

# The Role And Implementation Of Zakat In The Development Of The Real Sector

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## **Abstract.**

*This research is motivated by the fact that zakat is an obligation of Muslims and can be used as an effort to distribute wealth evenly. This can be seen from the many types of zakat; its use could be developed for the real sector. The next emphasis is on how Muslims themselves a strong desire must implement this system, and how it is managed so that it can be distributed evenly so that the goals can be achieved. The aim of this research is to determine the role and implementation of zakat in the development of the real sector. This research is qualitative research. The results of the research show that one of the ways to increase the income of mustahiq/dhuafa is the distribution of zakat which is carried out by providing business capital assistance for mustahiq/dhuafa. Because one of the sectors that needs attention and support is the real sector. As for large entrepreneurs, they have access to capital from many elements. The real sector has a very large role in absorbing unemployment rates, as well as increasing economic growth and social welfare. Apart from that, the performance of this sector also influences the performance of the financial or monetary sector.*

**Keywords:** Zakat, Real Sector.

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## **1. INTRODUCTION**

Zakat as one of the pillars of Islam has an important role in the real world. The role of zakat, both wealth zakat and zakat fitrah, is as the main means of communication from people who can afford it to people who cannot afford it. With the existence of this zakat facility, there will be a more visible equal distribution of income if it is connected and implemented together properly and correctly (Romdhoni, 2017). What is more important is that zakat does not eliminate the circulation of wealth and eliminate balance in the distribution of wealth among human activities (Maududi, 2005). To what extent is the role of zakat in solving the socio-economic problems of the people, so that Islam as rahmatan lil alamin can truly be felt. However, it seems that this ideal is still far from the existing reality. This can be seen during the zakat distribution season (fitrah for the Eid al-Fitr holiday), people (Muslims) in Indonesia are still crowded and queuing to get zakat. In fact, if zakat is truly managed with professional management, it will have a positive impact on anticipating social problems. By paying zakat, it will be possible to restore human glory" namely by freeing humans from slavery to property and freeing human slavery by freeing the

bonds of slavery and purifying them from evidence of existing servitude (Inayah, 2003). Zakat must be able to eradicate poverty, ignorance, and backwardness.

One potential Islamic teaching that has not been handled properly and seriously by the government in its efforts to improve the economy is zakat. Zakat, which linguistically means cleansing, increasing, and growing, is a form of worship with a socio-economic pattern, as the obligation of a Muslim or legal entity to give away some of their property rights to parties who have the right to receive them (mustahik) to create just economic equality. Zakat can also stimulate the economy and make people's economic activities livelier. So, the greater the zakat issued, the greater the national income and the more prosperous the country will be. Historical facts have proven that zakat can increase the national income of a country thereby creating prosperity. During the time of Umar bin Abdul Aziz with his government system, especially the zakat and tax system, it would have been necessary to set an example. Apart from that, theories both conceptually and empirically have discovered how zakat can increase national income, which means improving the economy (Anik, 2019).

Based on the explanation above, it can certainly be understood that the role of zakat in the economy in Indonesia is quite important and has the potential to be an alternative solution in resolving economic problems. With the support of such a large Muslim population, of course this will not be impossible to do. In general, the aim of this research is to determine the role of zakat theoretically, then to map research or empirical studies on the role of zakat, especially in Indonesia, which will be packaged with various descriptions of case studies of different regions and institutions. From these two objectives, it is hoped that the problems that still surround zakat management institutions in Indonesia are known and what solutions or programs have been implemented by these institutions, whether managed by the community or the government.

## **II. METHODS**

This research seeks to analyze and describe the role and implementation of zakat in the development of the real sector. The type of research used in this research is a descriptive analysis method. According to (Haris, 2023), descriptive analysis is empirical research that investigates a specific symptom or phenomenon in a real-life setting. The results of this research were collected using primary data and secondary data.

The approach used in this research is a qualitative approach. According to Bogdan and Taylor in (Arifudin, 2023), a qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Saepudin, 2019) the method is to transcribe the data, then coding the notes in the field and interpreting the data to obtain conclusions.

This research uses qualitative research with field research methods. According to (Arifudin, 2018) this approach is adapted to the main aim of the research, namely describing, and analyzing the role and implementation of zakat in the development of

the real sector. So that this method will be able to explain the problems of the research (Saepudin, 2020).

Determining appropriate data collection techniques greatly determines the scientific truth of a research. The data collection techniques used in this research are observation, interviews, and documentation.

Engineering can be seen as a means of carrying out technical work carefully using the mind to achieve a goal. Even though the study is an effort within the scope of science, it is carried out to collect realistic data systematically to realize the truth. Research methodology is a means to find a cure for any problem. In this case, the author collects information about the role and implementation of zakat in the development of the real sector from books, articles, journals, theses, ebooks, etc. (Arifudin, 2019).

Because it requires material from the library as a data source, this research utilizes library research. Researchers need books, scientific articles and other literature related to the topics and problems they explore, both print and online (Hanafiah, 2021).

Searching for information from data sources requires the use of data collection techniques. Amir Hamzah in (Chadijah, 2023) claims that data collection is an effort to collect information related to the subject under study. The author uses library research methods to collect data. Specifically, the author started with libraries to collect information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that provide views regarding the role and implementation of zakat in the development of the real sector.

Amir Hamzah was further quoted (Arifudin, 2020) as saying that data collection means various efforts to collect facts related to the topic or discussion that is being or will be explored. These details can be found in scientific literature, research and scientific writings, dissertations, theses and other written sources. According to (Tanjung, 2020) data collection can be carried out in various circumstances, using different sources, and using different techniques.

Observation is part of the research process directly regarding the phenomena to be researched (Arifudin, 2021). With this method, researchers can see and directly feel the atmosphere and condition of the research subject (Sofyan, 2020). The things observed in this research are about the role and implementation of zakat in the development of the real sector.

The interview technique in this research is a structured interview, namely interviews conducted using various standard guidelines that have been established, questions are arranged according to information needs and each question is needed to reveal any empirical data (Rahayu, 2020).

Documentation is a technique for collecting data through existing documents or written notes. Documentation comes from the word document, which means written items. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes and diaries. According to Moleong in (Arifudin, 2024) the documentation method is a way of collecting information or

data through examining archives and documents. Documentation strategies are also data collection techniques proposed to research subjects. The data collection method using the documentation method was carried out to obtain data about the state of the institution (research object), namely the role and implementation of zakat in the development of the real sector.

Muhadjir in (Arifudin, 2022) states that data analysis is the activity of carrying out, searching for, and compiling records of findings systematically through observations and interviews so that researchers focus on the research they are studying. After that, make the findings material for other people, edit, classify, and present it.

### **III. RESULT AND DISCUSSION**

According to fiqh experts, zakat is a certain right required by Allah SWT for the property of Muslims intended for them (the poor), as a sign of gratitude for Allah SWT's blessings and to get closer to Him, as well as cleansing oneself of property that is not rightful.

Meanwhile, according to several experts, tax is an obligation imposed on taxpayers, which must be paid to the state in accordance with the provisions, without receiving awards from the state, and the proceeds are to finance general expenses on the one hand and to realize some of the economic, social, political and economic goals. other goals that the state wants to achieve.

The position of zakat can be judged from the fact that it is one of the five pillars of Islam. There is no doubt that zakat occupies a very important position in Islam, which is second only to prayer. The order to pray in the Quran is always followed by the word zakat. In Surat Al-Baqarah, Muslims are commanded to always establish prayer and pay zakat with a verse that means: "Establish prayer and pay zakat. And whatever you do among the good things for yourself, you will surely get a reward from God." (2:110).

In this verse, Muslims are firmly told that whatever they spend to gain Allah's pleasure in the form of zakat will not be wasted, it will even give birth to goodness in this world and the hereafter. Paying zakat is also described as one of the qualities of a true believer.

The wisdom of Zakat for Muslims includes:

- a) As an instrument of Islamic law which is authoritative for rich people to distribute some of their wealth to people who really need it to reduce the burden of life until they are free from poverty, debt, and difficulties in traveling. And zakat can also avoid social disparities between the two groups.
- b) As a pillar of cooperation between the rich and the dais and mujahids who are doing the most important tasks in Islam, so that they feel calm in carrying out their duties while their families are not abandoned.
- c) Eroding bad morals such as stinginess, selfishness, and greed, while developing commendable morals.
- d) As a cleaner and preserver of property from destruction.

- e) As an expression of gratitude to Allah SWT for the blessings that have been given.
- f) Increase state income to carry out community projects.

Zakat and its meaning contained in it indicate that property that is hoarded and used for one's pleasure and is not given the rights that Allah requires of it, will become dirty and unclean property, this property will become pure if it is given zakat and to eliminate all greed. and stinginess also implies that wealth seems to decrease according to people's eyes but increases, grows, and becomes clean in the eyes of people who see with their inner eyes.

Zakat also states that cleanliness, growth, and blessings are not only for wealth, but also for humans, namely for those who receive zakat and for those who pay zakat. Those who receive zakat will become pure from envy and hatred, so that their lives will grow, because their needs and those of their families are met, while those who give zakat will become pure from the dirt of greed and stinginess. He becomes pure through sacrifice and alms, so that blessings will be upon him, his family, and his wealth.

Regarding its sustainability and continuity, zakat is a permanent and continuous obligation. It will continue if Islam and Muslims are on this earth. The obligation cannot be eliminated by anyone. As for taxes, they do not have a fixed and continuous nature, both regarding the type, percentage, and rate. It will remain there if it is needed and disappear when it is no longer needed.

Regarding its expenditure, zakat has a specific target as determined by Allah SWT in the Koran and explained by the Prophet in words and deeds. The targets are humanity and Islam. Taxes are issued to finance the state's general expenses, as determined by the authorities. Zakat must be issued through the posts determined by the Koran. A Muslim is obliged to pay his zakat voluntarily because he hopes to be accepted by Allah SWT.

Zakat has advantages over taxes, including:

- 1) Tax evasion is a serious problem for modern tax collection. Everyone knows that many people try to avoid paying income tax by providing false information. The problem of fraudulent practices of zakat is very unlikely because of its religio-economic nature.
- 2) The main source of zakat is accumulated and unused wealth. Used for noble purposes. Only with zakat is there the possibility of digging up buried wealth to be utilized for the greater welfare of society.
- 3) The government is not permitted to spend money collected from zakat as it pleases.

Zakat is a support and addition to the government in easing the burden of creating equality and alleviating poverty. Likewise, zakat does not prevent the state from adopting fiscal measures and income redistribution schemes as well as expanding employment opportunities and job creation opportunities through light capital assistance from zakat itself.

Allocation of zakat is not limited by short-term limits. Some Muslim writers apparently put more emphasis on efforts to enrich the needy and poor by giving them

the means of production and providing capital, various skills, training, and work so that they can increase their income along with being provided with various short-term consumption goods to support their work, transportation facilities, shelter, and so on. Kahf stated that there is no special provision at all that the distribution of zakat funds must be in cash, and there is also no special provision that zakat must be realized in the form of consumer goods such as food or direct distribution of zakat in terms of goods or services. real. The only limitation that can be known by everyone is that zakat is carried out because it has exceeded the minimum level that is exempt (from paying zakat), with the stipulation that "people who are able to pay zakat are not permitted to accept it". The minimum level that is exempt from zakat is expressed in terms of supplies or prices that remain in possession for more than a year.

Zakat increases the income of poor people. Due to their low income, the additional income will be used to purchase basic goods and services thereby increasing aggregate demand for basic goods and services. Increasing this aggregate demand will attract increased investment. On the other hand, zakat also in aggregate encourages increased savings and investment.

In Islamic norms, zakat is considered to have a positive effect on investment value assuming that this change occurs, and a suitable investment environment exists. Profit sharing based on a fair ratio between capital providers and entrepreneurs can direct resource allocation to be more efficient. By eliminating one of the main sources of uncertainty and injustice that influences investment decisions, it will be easier for entrepreneurs to make decisions from savers to become entrepreneurs, allowing business risks to be distributed more evenly by improving the investment climate.

Another way of distributing zakat is by providing business capital assistance to mustahiq/dhuafa. Access to capital for business groups owned by the poor is still very limited, in contrast to access to capital for large businesses which is abundant. So, several alternative funding sources are needed that can increase the growth of this micro business.

Distribution of zakat in this way will have two effects, namely increasing the income of mustahiq/dhuafa, and will also have an impact on the macro economy. The efforts carried out are efforts that improve the real sector, drive growth and economic activity. This is very closely related to the competitive and comparative competitiveness of a nation. The measure of a nation's productivity can be seen from the ability of its real sector to face increasingly fierce competition. This is where it is important to make ZIS a capital instrument for the businesses of the poor.

#### **IV. CONCLUSION**

Based on the results of the research discussion above, it can be concluded that zakat occupies a very important position in Islam. Therefore, it is included among the

five pillars of the Islamic religion, namely second after prayer. The command to perform prayer in the Koran is always followed by reference to zakat and with the same emphasis. One of the goals of zakat is to narrow economic differences in society to the lowest possible limit. This is to maintain economic differences among society within fair and reasonable limits so that the rich do not grow richer, and the poor become poorer. Islam does not only make zakat an obligatory levy, but also a state regulation, because zakat is collected and distributed by the government. The Koran clearly indicates that zakat institutions must be fostered, organized, and maintained by the government. Zakat is levied on capital of various types collected as a surplus at the end of each year. The Prophet said: "There is no zakat on wealth before it lasts a year." Implementing this can narrow social gaps, including by developing the real sector.

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