

Zakat As Moral Obligation: A Theological And Philosophical

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ABSTRACT

This article examines zakat as a moral obligation in Islamic theological and philosophical perspectives. Through a qualitative research method with a literature study approach, this study analyzes the theological basis of zakat in the Qur'an and Hadith, and explores its philosophical dimensions as an instrument of social justice and economic development. The study also discusses the ethical implications of zakat in the contemporary context and the challenges of its implementation in the modern era. The results show that zakat has a strong theological foundation as a religious obligation and has a deep philosophical justification as a wealth redistribution mechanism. Zakat not only functions as a ritual act of worship, but also as a system of social ethics aimed at creating collective welfare. This research contributes to a more comprehensive understanding of zakat as a moral obligation that is relevant in the contemporary global context

Keywords: Zakat, Moral Obligation, Theology and Philosophy

INTRODUCTION

Human values and social justice have always been a major concern in social life. Major world religions, including Islam, emphasize the importance of sharing and helping each other. One of the Islamic teachings that emphasizes these values is zakat, which is not only a ritual obligation, but also a manifestation of faith and the practice of noble moral values. As one of the pillars of Islam, zakat has a deep dimension, playing a role in building a just and prosperous society.

As mentioned in the Qur'an, zakat is an obligation that must be fulfilled,

especially to help the poor, as stated in Surah At-Taubah verse 103. The verse states that zakat cleanses and purifies the wealth and soul, and praying for those who pay zakat gives peace of mind. Therefore, zakat is not only a spiritual-vertical obligation (*habl min Allah*), but also a social-horizontal worship (*habl min an-nas*), which has an important role in economic empowerment, poverty alleviation, and nation building. Awareness of paying zakat should always be increased, because through zakat, Muslims contribute actively in creating community welfare.

Efficient management and

distribution of zakat funds can be one way to reduce poverty if managed and utilized productively. Zakat funds have great potential to empower the economy of the poor. Zakat can also serve as working capital for those in need, enabling them to develop themselves and earn a decent income to fulfill basic needs. In addition, empowerment through zakat can improve the economy of the poor by providing business capital and training their skills so that they can utilize zakat funds productively (Ahyani, 2021). The implementation of zakat will also have a positive impact on the savings of the poor and at the same time have a neutral impact on the savings of the rich. Thus, zakat can truly serve as a potential source to overcome and eradicate poverty (Wibisono, 2016).

Zakat has two aspects, namely spiritual and socio-economic aspects. The socio-economic aspect of zakat plays an important role in Islamic economic development, where zakat is seen as a tool to reduce economic disparity and eradicate poverty. One form of zakat that focuses on socio-economics is productive zakat. Productive zakat allows zakat recipients to generate sustainable benefits from the zakat assets they receive, as well as increase their productivity (Kurniawan & Azzahra, 2023).

Zakat occupies an important position in the lives of Muslims. More than just a ritual obligation, zakat has deep theological and philosophical dimensions, making it a moral obligation that must be fulfilled by every eligible individual. In Islamic teachings, zakat is not only an economic instrument aimed at reducing

social inequality, but also reflects spiritual commitment and social responsibility. As a faith-bound obligation, zakat serves to purify wealth, strengthen solidarity among people, and contribute to social justice.

Thus, it is important to examine zakat not only from a theological perspective that emphasizes commands and promises from God, but also from a philosophical side that considers the values of justice, humanity, and social welfare. The theological approach places zakat as a form of worship that must be performed, while the philosophical approach sees it as a manifestation of universal moral principles that play a role in the development of a just and prosperous society. This paper will explore the concept of zakat as a moral obligation through theological and philosophical studies, as well as its impact in creating a better social order.

Through a comprehensive literature review, this research is expected to make a significant contribution to the academic discourse on zakat, especially in the context of Islamic social and economic ethics. Furthermore, a deeper understanding of the moral dimension of zakat can be the basis for the development of more effective zakat policies and practices in responding to contemporary socio-economic challenges.

METHODOLOGY

This research uses the literature study method (library research), namely collecting data from various sources of literature relevant to the object of research, such as books and articles. The researcher used descriptive analysis method to collect

and evaluate the data comprehensively and systematically. Through this approach, it is intended to obtain a clear and comprehensive understanding of the topic discussed, so that the conclusions produced can be well understood.

RESULT AND DISCUSSION

The concept of zakat illustrates the basic social, economic, and religious values contained in Islamic teachings. In language, zakat means growth and development, fertility or increase or it can also mean cleaning or purifying. Ibn Mandzur defines the word *zakā'* in terms of language to mean, purity (*tahārah*), growth (*an-nama'*), blessing (*al-barakah*), and praiseworthy behavior or good deeds (*al-madh aw as-ṣalāh*) this meaning as used in the Quran and Hadith. Lewis Ma'luf states that zakat linguistically means proof (*shadaqah*), purification (*tahārah*), and purification of something (*sufwatu sha'i*). Zakat is linguistically derived from the word “*tazkiyah*” meaning *an-nama'* (growth), *at-tahārah* (purification), *wa al-Iṣlāh* (goodness). because wealth is cleaned with this commandment, a person will be pure and forgiven with it. (Hakim, 2020)

According to Law No. 23 of 2011, the objectives of zakat management, including increasing the effectiveness and efficiency of services in the management of zakat. In addition, it aims to increase the benefits of zakat to realize community welfare and poverty reduction (Akhmad Jazuli Afandi, 2021). The existence of Law Number 23 Year 2011 is a form of legislation rooted in religious values. This indicates that the government pays attention

to the potential of zakat funds, which if managed properly, can improve the welfare of people experiencing economic difficulties and become the foundation for the strength of Muslims in the economic sector. In addition, this regulation also serves as a legal umbrella to support *Muzakki*, *'Amil zakat*, and *Mustahiq* (Abdoeh, 2020).

According to Monzer Kahf, the main purpose of zakat is to realize socio-economic justice. Zakat is a simple form of transfer from some of the wealth of the rich (*muzakki*) to the poor (*mustahik*). Meanwhile, according to Ghāzi 'Ināyah, the function of zakat in general includes moral, social, and economic aspects. From the moral aspect, zakat helps reduce greed and covetousness among the rich. From the social aspect, zakat plays a role in eliminating poverty from society. Meanwhile, from an economic perspective, zakat prevents the concentration of wealth in the hands of only a few people and becomes a mandatory contribution of Muslims to the state treasury (Hakim, 2020).

Meanwhile, Al-Qardhawi (2002) also said that the fundamental purpose of zakat worship is to solve various kinds of social problems such as unemployment, poverty, and others. The zakat distribution system is an appropriate solution to the problem by providing assistance to people in difficulty regardless of race, skin color, and ethnicity (Suryani & Fitriani, 2022).

Al-Qardhawi provides an explanation that the role of zakat in overcoming poverty is a necessity, although the strategies undertaken experience many

obstacles. According to Al-Qardhawi, the role of zakat is not only limited to poverty alleviation, but also has the aim of overcoming other social problems. So the very prominent role of zakat is to help other Muslim communities and unite their hearts to always hold fast to Islam and also help every problem that arises. If all rich people or people who are able to diligently pay zakat and distributed fairly and evenly, poverty will not occur. (Suryani & Fitriani, 2022).

The meanings of Zakat in the Quran include:

1. Obedience to Allah: in the Quran, zakat is emphasized as a form of obedience to Allah SWT. Verses such as Surah Al-Baqarah (2:267) remind Muslims to set aside a portion of their wealth as a sign of obedience to Allah.
2. Purification of Treasure: Zakat also has the meaning of purification of wealth. In Surah At-Taubah (9:103), Allah explains that zakat purifies wealth from negative traits such as greed and attachment to the world
3. Social Empowerment: The Quran also emphasizes the importance of distributing zakat wealth to those in need. In Surah Al-Baqarah (2:267). Allah mentions that zakat should be given to the poor, the needy, those who are struggling in the cause of Allah, and those who are trapped in debt
4. Strengthening Social Solidarity: Zakat has a deep significance in building social solidarity in Muslim societies. By giving zakat, more

fortunate individuals can help those who are less fortunate, creating stronger bonds among members of the community (Alim, 2023).

Zakat has flexibility that allows it to support various goals in the *Sustainable Development Goals* (SDGs). Zakat can play a significant role in achieving long-term development goals, such as alleviating poverty, reducing hunger, improving global health and welfare, providing decent work, spurring economic growth, improving education, and reducing income inequality (Gunawan & Rusydiana, 2023).

The distribution of zakat directed towards the education sector and the empowerment of human resources can improve the social standard of recipients. In the short term, zakat can improve the quality of life, education, and skills of recipients. This will then have an impact on increasing income and profit, which in turn affects consumption in the long run. More broadly, zakat can stimulate consumption, investment, and labor demand, thus potentially turning zakat recipients into zakat payers (Gunawan & Rusydiana, 2023).

Zakat is one of the main pillars in Islam, which is mentioned in the Qur'an along with prayer. Zakat has a strong theological foundation in Islam, as reflected in various verses of the Qur'an and Hadith. In the Qur'an, the command of zakat is often mentioned alongside the command of prayer, showing its significance in the Islamic worship system.

Allah SWT says in Surah Al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكُعُوا مَعَ الرَّكَّاعِينَ

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

This verse emphasizes the position of zakat as a fundamental obligation in Islam, on par with prayer. The mention of zakat along with prayer in many verses of the Qur'an shows that both are the main pillars in building vertical relationships with Allah and horizontally with fellow human beings.

In Surah At-Taubah verse 103, Allah SWT. further explains the function of zakat:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ
إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing." (QS. At-Taubah: 103)

The function of zakat is to cleanse the wealth and soul of the giver, and provide peace and blessings. This shows that zakat is not just a material transaction, but also has a deep spiritual dimension. This perspective emphasizes that zakat is not just a ritual obligation, but a moral obligation rooted in the concept of divine justice.

In the Hadith, the Prophet also emphasized the importance of zakat. In a hadith narrated by Bukhari and Muslim, Prophet Muhammad said:

بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامِ الصَّلَاةِ، وَإِيتَاءِ الزَّكَاةِ، وَالْحَجِّ، وَصَوْمِ رَمَضَانَ

"Islam is built on five things: testifying that

there is no God but Allah and Muhammad is the messenger of Allah, establishing prayer, paying zakat, hajj, and fasting Ramadan." (HR. Bukhari and Muslim)

The hadith places zakat as one of the five pillars of Islam, emphasizing its central position in a Muslim's faith and religious practice. An analysis of these propositions shows that zakat has a strong theological foundation in Islam. It is not just a recommendation, but an obligation that is equal to other fundamental acts of worship. Moreover, zakat is seen as an instrument of spiritual and material purification, connecting the ritualistic aspect with the social dimension in Islam.

Zakat is closely related to maqashid sharia. Zakat can also be interpreted as a religious contribution that is mandatory for every individual Muslim who meets the economic requirements based on Sharia (Islamic law), with the main purpose of helping underprivileged brothers and communities. Zakat policy in the modern era plays an important role in the economic development of a country and nation, aiming to reduce poverty, overcome income inequality, and improve people's welfare (Ahmad Hudaifah, 2020).

Islamic history records strict sanctions for Muslim communities who ignore the obligation to pay zakat. In the context of national life today, government policies in Muslim-majority countries vary widely, depending on the system of government and the existing religious consensus. In countries with an Islamic government system, zakat law will be binding and obligatory for the community, with the government playing a role in

channeling and utilizing zakat funds to help the poor (Ahmad Hudaifah, 2020).

Strengthening the institution and management of zakat in the country's economic system is in line with the objectives of Sharia (*maqasid al-shariah*). *Maqasid Shariah* considers the moral, social, and economic needs of society by ensuring human welfare while providing direction towards positive change (Tuan Mahmood et al., 2021). Efficiently managed zakat funds will contribute to strengthening the five frameworks of *maqasid al-shariah*, namely: (1) protection of religion, (2) protection of life, (3) protection of intellectual, (4) protection of offspring, and (5) protection of property. The collected zakat funds are expected to be distributed in the form of programs and assistance to zakat recipients, or *mustahik*, in accordance with the five *maqasid al-shariah* objectives. The use of zakat funds is expected to not only create empathy and care, but also strengthen religious and state life (Ahmad Hudaifah, 2020).

The practice of zakat empowerment carried out by various amil zakat institutions (LAZ) touches fundamental aspects of community life. The implementation of these programs can be classified into the themes of economy/wealth, health, education, religion, and descent sustainability. These five themes support the achievement of Sharia objectives. The Muslim community is not only given a good religious understanding, but also encouraged to develop strength and resilience in thinking and acting to achieve the goals of life in

this world and the hereafter. The real support from the zakat program is the answer to the implementation of Sharia which is not only focused on ritual worship, but also on developing social care and empathy among others, in order to achieve success in the world and the hereafter with a spirit of balance and togetherness (Ahmad Hudaifah, 2020).

Theological and Philosophical Dimensions of Zakat

According to Kiai Sahal's view, zakat is seen as a social (religious) agenda that is formally organized with certain conditions and pillars. This means that there needs to be a shift in the understanding of the implementation of zakat, from just a formal obligation of obedient individuals to a social responsibility carried out with the spirit (theological spirit) to achieve socio-economic justice more thoroughly, without reducing the divine values of worship, such as obtaining rewards and carrying out sharia obligations properly. Therefore, zakat needs to be transformed in its function and role in order to reflect the values of a loving deity in a humanitarian social context (Muhammad & Hasan, 2021).

Theology is a term commonly used in the study of religions. In the Islamic context, this term is often paralleled with Kalam Science or Ushuluddin Science, which is the science that discusses faith in Allah SWT (Bilad, 2018). As for philosophical, which means philosophical, the thoughts expressed are very philosophical and deep (Priyatna, 2018).

Through philosophical thinking, the substance of fiqh can be found, and in the end it will produce fiqh that is able to interact dialectically with civilization and has the responsibility to actively provide solutions for the development of human life (Muhammad & Hasan, 2021).

The verses in Surah Al-Hadid [57]: 10-11 and QS. At-Taubah [9]: 100 are some of the verses in the Qur'an that discuss generosity and social care, which is the essence of philanthropy. Thus, the practice of philanthropy in Islam has a strong theological basis. These verses and traditions not only explain the importance of philanthropy in theory, but also invite people to implement and empower it for the benefit and welfare of Muslims. From this description, it can be concluded that philanthropy has a strategic position in Islam. This is in line with the principle of balance in Islamic teachings, between faith and righteous deeds, prayer and zakat, and the world and the hereafter. Philanthropy in Islam covers various aspects, ranging from *waqf*, *infaq*, *sadaqah*, to zakat. Generosity in Islam is not only limited to material aspects, but also includes spiritual dimensions, where even a smile can be considered a form of generosity (Akhmad Jazuli Afandi, 2021).

There are several philosophical aspects of zakat that have been obliged by the Qur'an and Hadith including:

1. Zakat Purifies the Soul and Miserliness. The despicable miserly nature, which is a human trait, with which humans are tested, because Allah SWT as His compassion for humans, instills ways to eliminate

this *tabi'at* and character. Allah SWT says in QS. Al-Isra' verse 100, QS. Al Ma'aarij:19. So for humans who are high in value or mu'min humans, must try to overcome their selfishness and selfishness, trying to eliminate these miserly traits with a sense of faith.

2. How to teach giving and charity. The way and outlook on life, hence it is said (that custom is the second nature), means that it has the power and ability to approach (the first nature) that is born with the birth of man. The Muslim who prepares to give and pay zakat on his crops when they are harvested, his income when he earns it, zakat on his livestock, money and trade goods when the year comes, and gives his zakat al-fitr on every Eid al-Fitr. This makes giving and giving alms the main character and virtue of the Muslim, and on this basis, such morals are the characteristics of the *muttaqeen* believers in the view of the Quran.
3. Having the Character of Allah. When a person is purified from miserliness and greed, and is ready to give and spend, he will rise from the filthiness of his miserliness.
4. Zakat develops inner wealth. Zakat can make a person strive to eliminate the weakness of his soul, eliminate his egoism and eliminate the persuasion of the devil and his lusts. This is what it means to develop the soul and purify it, and this is also what we might

understand from Allah's words: "You purify them and you cleanse their souls with zakat." Linking *tazkiyah* or purification to cleansing, gives the benefit of meaning, as we explained earlier, because every sentence in *al-aman* will give its meaning and guidance.

5. Zakat attracts sympathy or love. Kindness to them and refuse, then instinctively they will be happy with that person, their souls will be attracted to him, as stated in a Hadith "automatically the heart will be attracted to love the one who does good to him and hate the one who does evil to him." (HR. Ibnu Adi).
6. Zakat purifies wealth Zakat as an equal distribution, because the contact of other people's rights with a property, will cause the property mixed / dirty, which can't be pure except by removing it in some narrations stated: "sometimes it is obligatory zakat on your property then you do not pay it then the haram property will destroy the halal property." Purifying personal and congregational property from the cause of reduction and damage, none other than by carrying out the rights of Allah and the rights of the poor, namely zakat (Priyatna, 2018).

From a theological perspective, zakat is understood as a form of worship that connects the vertical (*hablun minallah*) and horizontal (*hablun minannas*) dimensions in Islam. Zakat is a concrete manifestation of the concept of tawhid

(oneness of God) in the socio-economic realm. Zakat emphasizes that all wealth essentially belongs to Allah, and humans are only trustees who are obliged to distribute it in accordance with His will. Zakat is an economic instrument based on the ethics of tawhid. It asserts that zakat is not just a 'religious tax', but a mechanism that bridges the gap between the rich and the poor, and realizes social justice as a manifestation of divine justice.

From a philosophical point of view, zakat is increasingly being studied in the context of global Islamic economic ethics. Zakat represents the fundamental ethical principles in Islam, namely *maslahah* (public good) and *adl* (justice) in an increasingly connected global context. Zakat can be understood as a manifestation of the ethics of social care and responsibility. Contemporary Muslim philosophers. Zakat is not just a charitable action, but a systemic mechanism to create socio-economic balance in society.

The philosophy of zakat is closely related to the concept of ownership in Islam. Zakat, in this context, is a mechanism to fulfill God's rights and the rights of the community in the property. Zakat itself serves as a systematic wealth redistribution mechanism, preventing the accumulation of wealth in a few people and ensuring the circulation of economic resources in society. In addition, zakat embodies the principle of social solidarity (*takaful*) in Islam. Zakat, in this perspective, serves as a social glue that strengthens the bonds between members of society.

This philosophical analysis shows

that zakat is not just a religious ritual, but a comprehensive system of socio-economic ethics. It reflects the principles of justice, solidarity and social responsibility that are at the core of Islamic teachings. In this context, zakat can be understood as a moral obligation that aims to create balance and welfare in society.

The Relevance of Zakat as a Moral Obligation in Contemporary Contexts

Zakat is more than just a legal obligation, it is also a moral obligation. This moral obligation arises from the realization that every individual has a social responsibility towards society. Through zakat, individuals can contribute in building a just and prosperous society. In addition, zakat can also strengthen social ties and strengthen the bond of brotherhood among fellow human beings.

Islam emphasizes the importance of individual reform as a fundamental component of society. In general, all commandments in Islamic teachings start from the individual and then proceed to the formation of an ideal society. This process reflects inherent positive change. Likewise, zakat initially aims to build individual character, which in turn has a significant impact on society as a whole (Abdullah & Suhaib, 2011).

Religiosity has an important role in influencing one's ethics and life. Spirituality is shown to have a significant positive correlation with the level of life satisfaction. Religiosity increases an individual's satisfaction with life. Religion itself plays a crucial role in human life, where each religion generally aims to

encourage good behavior and discourage bad behavior. Thus, religiosity affects the way a person behaves in daily life (Haji-Othman & Fisol, 2017).

The participation of Indonesian Muslims in poverty alleviation is seen as very strategic with arguments: First, the majority of Indonesia's population adheres to Islam. Therefore, in socio-economic terms, Muslims are the most poverty-stricken people in Indonesia compared to other people, and with this policy, they have the opportunity to get the impact of the policy. Second, the idea of poverty alleviation is seen as in accordance with Islam (Hamzah, 2009).

The relationship between individual compliance behavior in paying zakat shows that social factors and the number of dependents have a significant influence on individual compliance in distributing income zakat. In addition, satisfaction with the management of zakat institution, especially if the institution is able to distribute zakat funds well, is also an important factor that influences compliance in paying zakat to formal institutions. The higher the level of satisfaction with the distribution of zakat, the higher the compliance of individuals in paying zakat to formal institutions. Therefore, public confidence in the efficiency and transparency of zakat institution management needs to be improved so that individuals are more likely to pay zakat to formal zakat collection institutions (Aulia Fuad Rahman, 2012).

Furthermore, ease of access to zakat payment also affects zakat compliance. Clear and firm zakat laws need to be

implemented so that individuals are more committed to paying zakat. Before collection can be done, a comprehensive and clear law must be drafted and implemented. In addition, fatwa also serves as an instrument used for the purpose of collecting zakat. (Aulia Fuad Rahman, 2012).

Zakat has very significant implications for both individuals and society. For individuals, paying zakat can bring various benefits, among others, namely: Purification of the soul, increased piety, a feeling of calm and happiness. For society, zakat has a very important role, including: Reducing social inequality, building a just society, increasing social solidarity, and boosting the economy.

Analysis of global economic reports reveals that economic inequality has reached alarming levels. In this regard, zakat offers an alternative model for wealth redistribution that is rooted in moral obligation. Zakat, if implemented systematically on a global scale, has the potential to address the problem of global economic inequality. It offers a wealth redistribution mechanism that is based on moral bonds, not solely on economic or political considerations.

An analysis of contemporary literature on zakat reveals attempts to integrate the concept of zakat with the practice of social responsibility. Zakat offers a model of social responsibility rooted in moral and spiritual bonds. This approach offers a new perspective in understanding and implementing social responsibility in the modern business context. A review of recent literature on

zakat and sustainable development shows the potential of zakat as an instrument to achieve the *Sustainable Development Goals*. There is significant alignment between the goals of zakat and the SDGs, especially in the aspects of poverty alleviation, inequality reduction, and welfare promotion. Zakat, with its strong moral foundation, can be an important complement to sustainable development efforts. Thus, the relevance of zakat as a moral obligation in facing contemporary global development challenges.

Ethical Implication of Zakat in Contemporary Context

Zakat has the potential to become a capital and model of economic and financial system development that can last for all time, including in today's modern context, where economic and financial dynamics are increasingly complicated and challenging. This is because, apart from the fact that zakat has been proven to be effective and sustainable throughout the history of Islamic civilization, it also has tremendous potential as a reserve fund that is always ready to be distributed in various situations and conditions. Especially, zakat plays an important role in facing short-term economic and financial challenges, or crises that arise suddenly (Suma, 2015).

Reinterpretation of the concept of zakat to be more relevant to contemporary challenges began to be developed. In facing contemporary global challenges, the potential of zakat in overcoming economic inequality in the Organization of Islamic Cooperation (OIC) countries. The impact of zakat on economic development both at the

micro and macro levels, offers an empirical perspective on the effectiveness of zakat in the context of developing countries.

Understanding zakat as a moral obligation has significant ethical implications in the contemporary context.

1. Tackling Economic Disparity: In the era of globalization marked by widening economic gap, zakat has great potential as an instrument to overcome inequality.
2. Sustainable Development: Zakat is compatible with the concept of sustainable development that has become a global agenda.
3. Corporate Social Responsibility: The concept of zakat can enrich the discourse on corporate social responsibility.

Financial Inclusion: Zakat has the potential as an instrument of financial inclusion, especially for community groups that are marginalized from the formal financial system.

CONCLUSION

The theological and philosophical study of zakat as a moral obligation in the contemporary context reveals several important conclusions, namely in the contemporary understanding, it has a broader and deeper moral dimension, beyond the traditional concept as a more religious obligation. Philosophically, zakat offers a global ethical model for wealth redistribution and distributive justice that is relevant in facing the challenges of global inequality. In the context of contemporary challenges, zakat has significant potential in supporting

sustainable development, promoting financial inclusion, and adapting to the digital economy era.

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- 48
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