

Review of Islamic Economic Ethics on Empowerment of Zakat, Infak and Sedekah Funds Through Scholarship Program at Rumah Zakat



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ABSTRACT: Indonesia is a country with a Muslim majority. Where zakat is obligatory for Muslims. The potential of zakat funds is also quite large to improve the welfare of all people. The distribution and utilization of zakat is very important and must be distributed fairly and correctly in accordance with Islamic law. A trustworthy Zakat Amil Institution (LAZ) is needed to collect and distribute zakat funds, such as Rumah Zakat which has been established for 26 years to collect and distribute zakat funds. There are many zakat fund empowerment programs at Rumah Zakat, such as the empowerment of zakat, infaq and alms for education through champion school scholarships. In empowering ZIS funds, Rumah Zakat is in accordance with the principles of Islamic economic ethics. Therefore, researchers are interested in analyzing the review of Islamic economic ethics in the empowerment of zakat, infaq and alms funds through scholarship programs at Rumah Zakat. The research method used is a qualitative method with a descriptive approach, as well as interviews. The results of this study are a review of Islamic economic ethics in the empowerment of zakat, infaq and sedekah funds through scholarship programs at Rumah Zakat which are in accordance with the principles of Islamic economic ethics, namely tauhid (the oneness of God), justice (al-'adl), welfare (maslahah) and amanah (responsibility). And have distributed scholarships to asnaf fakir, poor, amil, ibnu sabil, fisabilillah and gharimin.

KEYWORDS: Islamic Economic Ethics, ZIS Empowerment, Rumah Zakat Scholarship

INTRODUCTION

Islam is a religion that highly prioritizes the welfare of its people. All aspects of life are a concern, the Pillars of Islam are pillars in the order of worship in Islamic teachings. As pillars of worship, the pillars of Islam are an obligation to convince adherents of Islam. One of the obligations contained in the pillars of Islam (the third pillar of Islam) is the obligation to pay zakat. The obligation to pay zakat for Muslims contains two fundamental (main) dimensions, namely: first, as a dimension of worship (ritual) which is a form of devotion to Allah SWT (habluminnallah) and also as a medium to cleanse property or wealth and human souls. Second, it is a social dimension as a form of concern for fellow human beings and the environment (habluminannas), so that it can be used to overcome various social problems, especially social inequality, with the occurrence of a gap or gap that is getting wider between the rich (rich) and the poor (poor).¹ In addition to zakat, there are also infaq and sedekah. The difference with zakat is that zakat must reach the nisab, while infaq and sedekah are more flexible in disbursing them. In the implementation at Rumah Zakat regarding the distribution and utilization of zakat, there is one of the zakat, infaq, and sedekah fund empowerment programs through the champion school scholarship program which is a channeling partner of Rumah Zakat for the education sector managed by the Anak Ceria Foundation. There are 14 Sekolah Juara spread throughout Indonesia. In the process of distributing the scholarship funds, Rumah Zakat must be guided by the principles of Islamic economic ethics, these principles include tauhid (the oneness of God), justice (al-'adl), welfare (maslahah) and amanah (responsibility). Therefore, the researcher is interested in analyzing the review of Islamic economic ethics on the empowerment of zakat, infaq and sedekah through the scholarship program at Rumah Zakat.

¹ Sri Fadilah, Tata Kelola dan Akuntansi Zakat, Manggu Makmur Tanjung Lestari, Bandung, 2016.

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LITERATURE STUDY

Sayyid Qutb stated that "zakat is a real social pillar among all the pillars of Islam", so that zakat is a social obligation that is worship. The obligation to pay zakat is so important that Allah aligns the obligation to pay zakat (the third pillar of Islam) with the obligation to perform prayer (the second pillar of Islam) which has a transcendental dimension (habluminannas). This is in accordance with the words of Allah SWT:

"And establish prayer, pay zakat and bow with those who bow." (QS. Al-Baqarah (2): 43)

Zakat is one of the important pillars in the pillars of Islam. The importance of zakat can be seen in the holy book Al-Qur'an which always accompanies the command for zakat with the command for prayer. This shows enormous wisdom. If prayer is a means of communication with the creator, then zakat is a means of communication and socialization between people. Furthermore, if zakat is well organized and the rich realize that zakat is an obligatory expenditure from their wealth that is ordered by faith and legal force, surely the social security fund will have an important and deep source, besides other sources. This means that if it is managed with professional zakat will be able to overcome the problem of poverty.²

Not only zakat, infaq also has two goals, namely to gain the blessings of Allah and fortitude. The infaq given can create patience and spaciousness in carrying out religious commands. According to the term sharia, infaq means spending part of one's wealth or income or earnings for an interest ordered by Islamic teachings. If zakat has a nisab, infaq does not recognize a nisab. Infaq is issued by every believer, both those with high and low incomes, whether in times of ease or hardship. If zakat must be given to eight asnaf, then infaq may be given to anyone, for example to both parents, wives, orphans, even other living things such as animals and plants. In addition to zakat and infaq, there is also alms which according to the term sharia, the meaning of alms is the same as the meaning of infaq, including the laws and provisions. It's just that infaq is related to material, alms has a broader meaning, concerning non-material things.³

Distribution of zakat to mustahik can be in the form of consumptive or productive. Most of the use of zakat funds that have been received by mustahik is used for consumptive fulfillment such as paying debts, daily consumption or medical treatment. Consumptive zakat is appropriate if the target of utilization is the poor and needy who need food immediately. Productive zakat is a form of zakat utilization. So, its distribution is productive, namely to add to or as capital.⁴ There are two models of consumptive and productive distribution which are described in the following types:

1. Consumptive

- Traditional Consumptive, this type of zakat distribution is done by giving zakat funds directly to mustahiq such as the distribution of zakat mal or zakat fitrah to mustahiq who at that time really need money because they do not have it or because of a disaster. This aims to overcome the problems of the people in the short term.

- Creative Consumptive, this type of zakat distribution aims to overcome the socio-economic problems of the community in the form of goods that are currently needed by mustahiq. Such as school supplies or sarongs and mukena to wear.

2. Productive

- Conventional Productive, this type of zakat distribution aims to improve the economic level of mustahiq by providing capital goods for business such as providing livestock for breeding.

- Creative Productive, this type of zakat distribution aims to provide revolving capital, for example for social programs, or building schools, prayer rooms or providing capital assistance for business development and expansion.⁵

In Islam, there are limits or dividing lines between what is allowed and what is not allowed, what is right and wrong, and what is halal and haram. These limits or dividing lines are known as ethics. Behavior in business is also inseparable from moral values or business ethics values. Islamic business ethics are a number of ethical business behaviors (akhlaq al Islamiyah) wrapped in sharia values that prioritize halal and haram. So ethical behavior is behavior that follows Allah's commands and avoids His prohibitions.⁶

RESULTS AND DISCUSSION

Rumah Zakat is a national zakat collection institution owned by the Indonesian people that manages zakat, infak, alms, and other humanitarian funds through a series of integrated programs in the fields of education, health, economy and environment, to realize the happiness of people in need. Quality Education For All is truly a mandate of the 1945 Constitution. It is stated in article

² Sri Fadilah, Tata Kelola dan Akuntansi Zakat, Manggu Makmur Tanjung Lestari, Bandung, 2016.

³ Didin Hafidhuddin, Panduan Praktis tentang Zakat Infak Sedekah, Depok, 2008.

⁴ Ruslan Abdul Ghofur Noor, Konsep Distribusi Dalam Ekonomi Islam Dan Format Keadilan Ekonomi Di Indonesia, Pustaka Pelajar, Yogyakarta, 2003.

⁵ Thoriquddin, Pengelolaan Zakat Produktif, Perspektif Maqasid Al-Syari'ah Ibnu 'Asyur, UIN Maliki Press, Malang, 2014.

⁶ Fitri Amalia, Etika Bisnis Islam: Konsep Dan Implementasi Pada Pelaku Usaha Kecil, Jurnal UIN Jakarta, Vol 6, No 1.

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31 paragraph (1) of the 1945 Constitution, namely: Every citizen has the right to receive an education. Rumah Zakat carries out equal education through one of the champion school scholarship programs.⁷

With the provision of this champion school scholarship, more and more Indonesian children are getting quality education in quality schools. Because Sekolah Juara is an educational facility provided by Rumah Zakat and in collaboration with the Anak Ceria Foundation which aims to help the government in reducing the number of school dropouts.

Sekolah Juara initially provided free education for people in need using the concept of multiple intelligences so that students could explore their potential. Over time, Sekolah Juara's existence is not only intended for underprivileged students but also for students whose parents are able to finance and want a competent school for their child's education.

The Champion Student Scholarship is given to children from underprivileged families to continue to receive quality education, with an allocation of 20% in each class. In addition to intellectual intelligence, Sekolah Juara educates children to have emotional and spiritual intelligence in accordance with the mission and educational goals of Sekolah Juara. Rumah Zakat always coordinates with the Anak Ceria Foundation to continue to produce children who excel, actively participate in competitions and olympiads and produce hafidz hafidzah. Rumah Zakat itself allocates 20% to distribute zakat, infak and alms funds in the field of education.⁸ And those that come from zakat funds in their distribution must be included in the 8 asnaf as in the word of Allah:

"Indeed, zakat is only for the needy, the poor, zakat administrators, mu'allafs who are persuaded by their hearts, to (free) slaves, people who are in debt, for the cause of Allah and the people who are on a journey, as a decree required by Allah, the All-Knowing, the Most Wise." (QS. At-Taubah (9): 60).

The zakat must be distributed to the mustahik, the description of which includes:

First and second: The poor and needy. Although these two groups have quite significant differences, in terms of operational techniques they are often equated, namely those who have no income at all, or have it but it is very insufficient for the basic needs of themselves and their dependent families. Zakat distributed to this group can be consumptive, namely to meet daily consumption needs and can also be productive, namely to increase their business capital.

Third: the amil group (zakat officers). This group is entitled to receive a portion of zakat, a maximum of one eighth or 12.5 percent, on the condition that these zakat officers do their amil duties as well as possible and devote most or all of their time to these duties.

Fourth: the group of converts, namely the group of people who are considered to still have weak faith, because they have just converted to Islam. They are given so that their sincerity in embracing Islam increases and their faith increases.

Fifth: in freeing slaves. This means that zakat must be used, among other things, to free slaves and eliminate all forms of slavery.

Sixth: the gharimin group, or the group of people who are in debt, who do not pay it off at all.

Seventh: in the way of Allah SWT (fi sabilillah). At the time of Rasulullah SAW, the group that fell into this category were war volunteers who did not have a fixed salary. But based on the lafadz from sabilillah in the way of Allah SWT, some ulama allow giving zakat to build mosques, educational institutions, libraries, training preachers, publishing books, magazines, brochures, building mass media and so on.

Eighth: Ibnu Sabil, namely a person whose provisions are cut off during a journey. For the present, in addition to travelers who undertake religiously recommended journeys, such as visiting relatives, conducting study tours at historical and useful objects, perhaps it can also be used to provide scholarships or beasatri (Islamic boarding schools) for those whose education is cut off due to lack of funds.⁹

Some of the implementations of the champion school scholarship program are, provision of uniforms, teaching and learning activities (KBM), student activities (extracurricular), provision of textbooks, payment of Education Development Contributions (SPP), and Payment of Development Contribution Funds (DSP). With the existence of this champion school scholarship program, many students have been helped in addition to the material side, they also get excellent champion school facilities, competent teachers in their fields and get the best learning and build champion student values according to Sekolah Juara values, namely JUARA (Honest, Persistent, Trustworthy, Religious and Active).

In accordance with the results of this research, a review of Islamic economic ethics in empowering zakat, infaq and alms funds through the champion school scholarship program shows the distribution of students who received champion school scholarships in 14 schools spread throughout Indonesia. This data shows that students who receive champion scholarships have fulfilled their requirements from 8 ASNAF consisting of poor, poor, amil, ibn sabil, fisabilillah and gharimin.¹⁰ And the Rumah Zakat in the

⁷ www.rumahzakat.org

⁸ Interview with Muhammad Sobirin, Chief Program Officer (CPO) Rumah Zakat, 24 June 2024.

⁹ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, Gema Insani Press, Jakarta, 2002

¹⁰ Interview with Ivan Supangat, Director Anak Ceria Foundation, 24 June 2024.

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process of distributing zakat, infak and alms funds through this champion scholarship program is in accordance with the principles of Islamic economic ethics, namely:

1. Tauhid (oneness of God), The principle of tauhid in Islamic economic ethics is the most fundamental foundation that must be the basis for every activity, including in the empowerment of ZIS funds. This principle emphasizes the understanding that everything in this universe belongs to Allah SWT and humans are only given the mandate to manage it. Rumah zakat in the empowerment of ZIS funds always refers to the Qur'an and Hadith.
2. Justice (al-'adl), in practice Rumah Zakat has empowered ZIS funds fairly in accordance with Asnaf in distributing champion scholarships consisting of the poor, poor, amil, ibn sabil, fisabilillah and gharimin.
3. Public interest (maslahah), Rumah Zakat also always prioritizes public interest in working, for example, the amils do not only work, but are directed to carry out spiritual activities every day such as praying tahajud, praying dhuha, reading the Qur'an, etc. So it is not only oriented towards the world but also seeking provisions for the hereafter.
4. Trust (responsibility), Rumah Zakat always maintains every trust from donors who entrust ZIS funds to Rumah Zakat.

CONCLUSIONS

Zakat is a mandatory worship for Muslims which is the third pillar of Islam after prayer. The obligation to pay zakat for Muslims contains two fundamental (main) dimensions, namely *habluminnallah* (as a form of our devotion to Allah SWT) and *habluminnas* (concern for fellow human beings and the environment). Zakat must be distributed to 8 asnaf, namely the poor, needy, amil, muallaf, freeing slaves, gharimin, *fii sabilillah* and *ibnu sabil*. As for infak and sedekah which have the same goal, namely to gain the pleasure of Allah, the only difference is that if zakat must be distributed to 8 asnaf, but infak and sedekah can be distributed to anyone in need.

The review of Islamic economic ethics in the empowerment of zakat, infak and sedekah funds through the scholarship program at Rumah Zakat is in accordance with the principles of Islamic economic ethics, namely tauhid (oneness of God), justice (al-'adl), welfare (maslahah) and amanah (responsibility).

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