HABLUMMINALLAH AND HABLUMMINANNAS OF ZAKAH

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**HABLUMMINALLAH AND HABLUMMINANNAS OF ZAKAH**

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This study was conducted to understand the aspects that consist in zakah, as one out of five principles of islam: religious, economic, and social. Al Qur’an, as the holy book of islam, Prophet Muhammad (PBUH) hadiths, along with books and scientific journal are used as data. Literature review is used as the approach of this study. Zakah cannot be treated only as a form of worship towards Allah, The Creator of All, but zakah has further means and functions, and benefits to all humanity through its worldly aspects, namely economic and social. The correct establishment of zakat can be a solution on solving the problems that emerge in the economic and social areas. This research is limited on viewing the effects of zakah in the light of its benefit on religious, economic and social. The next research that conducted on this field perhaps can broaden the view and fill the empty space, because zakah still can be seen on another point of view or perspective. Any further research conducted on the theme of zakah will furthermore justify the position of it as a tool of community stability that affect not only for moslem as the follower of islam, but to all of humanity.

A. INTRODUCTION

Zakah is an inseparable part of a religion named islam, a religion brought by Prophet Muhammad (PBUH) with a good reason, such as : purification, charity act, and social responsibility. Zakah itself rooted from the very basic of islamic teaching, called the five principles of islam. This five principles of islam consists of : The Oneness of Allah, five daily prayers, establishment of zakah, fasting in the holy month of Ramadan, and pilgrimage to Mecca. The position of zakah in the middle among other four is without no reason. Zakah act as a worship that has an important and strategic position, in the view of islam itself and community view (Qardawi, in Beik and Hafidhuddin, 2005 : 2). Chapra (1995...
The establishment of zakah is commanded in many verse of Al Qur'an, namely (QS.57 : 7) that Allah has ordered human to spend the wealth that they received. On (QS.9 : 103), Allah also said that zakah is taken from a portion of human wealth in order to purify of their self and wealth. The purpose of doing zakah goes two way, not only to the receiver of zakah benefits, but also to the payer of it. And in the scope of the magnitude of effects, zakah affected in individual and community level, or even larger. In the individual level, the purpose of zakah to muzakki are as follows : (1). First, zakah is placed as an obligation to Allah, and must be paid (QS. 2 : 43) . (2). To make them even more productive, because when they pay zakah for the goal of helping Islam, they will encouraged to give even more, along with their increase in the income to support bigger almsgiving. (3). Zakah as an almsgiving, in the form of social responsibility from Moslem to Moslem, from individual to his community, and from the rich to the poor, to improve the quality of social live, to strengthen the Islamic brotherhood, because each and every one of Moslem are brothers.

For mustahik, or the receiver, the purpose of zakah are as follows : (1.) It is their rights to receive them. Beik and Hafidhuddin (2005:2) mentioned that mustahik must be helped to fulfill their basic needs and directing them to the better life, and can do worships to Allah without any worries. (2). Zakah can also help the poor and needy to be saved from the danger of becoming nonbelievers, and strengthen their hearts to stay and firm in Islam. (3). The third one is no different with muzakki, the ability to pay zakah as an obligations and almsgiving to others, to motivate them to become a muzakki, not just stay in the position of mustahik only for the rest of their life. The receiver of zakah, or mustahik is divided into eight deserving categories as written in (QS.9 : 60) : the poor, the needy, those who manage it, those who embraced islam recently, those in bondage and debt, those in the cause of Allah, and the wayfarer. And most of islamic scholar and jurists said that the purpose of zakah cannot be other than this eight, because the command of Allah in Al Qur'an is absolute an undoubted (QS. 2 : 2), and Al Qur'an is a straight and a book which is not crooked (QS.18 : 1 ).

The arrangement of zakah institution, is the obligation of the country, or government. This command is based on the action of Prophet Muhammad (PBUH), when at that time is the ruler of islamic state in Medina, by appointing officials to collecting and pooling zakah from the clans throughout the Arabian peninsula. According to Qadir (in Hafidhuddin,2002:125-126), the action of Prophet pointing out the officers and officials to collecting zakah resembles that zakah act not only as a charity obligation, but also serve as an authoritative obligations. Referring to what has stated by Qadir, the government is responsible in collecting, pooling, and distributing the wealth that received from the ones that obliged to pay zakah, to the rightful recipients of its benefits.

B. RESEARCH APPROACH

The approach that used in this study is literature review, to compile and collect data in the related field that being researched. The following statement are derived from Borden and Abbot statement, (2011:66) : "Literature review is the process of locating, obtaining, reading and evaluating the research literature in your area of interest". And furthermore, Borden and Abbot (2011:67) mentioned that this literature review are being done to prevent the " reinventing the wheel", which means repeating the same research that had already been done by others. The literature that being used in this research is a qualitative one and valued also a qualitative. Where it takes form as a books, journals, article, paper, and many other sources, which are related with Islamic teachings and philosophy, economy, and social to explain and give understanding about zakah.
C. DISCUSSION

Zakah as An Integral Part of Islam

Zakah is absolutely inseparable part of a religion named Islam, that revealed to Prophet Muhammad (PBUH), to guide all mankind to the righteous way. Prophet Muhammad (PBUH) himself is widely known as the last of the prophets that sent by Allah, The One God, The Creator of All, to be the "seal" of the long line of prophets since the creation of Adam, the first mankind and prophet (QS.2 : 30). The evidence of Prophet Muhammad (PBUH) as the seal and the last of all Prophet is written in Al Qur'an (QS.33:40):

"Muhammad is not the father of any of your men, but (he is) the messenger of Allah, and the seal of the Prophets; and Allah has full knowledge of all things".

Prophet Muhammad (PBUH) is delegated as a messenger to all mankind, as an excellent example of human being, (QS. 33:21), to give mankind glad tidings and warning them against sin (QS.34: 28), and last but not least, as the mercy and bless for all creatures (QS.21: 107). In personal, Prophet Muhammad (PBUH) designed by Allah in the most-possible perfect form, both physically and mentally, to carry out the deed that Allah Himself has ordered him.

With the presence of Muhammad (PBUH) as the last prophet or apostle of Allah, he brings out the message of Islam, as a blessed and sanctioned religion, a perfect one, as written in (QS.5 : 3):

"... this day have I perfected your religion for you, completed My favor upon you, and have chosen for you Islam as your religion".

This verse, said to be the very last of verse of Al Qur'an that sent down to Prophet Muhammad (PBUH) as the justification that Islam is The Blessed, The Accepted and The Sanctioned One, by Allah, The One God, Himself. With such justification, Moslems must follow the message brought by Prophet Muhammad (PBUH), because he is the genuine prophet sent down by Allah to be the "ending" of the long line of apostles and prophets (QS. 33:40), and as stated before, the message that he brought is what Allah favored above all else.

Islam itself has a meaning of full submission to one Supreme God, and surrender in His Divine power, God in Islam is one, true God, The God of Prophet Abraham (Ashker and Wilson, 2006 : 30). Islam stands upon the faith to Allah, The One, True God, His Angels, His Books, His Apostles, Resurrection, and The Divine Decree as written:

"... He (the Holy Prophet) said : That you affirm your faith in Allah, His Angels, His Books, His Meeting, His Apostles, and that you believe in Resurrection and that you believe in Qadr (Divine Decree) in all its entirety " (Shahih Muslim, Book 1, Chapter 2, No.0006 : 62).

This six principles, are widely known as Six Principals of Faith, that become the very basic of belief system in Islam. This belief system is the one being used since the first inceptions of Islam until now. Hadith above narrated by Abu Huraira telling about the story when Prophet Muhammad (PBUH) asking questions about what belief (Al-Iman) is, to his companions, and the answer is as follows. It become as clear as water, that, the belief of Islam is built on those principles. One, as Prophet Muhammad (PBUH) decreed in his hadith before, must affirm his or her faith to what he has explained to his companions regarding the question of what belief (Al-Iman) is, in Islam.

Affirming or confirming the faith is essential in Islam, for the reason is that Islam is emerged in the era of polytheist and disbelievers. This polytheist and disbelievers threaten Moslem in the early era of Islam severely, and some even murdered in pertaining their belief (Al-Iman). Al Qur'an stated that Moslem should be grateful to Allah, if he really is believe in Him (QS.2 : 172).
Prophet Muhammad (PBUH), besides conveying the matters of belief in Six Principles of Faith, also mentioned about Five Principles of Islam, or pillars on what Islam is built upon. This Five Principles mentioned on his hadiths:

Narrated by Abdullah bin 'Umar: "Prophet Muhammad (PBUH) said that the structure of Islam is raised on five (pillars), i.e. the oneness of Allah, the establishment of prayer, payment of *zakah*, the fast of ramadhan, and pilgrimage (to Mecca) [Shahih Muslim, Book 1, Chapter 6, No.0018 :66].

Those served above shows that Islam is built upon a strong structure of belief and action. The six principles of faith is representing the absolute belief, while the five principles of Islam is a rule of act, as commanded by Allah to His apostle, Prophet Muhammad (PBUH). Allah himself ordered that Moslem must follow the instructions from Prophet Muhammad (PBUH) as written on several Al Qur'an verses and mentioned in hadiths:

Narrated Abu Huraira: "Allah's Apostle said: By Him in Whose Hands my life is, none of you will have faith till he loves me more than his father and his children" (Shahih Al Bukhari, Volume 1, Book 2, No.13 : 14).

In another hadith that narrated by Anas, Prophet Muhammad (PBUH) also mentioning about the faith in relation with preferring Allah and His Prophet more:

Narrated Anas: "The Prophet said: Whoever possesses the following three qualities will taste the sweetness of faith: (1). The one to whom Allah and His Apostle become dearer than anything else. (2). Who loves a person and he loves him only for Allah's sake. (3). Who hates to revert to disbelief (Atheism) after Allah has brought (saved) him out from it, as he hates to be thrown in fire" (Shahih Al Bukhari, Volume 1, Book 2, No.20 : 15-16).

The teachings and messages bring out by Prophet Muhammad (PBUH) are a-must-follow for Moslem, because it has already mentioned in Al Qur'an, the miracles of him, a book that consists of sure guidance, without any doubt (QS.2 : 2) and there is no crookedness inside it (QS.18:1).

When there is no crookedness inside Al Qur'an, then the command of establishing prayer and paying *zakah* is absolute to those who are obliged to do them. *Zakah* applies on those who fulfill the criteria, not applied to all nonetheless like five daily prayers. There is a clear criteria for those who obliged to pay *zakah*, and of course, the one who are suit to receive the funds that collected from it. And it must be remembered that nowadays the receiver of *zakah* is expanding from what has been written in Al Qur'an and hadiths.

*Zakah* is obliged, just as written in the many verses of Al Qur'an. Commonly, the words of *zakah* is alongside and pairs with the establishment of prayer. The examples of this verses speak out about *zakah* as written in QS. 2 : 100:

"And be steadfast in prayer and give *zakah* : and whatever good you send forth for your souls before you, ye shall find it with Allah: for Allah sees well all that ye do"

In another verse (QS.5 : 55), Allah mentioned that the real friend, or the ally of The Believers (Moslem), are Allah Himself, His Messenger, and The Believers, as stated below:

"Your (real) friends are (no less than) Allah, His Messenger, and The Believers, those who establish regular prayers and pay *zakah*, and they bow down humbly (in worship)".

The command to pay *zakah* mentioned not only in the verses of Al Qur'an, but also from the decree of Prophet Muhammad (PBUH) that strengthen it even further, as an important action of worship that
must be done that concludes inside the Five Principles of Islam. For example, as narrated by Ibnu Abbas that heard the decree of Prophet Muhammad (PBUH) from Mu'ad dh:

"...then tell them that Allah has made zakah obligatory for them that it should be collected from the rich and distributed among the poor, and if they agree to it, do not pick up (as a share of zakah) the best of their wealth. Beware of the supplication of the oppressed, for there is no barrier between him and Allah" (Shahih Muslim, Book 1, Chapter 8, No.0027 : 69-70).

There is another decree of Prophet Muhammad (PBUH) narrated by Ibn 'Abbas that heard Prophet Muhammad (PBUH) said to Mu'adh when he sent him to Yemen as a governor :

"... the very first thing to which you should call them is the worship of Allah, may His Glory be Magnificent. And when they become fully aware of Allah, instruct them that He has enjoined five prayers on them during the day and the night, and when they begin observing it, then instruct them that verily Allah has made zakah obligatory for them which would be collected from the wealthy amongst them and distributed to their needy ones. And when they submit to it, them collect it from them and avoid (the temptation) of selecting the best (items) of their riches" (Shahih Muslim, Book 1, Chapter 8, No.0028 : 70).

This pair of hadith contains two meanings. The first one will be the command of paying zakah to those whom obliged to do, or specifically said, levied of it. But it needs to be highlighted that, in the second hadith mentioned zakah, after believe entirely to Allah, and fully aware of it. This indicates that the obligation of zakah comes after the commitment of being belief in Allah, and establishing daily prayers. Then it means that zakah is not obliged to those who are not Islam, because this action of worship is exclusive to Moslem only.

The second one will be the example of The Compassionate of Allah, His Most Gracious, His Most Merciful. The saying in Prophet Muhammad (PBUH) hadiths that said "avoid the temptation to take the best of their riches", or " do not pick up (as a share of zakah) the best of their wealth" shows the Graciousness and Mercifulness of Allah. He would not levy a burden beyond of what His creation can do.

The Nature of Zakah
Zakah in language, means to grow and to increase. in an lisan al arab, it is said : " The root of word zakah in arabic means cleanliness, growth,blessing and praise (Qardhawi : xxxix ). Not to wonder why Al Qur'an mention the term of zakah thirty times, and twenty seven times along with the word of salat (prayers) [Qardawi,2000:xli], because zakah carries out a great deal of importances : to purify one's wealth and to show the compliance towards Allah SWT wills. There are examples of the verses that contains the directions to do zakah and five daily prayers such as QS.2:43 :

" And be steadfast in prayer: give zakah, and bow down your heads with those who bow down (in worship)".

This command or directions of doing daily prayers and pay zakah repeated in QS.9 : 5 :

" ...but if they repent, and establish regular prayers and pay zakah, then open the way for them : for Allah is Oft Forgiving, Most Merciful".

Verses presented above is only an example of those which explains about the command about daily prayers and payment of zakah. Besides the verses in Al Qur'an, there are many hadith that explains and positioned zakah as an important form of worship towards Allah :
Narrated Jabir bin Abdullah: "I gave the pledge of allegiance to the prophet for offering prayer perfectly, giving zakah and giving good advice to every moslem" (Shahih Al Bukhari Volume 2, Book 24, Number 484 : 323).

On another hadith, Ibnu Abbas also narrated Prophet Muhammad (PBUH) decree regarding the importance and command of zakah:

Narrated Ibnu Abbas: "... if they start offering these prayers, inform them that Allah has enjoined on them, the zakah, and it is to be taken from the rich amongst them and given to the poor amongst them; and if they obey you in that, take zakah from them and avoid (do not take) the best property of people as zakah" (Shahih Al Bukhari, Volume 2, Book 24, Number 537 : 336).

The conclusion that can be drawn from the verses and hadiths above show the degree of importance of zakah. It is beyond any doubt, that, with such repeat intensity, the one who defy the command of doing zakah, can be concluded they are the disbelievers, and the punishment of such infidelity will inflicted by Allah Himself, in this world, or beyond of this world, as written clearly in Al Qur'an.

The action of zakah, in the first hand, Moslem people must understand in the first place all matters that involved in the Islam, because zakah is absolutely inseparable part of Islam. Al Qur'an has already stated that when you do not know the answer or the knowledge of matters, whether it is Islam or anything, you have to ask to those who know and owned the knowledge regarding it (QS. 21: 7).

This is important, to know the knowledge, before doing it, and especially when it tied to Islam. Allah himself has stated that every action of what human beings do on the surface of the earth are subjects to questioning in The Day of Judgment, and not to do things that they know not its knowledge. This warning just as written in QS. 17:36:

"And pursue not that of which thou hast no knowledge, for surely the hearing, the sight, the heart all of those shall be questioned of".

The threat that even more severe, that Allah promising upon those who do not follow the order and command of His through His Messenger is as written in QS. 36 : 65 :

"That day shall We set a seal on their mouths. But their hands will speak to Us, and their feet bear witness, to all that they did".

So the establishment and practice of zakah needs the knowledge of it as a whole, because according to Bewley and Douglas (2005: 3-6) mentioned that most of the Moslem society belief about the importance of zakah, but do not place zakah in its rightful place. Furthermore, ironically, they do aware that zakah is an obligation to them, but most of them pay zakah in unregulated manner.

Furthermore, according to what Salama (1982 : 341-342) that mentioned characteristics of zakah, zakah is not a levy that left to individuals to pay whenever they like. The state is entrusted with collecting zakah, Thus zakah is meant to be collected in an organized way, since Al Qur'an earmarks the zakah revenue for specific purposes which include the cost of collection and administration of the levy.

This action is critically wrong, because zakah is a form of worship that is regulated strictly, not only the rules of the criterion of wealth that levied zakah, the amount of its zakah, but also the recipients of zakah itself. if the act of zakah done in the wrong way, it will be feared that, Allah will reject their zakah, because it is not being done in the right way. The right way of practicing worship to Allah is critical, because of what mentioned before in (QS.17 : 36), one is forbidden to do whatever action they have not the knowledge of it.
Rewards and Punishment of Zakah

Zakah, with all its benefits it contains, still contains two more important things: the reward for those who do it justly, and severe punishment that awaits for those who refuse to pay it. Of course, this rewards and punishment, mostly in the form of promises and threat in the afterlife written in the verses of Al Qur'an and hadith decreed by Prophet Muhammad (PBUH).

Al Qur'an, as the most trusted Islamic Jurisprudence source besides hadiths decreed by Prophet Muhammad (PBUH) has written the rewards for those who pay zakah. This book, Al Qur'an is the straight book (QS. 18:1) and there is no doubt in it, for only the truth that contains within it, that become guidance to the believers (QS.2 : 2). Rewards of zakah, is written within Al Qur'an, with Allah Himself as the guarantor. Some example of how Allah will give rewards to those who spend their wealth in His way (one of them is zakah), written in QS.2 : 254:

"O ye who believe spend out of (the bounties)We have provided for you, before the Day comes when no bargaining (will avail), nor friendship, nor intercession. Those who reject Faith are the wrong doers."

In verse 261, on the same chapter (QS.2), Allah illustrates the reward that He will give to those who spend their wealth in Allah's way :

"The parable of those who spend their wealth in the way of Allah is that of a grain of corn ; it growth seven ears, and each ear hath a hundred grains. Allah giveth increase manifold to whom he pleaseth : and Allah careth for all and He knoweth all thing."

The translation of QS.2 : 261 according to Ibnu Katsir (2005a : 525-527) explain that Allah illustrate the multiplication of rewards to those who spend their wealth in the way of Allah, and solely to seek His Grace. This illustration is more on the soul side, means the goodness of the practitioner of it will be multiplied many times, just like a plants that Allah multiplies from one, single grain or acorn, to a plants that bears many grains and fruits.

Furthermore, hadith of Prophet Muhammad (PBUH) narrated by Abu Hurairah (in Ibnu Katsir, 2005a : 526-527) stated that the Allah counts every good action of the descendant of Adam, will be multiplied from tenfold to seven-hundred fold, or more, as Allah pleases. This hadith do not mention specifically about the rewards of the good actions that done by descendant of Adam, whether it is rewarded in the afterlife, or in the present life. Because according to Ibnu Katsir (2005a : 527) The Grace of Allah is unlimited, and He is All Knowing of whom is worth to accept, and those who are not of His Grace.

Another verse in Al Qur'an that mentioned about the rewards of the one who do good deeds by spending their wealth in Allah's way is written in QS.64 : 16-17 :

"So fear Allah as much as ye can; listen and obey; and spend in charity for the benefit of your own soul. And those saved from the covetousness of their own souls, they are the ones that achieved prosperity. If ye loan to Allah, a beautiful loan, He will double it to your (credit), and He will grant you Forgiveness : For Allah is All Thankful, Most Forbearing".

According to Ibnu Katsir (2005h : 204-205) the explanation of the verses is that moslem encouraged to spend the wealth that has been given by Allah to the relatives, the poor and the needy, and the most-needed person. For the next verse, Ibnu Katsir explain that whatever moslem spend in the way of Allah, then He will replace it. And the replacement is the Sole Priority of Allah Himself. Allah assume a person that spending in Allah's Way is lending Him a loan, in which he will return, and take such person as a good and rich person, and of course, Allah will return it on His Pleases, all of it, regardless of the form and the amount.

It is easy for Allah to reward generously to those who are pleased Him. Such things is easy for Him, and whatever He wishes, He only say "Be" and it is (QS.36: ). For Allah to give a considerable amount of wealth, because Allah owns the entire universe, the heaven and the earth, and He is worthy
of all praise (QS.22:64) and in truth, humans himself that needed the presence of Allah to survive (QS.47 : 38).

When there is a rewards, there lies a punishment. Zakah is an obligation that contains high rewards and severe punishment contained altogether. Previous explanation mentioned the rewards and promises of Allah to those willing to pay zakah, that He will multiply the good deed many times. Hafidhuddin (2002: 10-15) mentioned that zakah is useful to eradicate the bad nature of human beings. It must be remembered that human beings naturally is balanced between good and bad (QS.91: 8). Allah has give warning to those who are miserly will receive a severe punishment (QS.4 : 37), and it must take into account that, Allah always keep His promises (QS.18 : 98).

Such is the importance of zakah, Abu Bakr, The First Caliph of The Four Rightly-Guided Caliph said : " By Allah, I will take arms to those who differentiate between daily prayers and zakah. Zakah is a rights that levied on wealth. By Allah, if they rejected me to pay their zakah, even in the form of a leash, just as they used to pay their zakah to Prophet Muhammad (PBUH), I will take arms on them !" (Bewley and Douglas, 2005 : 6).

The statement of Abu Bakr above is not without reasons. Zakah usually place side by side with prayers in Al Qur'an verses and Prophet Muhammad (PBUH) hadiths, and it sits in the same group with sworn allegiance to Allah, five daily prayers, fasting in month of ramadhan, and pilgrimage (hajj) in Five Principles of Islam.

There are two sanctions that applied to those who refuse to pay according to Al Zuhayly (1997: 93-94). First, the wealth of those who refuse to pay zakah can be taken by force up to half of his their possessions, be reproached, and considered have a great debt to Moslem society. This is as what Prophet Muhammad (PBUH) decreed :

" Whoever pay zakah in hope of the merit of it, and the merit is his. And whoever refuse to pay zakah, we will take (its zakah) half of it, and half of his camels as one of ‘uzmah (a duty levied to a servant) by Allah Himself. None of those wealth is legal to the family of Muhammad (PBUH) [Al Zuhayly, 1997 : 94).

The second one, and the most severe, according to Al Zuhayly (1997 : 94) : those who refuse to pay zakah is legal to be combated, and their blood is also legal to be spent according to the Islamic scholars, because zakah is an Islamic teaching that commanded by Allah Himself. Denying it, equals to denying Allah Himself and His Messenger, Prophet Muhammad (PBUH), and legal to be considered unbelievers. And the only punishment that suited unbelievers that reverted from Islamic teaching is death.

It can be concluded that, the high position of zakah in Islam, being placed inside the Five Principles of Islam, mentioned many times in Al Qur’an verses and Prophet Muhammad (PBUH)’s hadiths is equal to the reward and punishment it brought along. As promised, Allah will granted dearly to those who spent wealth in His way (one of them is zakah) and also give a severe punishment to those who deny and refuse to pay zakah. Indeed, punishment in this mortal world is not as severe as in The Day of Judgment. Only Allah himself that Well Acquainted (with all things) [QS.11: 1].

Fiqh of Zakah (The Law of Zakah) : An Overview

There are rules that binds the zakah. And commonly the rules came from the hadiths decreed by Prophet Muhammad (PBUH). It is important to understand that zakah is strictly arranged, in the scope of the wealth (its kind), the rates, and the distribution (those who deserve receiving the benefit of zakah).

This rules are already stated in the Al-Qur’an and hadiths for the rates and the criteria for the recipient (the deserve ones). Another thing that is important, that zakah is obliged only to Moslem, and Moslem only. Thus, zakah is not obliged to disbelievers or persons who are not Moslem.

Qardawi (2000a:33-34) stated that there is an agreement in Islamic jurists upon those whom obliged and levied of zakah are the Moslem ones. This rooted from the very nature of zakah itself, as one of the five principles of islam, and instantly concludes that when one’s a Moslem, this obligation is embedded, and when the requirements to pay zakah on his assets is met.
Furthermore, Islamic jurists also stated that zakah is not necessary to disbelievers, because they say that the obligation is not binding to those who do not even believe in it. Because zakah is a form of obligation towards Allah, and as a social responsibility to Islamic brotherhood, to support its development to become the prominent religion and strengthen the very structure of Islamic society.

Only a fraction, or some of the wealth mentioned explicitly in the Al-Qur'an, including the ratio that is needed for the wealth to be paid zakah. It is the role of Sunnah to give the example, directives and details of zakah. Prophet Muhammad (PBUH) is assigned to do this duty because he is the messenger and the one who's closest to Allah and understand most of His orders in His Holy Book (Al-Qur'an).

But it is important to know that there are several zakah-able assets that mentioned inside Al-Qur'an, such as: gold and silver (QS.9:34), crops and fruits (QS.2:267), earnings and of trades and business enterprises (QS.2:267), and what is drawn from beneath the earth (QS.9:103) [Qardawi, 2000a : 53].

Yusuf Al Qardawi in his book, Fiqh Al Zakah (2000a) classify wealth into types that are zakah-able: livestock; gold, silver currency and jewelry; commercial assets; agriculture; honey and animal products; mining and fishing; rented buildings, plants and fixed capital; zakah on salaries, wages, and professional incomes; and other zakah-able items: bonds, stocks and shares. This types of wealth are zakah-able, according to Qardawi, and differs between the ratio and the required amount.

The wealth that zakah-able that mentioned by Qardawi before, also needed to meet some criterion and requirements to be fulfilled before someone is able to pay zakah. Those requirements are:

1. Zakah-able assets must be undivided and the ownership are absolute (sole ownership);
2. Freedom from debts;
3. All growing assets are subjects to zakah;
4. Reaching the minimum amount;
5. Excess above essential needs;
6. Has a passage time of one year.

These six points mentioned above are the requirements that must be fulfilled whenever a wealth or mal being a subject to zakah. When one of this requirements is not fulfilled, the wealth or mal cannot be subject to zakah. There is a clear and exact rules that regulate wealth, whether if they are able to become a subject to zakah or not. This rules, presumably enacted to create a justice and as a consideration towards human, whom levied from obligation of zakah.

Besides of the requirements that must be fulfilled in order to make a wealth zakah-able, there are some other rules, that binds on the type of wealth that must be paid of its zakah. According to Qardawi (2000a : 53-269), there are nine items, but zakah on the valuable papers, stocks, and bonds is excluded from this study, because there are still many controversies in the practice, regarding of its sharia criterion. And in this study, only eight out of nine from what Qardawi stated that will be included. Those items are:

1. Livestock;
2. Gold and Silver;
3. Business Inventory;
4. Agriculture;
5. Honey and Animal Products;
6. Minerals and Sea Products;
7. Exploited assets;
8. Earning of laborers and professionals.

Those eight items, that mentioned by Qardawi in his Fiqh Al Zakah, are the items that is obliged to pay its zakah if the requirements are met and fulfilled. But the limits and the rates of each and every items differs, because the wide range of the items covered in zakah. The detailed of the limits and the rates of this eight items will not be explained here, only the general requirements and the items of zakah-able assets that explained here. Because the scope of this study focus on the religious, economic and social aspects, and the law of zakah placed as justification on the obligation of zakah.

**Zakah al-Fitr**

Aside from regular zakah that must be paid out of the wealth that earned by moslem, there are another zakah that must be paid. On the months of Ramadan, Moslem is obliged on paying zakah to the needy, before the day of Eid al-Fitr. Qardawi (2000b : 197) mentioned that zakah on fast-breaking was obligated on the second year of Hijrah, and on the same year when fasting in Ramadan is obligated also. This command is intended to purify and sanctify Moslems who do fasting in the month of Ramadan, and bring happiness to the poor on the day of Eid al-Fitr.

Uniquely, the actions of zakah al-Fitr is not the same with zakah on others. Regular one is aiming on the wealth, while zakah al-Fitr is aiming in persona, or every single, on each and every one of Moslem that do fasting in Ramadan (Qardawi, 2000b : 197). The obligations of doing this zakah came from the decree of Muhammad (PBUH) narrated by Ibn 'Umar (in Qardawi, 2000b : 197):
"The Messenger of God imposed *zakah* of breaking the fast of Ramadan, at one *sa’* of date, or barley, on every Moslem, free, or slave, male, or female".

This word impose, on this *hadith*, interpreted by most of the Islamic jurists as a word of obligations, and then it obliged to what have been mentioned in Prophet Muhammad (PBUH) *hadith* (Qardawi, 2000b : 197).

On another *hadith*, narrated by Ibn 'Abbas, Prophet Muhammad (PBUH) said (in Qardawi, 2000b : 198):

"The Messenger of God imposed *zakah of al fitr* as a purification of the faster from the vain talk and bad doing, and as a food provision for the needy".

Based on this evidence served, and from the meaning of *'Id* itself that means happiness (Qardawi, 2000b : 199). And on the day of *'Id*, there will be no needy Moslem that grieve because the lack of food and provisions. The happiness must spread to all nonetheless. The obligations of *zakah al-Fitr* is as said based in the *hadith* of Prophet Muhammad (PBUH) above, and there will be no exception for every one of them. Qardawi, (2000b : 202) explain that women, men, children, old, young, freed, or slaves, all is imposed. But on the children, there is still disputes on whether they are obliged or not. This obligations of *zakah al-Fitr* is include all, even if they are poor.

The limits for this *zakah al-Fitr* is above the excess need on the day of *al-Fitr* itself, so that Qardawi (2000b : 203) opine that this *zakah* obligated to all, besides of what has been mentioned by Prophet Muhammad (PBUH), he argued that this can become a training to everyone to spend their earning, once every year, to god, as a symbol of obedience, even if it is only a very small sacrifice.

For the amount paid and kinds of items that paid in *zakah al-Fitr*, Qardawi (2000b : 207-212) argued, based on the consideration of saying from Islamic jurists, decided that the amount of one *sa’* is the most suitable for the limits of what should be paid as *zakah al-Fitr*. The kinds that being paid for *zakah al-Fitr*, according to Qardawi (2000b : 212) is varied on the most common food item that found in the area. And for the orm of payment, Qardawi (2000b : 212) permit to pay it in value, or in money, but must consider the value of the most common food item in the area of living of the payer. And for the dispute in what should be paid, he mentioned that it depends on the situations, as explained before, whether the poor and the needy needs it in kinds or money.

The time for the payment of *zakah al-Fitr* is unanimously agreed among Moslem, that it is paid before the day of *Eid al-Fitr*. This arguments based on the *hadith* before, mentioning that *zakah* must be paid in the month of Ramadan, and of course it is prior to *Eid al-Fitr* (Qardawi, 2000b : 215-216). But the best of the payment time, is as argued by Ahmad and Malik (Qardawi, 2000b : 216) that the middle of the month is desirable. This view is considering the collecting and distribution of *zakah al-Fitr* itself, for more time is more easy and convenient to arrange it, especially in the large quantity.

**The Recipients of Zakah**

*Zakah*, as mentioned above in the previous chapters, is aimed to take a certain amount of wealth from the wealthy and give them to the ones that deserves them. The distribution of *zakah*, is arranged to be given to its rightful recipients, as written in QS. 9 : 60:

"Alms are for the poor, and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to the truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer; (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom".

Al Qur’an specifically mentioned the categories deserved to receive the benefits of *zakah*. There are eight of them:

1. The Poor
2. The Needy
3. Those employed to administer the (funds)
4. For those whose hearts have been (recently) reconciled (to the truth)
5. For those in bondage
6. For those in debt
7. In the cause of Allah
8. And for the wayfarer

Through (QS.9 : 60), Al Qur'an has decided the eight deserving categories specifically. Qardawi (2000b : 3) even commented that there are no space for for anyone on this matter, because it is commanded directly by Allah. This verse, according to Qardawi (2000b : 3) sent down because there is some of the people complained to Prophet Muhammad (PBUH) regarding the matter of zakah distribution, and their complaints is written in QS. 9 : 58-59, and accuse Prophet Muhammad (PBUH) as an injustice person.

Al Qurtubi (in Majid, 2003 : 406), also explained that the verse is sent down, because there is a person named Hurqus ibn Zuhair that said to Prophet Muhammad to be fair and just. By saying this, Hurqus ibn Zuhair indirectly accusing Prophet Muhammad to be unfair in the distribution of zakah. To defend Muhammad's position, Allah sent down this verses.

On above has already stated that the recipients of zakah is already decided. But, Islamic Jurists added some requirements for the recipients of zakah, so it reinforced the rules regarding the distribution of zakah. This requirements stated by Al Bada'i (in Al Zuhayly, 1997 : 294-308):

1. Poor
2. The recipients must be moslem
3. The recipients is not from the descendant of Hasyim Clan
4. The recipients is not a regularly paid person
5. The recipients must be enough of age, sane, and free

The explanation are as follows:

According Al Zuhayly (1997 : 294), the reciever of zakah must be a poor ones, except for the organisator ('amil) of zakah, and the wayfarer. As for the organisator of zakah, they deserve to recieve it because it is a salary for organizing zakah. As for the wayfarer, viewed from his intention of travelling, and the assumption that he did not bring his wealth along with him, even if he is rich in his origin land. This view is based on the statement of Allah, that zakah is belong to the poor (Al Zuhayly, 1997 : 294)

The recipients of zakah, must be moslem (Al Zuhayly, 1997 : 301). This opinion based on the hadith that narrated by Mu'adz that Prophet Muhammad (PBUH) said that zakah is taken from the rich among them (moslem), and given to the poor among them (moslem). So the benefits that taken circulated evenly among moslems. On the other hand, Abu Hanifah (in Al Zuhayly, 1997 : 294) said that giving the benefits of zakah to the poor, but not moslem is permitted, but with the priority of the poor moslems in the first hand. This one is still argueable, because the majority of Jurists still decline of this opinion.

The recipients of zakah cannot be from the descendant of Hasyim Clan (Al Zuhayly, 1997 : 302-303). This opinion based on the hadith that narrated by Muslim, that said zakah is a dirt of humans. It is not permissible for Prophet Muhammad (PBUH) and his family (descendant). This hadith, if remembering the objectives of zakah as a purifying and sanctition of wealth, indeed is a cleansing method, and of course, in logic, carry on the impurities that it cleansed.

Continue on the next requirements, the receivers of zakah must not be a regularly paid person (Al Zuhayly, 1997 : 304). This includes the members of the family of the recipients, whether it is fathers, mothers, sons, daughters, and etc. as for brothers, sisters, aunts and uncles, and those are not the direct descendant, can be given of zakah based on the statement of Imam Malik (in Al Zuhayly, 1997 : 306).

The last of this requirements, zakah receivers must be enough of age, sane, and freed (not a slave) [Al Zuhayly, 1997 : 307-308]. This goes because, upon the agreement of the Jurists, the opposite of this three (children, insane and slaves) cannot receive the benefits of zakah, unless through their guardian (in exception of slaves).
The Role of State on Managing Zakah

Zakah is intended to create an economic justice between the wealth and the needy, as well as the obligation that commanded directly by Allah Himself. This matter, if not arranged well, will bring a chaos and a hoard of wealth by injustice ruler. Prophet Muhammad (PBUH) establishing the place of collecting the entire income of the state that he led. Prophet named it Baitul Mal, or namely the wealth house (Karim, 2004 : 53). This institution, is meant to manage the income and spending of Islamic state at the era of Prophet. The running of this institution continued to the era of The Four Rightly-Guided Caliphs, and plays an important position in state funding and administration (Karim, 2004 : 53).

Look back on the experience when Prophet Muhammad (PBUH) is establishing an institution that managing zakah (at that time is one of the most important source of income) [Karim, 2004 : 48), there is an urging of bring such institution to the modern day, so zakah will be manageable and transparent in its operations.

Qadir (in Hafidhuddin, 126) mentioned several benefits if, zakah is managed with a state. First, to ensure the discipline of payment of zakah's payer. Second, to keep the heart of the receiver unharmed from direct handover of zakah from the payer. Third, to make the management of zakah efficient and effective, and aimed at the correct point that needed zakah the most. Lastly, this can be a part of preaching Islam, in order to encourage a more-Islamic-style state.

Then it can be concluded that, learning of what Prophet Muhammad (PBUH) has taught by his actions, moslem needed an institution to manage zakah, started from the collections, storing, and distributing the benefits of zakah evenly to the needed. This institution can act as a prevention of injustice doing in the process of zakah, whether towards the payer or the receiver of zakah simultaneously.

Hablumptionanass of Zakah

Islam, as the way of life must have a fundamentals to stand upon and goals to achieve. Chapra (1995 : 5-6) mentioned of three fundamentals of Islam. Those fundamentals are Oneness of Allah, Vicegerency of Human, and Justice. This three fundamentals is connected to each other. The Oneness of Allah is as explained in (QS. 112 : 1-4), representativeness of human beings as stated in (QS. 2 : 30), and the establishment of justice in every aspects as written in (QS.7 : 29).

This fundamentals of Islam is also influenced in the aspects of social and economic life of moslems. In Islam, economic and social cannot be separated, because they joined altogether, following the doctrine stated in the teachings (Wilson, 2009 :284). This bound of Islam on every aspects of moslem life is as what Al Qur'an has written (QS.5 : 48), that Allah Himself has give a set of rules and the right way to follow.

Because the law of islam, or called shari'ah is evolving through times, and incorporates, or contains all life aspects, in economic, social and religious (Ashker and Wilson, 2006 : 32). Based on the opinion of Ashker and Wilson, Al Qur'an, as the source of Islam, is the guide book contains verses to lead human from the darkness into the light (of revelation) [QS.57 : 9]. And Al Qur'an is the book that there is no doubt in it (QS.2 : 2 ) and the book that is straight (QS.18 :1).

Based on the verses of Al Qur'an that explain itself, Al Qur'an is handed down to Prophet Muhammad (PBUH) so that human life can be improved, in all aspects that shown above. Al Qur'an is a book that the words of Allah revealed to Prophet Muhammad (PBUH) by Gabriel step by step, piece by piece, for the period of twenty three years (Ashker and Wilson, 2006 : 32-33). The period of twenty three years is counted based on the first revealed verse of Al Qur'an to Prophet Muhammad (PBUH) in the age of forty, where the first word of Al Qur'an would be Iqra', or read, as a part of first revealed Al Qur'an which are QS.96 : 1-3.

The reason why Al Qur'an sent down step by step, according to Ashker and Wilson comprises on three reason : first, the revelation of Al Qur'an purposely deliberated because it makes moslem to study and understand it slowly and firmly. Al Qur'an depicted the reason why the verses is brought down step by step in QS. 17 : 106, that depicted Al Qur'an is divided into parts so moslem can read it slowly and step by step. The supporting verses (QS.25 : 32) answer the question of the unbelievers question about the reason why Al Qur'an is not brought down in complete. Allah answered through this verse,
that the reason of deliberation of Al Qur'an teaching is for the strengthening of heart of moslem that learns from it.

The second reason of deliberation of Al Qur'an revelation, according to Ashked and Wilson is that the verses of it contains a change in the customs and habitual pattern of the people of Prophet Muhammad (PBUH) at that time. The change of customs and habits is not easy to make, especially in receiving the change that Allah commanded through Al Qur'an. The last of the reason, is that Al Qur'an set the parameters or standards on governing the socio-economic structure of the society, where the revelation of Al Qur'an is down hand-in-hand with the changes in the social and economic life and accommodate to create a better Islamic community.

**Economic Aspects of Zakah**

*Zakah* is taken from their wealth, to cleanse and purify, and give peacefulness (QS. 9 : 103). As stated, *zakah* is taken from the wealth, but the excess one, just like what is written in the general saying of *zakah*. Wealth obtained from work, whether from labor work, or from utilizing the capital (i.e land, houses, building, etc). but the objectives are just still the same, to earn something, to fulfill the needs of life. From the obligations of *zakah*, and the task of state (if exist) to collect, storing, and distributing its benefits to the rightful recipients.

The existence of an institution of *zakah*, is considered vital for some of jurists, because, in nature, *zakah* is a form of worship that has a strategic and decisive position, even if being seen from Islamic view and community development (Qardawi in Hafidhuddin, 2002 : 1). Based on this importance, it is a waste if not properly managed and utilized. *Zakah* has been obliged by Allah as not only as a form of worship, but also a tool that helps moslem to acheive a welfare and stability in life. And it is need to remember, that in *zakah* has a justice principle too. In islam justice plays an important role that underlies in the daily life of moslem.

The benefits of *zakah* can be divided into two spheres, first one, is the benefits of individual to individual. This means that *zakah* has the effect that affects the live of individual from the helping of another individual. The second one will be the community benefits. This benefits rooted from the individual, or let just say the aggregate or bulks of individual benefits that came from *zakah*.

But, if based on the saying in QS.9 : 60, the receiver of *zakah* is limited only to the eight rightful recipients that have already mentioned in Al Qur'an. But from those eight, *zakah* can make a change in the community. With a good management and arrangement, *zakah* can be a tool of restoration of community that started its restoration from individual level.

As a tool for healing the community and from the diseases of economic and social diseases, some islamic economist has discovered some of the healing use of *zakah* that can be used to heal mentioned items above. There is a certainty that economic climate is in tight relationship with social climate. This both aspects are two main aspects needed to create a stable and continuing community. Lost on one of them may cause chaos and disorder in the community.

In individual level, *zakah* is aimed to help the one that deserved to be help. Referring to Chapra (1995 : 274-275), *zakah* is has an objective to help the poor to stand in their own feet. Because one' should fulfill their own needs and living through work and labor. Chapra also added, that *zakah* is permitted to be a permanent grant, for those who cannot earn for their living, because of the disability and conditions. And for those who can earn their own, but still in the difficulties, Chapra mentioned that they can be given of *zakah* benefits, only for temporary, for relief and to obtain the tools or knowledge for earning their own.

The first intention of *zakah* in the era of Prophet Muhammad (PBUH) is to give the wealth collected from the wealthy (*zakah*) to the eight rightful recipients of *zakah*. This obligations of channeling wealth indicates that wealth itself is not the absolute possession of human beings, because there are a fraction of those wealth belongs to the eight rightful recipients as ruled out by Islam (Beik and Hafidhuddin, 2005 : 10). This distribution of income, according to Zaim (1985 : 117) is a goal that islam aimed to achieve in the level of economic and social. Islam, he continued, try to create and equitable distribution of resources between this era and the next one. This thing will ensure the poor are given on their needs, while they still keep the pride and dignity of them intact and unharmed.

Furthermore, Beik and Hafidhuddin (2005 : 12) opine that in Islamic teaching, *zakah* is the only mechanism that explained specifically, and the one that combine the act of worship towards Allah and
social concern altogether in one form. And this, they continued, is the solution Islam provide to solve
the problems of economic and social, especially to reduce the poverty level and social gap that exist in
the community.

As for wider range, zakah, according to Masyhur (2002 : 357-491) has five points that affects
zakah on greater economy. Those are : (1). Investment ; (2). Hoarding Prevention ; (3). Employment ;
(4). Cushion and Dampener of Crisis. Zakah has effects of investment, because Zakah is imposed on
the wealth that is sit down and idle, as a prevention savings (Sadeq, 2002 : 16). Furthermore,
Sadeq (2002 :16) said that such wealth will be eaten up by zakah that due on that wealth every year,
and in the end depletes and unable to be used as means of prevention nor in investment. And by this
imposing of zakah, then the saving propensity will get smaller, and the funds tends to be invested,
avoiding the wealth being eaten up by zakah.

By investment, zakah is indirectly help to boost the economy to grow even more, because the
hoarded or savings of wealth will be reduced and minimal in amount, and the spread of resources will
be distributed well among all of the community, with zakah system play the important role in it. The
effects of zakah on investment also affecting the employment rate. Because investment also needed
the human capital, not only the money and resources capital. With the increasing of employment, then the
economy will improve and boosted up, because zakah is pushing on the productive sector investment
that needed a large amount of labor to be able to run, and in the end, zakah affecting the economy to be
saved from crisis, or if cannot evaded, the impact of zakah helps to soften the impact of crisis, and
enables community or country to recover faster and returned to the original state before the crisis, or
improved even more.

Social Aspects of Zakah
After the explanation of zakah on the economic side, then it comes the time where zakah is seen on its
social impact that it cause, when this noble order activated in the middle of community. As mentioned
before, the stability of economy can lead into the stability of social life of a community. On the social
side, zakah acts as a social security in islam, ensuring the order maintain in the community by keeping
it under good and vigil surveillance.

The stability of social condition based on the stability of economy. With the institution of
zakah, and done it in the correct way, then the economy can be ensured to run in the smooth way, and
extending its effects on the social sides also. Abdullah and Suhaib (2011 : 87-90) mentioned the social
impact of zakah, on individual and community level. In individual, Abdullah and Suhaib mentioned as
follows :

1. Promoting Generosity
   By instituting zakah, Islam taught its followers to become a generous person. With such
   moral value embedded in each and every one of the moslem, then there will be a community,
   where the entire people who live in it care to each other, and never let of its members on the
   conditions of deprived and uselessness. With generosity, it will be also expected that the
   quality of life is also improved, with the close tight of positive emotions between the helper
   and the helped.

2. Sincerity of faith
   As stated before, zakah is one of the five principles of islam, the basic five-a-must-do-task for
   a moslem to be considered a complete moslem. Zakah is a direct obligation that mentioned in
   many verses of Al Qur'an and hadiths of Prophet Muhammad (PBUH). With this kind of
   instruction, if one moslem obey and do this with the please, then they considered faithful to
   Allah and His Messenger, because this command of zakah gives directly from Allah to
   Prophet Muhammad (PBUH) and his followers.

3. Self purification
   With zakah, the people who give zakah as their obligations is purified and cleaned of his
   wealth and his heart. Zakah is used to clean the heart from the feeling of selfishness, greedy,
   niggardly, and many other bad actions. Secondly, to the receiver of zakah, will decrease of his
   hatred and jealousy towards the wealthy, because through zakah, the wealthy shows of their
caring to the one which are needy and poor.
To continue his explanation, Abdullah and Suhaib (2011: 88-89) explained that there are eight effects of zakah to the community:

1. Social harmony and justice
   With zakah, the wealth will be distributed evenly and will be creating the social harmony and justice and create a stable community.

2. Social security
   With the institution of zakah, there will be a social security assurance for those who really need help from the funds that been collected through zakah. The help for the one indebted and unable to pay, is one of the form of social security that zakah promoted.

3. Human brotherhood
   QS. 49 : 10 in Al Qur'an mentioned that every single moslem is brother. Is there any brothers or sisters that will let one of theirs in difficulties? zakah helps moslem to strengthen and glue the brotherhood and sisterhood of islam, helping to each other, hand by hand developing an ideal society that has goodness in it.

4. Promoting self respect
   With doing the obligation of zakah, indirectly moslems respect on themself, and indirectly save their own life and faith. This because when moslem is refused on paying zakah, in case that they are able and obliged to pay it, then the punishment that awaits them is severe.

5. Discouraging beggary
   Beggary is forbidden as what said by Prophet Muhammad (PBUH) narrated by Abu Huraira:
   
   "Whoever begs from people so as to accumulate more riches, he is asking for a live coal (fire) from hell, so let him ask for a lot or little"

   With institution of zakah, this will help reduced the beggars and keep their dignified and respected as a human beings, the most-perfect creation of Allah (QS.95 : 4) and added in it, being a moslem, a follower of sanctioned and favored religion that blessed by Allah (QS.5 : 3)

6. Peace and Prosperity
   Zakah ensures social justice by bring a financial balance among other members of society by distributing the wealth as commanded, whether of its wealth that are obliged of its zakah, the rates, and the recipients of it. With it, there will be a peaceful and prosperous community that supporting to each other.

   Zakah is the first social security system that has been established on civilized community (Afzal in Sadeq, 2002: 19). According to afzal again, this social security system is introduced by Allah himself directly through the institution of zakah, with the enacting of individual responsibility on creating provision to the future, instead of depleting in entirely all at once. Zakah also supporting on creating a mutual community members to look after each and every one of the members that involved in community. In addition, Masyhur (2002: 631-634) mentioned that the coverage of zakah is not only to promote the welfare level of the entire community, but protect them from incidental occurrence, whether it is in the level of individual or in the level of community. This also covers not only to the sphere of economic and social, but also helps for the state of emergency, that can happened in surprise and suddenly. Then by promoting the institution of zakah, moslems indirectly creating their own safety-net to protect them from harm, or at least reducing its effects to each individual and community.

D. CONCLUSIONS AND SUGGESTIONS

Conclusions
This study conducted to see the effects of zakah in the focus of economic and social aspects, besides of the religious properties it came from and contains. Based on the analysis from various resources, the conclusion are as follows:
1. *Zakah* is one of the integral part which is not separable, because this form of actions rooted in the very basic of islam, which most of moslem called the five pillars of islam, a must-to-do-tasks for a moslem to be a true moslem

2. *Zakah*, carries out benefits that is beneficial for human, whether in the form of religious, as a worship towards Allah, and as a charity grant, as a social awareness from the rich and wealthy to those who are poor and needy

3. *Zakah* is an act of obligation and charity that strictly arranged, whether it is the kinds which are levied by *zakah*, its limits for the ability of wealth being *zakah*-able, the rates of its *zakah* based on the net income, and the receiver of *zakah*. Those set of rules based on the written sources, such as Al Qur'an and *hadiths* of Prophet Muhammad (PBUH), and the agreement upon Islamic jurist on matters that not mentioned by Prophet Muhammad (PBUH).

4. *Zakah* carries on two positive benefits, namely economic and social benefits. Those two benefits are integrated, and also inseparable to each other. For the stability of social life depends on the stability of economics, and vice versa. So, one cannot say that one is more important that the other. The simultaneous benefits of *zakah* will be activated if this activities is running on the right course

5. For the economic benefits, *zakah* gives out the equality in income distribution and poverty alleviation. This poverty alleviation is encouraged by helping the poor and the needy to fulfill their needs by their own hands, and by support of funds of *zakah*, and under advisory of *zakah* manager that act as superintendent. On the larger scale, *zakah* can help out on developing economy by helping in the form of capital help to be invested in the productive sector, to help generating economy to higher level, and in the process, help reducing the un-employment and promoting better standards of life

6. On the social sides, *zakah* act as the social awareness medium to encourage the charity and compassionate of the wealthy to the poor and the needy. This will lead into the narrower gap that bridges the poor and the needy, because the needy has no feeling of being abandoned and neglected by the wealthy by charity give in the form of *zakah*. On the larger scale, *zakah* act as a social security to the moslem community entirely. This social security covers all kinds of things that related into keeping a stable and prosperous society.

7. The role of collecting, pooling and channeling *zakah* is levied to the state, as the regulator of the country, an institution that given mandatory by the people to arrange and lead them into a better, prosperous and stable life.

**Suggestion**

Based on the study conducted, writer can give some suggestion as follows:

1. The management of *zakah* must be run by a legal institution that bestowed by government an authority to collecting, pooling, and distributing the wealth according to what had instructed by Allah and His Messenger, Prophet Muhammad (PBUH).

2. The enforcement of *zakah* is needed, because *zakah* only applies on moslem, and not to the other religion, and this enforcement based on the command of *zakah* that unanimously agreed by islamic jurists that it must be done, obliged to all of the eligible moslem. And to be enforced, *zakah* must have a proper law to regulate and for it to run well.

3. The reform of *zakah* must be done, in every aspects that affects the practice of *zakah*. This includes the distribution of wealth must be optimum, the knowledge of *zakah* managers must be upgraded, and the innovation on programs that can help the recipients for a long term and continuous

4. The totality in accepting islam, is needed for strengthening *zakah* practice. Because *zakah* is part of islam, and it cannot be separated. With the totality in accepting islam, then the practice of *zakah* can be improved, and in the end, affecting the moslem community as a whole.
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