

THE ROLE OF ZAKAT IN REDUCING POVERTY AND IMPROVING COMMUNITY WELFARE

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ABSTRACT

Muslims are required to set aside part of their income for zakat, which is donated to the underprivileged. One of the instruments of Islamic economics, zakat, has enormous potential to drive social and economic progress. The purpose of this study is to examine how zakat functions in the Indonesian economy, especially as a means to combat poverty and improve people's financial well-being. To analyze various literatures from various sources, this study combines qualitative methods with literature review methodology. By using the literature study method, this study found that productive zakat has a significant impact on reducing poverty levels and improving people's economic well-being. In addition to being a form of worship, zakat also functions as a fair and sustainable redistribution of wealth, which if managed properly, can be an important element in Islamic fiscal policy and a strategy for national economic development. In conclusion, by reducing poverty, zakat plays an important role in building a more just and sustainable society. To maximize the potential of zakat in achieving the goal of reducing poverty in society, it is important to manage it properly and transparently.

Keywords: Poverty, Welfare, Zakat.

INTRODUCTION

Poverty is a problem that affects both industrialized and developing countries. Governments around the world focus on poverty because it is a serious problem (Suryani & Fitriani, 2022). According to Aziz et al., (2025) poverty is a state in which an individual or group of individuals has a low standard of living or insufficient financial resources to meet basic needs and other requirements. Poverty is a complex issue that involves more than just poor income; poverty also involves limited access to essential services such as infrastructure, health care, and education. Other social problems including social unrest, high crime rates, and declining labor force quality can also arise as a result of poverty.

Moreover, economic problems in this era of globalization are increasingly complex, with an imbalance in the distribution of resources and increasing disharmony in the economy

between groups in society (Febrianti et al., 2024). It is undeniable that there are still many gaps or disparities in the economic life of society. For example, the income levels of rural and urban communities vary greatly (Azzahra et al., 2023). Increasing poverty, declining quality of life for people, and the potential for triggering social and political instability are just some of the many negative impacts of the widening gap in wealth and income distribution (Mabrurroh, 2024). Poverty and income inequality are two of the biggest problems facing many countries today. Therefore, poverty alleviation measures need to be implemented holistically and involve a number of stakeholders, such as the community, the private sector, and the government.

Zakat is one of the strategies issued by Islamic economic law to overcome poverty and social inequality. One of the main social components of zakat, one of the teachings of Islam, is the distribution of income from the rich to the less fortunate and those in need (Utami et al., 2024). One of the main principles of the Islamic economic system, zakat is very important in the efforts of social welfare and economic empowerment of society. Zakat is a comprehensive process that aims to achieve distributive justice and economic balance in society, not just a religious ritual. Zakat is a systematic obligation with a solid theological and philosophical basis within the framework of Islam, not just a voluntary donation (Damanik & Albahi, 2024).

The important financial objectives of zakat are wealth and spiritual purification for the zakat payer. Because of its great influence in fostering social unity and maintaining a respectable standard of living for the less fortunate members of Muslim society, zakat has developed into an important component of the Islamic economic system (Harahap et al., 2023).

Many studies on the role of zakat in poverty alleviation have been conducted in Indonesia, so that many scholars conclude that zakat is a strategy to save society from poverty and improve its economic welfare. According to the study from Hidayati et al., (2025) Productive zakat significantly reduces poverty rates and increases the economic resilience of the community. Zakat functions as a fair and sustainable redistribution of wealth in addition to being a form of worship. If handled properly, zakat can play an important role in national economic development plans and Islamic fiscal policies.

According to other research conducted Syawaluddin, (2023), Zakat can be a useful tool for government initiatives aimed at reducing poverty. Research finding from Rahmi et al., (2024) which shows that zakat can help reduce income inequality and benefit the underprivileged population further confirms this. The money earned by the rich is given to others who are less fortunate through zakat, and they use it to cover their basic needs.

Therefore, the purpose of this study is to examine how zakat contributes to efforts to reduce poverty and improve community welfare. This study will examine how zakat can be maximized to provide benefits to the Indonesian economy. It is believed that a better understanding of the function of zakat will result in the development of more effective ways to use it to improve the welfare of the wider community.

METHODS

This study uses a qualitative descriptive analysis method combined with a library research method. Reviewing books, papers, notes, information, and other materials relevant to the issue you want to discuss is one way to collect data for literature research (Sari, 2021). Data processing using qualitative descriptive data analysis methods involves organizing data methodically into categories and sentences to reach conclusion (Permana & Sujana, 2021).

Literature references from books, journals, papers, websites, and official websites related to the research topic are used by researchers to collect data. In this case, researchers use secondary data, namely additional information obtained from literature references to support and validate concepts presented in books, journals, papers, and official websites.

RESULT AND DISCUSSION

Zakat as a Poverty Alleviator

The fundamental problem of poverty is that economic realities do not fully explain its manifestations (Supardi, 2024). This shows that poverty is not just a sign of backwardness in public health, education, employment, and income. Poverty has developed into a challenging structural reality. The inability to improve one's quality of life and meet basic consumer needs is one definition of poverty. Some believe that poverty is the result of unequal ownership of the means of production and is influenced by the views, lifestyles, and circumstances of a society.

The majority of the Indonesian population spread across various regions, including remote villages, are Muslim. The first step that must be taken is to eradicate poverty that permeates the surrounding community by building a solid economic structure that allows for the realization of a fair distribution system and encourages the realization of concern for the poor, people in need, dhuafa, and mustadh'afin by those who are able (aghniya') (Makraja, 2024). Being able to pay zakat is one way for people to show their concern.

Al-Qardhawi said that the function of zakat is not only to reduce poverty, but also to overcome other social problems (Ahmadi & Sutrisno, 2022). Therefore, zakat plays a very important role in helping other Muslim communities, uniting the people to uphold Islam, and helping to overcome various problems that may arise. Poverty certainly will not occur if everyone who is able and capable pays zakat on time and distributes it evenly.

Zakat is closely related to poverty alleviation. The main objective of zakat, one of the basic principles of Islam, is to eradicate social injustice and poverty in society. Zakat plays the following functions in poverty alleviation initiatives:

1. Redistribution of Wealth

By allowing the wealthy to donate their wealth to those in need, zakat advances the idea of wealth redistribution. Funds from zakat are distributed evenly to support underprivileged areas (Rosanti & Darmaningrum, 2023). Zakat is a useful instrument for economic redistribution that enables the poor to meet their basic needs.

Asnaf mustahiki, or those who are eligible to receive zakat, can improve their standard of living and be free from poverty by receiving zakat. Zakat is a sustainable method for poverty alleviation. Zakat helps the poor become financially independent by distributing assets collected from wealthy individuals or communities (Lubis & Nasution, 2024).

2. Economic Empowerment

By offering financial assistance, skills development, or support for micro and small businesses, zakat helps strengthen marginalized communities (Hajar et al., 2023). The economic potential and the ability of the community to overcome poverty will increase. They will also be inspired to engage in profitable economic ventures and gradually break free from the cycle of poverty.

3. Access to Health and Education

People in need can use zakat donations to help finance their education and health care (Sulistiyaningsih et al., 2024). Medical expenses, education, and support for health and education infrastructure are all included in this assistance. Zakat can contribute to the advancement of education in a number of ways, including providing financial assistance to underprivileged students who are unable to attend school and offering educational financing programs by providing much-needed infrastructure and facilities support to educational institutions.

4. Assistance to Vulnerable Groups

Orphans, widows, the poor and the disabled are included in the underprivileged community groups who receive zakat assistance (Al Fajar, 2024). In this way, the group can gain financial support and better access to resources.

5. Addressing the Humanitarian Crisis

Zakat is very helpful in dealing with humanitarian emergencies such as natural disasters or conflicts (Suhaili, 2024). Zakat funds are used to help those in need quickly and urgently so that they can overcome crises and poverty.

6. Improving the Standard of Living

Zakat helps people live better lives by providing ongoing financial support and assistance, which improves their access to basic needs such as food and shelter.

The capacity of zakat to reduce poverty can be maximized by implementing it properly and maintaining transparency in its management. An important foundation in the struggle to end poverty is the enhancement of social and spiritual values, social solidarity, and social balance through zakat.

Zakat to Improve Welfare

Within the Islamic framework, zakat plays a vital role in improving the economic well-being of society. First and foremost, zakat offers a substantial source of funding for the economic advancement of society. By collecting zakat from capable individuals or organizations and donating a portion of their wealth for the public good, society can raise money for a variety of economic initiatives, from building social infrastructure to developing micro-enterprises (Febrianti et al., 2024).

Furthermore, zakat contributes to expanding people's access to economic and social services. With an emphasis on empowering the underprivileged and those in need, zakat can be used to directly support people or organizations in need of access to health and education services, business financing, or skills development (Maraliza et al., 2024). Zakat also contributes to reducing social disparities and encouraging economic inclusion (Gustanto, 2024). By providing greater access to money, healthcare, and education to the underprivileged and other disadvantaged populations, zakat serves to reduce economic disparities.

Education, healthcare, and skills development are just a few of the community empowerment initiatives that can be funded using zakat money. This can help improve the quality of human resources and create new opportunities for workers to earn more income. Improving welfare through the management of zakat funds is the right step to strengthen the

social and economic framework of society (Nurviliza, 2024). Zakat funds used for education initiatives can increase employment, improve literacy rates, and provide more people with access to high-quality education.

At the same time, the use of zakat funds in the health sector can reduce the financial burden on the poor, increase knowledge about healthy lifestyle choices, and improve access to primary health care. Zakat-based skills training programs can also increase production, increase household and individual incomes, and help create new jobs (Fathori, 2025). As a result, inclusive community empowerment with zakat funds can significantly increase welfare and encourage inclusive economic growth.

All things considered, zakat has a lot of potential to make a significant contribution to the economic empowerment of communities within the Islamic framework. Economic empowerment, access to social and economic services, greater participation, and reduction in social poverty are just some of the benefits that communities can derive from the competent and efficient use of zakat funds. Therefore, initiatives to support efficient and sustainable zakat practices are essential for inclusive and sustainable economic growth in Islamic countries.

CONCLUSION

As a fiscal policy tool, a way to combat poverty, a way to increase the economic resilience of communities, and a driver of sustainable economic growth, zakat is essential to the Islamic economic system. In addition to serving as a religious obligation, zakat is a way to distribute money that can promote social justice and reduce economic inequality. If managed effectively, zakat can improve the economy by empowering communities, distributing capital to small businesses, improving living conditions, and building social infrastructure.

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