

Zakat in the View of Islamic Economics

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Abstract

This paper aims to describe zakat from an Islamic economic perspective using qualitative methods, through literature study. That zakat from an Islamic economic perspective has significant potential, so zakat needs to receive more attention from the government as is the urgency of zakat in the welfare of society. Finally, zakat can be an alternative solution for community welfare and a source of foreign exchange for the country. So zakat not only has religious value, but zakat also has significant economic value.

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1. INTRODUCTION

Zakat is one of the five pillars of Islam. So that normatively zakat is an absolute obligation that every Muslim has. Therefore, zakat is one of the foundations of a Muslim's faith, and zakat can also be used as an indicator of Islamic quality which is a form of solidarity commitment of a Muslim with other Muslims.

Zakat is also a form of worship that has high social value. Apart from that, zakat also has a positive impact on community welfare. That by giving zakat, the rich (muzakki) can distribute some of their wealth to the poor (mustahiq), so there will be a harmonious relationship between the rich and the poor. So that the poor can carry out economic activities in their lives.

Zakat also has a very broad role. One of the roles that zakat has is its role in reducing community poverty. And zakat is collected to the zakat amil who is then managed well and zakat is finally distributed to mustahiq. In this way, it is hoped that mustahiq will change its status to muzakki. So that the poverty rate in society can be reduced by changing the status of mustahiq to muzaki.

The role of zakat at a macro level if we look at the history of the reign of Caliph Umar Ibn Khattab, shows that zakat is a source of income for the Islamic State apart from taxes and so on. So, zakat has a very central role in Islamic economics. It is not only individuals who can feel the positive impact of zakat, but a country can also feel the impact of zakat on the country's economy, namely as another source of state income.

2. Zakat in Islamic Economic Perspective

1. Zakat concept

The author will briefly explain the concept of zakat in this paper. First of all, the author discusses the meaning of zakat, including etymology, terminology, zakat in the Koran, and then the wisdom of zakat.

a. Understanding Zakat

Zakat etymologically in the book Mu'jam Wasit as quoted by Dr. Yusuf

Qardawi, is a basic word which means blessing, growth, clean and good. That something is said to be zaka, which means to grow and develop, and a person can be said to be zaka, which means that the person is good. Quoting Sulaiman Rasjid's opinion, zakat is a certain level of wealth, which is given to those who are entitled to receive it, with several conditions. . Every Muslim is obliged to pay zakat if he has fulfilled the mandatory zakat requirements, which is then handed over to the mustahiq.

b. Zakat in the Koran

Zakat in the Koran has many meanings. Quoting Hasbi Ash Shiddieqy's opinion, these include:

First, Zakat which means Zakat.

Allah SWT. said:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ رَاكِعِينَ ﴿٤٣﴾

“Perform prayer, pay zakat, and bow with those who bow.

Second, Zakat which means Sadaqah. Mawardi said, “alms is zakat and zakat are alms; different names but the same meaning.” Allah SWT. said:

أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ بَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّابِ الرَّحِيمِ

"Do they not know that Allah accepts repentance from His servants and accepts zakat and that Allah is the Most Accepting of repentance, the Most Merciful"

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٥٦﴾

“Take zakat from their wealth (in order to) purify and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing, All-Knowing"

وَمِنْهُمْ مَن يَلْمِزُكَ فِي الصَّدَقَاتِ فَإِنْ أُعْطُوا مِنْهَا رَضُوا وَإِنْ لَمْ يُعْطُوا مِنْهَا إِذَا هُمْ يَسْتَحْطُونَ

“And among them there are those who criticize you regarding (distribution of) alms (zakat); if they are given a share, they are happy, and if they are not given a share, they suddenly become angry.”

إِذْمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَغْرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِنَ اللَّهِ ۗ وَالْإِيتِ

"Indeed, zakat is only for the needy, poor people, zakat administrators, mu'allafs who are persuaded by their hearts, for (freeing) slaves, people who are in debt, for the cause of Allah and for those yuang is on his way, as a decree required by Allah, and Allah is All-Knowing, All-Wise.”

Third, zakat which means Haq. Allah SWT. said:

وَهُوَ الَّذِي أَنْشَأَ جَنَّاتٍ مَعْرُوشَاتٍ وَغَيْرِ مُيَسَّرَاتٍ وَالرُّمَّانَ مُتَشَابِهًا ۗ وَلَا تُسْرِفُوا ۗ إِنَّهُ لَا يُحِبُّ

“And it is He who created gardens with branches and those without branches, palm trees, plants with various kinds of fruit, olives and pomegranates which are similar (in

shape and color) and not the same (in taste). Eat from its fruit (of various kinds) when it bears fruit, and fulfill your rights on the day of harvest (by giving it to the poor); and don't overdo it. Indeed, Allah does not like excessive people."

Fourth, Zakat means Nafaqah. Allah SWT. said:

لَأَنْفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تُحْمَى عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُ

"On the day that gold and silver will be heated in the hell of hell, then burned with it their foreheads, their sides and their backs (then it will be said) to them: "This is your wealth which you have kept for yourselves, so feel now (the consequences of) what you have kept That"

Fifth, Zakat according to the language of the Koran is also called 'afuw. Allah SWT. said:

خُذِ الْعَفْوَ وَأْمُرْ بِالْعُرْفِ وَأَعْرِضْ عَنِ الْجَاهِلِينَ

"Be forgiving and tell people to do what is wise, and don't care about stupid people."

According to TM Hasbi ash-Shidieqy, the phrase zakat is used for several of the meanings mentioned above. However, what has developed in society is that the word zakat is used for obligatory shadaqah and the word sadaqah is used for sunnah shadaqah. The word zakat in the form of ma'rifah (definition) is mentioned thirty times in the Qur'an, of which twenty-seven times it is mentioned in one verse with prayer, and only once is it mentioned in the same context as prayer but not in one verse. namely the word of Allah SWT:

وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ

"And those who pay zakat"

That the verse above came down after the word of Allah SWT. :

God willing

(namely) people who are diligent in their prayers,

If we examine the thirty times that zakat is mentioned, eight are found in the letters that came down in Mecca and the rest in the letters that came down in Medina. Some experts say that the word zakat, which is always associated with prayer, is found in eighty-two places in the Qur'an. This number is too exaggerated, so it does not match the calculations mentioned above. But if what they mean are also other words that have the same meaning as zakat such as al-infaq, al-maun, and tha'am, al-miskin, etc., then the exact number is not yet known but it will be around three twenty-two to eighty-two places. Regarding sadaqah, in the Qur'an it is mentioned 12 times, all in verses that were revealed in Medina.

c. The wisdom of zakat

From the various wisdoms of zakat according to the ulama, it can be divided into three types or aspects, namely diniyyah, khuluqiyyah, and ijtimaiyyah. Namely: 22

1) Faidah diniyyah (religious aspect)

- a. Giving zakat brings a servant to happiness and safety in this world and the hereafter
- b. Means for servants to taqarrub (get closer) to Allah, will increase faith because its existence contains several kinds of

obedience.

- c. Zakat payers will get a large reward that is many times over, as in the word of Allah SWT:

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَتِيَمٍ

"Allah destroy usury and giving charity. Allah does not like anyone who remains in disbelief and wallows in sin."

d. Zakat is a means of erasing sins.

1) Khuluqiyyah Faidah (moral aspect)

Among the wisdom of zakat when viewed from the khuluqiyyah aspect are:

- a. Instilling the qualities of nobility, tolerance and tolerance in zakat payers
- b. Zakat payers are usually identified with the qualities of rahmah (compassion) and gentle to his brother who doesn't have one.
- c. It is a reality that donating something physically to the Muslims will broaden the chest and expand the soul, because it is certain that he will become someone who is loved and respected according to the level of his sacrifice.
- d. In zakat there is purification of morals.

2) Faidah Ijtimaiyyah (social aspect)

The wisdom of zakat when viewed from the ijtimaiyyah aspect is:

- a. Zakat is a means to help fulfill the livelihood needs of the poor, who are the majority group in most countries in the world
- b. Providing strength support for Muslims and uplifting their existence. This can be seen in the group of zakat recipients, one of which is the mujahideen fi sabilillah.
- c. Zakat can reduce social jealousy, revenge and resentment which is in the chests of the poor because lower society will easily be ignited by feelings of hatred and hostility if they see high economic groups squandering their wealth. So, abundant, to eradicate poverty, there will certainly be harmony and love between the rich and the poor.
- d. Zakat will spur the economic growth of the perpetrators and what is clear is that the blessings will be abundant.
- e. Paying zakat means expanding the circulation of assets or money, because when assets are spent the circulation will expand and more parties will benefit.

In this paper, after knowing the meaning of zakat, the author will explain the concept of Islamic economics in general. Explanations regarding Islamic economics include the following:

2. Islamic Economic Concepts

a. Understanding Islamic Economics

Definitions of Islamic economics vary, but basically have the same meaning. In essence, Islamic economics is a branch of science that seeks to view, analyze and ultimately solve economic problems using Islamic methods (methods that are based on the Islamic religion, namely in accordance with the Koran and Hadith). .

b. History of Islamic Economics

According to Adiwarman A. Karim, Islamic economic theory is actually not a new science or something that is fundamentally derived from current economic theory. History proves that Islamic thinkers were the inventors or founding fathers of all fields of science. Muslim economists themselves admit that they read a lot and were influenced by the writings of Aristotle (367-322 BC) as a philosopher who wrote a lot on economics. However, they still use the Qur'an and Hadith as the main references in writing Islamic economic theories. In contrast to Western economists, several Islamic economists' thoughts were stolen without ever mentioning the source of the quotation by Western economists, including:

- a) The Pareto Optimum Theory is taken from the book of Najhul Balaghah Imam Ali
- b) Bar Herbraeus, pastor of the Syriac Jacobite Church copied several books *Ulumuddinal-Ghazali*
- c) Gresham law and ores,e Treatise are taken from the book of Ibn Taymiyah
- d) Spanish Dominican Church priest Raymond Martini copied many chapters from Tahafut al-Fasifa, Maqasid al-Falasifa, al-Munqid, Mishkat al-Anwar, and al-Ghazali's Ihya
- e) St. Thomas copied many chapters from al-Farabi (St. Thomas who studied from the Dominican Order studied al-Ghazali's ideas from Bar Herbraeus and Martini)
- f) The father of Western economics, Adam Smith (1776 AD), with his book The Wealth of Nation is thought to have taken a lot of inspiration from Abu Ubaid's book al-Amwal (838), which in English is exactly the same as the title Adam Smith, The Wealth.
- g) Adiwarman A. Karim said that Islamic economists need to have access to Islamic classical books. Furthermore, Islamic jurisprudence also needs to study modern economic theories in order to be able to translate modern economic conditions in the language of classical Islamic books.

c. Characteristics of Islamic Economics

Islamic economics has characteristics. These characteristics include:

- a) Islamic economics has the goal of Islamic law itself (maqasid ash-syari'ah), namely achieving the world and the hereafter (falah) through a good and honorable way of life (Hayyah Thayyibah).
- b) Morals as a pillar of Islamic economics. To simplify things, Islamic moral economics can be broken down into two components, although in practice these two things overlap, namely:
 - 1) Islamic economic values.
Value is the quality or intrinsic content that is expected from a behavior or situation.
 - 2) Principles of Islamic economics.
A principle is a mechanism or basic element that forms the structure or completeness of an activity or situation.
- c) Islamic economics has basic values.

There are many values in the Qur'an and Hadith related to economics. From various Muslim economic views, it can be concluded that the core value of Islamic teachings is Tawhid, namely that all human activities, including economics, are only aimed at God's law. The value of monotheism is translated into many values and there are three basic values that differentiate Islamic

economics from others, namely:

1) *'Adl*(justice)

Justice is the most basic value in Islamic teachings. Upholding justice and eradicating injustice is the main goal of the message of His Messengers (QS. 5: 8)

2) *Caliphate*

The value of the caliphate generally means responsibility as a substitute or messenger of Allah in the universe. Humans were created on earth as caliphs, namely to be God's representative on earth to prosper the earth and the universe. Khilafah can be interpreted as the responsibility to behave economically in the right way, to realize maximum mashlahah, to improve the welfare of each individual.

3) *Takaful*

The concept of takaful includes guarantees for ownership and management resources by individuals, to enjoy the results of development or output, to build a sakinah family, to amar ma'ruf nahi munkar.

d) Economic principles in Islam

The principles that become the main rules that build the structure or framework of Islamic economics is work (resource utilization), compensation, efficiency, professionalism, sufficiency, equal opportunity, freedom, cooperation, competition, balance, solidarity, symmetric information.

e) Basis of Islamic Economic Policy.

The policy base in question is everything that will be a requirement for the implementation of Islamic economics, as a necessity. As a basis, then the existence of the things below absolutely must be sought, because otherwise it will interfere with the optimization and effectiveness of the implementation of Islamic economics. These bases include the following:

1) Elimination of Usury

All forms of usury are prohibited by Islam; therefore, usury is abolished in Islamic economics. The essence of the prohibition of usury is the elimination of injustice and enforcement in the economy.

Elimination of usury is narrowly defined as the elimination of usury that occurs in debts and receivables and buying and selling. So, in the context of Bungan debts and receivables which constitute usury in debts and receivables absolutely must be eliminated from the economy. Broadly speaking, the elimination of usury can be interpreted as the elimination of all forms of economic practices that give rise to tyranny or injustice. If injustice must be eliminated, then the implementation of justice must be upheld. Both are forms of firm and clear causality.

2) Prohibition *Gharar*

All forms of economic activity that contain gharar are prohibited by Islamic teachings. Gharar is risk or uncertainty. Gharar occurs because someone does not (can) know the possibility of something happening so it is speculation or a game of change. Uncertainty occurs due to a lack of information by the parties. Prohibiting gharar will have the implication of eliminating various forms activities that encourage speculation and gambling in various economic activities. Gharar will create instability and fragility in the economy, both in the short and long term.

3) Haram Prohibition

In Islamic economics, all forms of economic activity carried out must

be halalan thayyiban. In terms of processes, Islam prohibits every form of transaction for three reasons. First, actions or transactions that contain elements or the potential for injustice (unjust or wronged), such as gambling, theft, plunder, usury and gharar. Second, transactions that violate the principle of mutual consent, such as *tadlis*, namely hiding relevant information from the counterparty to the transaction. Third, actions that damage human dignity or the universe, such as prostitution, drinking intoxicants, and so on.

4) Institutionalization of Zakat

Zakat is alms (levy) that is required for the assets of a Muslim who fulfills the requirements, in fact zakat is also a pillar of Islam. Zakat is a system that functions to ensure better distribution of people's income and wealth. Zakat is also a system that maintains social balance and harmony between rich groups (*muzakki*) and poor groups (*mustahiq*).

In early Islam, zakat was managed by a standing committee of the government and became an integral part of state finances. Therefore, the policy of collecting zakat and its distribution is always related to the development policy of the country as a whole. Zakat is not only treated as a mere ritual post, but zakat is closely related to the real conditions of society in a country. By institutionalizing zakat, the effectiveness and optimization of zakat management will be more guaranteed.

The implementation of zakat management is not only limited to a small Muslim community, but also covers one country. The institutionalization of zakat must be understood as an effort to professionalize zakat management as a real wealth and income distribution system. The institutionalization of zakat also means the need for strong commitment and concrete steps from the State and society to create a system of systemic and permanent distribution of wealth and income. This step is a form of effort to create social justice. Zakat reflects the social commitment of Islamic economics.

3. Analysis of Zakat from an Islamic Economic Perspective

According to Ismail, the potential for zakat in Indonesia at a macro level by carrying out simple mathematical calculations can be very large. Calculating starting from the population of Indonesia, which is around 210 people, and approximately 85% embrace Islam, namely around 178.5 million people. If it is assumed that only a quarter (25%) of the Muslim population is categorized as having a *nisab* in paying zakat income or around 44.6 million people. And if they are assumed to have an income of 1.5 million rupiah per month. Thus, the potential zakat contained is worth:

$\text{Rp. } 1,500,000 \times 44,600.00 \times 2.5 \% = \text{Rp. } 1.6 \text{ Trillion}$. This is the result per month, which in a year becomes: $\text{Rp. } 1.6 \text{ Trillion} \times 12 \text{ months} = \text{Rp. } 20.1 \text{ Trillion}$

This figure is a figure that is significant enough to support economic growth. Then, based on the results of recent research conducted by the Islamic Development Bank (IDB) and the Bogor Agricultural Institute (IPB), it shows that the potential for zakat in Indonesia reaches IDR. 217.3 trillion. However, according to Prof. Dr. Didin Hafidhuddin, that we need to work hard again, because from the potential of Rp. 217.3 trillion, its actualization is still very far away. Because it's only Rp. 2,3

Trillions recorded in BAZNAS. The recorded funds have only reached 1% of the total existing potential. And according to Didin Hafidhuddin, in principle BAZNAS

does not demand that all zakat funds be withdrawn to the center. However, in principle, the zakat collected and its distribution to residents in each area is reported to BAZNAS. So that zakat is managed professionally, right on target and can be a solution to people's problems.

The urgency of zakat in community welfare includes the following:

a) Institutionalization of Zakat

The institutionalization of zakat is a form of government attention to zakat. For example, the establishment of the National Zakat Amil Agency. Apart from that, there are several other private zakat institutions. The author prefers the centralization of institutions that manage zakat, because with the centralization of zakat institutions, the potential for zakat in Indonesia can be collected in one container, namely the National Zakat Amil Agency. Apart from that, it is supported by public awareness to pay zakat to BAZNAS and the government as the holder of government authority. So that the collection, management and distribution of zakat will be maximized.

b) Legislation

The implementation of zakat in society is based on awareness without coercive rules. The results would be different if the government, which has the authority, issued laws and regulations that were a little more compelling for the public to fulfill their zakat obligations. As a result, the potential that should be an alternative solution to support the welfare of society in Indonesia has not been utilized optimally. Therefore, it is necessary to have an economic policy from the government to make these regulations. If you look at the history of Umar ibn Khattab's reign, zakat is mandatory for people who have fulfilled the mandatory zakat requirements, and punishes those who do not want to pay zakat. The government of Umar ibn Khattab's era was very firm and clear in regulating zakat.

c) Source of State Foreign Exchange

From a macro perspective, zakat can be used as a source of foreign exchange for the country. In Islamic history, the source of foreign exchange in Umar ibn Khattab's government, apart from taxes, was zakat. Zakat received more attention in this government. Meanwhile, according to the author, the government's attention to zakat in Indonesia is still regrettable, because the government's attention has not been optimal. As there are no regulations that force Muslims to pay zakat to those who can afford it. So that zakat cannot yet become a source of foreign exchange for the State, and cannot be used as a state budget.

d) Nothingness Guarantees in Transactions

Zakat was conceived by Islamic law to help people who are lacking in their economic life so that they do not need collateral in transactions. The absence of guarantees means opening up opportunities for poor people to try to change their lives to become prosperous, so that in the future they become muzakki and no longer mustahiq.

a) A means of implementing pure Islamic economic products

Zakat can be a means to implement pure Islamic economic products. Because Islamic economic products have not been purely implemented by sharia banking. Bearing in mind that the existence of sharia banks in Indonesia is still relatively young in the banking world.

b) Capital Distribution

Capital distribution from collected zakat funds can be given to individuals

or groups, capital distribution can be in the form of working capital or investment. In this case, the zakat institution can submit conditions, whether the business can recruit other workers. When it develops in the future, this business must still be able to contribute to other neighbors who are also poor. In this way, zakat institutions are encouraging economic activities to have a multiplier effect.

c) Establishment of financial institutions

In distributing aid to super micro entrepreneurs, zakat institutions can develop sharia microfinance institutions (LKMS). As a mediator, LKMS has a strategic position. Through LKMS, zakat institutions do not need to be directly involved in managing entrepreneurs. With LKMS, zakat institutions can control empowerment more thoroughly. There are targets that can be predicted, there are reports that can be standardized, and there is data that can be used as a pattern for empowerment programs. With synergy between zakat institutions and LKMS, LKMS will become an empowerment movement that has special properties and characteristics. Through a number of LKMS, zaat institutions can truly act as agents of development.

d) Industrial Development

Distribution of funds for business capital and investment such as supermarkets, Baitul Maal Wa Tamwil and so on is an industry and economic empowerment activity developed by zakat institutions. This is a concrete step towards empowerment aimed at mustahiq. So, there are several goals of economic development, namely:

1) Job creation

With the capital provided, it is hoped that the assisted business sector will be able to maintain its existing workforce and be able to add new workers from mustahiq circles.

2) Increased business

The capital provided can at least save a business that is already running. With this capital, the business can be developed well. With increased business, economic activity in society also moves. The community's economy is moving, indicating the growth of new economic activities.

3) Training

Without realizing it, business development provides opportunities for people to practice. As time goes by, suddenly there are areas that have become industrial centers. The workforce is also developed, becoming a characteristic of the area, with the skills possessed by its residents, it becomes a provision wherever they go.

4) Organization Formation

What is important for zakat institutions is to create organizations among mustahiq who receive capital assistance. Organizational formation is very important. The purpose of forming the organization is for the mustahiq's own interests. With the organization they can strengthen their position, overcome financial problems, express opinions and difficulties, and resolve problems that arise among members. So that their economic life will be prosperous, and in the future, they will become muzakki.

3. CONCLUSION

From the explanation above, zakat from an Islamic economic perspective has significant potential, so zakat actually needs to receive more attention as is the urgency of zakat in the welfare of society. Finally, zakat can be an alternative solution for

community welfare and a source of foreign exchange for the country. So zakat not only has religious value, but zakat also has quite large economic value.

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