

ZAKAT; MUTUAL COOPERATION IN ALLEVIATING POVERTY

ZAKAT; GOTONG-ROYONG MENGENTASKAN KEMISKINAN

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Abstract

Accumulation of wealth in a group of individuals has no benefit in the view of Islam. This only creates social jealousy and a deep gulf between the rich and the poor. Social jealousy in the end brings a lot of harm to the people. Islam has the concept of mutual cooperation in distributing wealth, so that there is economic equity. Zakat is a method of mutual cooperation in Islam to alleviate poverty. Maximizing zakat is proven to be able to help move the economy, as this tradition has been applied since the time of the Prophet and the Companions. The management of zakat that has not been maximized is a challenge for eradicating poverty at this time, even though the potential for zakat in Indonesia is very large. Not to mention the reluctance of the community to pay zakat to existing institutions, is a challenge in itself. This study uses a qualitative method by using a literature study as the source of the study. This research results that to encourage the maximization of zakat funds in Indonesia, it is necessary to improve the quality of services and education to the community so that there is a change in the perspective and public trust in existing zakat institutions.

Keywords: *zakat; mutual cooperation; poverty alleviation*

Abstrak

Penumpukan kekayaan pada sekelompok individu tidak memiliki masalah dalam pandangan Islam. Hal ini hanya membuat kecemburuan sosial dan jurang pemisah yang dalam, antara yang kaya dan yang miskin. Kecemburuan sosial pada akhirnya membawa banyak mudharat bagi umat. Islam memiliki konsep gotong royong dalam mendistribusikan kekayaan, sehingga terjadi pemerataan ekonomi. Zakat merupakan metode gotong royong dalam Islam guna mengentaskan kemiskinan. Pemaksimalan zakat terbukti dapat membantu menggerakkan perekonomian, sebagaimana tradisi ini telah diterapkan sejak zaman Rasulullah dan para Sahabat. Pengelolaan zakat yang belum maksimal menjadi tantangan bagi pemberantasan kemiskinan saat ini, padahal potensi zakat di Indonesia sangat besar. Belum lagi keengganan masyarakat untuk membayar zakat pada lembaga yang ada, menjadi tantangan tersendiri. Penelitian ini menggunakan metode kualitatif dengan menggunakan studi pustaka sebagai sumber dari kajian. Penelitian ini menghasilkan bahwa untuk mendorong pemaksimalan dana zakat di Indonesia perlu ditingkatkan

kualitas pelayanan dan edukasi kepada masyarakat sehingga terjadi perubahan cara pandang dan kepercayaan masyarakat kepada lembaga zakat yang ada.

Kata kunci: zakat; gotong-royong; pengentasan kemiskinan

A. INTRODUCTION

Poverty is a problem that is not only faced by every individual but has become a homework for every country. In developing countries such as Indonesia, poverty is a complicated problem, even though this country has carried out various developments in terms of production and increasing national income (Sartika, 2016). The current economic growth also does not reflect the real conditions of the existing reality. Zuhdiyaty and Kaluge in their research conclude that economic growth is negatively related to poverty. This shows that the existing economic growth is of poor quality, so it has no effect on poverty (Zuhdiyaty & Kaluge, 2017).

If you use a standard of living below 1 US Dollar per day, there are 14% of the people in this country who live in poverty, but if you use a standard below 2 US Dollars, then this figure will increase to 35% of the total population (Pratama, 2014). In Indonesia, poverty is a very crucial problem. This is due to its impact not only on the economic sector, but also on social problems and domestic political instability. For this reason, finding a solution in alleviating poverty is a priority in the economic development of this country. Issues of poverty alleviation are a focus in every country. In fact, this target becomes a reference for the progress of each country. Although this effort is realized to be something that is not simple because of the complexity of poverty.

Based on a survey conducted by the Central Statistics Agency (BPS) in September 2020, the percentage of poor people in Indonesia reached 10.19%, an increase from the previous survey conducted in March 2020 and September 2019. This figure of 10.19% when added up from the existing population reached 27.55 inhabitants. Indonesia is in poverty. This increase is certainly the impact of the Covid-19 pandemic that has hit all countries, including Indonesia. This increase in the poverty rate is also contributed by the large number of people in this country who are affected by Termination of Employment (PHK). Data as of August 2020 there are 7.07% of the population of this country who do not have a job (Kompas.com, 2021).

In fact, poverty alleviation in the concept of the archipelago can be overcome by mutual cooperation. The concept of mutual cooperation/*gotong royong* is part of Indonesian culture, this culture seems to have taken root in the pulse of this nation. Humans in general cannot be separated from other people. The existence of social interaction between human beings is part of humans as social beings. In human life, various cooperation and mutual cooperation are needed in solving various existing problems, including poverty alleviation (Irfan, 2017).

Mutual cooperation has a very high value in society. This is marked by the existence of a strong inner bond between fellow citizens, so that they feel that they are an inseparable part of the society in which they live. This feeling is expressed in the form of being willing to sacrifice for the sake of the community, respecting each other, and having the same rights and responsibilities in society to live safely and happily together (Derung, 2019).

Plurality is a necessity that is empirical and factual (Mahmudi, 2017). This is as stated in the Qur'an, Surah al-Hujarat: 13. As the majority in this country, Islam has been proven to bring security and happiness in the midst of a pluralistic Indonesian society. Islam is not present in a vacuum, Islam is present in a reality that responds to every culture that does not conflict with its teachings, even Islam and the Koran were revealed through a cultural approach (Sodikin, 2008). The key to mutual cooperation is for people to live safely and happily, this has shown that mutual cooperation is part of Islamic teachings, where Islam also comes from the word *salm* which means safe and peaceful.

If developed, in Islam there are several concepts of mutual cooperation in alleviating poverty, one of which is zakat. Zakat is a worship in Islam that has high social value whose purpose is to bring prosperity to the poor. The existence of sharing of assets between the rich and the poor will create a harmonious relationship between the people (Ridlo, 2014). By sharing wealth, the concept of mutual cooperation between residents has actually occurred. Where some people help other people because of their inner attachment and obligation to live together safely and happily.

Unfortunately, currently mutual cooperation, which is the hallmark and culture of local wisdom of the Indonesian people, is often only perceived in terms of physical/labor assistance, even though this culture should be developed in assisting the government in solving economic problems. Economic problems that are so complex cannot be solved by

the government or only a few groups, each individual is expected to provide assistance in various forms to alleviate them. For this reason, the researcher will further explain the extent to which zakat is a concept of mutual cooperation in alleviating poverty, especially in this country.

B. THEORETICAL FRAMEWORK

Zakat

Zakat is one of the five pillars of Islam and is included in the fundamentals of Islamic economics. This worship is included in *maliyah al-ijtimaiyyah* which means it has an important, strategic and decisive position, both in terms of teachings and in terms of developing the welfare of the people (Sanrego & Ismail, 2015). In language, zakat can be interpreted as *an-numu wa az-ziyadah* (grow and develop). In the Qur'an, the word zakat is mentioned 32 times, while words that are synonymous with it are repeated 82 times. In the view of fiqh, zakat is an activity to issue a certain part of certain assets that have reached the nisab for people who are entitled to receive it, in accordance with the provisions of the shari'a (Rozalinda, 2014).

Zakat is worship that functions as a means of equalizing income in society to reduce the gap between people who are well off and people who are in need. By optimizing zakat, it is expected that economic inequality will be smaller (Sophisticated, Fikriyah, & Yasin, 2017). Zakat is a financial instrument in the Islamic economy that has the potential to be developed economically. Judging from its growth, zakat is currently growing rapidly, but the existing growth is still far from the potential of zakat in this country. This gap is caused by several factors (BAZNAS, 2017):

1. Low awareness of muzakki, low level of trust in BAZ and LAZ institutions and the behavior of muzakki who are still short-term, decentralized and interpersonal minded;
2. The potential for zakat that has been explored is still as far as zakat fitrah and profession;
3. The low incentive for zakat obligation as a tax deduction.

Currently, the realization of zakat in Indonesia is still Rp. 8 trillion or around 3.5% of the existing potential of Rp. 230 trillion (Kompas.com, 2021). Supposedly, with the

potential as the largest Muslim community in the world and with the various types of zakat that exist, the realization of zakat receipts can be more maximally achieved.

Mutual Cooperation/*Gotong Royong*

Since the time of President Soekarno, he has initiated that this country is a mutual cooperation country. As quoted from his speech, "The country we founded must be a mutual cooperation country!" (State Secretariat of the Republic of Indonesia, 1995). Even Dr. Suwarno argues that the five precepts contained in Pancasila come from the principles contained in one genuine Indonesian word, namely mutual cooperation (Suwarno, 1993).

Gotong royong/mutual cooperation means working hand in hand and hand in hand. Mutual cooperation is a dynamic principle, even more dynamic than kinship. The spirit of mutual cooperation and the spirit of kinship are potential values that exist in Indonesia. Mutual cooperation is a balance between individual needs/interests in relation to community needs that occur reciprocally (Pancasila Laboratory of IKIP Malang, 1979).

In the concept of a mutual cooperation state that was initiated by Soekarno to become the nation's culture today, harmonization in the spirit of cooperation, working hand in hand with the economy to alleviate poverty can be echoed by tithing. If in developing the country, the founders of this country have sparked the idea of working hand in hand, of course in alleviating poverty, this country can also work hand in hand by optimizing zakat as an instrument formulation in alleviating poverty.

Poverty

Poverty is a problem that has existed for a long time, is rooted in nature and if it continues, it will have an impact and affect other sides of life. Poverty is a very important social problem to be reduced or even eliminated in people's lives. If there is no real effort to eradicate it, then a nation or country will experience backwardness. Underdevelopment in physical development, human resource development and economic development will cause the country to be dominated by other more developed countries. Many problems arise due to being hit by poverty. Even many people whose faith is strong will be fragile if poverty has hit their lives. Likewise in the social field, criminal acts such as theft, robbery, and extortion often occur, as well as other crimes. This problem is caused by the anxiety of people living below the poverty line (Fakih, 2001).

Poverty is a condition of loss or lack of sources for meeting basic needs such as food, clothing, shelter, health, and basic education (Sudibyo, 1995). The obligation to help the poor to escape their poverty is the duty of all of us as Muslims. Islam not only teaches how to have a relationship with the Creator (*hablum-minallah*) but also regulates relationships with fellow humans (*hablum-minannas*).

Islamic economic thinkers also devote considerable attention, because Islam pays attention to the poor, the problem of poverty is seen as having the potential to be a factor causing disruption of social order (Qardhawi, 1995). One form of social powerlessness in society is poverty. This problem is not a new problem faced by our society. This picture of poverty is an appearance that is commonly found in the structure of community life around us. The existence of the poor (the haven't) around the rich (the have) is a *sunnatullah* that is always there in every lifetime. As the vicegerent of Allah on earth (Surah al-Baqarah [2]: 30) humans are representatives of Allah and His power to take care of the earth and all its contents and prosper it (Surah Hud [11]: 61). Prospering the earth means prospering life in this world. For this reason, humans are obliged to work and strive, do good deeds (do good that is beneficial) for themselves, society and their environment and maintain the balance of nature and the earth they inhabit, in accordance with the guidance given by Allah through religion (Istan, 2017).

C. METHOD

In answering the existing problems, the researcher used descriptive qualitative research. This type of qualitative descriptive research is a research method that utilizes qualitative data and is described descriptively. This type of qualitative descriptive research is the most appropriate type of research in exploring zakat as a mutual cooperation in poverty alleviation, because this method will analyze events, phenomena, or social conditions.

The type of data used in this study is secondary data, where researchers get it from data that has been published from various agencies as well as from references/previous studies that have been published such as journals, books, proceedings and trusted websites.

D. RESULTS AND DISCUSSION

In 2019, the Ministry of Religion of the Republic of Indonesia recorded that the Muslim population in Indonesia was 223,711,974. This number makes Indonesia the most populous Muslim country in the world. From the available data, there are still 98.7% of the Indonesian Muslim population whose zakat potential has not been optimized, a very large number (Dompot Dhuafa, 2019).

Islam has a high focus on alleviating poverty. Even Islam condemns the accumulation of wealth in a group of people only. For this reason, the concept of sharing wealth in Islam is an activity that continues to be emphasized on its people.

BPS noted that there was a spike in the number of poor people in Indonesia. The increase in the percentage and number of poor people in the March and September 2020 period was allegedly due to the Covid-19 that hit this country. September 2020 data, poor households in Indonesia have 4.83 family members per household. The income that can be generated per capita / per month is Rp. 458,947. If it is broken down on each island, the details are as follows (Kompas.com, 2021):

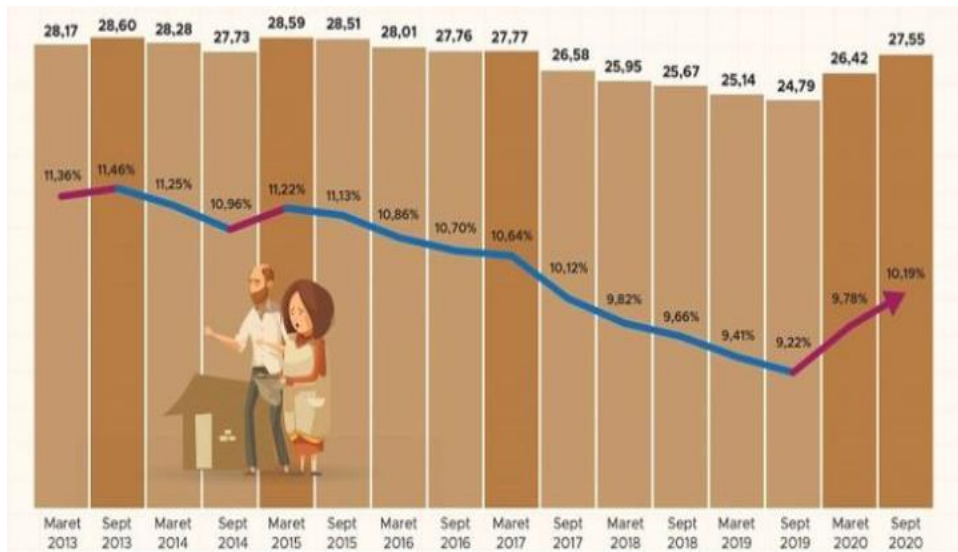
Table 1. Number and Percentage of Poor Population Per Island in Indonesia

No	Island	Number of Poor Population (soul)	Percentage
1	Sumatera Island	6.006,18	10.22%
2	Jawa Island	14.752,03	9.71 %
3	Bali dan Nusa Tenggara Island	2.116,49	13.92 %
4	Kalimantan Island	1.016	6.16%
5	Sulawesi Island	2.061,51	10.41 %
6	Maluku dan Papua Island	1.537	20.65%

Source: Kompas.com (data has been processed)

Actually, if you look at BPS data, the number of poverty in Indonesia from March 2013 tends to decrease, but since the Covid-19 pandemic, poverty in this country has continued to increase and add to the burden on the state.

Table 2. Percentage and Total Poverty in Indonesia



Source: BPS data after processing

Meanwhile, in terms of zakat receipts, it has also increased from year to year, although this realization is still far from the potential of zakat in Indonesia.

Table 3. Amount of ZIS Collection Period 2015-2018

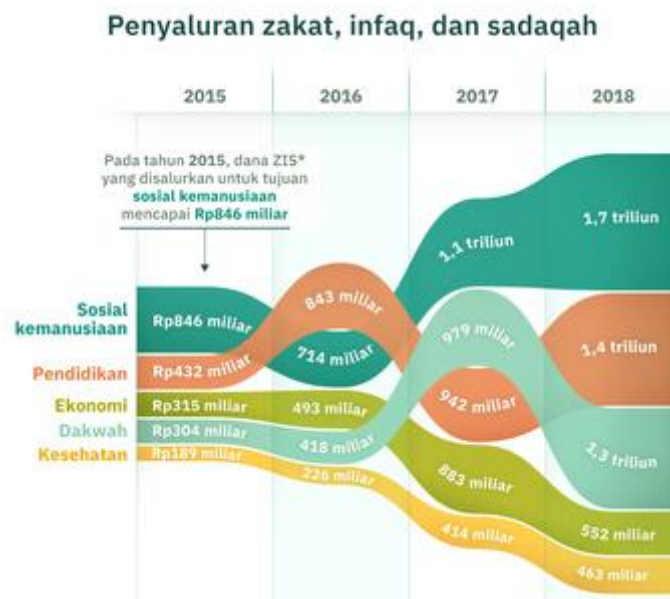


Source: lokadata

Seeing the large number of Muslim population in Indonesia, as well as the potential of Muslims who become muzakki, of course the amount of zakat collected is still far from expectations. For this reason, other efforts are needed so that the spirit of

tithing in the context of mutual assistance to help fellow citizens in need continues to be entrenched in the identity of this nation. Sharing is a happy thing, especially during the Covid-19 pandemic. Mutual cooperation has become an Indonesian custom. Its roots are strong throughout the Malay Archipelago since the pre-literacy era. The form can change, but the spirit remains (Hanggoro, 2020).

Table 4. Distribution of ZIS Funds



Source: lokadata

Prosperity is the hope of every person living on this earth. In this effort, humans will certainly not be able to achieve it by themselves without the help of others (Sodiq, 2016). Likewise, in alleviating poverty, individuals who fall into poverty even though they have tried to improve their welfare need help from others to help their economy, just as the government requires the initiative of each individual to work together to alleviate poverty.

Islamic law covers all aspects of human life, ranging from social, economic, cultural, legal, including politics. Social problems that often arise are the result of economic inequality. The economy is even used as an excuse for someone to commit a crime. In fact, if the nature of wanting to share, wanting to help, wanting to work together in the welfare of society, then this friction can be avoided (Safitri, 2017). Zakat is a

manifestation of mutual cooperation between the rich and the poor. By empowering zakat, someone is actually trying to protect other people from poverty (Gamal, 2004).

Community welfare is an indicator of the prosperity of a country. For that the government has an important role to prosper and free its people from poverty in a fair manner. Fair here in the sense that the distribution of income must be ensured to be channeled to the lowest class. Wealth should not only be enjoyed by the ruling class, but must be distributed by the system (Safitri, 2017).

In the Qur'an, Surah At-Taubah: 34, Allah swt. said that those who store gold and silver and do not spend their wealth in the way of Allah, they will have a painful torment. Referring to the verse above, Imam al-Ghazali is of the opinion that people who hoard wealth are criminals. In a modern economy, hoarding wealth causes the circulation of existing money to be small and makes the economy sluggish (Suprayitno, 1997).

If a general calculation is made from the existing data between the number of Indonesian Muslim population (223,711,974) minus the number of poor people (27,550,000), then there are muzakki around 196,161,974 people. For example, calculated average, each soul pays zakat Rp. 500,000 per year, the total zakat funds to be received will reach Rp. 98,080,987,000,000, a very large number in alleviating poverty in this country. This amount will certainly increase from the calculation simulation, because the amount of zakat paid by each individual is different.

The magnitude of the link between the existing potential for zakat and the realization received shows that the awareness of Indonesian Muslims in paying zakat is still very low. In fact, if optimized, zakat funds are not only given for free to the *mustahik*, but can be used to finance various self-improvement programs, both in the education sector and in the health sector. This method is actually a collective movement, working together not only in helping the *mustahik* struggle to continue their lives, but also helping them to get out of the cycle of poverty.

In economic practice, one of the factors driving production and consumption is capital. Capital certainly comes from income to economic activity. This is where the role of zakat in terms of distributing income so that it is right on target (Karim, 2007). Zakat is an income supplement for individuals who really cannot support themselves for various reasons. Zakat can also be used as assistance to ease the burden for various individuals,

assist in training, equipment and other things that support individuals so that they can increase their capacity and live more prosperously.

The implementation of zakat on the social aspect will essentially have an impact on creating security in the community and eliminating class conflicts due to the sharpness of income differences. In the end, this goal is part of the mutual cooperation that is part of Indonesian culture, creating a sense of security and comfort. On the other hand, the application of zakat will also be able to produce economic conditions that grow with equality.

With regard to zakat, the essence of a person's wealth is built on the sweat of the poor, because in this world all professions from various circles of activity are always related to people who have a weak economy. Zakat is also present as a form of community cooperation in maintaining the existing social and civilized order (Kamil, 2016). Zakat is able to become capital for the poor in building and developing their businesses, reducing unemployment and ultimately alleviating existing poverty (Jasafat, 2015).

Zakat has such a central role in Islam, even during the first caliph, Abu Bakr As-Siddiq, those who did not pay zakat would be fought (Zuhdi, 2000). In the social aspect, zakat is able to eliminate community poverty by making the rich people aware of their social responsibilities. Zakat also prevents the accumulation of wealth in a group of people and ensures that wealth is distributed to other groups (Mubarok, 2014).

The obligation of every Muslim to pay zakat if it is in accordance with the provisions of the Shari'a is basically so that social justice can be carried out and felt by other people who need it. In Islam, social justice is the purity and reality of religious teachings (Qadir, 2001). For individuals who reject the principle of social justice, they are even considered religious liars, as stated in the Qur'an Surah al-Ma'un: 1-7. Thus, Islam views social justice as an important right and obligation to be implemented, because the command comes directly from Allah (Al-Khayyath, n.y: 24).

The Global Islamic State stated that in 2023, Indonesia's zakat potential will reach Rp. 500 trillion (Dhuafa Wallet, 2019). If this potential can be realized, then at least the following things will be done:

1. Construction/refurbishment of 10,000 schools with a budget per school of Rp. 500,000,000;

2. Construction of 1,000 hospitals for the underprivileged with a budget per hospital of Rp. 5 billion;
3. Provision of business capital to 1 million poor people with a budget per person of Rp. 3,000,000;
4. Providing incentives of Rp. 1,000,000 to 27.5 million poor people for one year to increase purchasing power and economic turnover.

From the illustration of this distribution, there is still a very large amount of funds that can be used for various things for the benefit of the people.

Poverty will always exist in our society, because not everyone is financially lucky. Zakat is a form of mutual cooperation in order to empower the economy of Muslims to become independent and more financially secure, to strengthen ties of friendship, to narrow the gap between the poor and the rich. For those who fulfill it, they also get a guaranteed reward and there is no worry or sadness in their lives, as explained in the Qur'an, Surah Al-Baqarah: 277 (Dhuafa's Wallet, 2019).

Zakat is a form of philanthropy that has high value in Islamic teachings. This philanthropy is expressed in the form of mutual cooperation, which is deeply rooted in Indonesian culture. Mutual cooperation/*gotong royong* has a new content and spirit along with the entry of Islam into the archipelago. This new content and spirit is contained in the obligation to pay tithe in accordance with the provisions of the shari'a for Muslims. The concept of helping others as outlined in the form of zakat has a central role in Islam. Not only sharing because there are other people's rights in it, but zakat is believed to be able to cleanse the soul of *muzakki*. The poor will be greatly helped by the zakat paid by the rich, the funds can be enjoyed and life can continue.

Mutual Cooperation/*gotong royong* is an advantage of Indonesian society based on Pancasila. With the existing spirit of mutual cooperation, this nation can help each other in dealing with existing problems, synergize, and cross-subsidize between the rich and the poor, especially during this Covid-19 pandemic (Wahyudi, 2020).

In order to increase the spirit of zakat in the form of mutual cooperation, the government and stakeholders need to minimize the various problems that exist in its collection. The lack of public trust in the zakat institution causes many people to distribute their zakat directly, so that it is not recorded institutionally. On the other hand, the gap between the potential and realization of zakat illustrates the low level of public

understanding that zakat can alleviate poverty. In fact, with tithe, our society is essentially working together in alleviating poverty, creating a sense of security and happiness for the recipients. Effective management of zakat in the end is not only able to eradicate poverty, but creates a harmonious life in the social order of society.

In general, Beik explained three main problems in collecting zakat funds. First, *muzakki's* understanding that zakat is still limited to zakat fitrah and is handed over directly to the recipient (not through an institution). Second, zakat institutions and human resources that have not been able to quickly adapt to changes in the current era of disruption. Third, zakat regulation in the regions and at the center (Beik, 2020). Although on the other hand, according to Sophisticated, Fikriyah and Yasin, the realization of existing zakat is far from the figures described by Baznas, because our society is still more accustomed to distributing its zakat obligations directly to people in need (Sophisticated, Fikriyah, & Yasin, 2017).

Zakat is an instrument of improving the welfare of the people and can be used as a syiar method in preaching. As the country with the largest Muslim population in the world, the large potential for zakat must be managed properly as well. For this reason, the service and upgrading of zakat services must continue to be improved and keep up with the times, so that they can be more touching on various layers of *muzakki*. The large potential of zakat with good management and trust will be able to become an economic resource in the welfare of the community and alleviating poverty (Fitri, 2017).

The government as the ruler and holder of regulations as well as various stakeholders must be able to answer the challenge of realizing the existing potential of zakat so that the benefits can be felt by various groups who need it. Currently, the zakat literacy level of the Indonesian people is at 66.78% (moderate level). Education regarding the conception of zakat object assets must still be carried out so that the perspective of the community in paying zakat and their level of trust in zakat management institutions can continue to increase which ultimately leads to increased zakat receipts in this country (Beik, 2020).

D. CONCLUSION

Mutual cooperation is the basic capital of this nation in order to solve various existing problems, including economic problems that can have an impact on various other sectors. The presence of Islam in the archipelago brought a new model of mutual cooperation, but the same spirit in helping others by paying tithe. Alleviating poverty and various problems that exist in this country cannot be done by only a few people or just sitting quietly hoping for help from the government. This nation needs to apply the culture of mutual cooperation with the spirit of one nation, one homeland, empathize and feel the hardships of other people.

The existence of zakat can create a balanced social system of society, foster a sense of care, love, compassion for others in meeting the needs of life. Zakat has proven to be a solution in alleviating poverty. The existing distribution of zakat has also been proven to be able to help various groups of people in dealing with existing problems and become a way of life. For this reason, it is necessary to provide maximum service and education to the community so that zakat literacy continues to increase. This effort is later expected to maximize the spirit of mutual cooperation through zakat so that the acceptance is more optimal.

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