



## **Contextualisation of Zakat in the Qur'an From the Perspective of Kontowijoyo Islamic Epistemology**

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### **Abstrak**

Natural disasters and epidemics are major humanitarian challenges, necessitating the help of others to resolve them. One way to do this is through the distribution of zakat. Zakat is a form of philanthropy with the potential to channel humanitarian funds. However, because zakat has been defined by the categories of recipients mentioned in the Qur'an, while the victims who need assistance vary widely, it is necessary to re-examine the concept of zakat recipients so that its objectives can be achieved. In an effort to reinterpret the concept of zakat recipients, this paper will utilize Kuntowijoyo's Islamic scholarly approach, namely moving from text to context. Based on the demystification (contextualization) of zakat in the Qur'an, the epistemological perspective of Islamic scholarship illustrates that subjectively, zakat aims not only to purify the soul and wealth of the zakat payer as a form of devotion to God. More broadly, zakat aims to eliminate poverty, alleviate the suffering of victims of natural disasters (COVID-19), and create prosperity and social justice. Thus, based on the Islamic scientific project, zakat as an Islamic teaching with various benefits and implications can be accepted by anyone, even other religions, without being forced as a teaching, but

as knowledge. This is also in line with the principles and mission of Islamic philanthropy.

**Keywords:** Zakat contextualization, Epistemology of Islamic scientification, Kuntowijoyo.

## A. INTRODUCTION

Islamic epistemology in Indonesia, based on its changes and developments, can be divided into two categories: classical Islamic epistemology and modern Islamic epistemology. Classical Islamic epistemology concentrates on *theoretical-theocentric* issues, while modern Islamic epistemology concentrates on *practical-anthropocentric* issues. A significant difference in modern epistemology is that it differs not only in its reasoning and its relationship to classical epistemology, but also in its objectives (Wijaya, 2020).

Among modern epistemological rationales are empiric illumination, which aims to prove the empiricist basis of knowledge through presence (illumination); secularisation, which aims to bring about progress for Muslims similar to that of the West; and Islamisation, which aims to bring Westernised Muslims back to their roots, namely Islam. Meanwhile, *indigenisation* aims to enable Islamic teachings to engage in dialogue and manifest themselves within local cultures.

From the modern epistemological reasoning above, a new epistemological reasoning emerged: scientific integralist epistemology. This youngest epistemology was born out of the urgency of the situation, as it faced various advances and challenges. The reasoning behind integralistic

science epistemology is based on the dichotomy between religious and general science in conceptual and practical terms. While the Islamisation of science seeks to separate general science from religious science, the integration of science seeks to combine the two without diminishing their uniqueness. In this epistemology of scientific integration, there are three figures, namely Kuntowijoyo with his Islamic scholarship, Amin Abdullah with his scientific integration and interconnection, and Imam Suprayogo with his scientific tree. This paper will focus on Kuntowijoyo's Islamic science project (Wijaya, 2020).

Many studies have been conducted on Kuntowijoyo's thought. Wijaya and Hidayat (2024) examined how Kuntowijoyo's epistemology influenced the thinking of Islamic studies. Studies of Kuntowijoyo's literary works have also been conducted frequently, such as Sulisty's (2020) study, which discusses ecological awareness in the novel *Mantra Penjinak Ular* (Snake Tamer). Regarding the conception of Islamic knowledge, Ismail and Mukhlis's (2013) study has perhaps thoroughly explored how Islamic scientific arguments analyze scientific epistemology in response to the Islamization of knowledge. However, this research focuses more on how to contextualize zakat within Kuntowijoyo's epistemological framework, particularly in the COVID-19 era.

Currently, there is an issue regarding zakat, for example, what if zakat funds are distributed to victims of natural disasters and epidemics (COVID-19) who are in dire need of assistance, even though not all of them are Muslims? At the same time, a considerable amount of zakat funds has been collected by institutions that collect and distribute them. In this matter, it is important to re-examine the concept of zakat so that zakat funds are distributed

appropriately and its objectives are achieved. If the Islamisation project observes reality and then applies it to the text, Islamic scholarship moves from the text to the context. Then, how is the contextualisation of zakat currently approached within the epistemology of Islamic scholarship? Will Kuntowijoyo's social-prophetic mission in interpreting the contextualisation of zakat find common ground with Islamic philanthropy?

## **B. THE ISLAMIC SCHOLARSHIP OF KUNTOWIJOYO**

Kuntowijoyo was a Muslim thinker who was born in Sorobayan Sanden Bantul Yogyakarta on 18 September 1943 and passed away on 22 February 2005. He produced numerous works, both fiction and non-fiction. Kuntowijoyo is one of the Indonesian figures who has gained widespread attention for his broad expertise in literature, the social sciences, and Islam. Kuntowijoyo's ideas that have attracted attention among Indonesian Muslims are his prophetic social sciences. From these ideas, he suggests the need for a process of religious transformation in facing modernity, including Western social theories.

Kuntowijoyo's Islamic scholarship project is a critique of the Islamisation of science. The Islamisation of science is the process of Islamising sciences that have traditionally been considered secular, such as Darwin's theory in biology, known as the "theory of evolution", and Freud's sociology, which seeks to destroy religion because it is considered an illusion. According to Kuntowijoyo, the above efforts are excessive because not all knowledge must be Islamised; in other words, knowledge cannot be Islamised arbitrarily. Truly objective knowledge does not need to be Islamised because religion itself recognises objectivity. All

theories and technologies are the same, whether they come from the West or from Islam. According to him, there is no need to worry because objective, actual science will not conflict with faith (Kuntowijoyo, 2007).

In Kuntowijoyo's Islamic scholarship project, known as the "demystification" of knowledge, there is an effort to make Islam relevant to Muslims' current situation. Islamic scholarship treats Islam (the Qur'an) as a text. Thus, in viewing reality, Islamic scholarship departs from the text to the context (Kuntowijoyo, 2007). According to him, there are at least five types of mysticism among Muslims: metaphysical, social, ethical, rational, and mystical. This means that we have lost contact with reality, with actuality, and with life. In other words, the text has lost its context. The demystification effort is intended as an intellectual movement to reconnect the text with the context or from the text to the context. The goal is to establish continuity between the text and the context.

In understanding the Qur'an so that it can be contextualised with the current situation of the ummah, Kuntowijoyo's epistemology of Islamic scholarship offers two approaches, namely the synthetic-analytical approach. In the synthetic approach, the Qur'an is seen as containing two parts. The first part contains concrete concepts, such as *fuqara'*, *masakin*, *dhu'afa*, and others, and abstract concepts such as Allah, angels, the Last Day, and others. This synthetic approach aims to provide a comprehensive understanding of Islamic values. The second part contains historical stories and parables that invite us to reflect deeply to gain wisdom (moral messages) from the Qur'an, such as the story of the prophet Ayub's patience and the tyranny of Pharaoh. This synthetic approach means we have subjectivised religious teachings to develop individual ethical and moral

perspectives. This means that the Qur'an functions as a psychological transformation in creating an Islamic personality and perfecting Islamic character (Kuntowijoyo, 2007).

For normative concepts to be operationalised objectively and empirically, an analytical approach is required. In this approach, the Qur'an is first positioned as data, a document containing guidelines for human life from God. This is both a theological and a theoretical postulate. In this approach, verses from the Qur'an are normative statements that must be analysed to be interpreted at an objective rather than subjective level. This activity will produce a theoretical construct of the Qur'an and yield a Qur'anic paradigm.

In Islamic epistemology, the role of transcendental guidance through revelation is central. Revelation is positioned as one of the formative elements of the construct of reality because it is recognised as God's guidance and a guideline for human life, both in thought and action. Thus, in this case, revelation becomes a constitutive element within the Islamic paradigm (Kuntowijoyo, 2007). This means recognising the existence of a transcendental structure as a source of knowledge. The transcendental structure is intended to enable teachings expressed initially in religious language to be transformed into scientific language. Objectively, this method uses synthetic analytics, meaning that other religious communities can accept religious teachings (Islam) as science rather than religious teachings. His proposed idea is to "transcend" the Qur'an, aiming to free it from interpretive biases rooted in historical contexts. Thus, it is hoped that the text can be restored to its universal message and transcendental meaning. Therefore, in interpreting and transforming reality, one is not shackled by

old paradigms that are biased against the current historical context (Kuntowijoyo, 2008).

Transcendental structuralism can be applied to produce "prophetic social science" based on QS; Ali Imran verse 110. Through this verse, Kuntowijoyo draws three prophetic ethics: humanisation, liberation, and transcendence. Humanisation is applied through amar ma'ruf (enjoining what is good), liberation through nahi mungkar (forbidding what is evil), and transcendence through tu'minu billahi (believing in God). Humanisation refers to theocentric humanism, which means that humans centre everything on God, but the goal of everything is human welfare. Liberation refers to science, not ideology. Liberative values in the context of social science have a prophetic responsibility to free humans from oppression, injustice, poverty, and other forms of suffering. Meanwhile, transcendence serves as the basis for the other two elements: acknowledging human dependence on their Creator and the continuity and standard measure between God and humans. In this aspect of transcendence, it also acknowledges the superiority of absolute norms that transcend human reason.

When linked to the study of Islamic philanthropy, Kuntowijoyo's Islamic scholarship can strengthen philanthropy's mission. Until now, philanthropy has been interpreted as a form of generosity, such as donating, giving alms, contributing, cooperating, or volunteering. Amelia Fauziyah, *Islamic Philanthropy, History and Contestation of Civil Society and the State in Indonesia* (Fauzia, 2016). In Islam, one term for philanthropy is zakat. Zakat is included in philanthropic activities because it is not only theological in nature, i.e., worship of Allah by His servants, but also social in nature, i.e., helping to alleviate or eliminate the

suffering of others. The Ideal Moral Dimension of Zakat in the Qur'an.

### **C. THE IDEAL MORAL DIMENSION OF ZAKAT IN THE QUR'AN (understanding the Qur'an synthetically)**

In the demystification (contextualisation) project, the first step is to move from the text (the Qur'an), which is to examine the text as an effort of transcendence in seeing the reality of. The first step is to understand the verses on zakat in their entirety (Wijaya, 2020). The following discusses the Qur'an's theoretical view of zakat, identifying universal teachings that can serve as a basis for demystifying or contextualising it. This chapter discusses the theological and socio-economic dimensions of zakat in the Qur'an, as well as its functions in these domains.

#### **1. The Theological Dimension of Zakat**

Zakat is one of the pillars of Islam as stipulated in the Qur'an and reinforced by several Hadiths. The first pillar is the obligation to pray five times a day, which was first commanded to Muslims in Mecca. This command to pray was motivated by the Prophet's night journey of Isra and Mi'raj. The second pillar of Islam is fasting during the month of Ramadan, which was first made obligatory in Medina in the second year of the Hijri calendar. The obligation of zakat al-fitr followed this as a means of purifying the soul from sins and evil deeds during fasting, as well as an effort to help the poor on Eid. The last pillar is the pilgrimage to Mecca for those who are able (Supena, 2009).

The explanation of the five pillars of Islam is a dialogue between the Angel Jibril and the Prophet



Muhammad, which was later used as justification and a lesson for Muslims. It means:

"What is Islam? The Prophet replied: Islam is to profess that there is no God but Allah, and that Muhammad is the messenger of Allah, to establish prayer, to pay zakat, to fast during the month of Ramadan, and to perform the pilgrimage for those who are able to do so." (Hadith Muttafaq 'Alaih) (Supena, 2009).

It is also mentioned in the Hadith narrated by Ibn Umar, as follows:

Islam is built upon five pillars: testifying that there is no god but Allah and that Muhammad is the Messenger of Allah, establishing prayer, paying zakat, fasting during the month of Ramadan, and performing the Hajj for those who can do so (Muttafaq 'Alaih) (Supena, 2009).

The commandment of zakat in the Qur'an and hadith is often mentioned alongside that of salat. Salat is an individual act of worship, while zakat is a social act of worship. This indicates that salat strengthens a person's faith, zakat strengthens a nation's economy, and both are manifestations of a person's obedience to Allah. A person's sincerity in giving zakat reflects their faith in their Creator. The great value of faith manifested through zakat will have implications for good deeds for the muzakki, mustahiqq, and humanity in general. Even someone who happily fulfils their zakat obligation is better than someone busy accumulating rewards by merely reciting prayers without caring about social life. This lack of social piety is mainly due to an attitude that

prioritises personal wisdom. In fact, thinking about social life is also proof of a person's faith (Mas'udi, 1991).

In addition to being a form of faith, zakat also motivates Muslims to become muzakki (zakat payers) actively. This is because Muslims have long been perceived as an economically disadvantaged group. This perception is evidenced by several phenomena, such as the increase in the number of mustahiqq (those entitled to receive zakat) when wealthy individuals perform charitable acts. In fact, in certain charitable activities where zakat is distributed directly to the public, it is not uncommon for people to fight over two litres of rice, even resulting in casualties. However, if we observe closely, not all of them (mustahiqq) are poor. From this phenomenon, the government and religious scholars have an obligation to make Muslims fully aware of the importance of paying zakat at all levels of society, just as it is an obligation to perform salat. Thus, zakat should not be understood merely as a culture of "giving" by a handful of wealthy individuals. At the same time, other Muslim's view "receiving" charity as an annual tradition without aspiring to become zakat contributors themselves. This is why the command to pay zakat is always paired with the command to pray in the Qur'an. Zakat should be performed as an act of worship, like prayer, without feeling burdened.

Islam came as the final religion and the perfection of previous religions, "And so is zakat. Several verses in the Qur'an tell the stories of previous prophets, as if to say that zakat was a command from God to the followers of the prophets before Muhammad. It is mentioned that starting with the Prophet Adam, Allah

had substantially revealed Islam as the basis and guidance for human life on earth, along with its pillars, regardless of differences in its implementation (Supena, 2009). Several verses of the Qur'an that tell the stories of the Prophets before Prophet Muhammad mention that zakat was also a commandment imposed on previous communities. For example, the story of the people of Prophet Moses in Surah al-A'raf verses 156-157, as follows:

“And grant us goodness in this world and in the Hereafter; indeed, we have turned to You in repentance. Allah says: "My punishment I will inflict upon whom I will, and My mercy encompasses all things. So, I will decree My mercy for those who are righteous, who pay zakat, and who believe in Our verses" (156). (That is) those who follow the Messenger, the Unlettered Prophet whose name they find written in the Torah and the Gospel with them, commanding them to do good and forbidding them from doing evil, and permitting for them all that is good and prohibiting for them all that is evil, and removing from them their burdens and the shackles that were upon them. Those who believe in him, honour him, support him, and follow the clear light revealed to him (the Quran) they are the ones who are blessed (Q.S al-A'raf 157).”

The above verse indicates that in the Sharia brought by the Prophet Muhammad, there are no longer any heavy burdens that were previously imposed on the Children of Israel. For example: prescribing suicide for repentance to be valid, requiring *retribution* for murder,

whether intentional or unintentional, without allowing payment of blood money, cutting off the limbs of those who commit sins, and discarding or cutting off clothing that has been contaminated.

This verse explains that Islamic teachings are a refinement of previous religious teachings. In previous teachings, punishment for sinners was meted out without mercy and was excessive, so that such teachings became a shackle that weighed heavily on people's lives. This included the teaching of zakat, which was also imposed on the people before the Prophet Muhammad. Zakat is implied as a manifestation of a servant's piety to Allah. A pious community will always do what is right and avoid wrongdoing, including by loving one another and alleviating the suffering of their brothers and sisters. Furthermore, in the story of the prophets Ibrahim, Ishaq, and Ya'qub, it is mentioned in Surah al-Anbiya' verse 73 as follows:

“We have made them leaders who give guidance by Our command, and We have revealed to them to do good deeds, establish prayer, pay zakat, and they worship none but Us.” Q.A, al-Anbiya'.73)

It is also narrated about Prophet Isma'il in Surah Maryam, verses 54-55:

“And tell them (O Muhammad) the story of Prophet Ishmael as mentioned in the Qur'an. Verily, he was a man of truth, and he was a Messenger and a Prophet. And he commanded his people to pray and pay zakat, and he was well-pleased with his Lord.”

In the same letter, verse 31, it is narrated about Prophet Isa who was still in his cradle. Prophet Isa was known as a leader who was very diligent in performing the commands of prayer and zakat very well throughout his life. This is explained in the following verse:

"And He has made me blessed wherever I am, and He has commanded me to establish prayer and give zakat as long as I live. (Q.S Maryam:31)

Surat al-Baqarah verse 43 is addressed to the Children of Israel who deny Allah's blessings by trading Allah's verses as if they were cheap goods, exchanging true information for false information, and concealing the real truth. This includes the truth about the commands to pray and give zakat. In Surah at-Taubah verse 34-35, it tells the story of Jewish and Christian monks who liked to consume the people's wealth through false means. That is, by hoarding the zakat of the people in the form of gold and silver, so Allah threatened them with the torment of Hell, which is very painful. The stories of the Prophets before the prophethood of Muhammad mentioned above serve as evidence that zakat was also a commandment for the previous Prophets, and it was equated with the commandment of prayer as a sign of a servant's faith (Fakhruddin, 2008).

Such is the zakat that has been commanded to mankind through the first Prophet, Adam, yet many of the followers of the Prophets have denied it, neglected it, and been *reluctant* to carry it out. The Prophets have set an example for their respective followers to live simply,

without making wealth the goal and pride of life in this world. Instead, they should care for the social life of their fellow human beings, especially those in need of a helping hand from the community.

The teachings in the commandment of zakat are so broad in order to realise human welfare, both physically and spiritually, in this world and the hereafter. As mentioned in the Qur'an, zakat can purify the soul and wealth. Zakat can also eliminate arrogance, stinginess and envy. Therefore, its mention in the Qur'an is often juxtaposed with two words that have opposite meanings, such as (giving) and (stinginess), (truthfulness) and (lying). In addition to having several wisdoms to realise human welfare, zakat is also proof of the truth of a person's faith. People who believe that the purpose of human life is the hereafter, that there will be a day of resurrection, that the world is only a bridge to the hereafter, will gladly give their wealth in charity and always strive to obtain good wealth. As stated in the Qur'an, Surah at-Tawbah (9:11): *"But if they repent, establish prayer, and pay zakat, then they are your brothers in religion."* (Q.S al-Taubah:11)

The commandment of zakat as a form of worship that involves both physical and material aspects is, in many verses, juxtaposed with the commandment of salat, which is purely a physical form of worship. This indication shows that both forms of worship have the same purpose and objective, namely to encourage humanity to uphold noble morals and high spiritual values. Moreover, the objective of zakat is not solely material or purely spiritual, but encompasses both. In addition to fostering noble character, zakat also plays a

crucial role in the social and economic spheres (Yusuf Qardlawi, 1973).

## **2. The Theological-Socioeconomic Dimensions of Zakat**

As with the transcendence of the above verse on zakat, zakat is a form of worship with a theological dimension, namely as a commandment in the pillars of Islam, and as proof of a person's faith in their Lord. Zakat also has a socio-economic dimension. This socio-economic dimension of zakat is a form of integration and objectification. That is, integrating human scientific wealth with revelation or text. Objectification is intended to make Islamic scholarship a blessing for all people. (Satu Islam,275)

Islam, through the teaching of zakat, highly values justice and humanity. Islam strengthens and unites Muslims, with the command to help and support the weak with their strength, even to humanity in general. The Prophet Muhammad opened the eyes of his followers through his words: *"Help the weak among you. Indeed, you will find help and sustenance through the weak among you."* Abu Zahrah mentions that what is meant by weakness here is poverty that requires wealth. Therefore, Islam pays attention to solving this poverty by eliminating its causes. One of them is the encouragement to work hard in order to obtain good sustenance. As explained in Surah al-Mulk verse 15. *"So walk in all the corners of His earth and eat some of His sustenance."* (Al-Mulk:15) Likewise, the Prophet said, *"It is a sin to not fulfil one's obligation to work to earn a living for one's family."* The recommendation to work hard to earn good wealth was once narrated during the

time of the Prophet Muhammad SAW. One day, a young man came to the Messenger of Allah and asked for charity. The Messenger of Allah gave him an axe and said, "*Go and gather wood with this tool.*" The obligation to seek sustenance is directed at all human beings who have the ability to do so. For those who are unable to work for various reasons, it is the responsibility of the state and other Muslims who are more capable to meet all their needs and alleviate their suffering. This is the characteristic of a believer who is willing to help their brothers and sisters who are in need and suffering (Zahrah, 2001).

Zakat in its social dimension can distance and even prevent a person from being stingy or miserly. Meanwhile, miserliness can lead a person to acts that deny religion, and Islam prohibits such acts. As explained in Surah al-Maa'un, 1-3:

"Do you know who denies religion? 1) It is those who rebuke orphans, 2) and do not encourage feeding the poor. 3)"

By paying zakat, a Muslim avoids arrogance and insulting those who are less fortunate. Zakat can also minimise and suppress our love for wealth. As stated in Surah Ali-Imran verse 180.

"Let not those who are stingy with the wealth that Allah has bestowed upon them from His bounty think that their stinginess is good for them. In truth, stinginess is evil for them. The wealth they have been stingy with will be placed around their necks on the Day of Judgment. And to Allah belongs all inheritance in the



heavens and on earth. And Allah is fully aware of what you do. (Ali Imron:180)

In addition to zakat, efforts to help the weak, namely the poor and needy during the time of the Prophet, were through war booty, both *Fai'* and *ghanimah*. *Ghanimah* and *Fai'* during the time of the Prophet were the main assets of the state in general, and of Islam in particular. This is evidenced by the fact that *the Bayt al-Mal* at that time was the repository for wealth derived from these three sources: zakat, *Fai'*, and *ghanimah*.

The distribution of war booty, in addition to being distributed to the army as fighters, was also distributed to Allah and His Messenger, namely allocated to the weak people mentioned in the *asnaf* group. However, with regard to war booty in the form of agricultural land, Umar's companions did not give it to the army but allocated it for the benefit of the people at that time and in the future. The property remained the property of the state and continued to be managed by the original owners. However, they had to pay taxes (*kharraj*), which were then distributed to Muslims and soldiers stationed at security posts. Umar's policy was initially opposed by many companions for days (Saeed, 2016). But in the end, they accepted it after understanding that Umar's *ijtihad* was based on the common good. The reason for his policy was that the conquered lands scattered across Syria, Iraq, Egypt and Persia were in dire need of security through the military. If many soldiers were employed, it would certainly require funds to pay them for their logistical needs. If the land was distributed to the army, then the wealth of the Muslim community would only circulate among

certain circles, while many Muslims were still poor. There would be no guarantee for future generations of Muslims. Such were Umar's considerations, which had not yet been thought of by others who had not accepted his idea. And his companions Ali ibn Abi Talib, Uthman ibn Affan, Talhah, and Abdullah ibn Umar supported Umar's *ijtihad* (Sjadzali, 1988).

The Khulafaur-Rasyidin followed the example of the Prophet Muhammad in utilising these assets to alleviate the suffering of the weak. In fact, the act of helping the weak was used as a means of atoning for mistakes or sins, namely through *kaffarat*. *Kaffarat* is part of the above mission, which is carried out by distributing it to the poor and needy (Zahrah, 2001). These are some of the social dimensions of zakat that were exemplified by the Prophet Muhammad since the early days of Islam. As in the early days of Islam, when it was not easy to win the hearts of prospective converts, both physical and spiritual struggles, as well as sacrifices of life and wealth, were needed to uphold the religion brought by the Prophet Muhammad. Zakat was intended to tame the hearts of those who had just converted to Islam. In this situation, zakat plays a very important role as the main source of income and the economic foundation of the state, and most importantly, in the effort to alleviate poverty.

Meanwhile, in discussions of zakat in relation to the economic dimension, verses on zakat are often discussed alongside the prohibition of usury in the Qur'an. In the context of the economy of Mecca society, many merchants wanted to increase their profits in the hope that their wealth would multiply. Then they used the system of (additional) usury, even though Allah

clearly forbade it. In fact, the Qur'an clearly promises multiple rewards for those who give (additional) alms (zakat). This is explained in QS. al-Ruum verse: 39

“And whatever you give in usury (interest) to increase the wealth of others, it does not increase in the sight of Allah. But whatever you give in charity, seeking the pleasure of Allah, it is they who will multiply (their reward).”

“Allah destroys usury and causes charity to flourish, and Allah does not like anyone who persists in disbelief and continues to commit sins.” (al-Baqarah: 276)

What is meant by destroying usury is destroying the wealth or eliminating its blessings. Meanwhile, what is meant by increasing charity is developing the wealth that has been given in charity or multiplying its blessings. People who always commit sins are those who legalise usury and continue to practise it. In the above verse, at first glance, the Qur'an speaks of the abstract element of blessings in the economic world, but in reality, usury completely breaks the economic chain, resulting in the economy not running smoothly (Wibisono, 2002). Logically, if the owner of large capital will have a bigger business. Lower-class economic actors, as victims of usury, will have less income and wealth. As a result, their economy is also limited, and they are unable to purchase all their daily necessities. Consequently, the market does not function properly due to inequality in wealth or income. Meanwhile, in such a situation, the production of goods increases while demand decreases. Al-Zamakhsari, in *Shofwat at-Tafasir*,

argues that the multiplication of goodness and rewards in zakat also leads to an increase in wealth (Multifah, 2011).

In the context of the revelation of the verse on zakat in Medina, it was a solution to improve the condition of the Arab society in Mecca, who were fond of usury, often engaged in extortion, and liked to hoard wealth. Abandoning usury is a manifestation of faith in Allah (QS. Al-Baqarah (2), 278). Similarly, zakat al- , is a manifestation of a servant's faith in Allah, guiding the ummah to perform righteous deeds as a form of ihsan (QS. Al-Nisa' (4), 161-162). Sadaqah, which is often used in the context of usury, refers to forgiving (giving charity) the debt of someone who is unable to pay it and is already past due (QS. Al-Maidah (5), 45. 4, 92) (Amal & Panggabean, 1990).

Zakat assets will be more beneficial and can meet all the needs of *mustahiqq* by developing them as stated in Surah al-Tawbah verse 103. The word *tuzakkihim*, which comes from the word *zakka*, means to purify but can also mean to develop. Thus, in an economic context, zakat assets can be developed to cover the needs of *the mustahiqq*. It is also mentioned that the development of the word *zakka* covers two aspects, namely: the spiritual aspect and the economic aspect. The spiritual aspect means that Allah will multiply the rewards for those who pay zakat because they have fulfilled the obligations He has set and have helped their brothers and sisters in need. The economic aspect is that by giving zakat to *the mustahiqq*, it also increases the purchasing power for economic goods.

The zakat assets that are given will certainly be used to meet the needs of *the mustahiqq*. Thus, the utilisation of these assets will grow, and will be felt not only by *the muzakki* but also by *the mustahiqq*. From an economic perspective, the purchasing power of *the mustahiqq* can help the pace of economic growth by creating an equilibrium of interaction between producers and consumers (Wibisono, 2002). This ensures that wealth does not only circulate among the wealthy.

Zakat assets should be developed and not only be able to meet consumptive needs, but also be able to solve the root causes of poverty *among the mustahiqq* in the long term. Such as providing working capital for pedicab drivers, motorcycle taxi drivers, businesses, training in both the service and entrepreneurial fields, and so on. Similarly, this is illustrated in the context of the zakat verse regarding the wealth of orphans (QS. At-Taubah (9), 34). The command to empower the wealth of orphans means that the wealth should not be depleted by paying zakat. In addition to ensuring the security of zakat wealth, the benefits of zakat wealth that is paid in a manner that is " " (in a way that preserves its value) also greatly help to address the needs of *the mustahiqq*. From an economic perspective, this highlights the purpose and importance of Allah obliging Muslims to pay zakat.

In addition to fostering a strong sense of social awareness, zakat also has an impact on the human spirit. It eliminates fear and anxiety in the face of life's challenges. As a result, all activities and work are carried out calmly, sincerely and joyfully. Zakat also fosters a sense of confidence that the more we give to humanity,

the more Allah will reward us. As promised in QS. Al-Baqarah (2), 261, Allah will surely give double rewards to His servants who give alms (zakat).

“The parable of those who spend their wealth in the way of Allah is like a grain of corn which grows seven ears, each ear having a hundred grains. Allah multiplies (the reward) for whom He wills. And Allah is All-Encompassing (in His bounty) and All-Knowing.”

The meaning of spending wealth in the way of Allah in verse includes spending for the sake of jihad, building schools, Islamic boarding schools, hospitals, scientific research, and so on. In QS: al-Baqarah verse 274, it is also explained that Allah promises to bestow rewards upon servants who are generous in giving charity, even if it is not known by others, let alone those who are aware of it. And Allah forbids feeling sad or worried about it. Regarding this, Allah states:

“Those who spend their wealth by night and by day, in secret and in public, will receive their reward from their Lord. They will have no fear, nor will they grieve.”

“Those who spend their wealth in the way of Allah, then do not follow up what they have spent with reminders of their generosity or with harm (to the recipient), they will receive their reward from their Lord. They will have no fear, nor will they grieve.”

“Indeed, those who believe, do righteous deeds, establish prayer and pay zakat, they will have

their reward with their Lord. No fear will be upon them, nor will they grieve.”

Thus, zakat in the Qur'an is theological, social, and economic in nature, and can also be classified as a representation of prophetic ethics, namely humanisation, liberation, and transcendence.

#### **D. CONCLUSION**

From several verses on zakat, it can be concluded that, theologically, zakat is an obligation for Muslims that aims to purify the soul and wealth *of the muzakki*, and more importantly, zakat is a means of strengthening social relations and improving the economic system of the ummah. All forms of poverty can be overcome through zakat so that wealth does not only circulate among the rich. Zakat can break the chain of usury practices, strengthen the community's economy, stabilise market mechanisms, create jobs and increase production. The purchasing power of the mustahiq can help the pace of economic growth by creating a balance between producers and consumers. Most importantly, the implications of zakat can help alleviate the suffering of the community and elevate the status *of the mustahiq*.

Demystifying (contextualising) zakat in the Qur'an from the perspective of Islamic epistemology provides an overview that, subjectively, zakat is not only intended to purify the soul and wealth of the muzakki as a form of servitude to Allah. However, objectively speaking, zakat aims to eliminate poverty, alleviate the suffering of victims of natural disasters (COVID-19), and create social welfare and justice. Thus, based on the Islamic scientific project, zakat as an Islamic teaching

with various benefits and implications can be accepted by anyone, even those of other religions, not as a doctrine but as knowledge. This is also in line with the principles and mission of Islamic philanthropy.

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