1</sup>

According to Al-Qardhawi, the main purpose of paying zakat is to overcome various social problems, such as unemployment, poverty, and others. The zakat distribution system is seen as one way to overcome these problems by providing assistance to those in need, regardless of factors such as ethnicity, race, skin color or other characteristics in the world. (*Yusuf Qardhawi, (2009), Kemiskinan Dan Cara Islam Mengatasinya, Terj. Arsil Ibrahim, Kuala Lumpur: YaPEIM, n.d.*)

The potential of zakat as a means of poverty alleviation in Indonesia is enormous, especially since zakat management is now carried out systematically by the National Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). Based on the 2021 zakat data outlook of the National Amil Zakat Agency (BAZNAS), the total potential of zakat in Indonesia is 327.6 trillion, the potential is detailed based on its type, namely corporate zakat 144.5 trillion, income and service zakat 139.7 trillion, money zakat 58.78 trillion and agricultural zakat 19.51 trillion. Meanwhile, the poverty rate shown by BPS data is 27.55 million poor people as of September 2020. (Hartati, 2022) The data shows that, conceptually, zakat has a dimension of poverty alleviation and reduction.

In the Islamic view, Zakat is the right of the poor over the wealth of the rich that is determined by Allah with certain provisions such as nishab, amount, limits, conditions, essential elements, time, and method of payment. (Qardhawi, 2011a) From his analysis of his views on zakat, some of Yusuf Qardhawi principles relating to zakat in Islamic sharia in overcoming poverty can be stated. First, Islam makes work the main means or the main way in overcoming and solving problems related to poverty. Second, not all the poor and needy are entitled to receive zakat, meaning

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<sup>1</sup> Rahman and Masrizal, "Peran Zakat Dalam Mengentaskan Kemiskinan Di Indonesia."

that there are poor and needy who are not entitled to receive zakat. Third, some of the poor are assisted through the optimization of the management of zakat funds so that they can work so as to obtain income (productive), while others are given zakat funds in the form of consumptive.

In Yusuf Qaradawi view, the effort to limit the extent of assets subject to zakat does not mean paying attention to religious texts, but rather prioritizing the principle of justice to be applied to the concept of zakat. By expanding the definition of zakat funds, the aim is to ensure that the funds collected from zakat can be used more effectively to overcome the problem of poverty. Yusuf Qaradawi also explains that without fulfilling the conditions that have been set, zakat will not actually provide maximum results. According to him, if this requirement is ignored, then all the zakat regulations that have been established will not be able to achieve results as good as those achieved by sincere individuals who adhere to sharia principles.

According to Yusuf Qardhawi, the management and distribution of Zakat should be left entirely to the government to ensure that Zakat funds are effective and right on target. With this approach, the distribution of zakat to the government aims to avoid the emergence of personal and social interests.(Qardhawi, 2011b) In the context of poverty alleviation according to Yusuf Qardhawi, the development of zakat for productive businesses is not only making zakat funds as business capital, but can also be given in the form of providing training, workshops or training to improve skills and skills so that they are able to become entrepreneurs independently, even able to develop their business. In addition, productive zakat can also be allocated in the form of employment for mustahiq who do not have the ability to manage their own business. If productive zakat is developed, it will increase the productivity and income of mustahiq, so that they get out of the circle of poverty and eventually become a new muzakki.

In the distribution of zakat according to Yusuf Qardhawi, this method comes in two forms:

1. The distribution of zakat in the form of production does not require capital investment, meaning that zakat is given directly to zakat recipients (mustahiq) to be used in development efforts so that zakat is fully an asset for mustahiq. Second, the distribution of zakat in the form of production is associated with investment, so zakat is not paid directly to Mustahiq. This distribution process includes the following steps: The first step is to do local distribution or prioritize zakat recipients who are in the closest environment to the zakat institution, rather than distributing it to other areas. In his thesis in 1991, Yusuf al-Qardhawy criticized the centralization system adopted by society during the Jahiliyyah (Dark Ages) in Europe and other regions. The criticism is related to the inability of the centralized system in distributing zakat funds to the poor and the poor because of several weaknesses. One of them is the collection of zakat funds carried out by the center, but often the poor people in the place where zakat funds are collected do not feel the benefits. As a result, the poverty problems they face cannot be resolved. Yusuf Al-Qaradhwahy, *Fiqh Al-Zakah* (Beirut: Muassasah al-Risalah,). One of the biggest problems in centralization is the lack of effective supervision and delays in distributing Zakat to those in need. Even during the reign of Caliph Uthman bin Affan, efforts to utilize Zakat funds as a source of war financing were widely rejected because they were considered contrary to Surat al-Taubah/9:60 and caused disruption to the economic system which in turn caused difficulties for the government itself.(Rosadi & Athoillah, 2015). Yusuf Qardhawi mentioned that there are many traditions about how the Prophet's spirit to maximize decentralization that zakat should be distributed to the areas where zakat is collected.(Al-Qaradhwahy, n.d.) Meanwhile, each branch institution collecting zakat that has excess zakat, the distribution is

returned to the central institution in order to help other regions that only collect zakat on a small scale.(Diningrum, 2022)

2. The next action is to distribute zakat fairly and equitably to all groups that Allah has designated as zakat recipients, which is one of the correct ways of distribution. The fair purpose here is to protect the interests of each recipient of Zakat and Maslahah in the Islamic world. The distribution of zakat to the eight groups of zakat recipients does not necessarily have to be at the same level among the individuals who receive it. However, it is permissible to increase the share to some people according to need, because the actual needs that exist in each individual vary from one another. But the most important thing is the benefit if this is done for a clear benefit and need. Also by not harming other individuals from each existing group. In addition, the distribution of zakat must also build trust between the giver and recipient of zakat.(Qardhawi, 2011b)

Yusuf Qardhawi legal opinion, including that of Imam Nawawi, states: “The imam, the executor, and the person in charge of distributing zakat should record the mustahiq and know the amount and amount of zakat he needs so that all his zakat will be paid after the amount of zakat is known, so that his rights can be resolved immediately and to prevent damage to his belongings.(Qardhawi, 2011a)

Conceptually, Yusuf Qardhawi's thoughts on the management and distribution of zakat are very relevant if applied in the Indonesian context. In Indonesia, effective zakat distribution is not only about providing capital but also focusing on economic empowerment of zakat recipients. The goal is that the poor can run their businesses independently, including through the micro, small and medium enterprise (MSME) program. This aims to help them meet their needs sustainably, such as becoming independent entrepreneurs thanks to the support. With the zakat funds, the poor will have a stable income, increase their activities, expand their business and can save

their income.(Erliyanti, 2019) However, in managing the management and distribution, Yusuf Qardhawi argues to leave it to the government completely.

As for the distribution, it is with the concept that where zakat is collected then that is where zakat is distributed. If more, then the distribution is returned to the central institution in order to help other regions that only collect zakat on a small scale. Whereas in Indonesia, the management of zakat is still managed by private institutions due to the lack of public trust in zakat management institutions from the government. The concept of productive zakat can be done in an effort to improve the economy of mustahiq, especially the poor by focusing on empowering their resources through training that lead to their skills, and in the end, zakat funds become capital in developing their business so that they have the income to meet their needs and become independent in developing the economy in various sectors besides that it can be done through the application of taxes with the ethical concept of zakat.

Yusuf Qardhawi states that in the management of zakat institutions, individuals who have the best qualifications must be chosen, which in this context are Muslims, adults, sound in mind, honest, understand the laws of zakat, have the ability to carry out their duties, are male, and free/independent. Istimbath Yusuf Qardhawi rulings include the opinion of Imam Nawawi who said: *“The imam and the executor, as well as the person in charge of distributing zakat, should record the mustahiq and know the amount and amount.”* according to his needs so that the entire zakat is paid after knowing the amount of zakat, so that his rights can be resolved immediately and to prevent damage to the goods he owns.(Qardhawi, 2011a) Whereas in Indonesia, the terms and conditions for occupying zakat institutions in practice in the field have not been carried out optimally, so there is doubt in the community to collect zakat at zakat management institutions.

## Conclusion

Poverty is still a major problem in Indonesia. Islam with its zakat is considered as a solution, but the management of zakat faces problems, including low public trust in amil zakat institutions. Yusuf Qardhawi, a Fiqh expert, made an important contribution in expanding the provisions of zakat to promote justice and community welfare. Qardhawi proposed that the local handling of zakat ensures that the aid goes directly to those who need it most. In addition, he suggested that any surplus funds should be consolidated to help other areas that may have greater needs. By advocating government involvement, he aims to prevent any individual or community biases affecting the distribution process, thus ensuring fairness and equity in the allocation of zakat funds. Qardhawi opinion on zakat management can be applied in Indonesia to optimize zakat management, including expanding the provisions regarding zakat-obligatory assets.

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