

EXPLORING ZAKAT'S ROLE IN PROMOTING SOCIAL INCLUSION AND JUSTICE FOR AR-RIQOB

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Abstract

The crucial issue regarding social inclusion through the use of zakat, especially in the context of increasing justice for the ar-Riqob group, namely people who are in disadvantaged situations. The aim of this research is that zakat analysis can be a successful strategy for creating social awareness and achieving justice for the Ar-Riqob community. To examine, analyze, and compare the areas studied by researchers in the field of social inclusion through the use of zakat, this research uses qualitative techniques in the form of library research to survey the literature of more than 30 papers relevant to social inclusion in the context of improving justice for groups ar-Riqob through the use of zakat. This survey includes recommendations and suggestions as well as several theoretical works in addition to empirical investigations and comparative analysis. Meanwhile, the results of this research show that zakat has great potential as a tool that can help realize social inclusion for ar-riqob. However, its implementation requires joint efforts from various stakeholders and close cooperation between the government, philanthropic institutions, and civil society to ensure effective and transparent zakat distribution.

Keywords: *Distribution of Zakat; Social Inclusion; Justice Ar-Riqob*

Abstrak

Isu krusial mengenai inklusi sosial melalui pemanfaatan zakat, khususnya dalam konteks meningkatkan keadilan bagi kelompok ar-Riqob, yaitu masyarakat yang

berada dalam situasi kurang beruntung. Tujuan dari penelitian ini adalah analisa zakat dapat menjadi sebuah strategi yang berhasil menciptakan kesadaran sosial dan mencapai keadilan bagi komunitas ar-riqob. Untuk mengkaji, menganalisis, dan membandingkan bidang-bidang yang dipelajari oleh para peneliti di bidang inklusi sosial melalui pemanfaatan zakat, penelitian ini menggunakan teknik kualitatif dalam bentuk penelitian kepustakaan untuk mensurvei literatur lebih dari 30 makalah yang relevan dengan inklusi sosial dalam konteks meningkatkan keadilan bagi kelompok ar-Riqob melalui pemanfaatan zakat. Survei ini mencakup rekomendasi dan saran serta beberapa karya teoretis selain penyelidikan empiris dan analisis komparatif. Sedangkan hasil penelitian ini adalah zakat memiliki potensi besar sebagai alat yang dapat membantu mewujudkan inklusi sosial bagi ar-riqob. Namun, dalam implementasi dibutuhkan upaya bersama dari berbagai pemangku kepentingan dan kerja sama erat antara pemerintah, lembaga filantropi, dan masyarakat sipil untuk memastikan distribusi zakat yang efektif dan transparan.

Kata kunci: Distribusi Zakat; Inklusi Sosial; Keadilan Ar-Riqob

1. INTRODUCTION

One of the most pervasive problems facing developing countries like Indonesia is poverty. The Indonesian government is unrelenting in its efforts to address the issue of poverty in the nation. Zakat is an Islamic financial method used in Indonesia to assist the poor. According to Al-Qur'an surah Al-taubah verse 60, the goal is to allocate revenue from the rich to the needy. This distribution must be done methodically and should only benefit eight specific people (Judge, 2018). In light of the advantages of zakat as an Islamic financing model, organizations require it to promote social welfare, justice, and the reduction of poverty. Zakat must be institutionally managed in accordance with Islamic law, trust, benefit, justice, legal clarity, integration, and accountability in order to maximize efficiency and effectiveness (Muhafidin, 2023).

Zakat is a crucial tool for combating poverty; it has a good effect on communities of all faiths, not only Muslims (Tahir & Triantini, nd). As per the data obtained from UNHCR, that leads international action to protect people forced to flee conflict and persecution and those denied a nationality It explains the collaboration of Islamic Philanthropy and three zakat cooperation agreements amounting to QAR 18,206,369 (more than US\$ 5 million) to assist in addressing the urgent needs of Rohingya refugees, comprising more than 50,000 families who are forcibly displaced in Bangladesh, Afghanistan, and Yemen (Furber, 2017). The average person only realizes that the purpose of zakat is to reduce poverty and help those in need but do not understand who has priority in receiving zakat. Meanwhile, according to many scholars, the distribution of zakat to the 8 asnaf is carried out using a priority scale (Scientific & Futura, 2016). Abu Hanifah explains in Surah at-Taubah verse 60 that zakat is not given to anyone except 8 asnafs, but you can choose to give more from those eight asnafs (Syaraf & Al-Nawawi, nd). Then al-Qurtubi concluded in his interpretation that the zakat distribution policy uses a priority scale approach (AlQurtubi, nd). The priority scale referred to here is that the distribution of zakat is not limited in time, can be postponed and managed by the Zakat Amil Agency for the interests and benefit of the people. And he concluded that zakat funds are

distributed locally in the community where the funds are collected. This is done to ensure that the needs of the poor and those who are entitled to assistance are met first. The main recipients of zakat, according to Abu Hanifah, are poor and needy Muslim communities. This includes those who are unable to meet their basic needs such as food, clothing and shelter (Lubis, 2019).

Changes in the understanding of the priority standards for asnaf are currently an issue, especially as time goes by and times face obstacles, some scholars provide explanations that only apply to eight types of zakat users. In fact, the use of zakat recipients varies greatly in various countries, although this is important for the Muslim community, especially in the riqob section. As in Malaysia according to (Ahada & Hamidah, 2021), ar-riqob has criteria issued by fuqaha, such as victims of sexual abuse and rape, victims of child abuse, victims of domestic violence, as well as patients abandoned in hospitals. Revealed by (Rosli, Salamon, & Huda, 2018), Brunei Darussalam provides the meaning of the riqab for refugees from other countries who are discriminated against by restrictions in their home countries. Meanwhile, Indonesia uses the distribution of the riqab to refer to people or communities who suffer culturally and politically (Niswah, 2021), and other results according to (Zainuddin, 2018) namely to help lowly workers and rough coolies from the hegemony of their employers.

The solutions to reduce poverty levels in Indonesia include the potential to increase zakat in Indonesian society, collaboration between stakeholders, and government regulations (Muhammad et al., 2022). Zakat empowerment has a positive impact on the welfare of mustahik (Siregar et al., 2023). Developing micro and small businesses by providing access to business capital, training and mentorship, small businesses can grow and develop. In the long term, this will create new jobs, encourage local economic growth, and reduce unemployment rates (Nazariyah Lubis, Alistraja Dison Silalahi, 2022). (Retnowati & Aziz, 2022) found that the zakat fund empowerment variable had an influence of 20.69% on the happiness of zakat fund users. So, in the form of justice in receiving zakat funds that are right on target by ensuring that all individuals have equal access to the opportunities, resources and services available.

The discussion regarding the jurisprudence of zakat recipient groups (asnaf tsamaniyah) is interesting to listen to, supported by the reality of poverty in Indonesia. According to the data From 6.56 percent in September 2019 to 7.38 percent in March 2020, the proportion of urban poor persons increased. In the meantime, the percentage of the poor increased significantly in rural areas, from 12.60 percent in September 2019 to 12.82 percent in March 2020. The poverty rate in Indonesia was 10.14% in March 2021, a decrease of 0.05% points from September 2020. But from March 2020, this number rose by 0.36% points (Central Bureau of Statistics (bps.go.id), 2021). Based on the calculations by BPS (Statistics Indonesia), it was found that using the poverty standard (September 2022) of Rp2,324,274 per poor household per month, during the year 2022, BAZNAS (National Amil Zakat Agency) and all zakat managers have contributed to poverty alleviation for 463,154 mustahik (recipients of zakat) who are classified as fakir miskin (poor) and among them, 194,543 are considered extremely poor. This figure contributes approximately 1.76% to the national poverty alleviation (September 2022) which amounts to 26.36 million people (BAZNAS, 2022). This is caused by two factors: first, the implementation of zakat distribution to zakat recipients is not always in

line with existing theory; contextualization efforts are needed to overcome the problems and obstacles that arise. The discourse on poverty is always interesting to study in order to find solutions and is an eternal problem that always exists along with the existence of a country (Syamsuri, Sa'adah, et al., 2022).

As research in Malaysia has found, it has been proven that the efficient distribution of wealth is in accordance with Islamic principles and the implementation of financial inclusion in Islamic societies through the use of waqf and zakat as a tool to reduce poverty levels (Razak, 2020). To increase public perception regarding the need to implement Islamic microfinance banks to further expand financial inclusion and reduce poverty levels, such as the Central Bank of Nigeria and Islamic financial institutions must change their educational initiatives. Islamic microfinance institutions should include Islamic social financing products such as zakat, sadaqat, and benevolence alongside their commercial offerings (Abdullahi et al., 2021).

The concept of justice for the ar-riqob community has received special attention because it is related to the legal issue of social inclusion through zakat. In this context, the author emphasizes the importance of zakat as a means of improving the social and economic conditions of society. The aim of this research focuses on the concept of social justice which is realized through the practice of zakat among the ar-riqob community. How zakat, as an instrument of social inclusion, can even out economic disparities and improve community welfare. Thus, this research seeks to provide a holistic picture of the role of zakat in achieving social justice and improving welfare for the ar-riqob community, by considering legal, normative aspects and the socio-economic impact of zakat practices.

2. LITERATURE REVIEW

2.1 Zakat Recipient (Al-Asnaf)

Zakat is the fourth pillar of Islam which has an important aspect in the lives of Muslims. (Astuti, nd) Important aspects in it are social, economic and community welfare (Widiastuti & Rosyidi, 2015). In the Qur'an surah At-Taubah verse 60 it is stated that there are eight asnaf who are entitled to receive zakat, namely the poor, poor, amil, converts, riqab, gharimin, fisabilillah, and ibn sabil. The use of zakat in providing 8 asnaf which is managed by the Amil Zakat Agency can act as a socio-economic resource for Muslims (Judge, 2018).

The best social transfer strategy is zakat. The distributive purpose of zakat is described as a method or instrument to alleviate poverty (Bilo & Machado, 2020). Zakat, on the other hand, is distributed in the form of productive commodities and consumer goods. This is done if the mustahik is able to process and carry out the necessary production tasks (Anwar et al., nd). Consumptive distribution means that zakat assets are distributed directly to mustahiq to be used consumptively for their daily needs. (Wibowo, 2015). Meanwhile, productively, that is, zakat assets are managed or cultivated first, either by mustahiq or zakat amil institutions, the productive use of zakat can be consumed from the results of the business managed. (Almarzoqi et al., 2018). So the distribution of zakat is estimated to have a stronger impact on the state of the economy (Swandaru & Mohsin, 2022).

In research conducted by Daya Insana M. Nusrate Aziz and Osman Bin Mohamad

(2016), it shows that zakat has great potential in alleviating poverty and reducing social inequality. Zakat can be used to provide direct assistance to individuals or families in need, provide business capital, and finance social development programs such as education and health.(Osman, 1991) Apart from that, research by Naziruddin Abdullah, Alias Mat Derus, and Husam-Aldin Nizar Al-Malkawi (2015) also shows that zakat can be effective in reducing poverty and income inequality. Zakat has the potential to have a positive impact in alleviating poverty through the proper distribution of funds to mustahiq.(Abdullah et al., 2015) Then in research conducted by Irfan Syauqi Beik (2009), it was found that zakat has a significant role in reducing poverty. A case study conducted at Dompét Dhuafa Republika shows that zakat is able to reduce the number of poor families and reduce the poverty gap and income gap.(Irfan Syauqi Beik, 2009).

2.2 Poverty and Ar-Riqob

According to (Ibrahim & Billah, 2020), poverty is a multifaceted element that can be understood in relation to other environments, such as cultural, social and historical. argues that poverty and subsistence are relative concepts that can only be understood in the context of other relative concepts, namely the materials and resources that can be accessed by a particular culture during a particular period of time. This refers to a situation where one or more members of society do not have the means to meet the minimum living standards of society in terms of economic well-being. Poor per capita income, lack of access to social services including health care and education, poor calorie intake, and short life expectancy are all included.(“Introduction: Enfolding the Poor,” 2020).

Lack of access to services and food are just two aspects of poverty, from an Islamic perspective. Islam defines poverty as living below the minimum standards necessary for human life to be considered acceptable in a given time period and location. The cost of each Maqasid Sharia item, such as the cost of wealth to maintain an adequate standard of living, food, clothing, and shelter, can also be used to assess this level. The nisab level can also be used as a measurement instrument to determine the degree of adequacy of life which marks the social gap between the rich and the poor.(Ashurov et al., 2022).

An in-depth discussion regarding the function of zakat as the main tool for ensuring social inclusion for the ar-riqob group will be discussed in this literature study. By considering legal and social perspectives, this study provides in-depth insight into the relevance and potential of zakat as the main instrument for improving the welfare of ar-riqob in contemporary society (Mussafi, 2023).

In contemporary terms, the meaning of the word "riqab" as a slave is no longer relevant in current conditions. Ar-riqab can be understood as people who are shackled in poverty in a structured and massive manner, so that the functionalization of zakat as an economic instrument for the people to promote prosperity can be achieved. And one of the meanings of ar riqab that is appropriate to current conditions is the victim of criminal acts of human trafficking (Zainuddin, 2019). Meanwhile (Marutha Kristian, et, al.) interprets the meaning of the riqab more broadly as an analogy with slaves, but also colonial peoples, employees and

laborers who were abused and did not receive justice (Marutha Kristian, Heri Junaidi, 2022).

(Mohd Rilizam Bin Rosli, et, al) Interpreting the word riqab as a victim of domestic violence, a child who is a victim of violence, a child involved in crime and a victim of parental neglect (Rosli, Salamon, & Huda, 2018). Then (Mohd Rilizam Rosli, et, al) also concluded that the meaning of the riqab is specifically for victims of sexual abuse and rape, victims of violence against children, victims of domestic violence, as well as patients left in hospitals (Rosli, Salamon, Ramlan, et al., 2018).

3. RESERCH METHOD

This research is normative or doctrinal in nature and uses secondary materials as library sources. According to (S. & S. Hidayat, 2002) To study, analyze and compare the areas studied by researchers in the field of social inclusion through the use of zakat, this research uses qualitative techniques in the form of library research to survey the literature of more than 30 papers which is relevant to social inclusion in the context of increasing justice for the ar-Riqob group through the use of zakat. The methodology used is a deductive and coherent standard of truth. The survey includes recommendations and suggestions as well as some theoretical work in addition to empirical investigation and comparative analysis. So this research evaluates the idea of ar-riqab in a study setting and applies it to real world situations.

4. RESULTS AND DISCUSSION

Zakat as a poverty alleviation measure

Zakat can alleviate poverty through several mechanisms. First, zakat can be used to provide direct assistance to individuals or families in need, such as providing food, clothing, or shelter (Osman, 1991). A number of studies have been carried out on this matter, among others (Munandar, 2021) who found that in Indonesia and Malaysia, zakat management is mostly based on poverty alleviation programs.

With this assistance, they can meet their basic needs and escape poverty. Second, zakat can also be used to provide business capital to individuals or groups who want to start a business or develop an existing business. (Wahab & Rahim Abdul Rahman, 2011) With this business capital, they can increase their income and reduce dependence on social assistance. Apart from that, zakat can also be used to finance social development programs, such as education, health and infrastructure (Abdullah et al., 2015). With better access to education and health, as well as adequate infrastructure, people can improve their quality of life and have a better chance of escaping poverty (Syamsuri, Ahmad, et al., 2022).

In Indonesia, a country with a sizable population, the persistent challenge of poverty remains a significant hurdle to economic progress. The distribution of zakat, a form of Islamic almsgiving, is approached through two main methods: consumptive distribution and productive utilization. Interestingly, various zakat organizations exhibit a tendency to prioritize specific approaches to zakat distribution based on their organizational objectives and principles. In addition, a number of challenges have been identified, particularly concerning the identification or inclusivity of zakat recipients as well as potential threats or competition in the allocation of zakat funds (Marliyah & Sari, 2022).

(Widiastuti, et al. al., 2021) stated that zakat empowerment had a positive impact on the welfare of mustahiq based on a survey of 100 mustahiq from various zakat empowerment programs in East Java and DI Yogyakarta. This indicates that the empowerment program has succeeded in improving the welfare of mustahik and their businesses.

Socioeconomic justice is the main goal of zakat. The economic component of zakat aims to have a positive impact on a number of variables, such as total consumption, savings and investment, total supply of labor and capital, poverty alleviation and economic growth. Zakat allows the economy to function minimally on a macroeconomic basis. The economy benefits from zakat. Because all assets that are unproductive or have low productivity are subject to zakat according to Islamic economics. As a result, the zakat mechanism will encourage investment and inhibit wealth accumulation (Widiastuti et al., 2021).

Tafsir of Zakat Recipient Groups: A special Issue on Ar-Riqab

The main results of this research show that there is dynamism in the interpretation of the priority of distributing zakat to the poor and needy, especially looking at the meaning of the concept of riqob, due to the increasing poverty rate. As research results (Hakim & Noviyanti, 2022) The priority of giving zakat to the poor and destitute is interpreted dynamically because the poverty rate is increasing due to the large number of layoffs and decreasing government spending, which has an impact on the income of traders. also deteriorate or may declare bankruptcy.

The current reinterpretation of the word ar-riqab involves a broader understanding of human values and the protection of human rights in diverse societies (Zainuddin & Sahban, 2021). This meaning can refer to the concept of liberation, welfare and protection of individual rights, especially those in vulnerable situations. (Zainuddin, 2018).

The word ar-riqab can be interpreted as slave, in surah al-baqarah: 177 which explains zakat as a social obligation in Islam (A. Hidayat, 2014). In this verse it is stated that zakat not only feeds the poor, but also includes freeing slaves or bondservants.

Meaning: "It is not that turning your face towards the east and west is a virtue, but actually virtue is believing in Allah, the Last Day, the angels, the books, the prophets and giving the treasures one loves to one's relatives, children orphans, poor people, travelers (who need help) and people who beg; and (freeing) his servants, establishing prayer, and paying zakat; and those who keep their promises when they promise, and those who are patient in adversity, suffering and in war. Those are the people who are true (in their faith); and they are the ones who are pious."

This verse explains that zakat must also be handed over to slaves, but nowadays the meaning of the word ar-riqab no longer means slave, the re-meaning of the word ar-riqab in the Islamic context is often used to highlight social and humanitarian issues that are relevant to today (Marutha Kristian, Heri Junaidi, 2022).

The understanding of the concept of ar-riqob which is used as a category of people who are entitled to receive zakat is currently divided into:

1. Ar-Riqob is interpreted as a person who is oppressed because he is a victim of sexual harassment. In Islam, zakat riqab was originally intended for the liberation of slaves, but the

basic principle underlying the use of zakat is to help people in need and those experiencing difficulties.(Nurul Inggih Ryandani, Kamilah, 2022)The distribution of riqab zakat (zakat that must be given to those in need to free slaves) in particular is not explicitly mentioned in Islamic sources as being given to victims of sexual abuse (Auliyah, 2022).

Figure 1. Data on victims of sexual harassment

Status	Proporsi Perempuan Dewasa Dan Anak Perempuan (Umur 15-64 Tahun) Mengalami Kekerasan Seksual Oleh Orang Lain Selain Pasangan Dalam 12 Bulan Terakhir	
	2016	2021
Pernah/sedang punya pasangan	2,16	3,04
Total	4,66	5,23
Belum kawin/belum pernah punya pasangan	19,04	16,57

Sumber : Simfoni PPPA, KPPPPA (2016); Survei Pengalaman Hidup Perempuan Nasional (SPHPN), KemenPPPA dan BPS (2021)

From the data above, it can be concluded that cases of sexual harassment are still widespread in society, the aim of the zakat distributed for the initial riqab is shown to liberate slaves who live in conditions of oppression and slavery.(Kurniati, 2022)Victims who experience sexual harassment often experience serious and traumatic forms of oppression, so their liberation from this situation can be considered a form of liberation from oppression that creates justice (Rinaldi, 2022)

- Ar-Riqob is interpreted as a victim of domestic violence. The practice of slavery is rare in modern times. Therefore, in the current context, the concept of zakat riqab has developed to become broader and refers to efforts to help those who experience forms of oppression or captivity in various forms, including domestic violence.(Auliyah, 2022)

Figure 2. Data on victims of violence



The data above shows that the largest number of cases of violence in Indonesia occur in households. Cases of domestic violence have various complex causes, and high levels of domestic violence can be caused by a combination of social, cultural, economic,

psychological and individual factors (Manan, 2018). Riqab zakat can be distributed to victims of domestic violence, (Zainuddin & Sahban, 2021) One of the main principles in Islam is caring for human suffering and providing assistance to those in need. (Cahyani et al., 2020) Victims of domestic violence are individuals who experience serious physical, emotional, or psychological suffering (Rahmawati, 2014).

3. Ar-Riqob is interpreted by children as victims of violence

The use of riqab zakat or other zakat to help cases of child abuse can also be permitted in Islam. (Basri et al., 2012) It is based on the principles of humanity, protection of the weak, and concern for individuals experiencing suffering.

Figure 3. Statistical Data on Child Violence in Indonesia



Source: Databox

From the data above, it can be concluded that violence against children in Indonesia is increasing from year to year. Riqab zakat can be distributed to victims of child abuse (Bari, 2022). One of the main principles in Islam is the protection of children and protecting them from all forms of oppression and violence (Trini Handayani, 2016). Children are a very vulnerable group and need special protection. Zakat can be used to help children who are victims of violence recover physically and emotionally (Basri et al., 2012). Help can include medical care, counseling support, and a safe environment (Bari, 2022).

By focusing on the implementation of zakat for ar-Riqob, the findings of this research seek to identify practical solutions to increase ar-Riqob's access to resources and economic opportunities by concentrating on the implementation of zakat for ar-Riqob (Marutha Kristian, Heri Junaidi, 2022).

Tailored Strategies for Zakat Administration

To achieve effective social inclusion, implementing focused strategies on zakat administration is essential for effective social inclusion. This requires a thorough determination and understanding of the specific conditions of ar-Riqob in a particular community. For example, in one location, housing assistance may be the most important need, while in another location, educational support programs may be more important. Meanwhile, the management of

zakat funds requires transparency and accountability to make social inclusion a success. Public trust in the zakat distribution system can be increased with a transparent and open reporting system. The welfare of ar-Riqob can be improved by ensuring that every zakat money is used effectively (Muhammad et al., 2022).

Apart from financial support, it is also important to provide access to education and skills development to ar-Riqob. They now have more opportunities to join the job market, and various MSME activities to increase economic income (Kamil & Maria, 2023; Utami, 2023). The government and social institutions are not the only entities responsible for social inclusion. Creating an inclusive environment requires the active participation of society as a whole. To help ar-Riqob overcome their challenges, this could include mentorship programs, coaching, or even volunteer programs (Affandy et al., 2022).

5. CONCLUSION AND RECOMMENDATION

Zakat has a lot of potential to help ar-riqob achieve social inclusion. However, to ensure efficient and open distribution of zakat, its implementation requires coordinated efforts from several parties and strong collaboration between government, charitable organizations and civil society. The distribution of zakat is guided by a priority scale approach, ensuring flexibility in managing zakat funds to answer the growing needs of the ar-riqob community. The ulama emphasize that zakat recipients are not limited to a certain time and can be managed for the benefit and interests of the people. In addition, effective policy advocacy is needed to provide a legislative framework that supports inclusive zakat practices. In addition to financial assistance, it is important to provide ar-Riqob with access to education and skills development. They now have more options to enter the world of work, and they can participate in various MSME activities to increase their economic output. By placing a high priority on justice and involving community participation, zakat can strengthen ar-riqob and encourage lasting prosperity in society.

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