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## Innovation in Distribution of Wealth Through Zakat: Building Shared Prosperity by Applying Tafsir Qs. At-Taubah Verse 60

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**Abstract:** Whether it is recognized or not, there are many things in society problems related to the economy, especially not equal distribution of income between one group and another others that cause social and economic disparities. To overcome this problem, zakat is the obligation of every Muslim for those who have fulfilled the requirements to accomplish this, become an alternative solution for overcome this problem. In this case distribution Zakat funds are the most important part of building shared prosperity. But in this era of globalization of course. The distribution of zakat requires new innovations through application of QS interpretation. at-taubah verse 60 effectively, efficiently and relevant to the development of the times by doing various collaborations and modern distribution models. Tree The discussion in this article is the application of interpretation. At-Taubah verse 60 which emphasizes the concept of caring, justice and economic equality by combining new innovations to create a more effective system in building economic prosperity, of course can be realized by applying eight groups mustahiq who has the right to receive and utilize funds zakat.

Keywords:

Innovation, Distribution, Zakat, Welfare, Interpretation.

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**Abstrak:** Diakui atau tidak di tengah masyarakat banyak ditemui suatu masalah yang berkaitan dengan ekonomi, terutama tidak meratanya pendapatan antar satu golongan dengan golongan lainnya yang menyebabkan kesenjangan sosial dan ekonomi. Untuk mengatasi masalah ini zakat yang merupakan kewajiban setiap muslim bagi yang telah memenuhi syarat untuk menunaikannya, menjadi solusi alternative untuk mengatasi masalah tersebut. Dalam hal ini pendistribusian dana zakat menjadi bagian terpenting dalam keseiahteraan membangun bersama. Namun globalisasi ini tentunya pendistribusian zakat memerlukan inovasi baru melalui penerapan tafsir QS. At-Taubah ayat 60 secara efektif, efesien dan releven dengan perkembangan zaman dengan melakukan berbagai kolabarosi dan model distribusi modern. Pokok pembahasan dalam artikel ini yaitu Penerapan tafsir QS. At-taubah ayat 60 yang menekankan pada konsep kepedulian, keadilan dan pemerataan ekonomi dengan mengagabungkan inovasi baru untuk menciptakan system yang lebih efektif dalam membangun kesejahteraan ekonomi, yang tentunya dapat terwujud dengan menerapkan delapan golongan mustahiq yang berhak menerima dan memanfaatkan dana zakat.

Kata kunci: Inovasi, Distribusi, Zakat, Kesejahteraan, Penafsiran.

### **INTRODUCTION**

Zakat, as a type of philanthropy in Islam, plays an important role in improving collective prosperity, especially in alleviating poverty. However, in the digital era of globalization, zakat requires a new approach in its distribution. This new approach is required to be relevant to the development of the times in order to be able to achieve its potential in building shared prosperity and produce greater impacts and benefits on the mustahiq's economy so that they can get out of the circle. poverty and inequality in an economic context.

Basically, Islam has provided a concept of fair and equitable distribution of zakat as contained in the qs. at-taubah verse 60 explains that there are 8 asnaf who have the right to become musathiq, but in its application it is often not used optimally or optimally by various parties. Therefore, the distribution of zakat requires new, modern-based innovation by creating a system that is more efficient and effective in its use while still being based on QS. at-taubah verse 60, so that zakat funds reach people who are entitled to receive them in order to reduce the social and economic disparities they experience.<sup>1</sup>

The application of this new innovation reflects the need for each individual to be aware of applying Islamic principles to all contexts of life, both social, cultural and economic. In this way, it will provide a broad understanding regarding the interpretation of the holy text of the Al-qu'an. Because we should be able to adapt to changing times that we cannot avoid, by continuing to explore new and better innovations, thereby producing religious values in a contemporary context, one of which is in the distribution of wealth

<sup>&</sup>lt;sup>1</sup> Zainuddin dkk, Praktik Distribusi Zakat Padi Berdasarkan Korelasi Suroh At-Taubah Ayat 60 Di Kecamatan Indrapuri Kabupaten Aceh Besar, "*Tafse: Journal Of Qur'anic Studies*", Vol. 7, No. 2, (2022), 233-244.

through zakat funds.<sup>2</sup>

Innovation in the distribution of wealth through zakat is really needed to provide solutions to common problems. In this new innovation it is hoped that challenges can be overcome wisely by developing concepts such as increasing transparency and accountable management as well as equitable distribution which will have a real impact on development, shared prosperity.

#### **METHOD**

The research method used in this article is the library/literature study method by collecting various references relevant to the title, whether from journals, books or other references, followed by analyzing them. The main sources are journals and articles. This analysis is carried out by reading, understanding and then expressing the contents of the study material. The type of research from this method can be categorized as descriptive research, because this research aims to describe an existing theory in a reference which is used as a guide in preparing this article.

The nature of this research is analytical and critical, because researchers are required to be able to analyze various references used as references in their research and think critically in the process of analyzing these references. The research technique used is by determining the research topic, looking for data sources, reading and reviewing data sources then analyzing which is followed by preparing a research report. The instruments used in this research are books, journals and articles related to the research theme.

<sup>&</sup>lt;sup>2</sup> Ahmad Mustofa Lutfiyanto, Pengembangan Inovasi Zakat Berbasis Digital Pada Lembaga Amil Zakat Infaq Dan Shadaqoh (Zakat Inklusif), "Jurnal Kajian Islam Kontemporer", Vol.1, No.1, (2020), 7-12.

#### RESULTS AND DISCUSSION

## Distribution of Zakat in the Interpretation of Qs. At Taubah Verse 60

Zakat is an important instrument in Islam which has economic and social dimensions. Because the obligation of zakat is able to strengthen social solidarity in society between the muzakki and mustahiq groups. This reflects that zakat plays an important role in social life. Its distribution in Islam leads to distributional justice with equal distribution of income and social justice for society. So these zakat assets must be managed and organized well and wisely so that zakat funds are distributed to the right people and are able to play their role in alleviating poverty.<sup>3</sup>

In practice in Indonesia, the distribution of zakat is carried out by zakat institutions, both national and private, which are responsible for collecting, managing and ensuring the distribution of zakat funds to groups in need so that they can help ease the burden on people from lower economic groups and take care of the problems of Muslims. In this distribution, it is important to understand and apply Islamic law as the main reference (one of which is regarding mustahiq zakat, At-Taubah verse 60) as well as adapting it to the social and economic context that is currently occurring in society.<sup>4</sup>

The concept of justice and economic equality, which is the goal of distributing wealth through zakat in Islam, can be seen from how Islam regulates the distribution of wealth to the 8 asnaf groups who are classified as mustahiq zakat in the QS. At-taubah verse 60 which reads:

نَّمَا الصَّدَقٰتُ لِلْفُقَرَآءِ وَالْمَسْكِيْنِ وَالْعُمِلِيْنَ عَلَيْهَا وَالْمُوَلَّفَةِ قُلُوْبُهُمْ وَفِي الرِّقَابِ وَالْغُرِمِيْنَ وَفِي سَبِيْلِ اللهِ وَابْنِ السَّهِ وَابْنِ السَّمِيْلُ قَريْضَةً مِّنَ اللهِ ۗ وَاللهُ عَلِيْمٌ حَكِيْمٌ اللهِ عَلِيْمٌ حَكِيْمٌ

<sup>&</sup>lt;sup>3</sup> Miftahur Rahman, Peran Zakat Dalam Mengentaskan Kemiskinan Di Indonesia, "*Jurnal Hukum Islam*", Vol.19, No.2 (2019): 130-148.

<sup>&</sup>lt;sup>4</sup> Dita Farina, Manajemen Zakat Di Indonesia Sebagai Pemberdayaan Ekonomi Umat, "*Ekbis: Jurnal Ekonomi Dan Bisnis*", Vol.2, No.2 (2020): 201-212.

Meaning: "Indeed, zakat is only for the needy, the poor, those who receive zakat, whose hearts are softened (converts), to (free) servants, to (free) people who are in debt, for the path of Allah and for people who are in travel, as an obligation from Allah. Allah is All-Knowing"

This verse shows a form of Islamic concern and compassion for others that is not focused on just one group. So that zakat will reach its potential in closing the economic gap in society and will create a more prosperous and prosperous society through its implementation.

This verse explains that there are 8 groups of asnaf who are entitled to receive zakat from muzakki, these 8 groups are the needy, poor, amil, converts, slaves, gharim, sabilillah and ibn sabil. These 8 groups are divided into two categories: the first indicates lam al-milk which means ownership and fi zharfiyah which is used for place, those included in the first category are poor, poor, amil, converts, gharim and ibn sabil which contain the meaning that they are individuals who are directly entitled to receive zakat assets, while the other two asnaf, namely slave and fisabilillah, have meanings that are oriented towards collective problems.

The eight categories of asnaf need to be explained using classical and contemporary interpretations so that they can truly feel the benefits of the distribution carried out:

First and second are the needy and poor, the poor are universal in nature, according to Quroish Shihab's interpretation the word fakir comes from the word Faqr which means backbone. What is meant by a poor person is a person who is unable to meet his daily needs, the burden he carries is too heavy, causing his spine to break.<sup>5</sup> Meanwhile, poor is someone who already has assets and a good job, but income and needs are not balanced. The majority of tafsir scholars say that the poor here are more miserable than poor

<sup>&</sup>lt;sup>5</sup> Wahbah Az-Zuhaili, "*Tafsir Al-Munir*", (Dark Al-Fikr Al-Mu'assir, Damaskus, 1418).

because they are more unable to meet their living needs.

The Malikiyah, Syafiiyah and Hanabilah schools of thought suggest that the poor are only able to meet their living needs around 40-50% while the poor are able to meet their living needs 70-80%, for example: the poor have living needs of 20,000 but the money from their income is only 6,000, whereas if he is poor he has needs of 20,000 but his income is only 14,000. Both are unable to meet their daily needs, but a poor person is even more incapable. <sup>6</sup>

However, in Hamka's interpretation, he states that the poor are more miserable than the poor, because what is taken into consideration is not how much the poor and poor earn, but how much they have struggled to cover their hardships. According to him, it is the poor who struggle more to hide their hardships by not asking. ask for or expect mercy from others.<sup>7</sup>

Third, Amil is a person, either an individual or a group, who takes care of zakat assets starting from recording, collecting, managing them to distributing them to people who are entitled to them.<sup>8</sup> Hamka in his interpretation gives a universal meaning to the term amil which is defined as a committee that has the obligation to collect, collect and distribute it.

Fourth, converts to Islam, in this verse the sentence used is almu'allafah qulubuhum which means those who are persuaded by their hearts. In this context, converts are people who have just converted to Islam or are already Muslim but their Islam is still weak and their faith is not yet stable. People like this have the right to receive zakat assets with the aim of ensuring

<sup>&</sup>lt;sup>6</sup> Yusuf Al-Qardhawi, "Fiqih Az-Zakah" (Beirut: Mu'assasah Ar-Risalah, 1991),Hal 547.

<sup>&</sup>lt;sup>7</sup> Rafika Ariandini. Pribumisasasi Islam Dalam Tafsir Al-Azhar Pada Qs. At-Taubah Ayat 60 Tentang Mustahiq Zakat, "Maghza: Jurnal Ilmu Al-Qu'an Dan Tafsir", Vol.4, No.2 (2019): 232-248.

that their hearts remain in their religion and their faith becomes more stable. It is hoped that giving zakat can conquer their hearts so that they do not doubt Islam.<sup>9</sup>

The five Riqob/slaves are the only slaves or serfs who are entitled to receive zakat property, only the mukatab slaves whose freedom depends on their master by requiring the payment of a certain amount of money to their master as their redeemer. According to Hamka, slaves are those who are in the captivity of other people. He also contextualizes this verse in the Indonesian context, which concludes that in Indonesia slavery was abolished. However, according to mufassir Qurois Shihab, employees of a company who want to free themselves from the contract that bound them at the beginning, but who need to provide compensation to the company, are then classified as riqob who are entitled to receive zakat.

Six Gharim, are people who have debts and are unable to pay and repay them, provided that the debt does not contain elements of immorality/violations of the sharia in the use of the debt. Mufassir explained that debt here is universal, whether it is debt in the name of an individual to fulfill his life needs such as family food costs, or even debt for the common good.<sup>10</sup>

Seven Sabilillah, generally means those who fight in the way of Allah by speaking the truth. According to mufassir Buya Hamka and other mutakkhirin scholars, the important point of sabilillah here is all efforts aimed at achieving Allah's blessing by upholding the truth and broadcasting the Islamic religion. With this, sabililah covers many things, not just war, including people who study, teachers of the Koran, etc. However, the Hanafi

<sup>&</sup>lt;sup>9</sup> Kadar M. Yusuf, "Tafsir Ayat Ahkam", (Riau: Amzah, 2013), Hal 82.

<sup>&</sup>lt;sup>10</sup> Muhammad Afiq Bin Pahruddin, "Criteria Asnaf Gharim Sebagai Mustahiq Zakat Menurut Fiqih Islam (Kajian Di Lembaga Zakat Selangor, Malaysia)", (Banda Aceh, 2022), Hal 25.

madzhab requires that people who are classified as sabililah as has been exemplified must be from the poor or needy group. However, according to the majority of ahlus sunnah wal jama'ah fisabilillah only focused on those who went to war.<sup>11</sup>

Eight Ibn Sabil, are those who ran out of provisions on their journey, of course a journey that Allah is pleased with and there is no element of immorality in it. Those who do so have the right to receive zakat assets. Like students of knowledge in foreign countries, he has the right to receive zakat if he runs out of supplies to sustain his life.<sup>12</sup>

## Teknologi sebagai Inovasi Baru Dalam Pendistribusian Zakat

In the modern era of globalization, technology certainly has an important position and role in increasing the efficiency of zakat. Its existence is a driving force in optimizing the management and distribution of zakat quickly, precisely and accurately. So that building collective prosperity through zakat is increasingly easy to achieve. The following are some of the important roles of technology in increasing the efficiency of zakat:

The existence of a zakat management information system, known as SIMZAT, makes it easy for zakat management institutions to manage data on prospective mustahiq/zakat recipients, as well as identifying potential different needs for each mustahiq, so that zakat distribution can reach the right hands with broad and sustainable benefits. and can identify existing poverty trends. This can minimize the occurrence of misdirected zakat funds, because recipient data is managed in accordance with the criteria for the 8 asnaf groups in Qs. At-Taubah verse 60. This zakat management information system continues to be developed, one of which is the development of the Lazismu

<sup>&</sup>lt;sup>11</sup> Ahmad Imam Jazuli, Makna Fisabilillah Sebagai Mustahiq Zakat Studi Komparasi Antara Ahlus Sunnah Wal Jam'ah Dan Wahabi, "*Journal Of Islamic Bussines Law*", Vol. 5, No.1 (2021).

<sup>&</sup>lt;sup>12</sup> Andi Suryadi, Mustahiq Dan Harta Yang Wajib Dizakati Menurut Kajian Para Ulama, "*Journal Tazkiya*", Vol.19, No.1 (2018), 1-12.

Gorontalo application which is based on databases and digital maps. <sup>13</sup>

Digital applications and platforms continue to be developed to make it easier for the community/muzakki candidates to make digital-based zakat payments quickly. Apart from that, this development helps prospective muzakki to easily monitor/access the use of zakat funds by a zakat management institution. Its existence shows that there is transparency and accountability in zakat management, thereby attracting public trust to fulfill their zakat obligations at this institution.

One example of the development of digital applications and platforms is the digital ZISWAF donation program which utilizes qris as a payment method. This program was created by service members at a mosque with the aim of facilitating and expanding the network of people who want to donate to the mosque. Apart from that, there is also an Android-based decision support system for determining zakat recipients, where the method used is digital TOPSIS, the aim of this application and supporting system is to make it easier for Baitul Mal or zakat management institutions to provide assessments before determining potential recipients of zakat funds.

As well as the birth of the use of a platform in financial management that uses a multi-platform based financial report repository system which provides fast report management and valid and structured data so that the management and distribution of zakat runs faster..<sup>14</sup>

Technology in its role in increasing the efficiency of zakat provides increased data security in zakat management which speeds up the administration process. Security and automation in digital-based zakat

<sup>&</sup>lt;sup>13</sup> Mohamad Ilyas Abbas Dkk, Inovasi Sitem Informasi Manajemen Zakat, Infaq, Dan Sedekah Lazizmu Gorontalo, "Jurnal Riset Sains Dan Tekhnologi", Vol. 6, No.2 (2022): 79-84.

<sup>&</sup>lt;sup>14</sup> Muhammad Risky Dermawan, S. Samsuddin, Multi-Platform Based Financial Statement Report Repository System At Upt.Ptph North Sumatra, "*Jurteksi: Jurnal Tekhnologi Dan System Informasi*", Vol. Ix, No. 1 (2022): 15-24.

management are important aspects that must always be improved because this can strengthen the zakat ecosystem in Indonesia which includes many parties, starting from zakat amil institutions, financial institutions, government and society.<sup>15</sup>

# Social Innovation in Encouraging Community Participation in the Zakat Program

The zakat program is a program that supports and improves community welfare in an economic and social context. In this zakat program, of course, social innovation is needed which will encourage participation from the community. To achieve this, the public needs a broad understanding of the importance of managing zakat funds which is packaged in several programs.<sup>16</sup>

Several social innovations can be carried out to achieve this goal, such as socialization, this can be done offline and online. Socialization carried out online can be done through various available media such as mass media and community service media. This socialization is very important because it will increase community participation in strengthening previously designed social protection. In this matter, the village government, such as the village head and civil servants in each hamlet, can play their role, so that the community will continue to participate and make real contributions to the planned zakat program.

Furthermore, education is a very effective alternative tool in encouraging community participation in the zakat program. This education can be done in various ways, such as holding discussions, zakat seminars or even workshops by explaining the importance of zakat and its mechanisms as well

<sup>&</sup>lt;sup>15</sup> Wasilatur Rahmaniyah, Optimalisasi Zakat Digital Melalui Penguatan Ekositem Zakat Di Indonesia, "*Jurnal Al-Huquq*", Vol.3, No.2 (2022): 232-246.

<sup>16</sup> Ahmad Ridha, "Peranan Pengelolaan Zakat Dalam Meningktakan Kualitas Pendidikan Mustahiq Studi Kasus Di Badan Amil Zakat Kecamatan Ujungberung Kota Bandung", (Bandung, 2018), Hal 22.

as the benefits of zakat itself, or by using social media which can be accessed by the general public by disseminating information about the zakat program, a way that This one is easier to implement and can reach more people to find out the information. With this education, there must be community involvement in planning and implementing the zakat program so that they can know directly.

# A Modern Zakat Distribution Model that is Sustainable and Has a Wide Impact on Mustahiq

Technological advances, which continue to experience new developments every year, have apparently had a positive impact on the distribution of wealth through zakat funds by offering several new models which are considered more effective and efficient in distributing zakat funds according to targets by providing wider beneficial impacts for mustahiq, of course to increase equitable economic prosperity of society. However, in the distribution of zakat, there is also a need for good management to ensure whether the zakat funds distributed are appropriate or not.<sup>17</sup>

This modern distribution model must also be guided by Law no. 23 of 2011 concerning zakat to ensure good management in achieving the desired goals. There are several modern zakat fund distribution models that can be implemented in our country to achieve the main goal of improving the welfare of society.

Social Entrepreneurship Approach: This approach leads to the use of zakat funds in helping the community's economy through social entrepreneurship programs, such as skills training activities, providing capital or establishing small businesses for the needy and poor with the aim that they can experience the benefits of zakat funds as a whole.

<sup>&</sup>lt;sup>17</sup> M. Haidir, Revilitasi Pendsitribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern, "*Muqtasid: Hurnal Ekonomi Dan Perbankan Syari'ah*", Vol. 10, No. 1 (2019): 57-68.

continuously/sustainably, benefits like this are considered more profitable for the mustahiq because they will be able to act independently to continue developing their business with the skills that have been instilled in them.<sup>18</sup>

Education Program Zakat funds can also be distributed in educational programs, there are many ways to achieve this program, one of which is by providing assistance in the form of scholarships to students in need, achievement scholarships, building adequate educational facilities, as well as training for teachers. remote and deepest teacher.<sup>19</sup> It is hoped that these four programs will be a solution for aspiring people who want to access the world of education but are hampered by economic problems. This program also aims to ensure that mustahiq can continue to have a better future thereby encouraging a good economy.

Strengthening Social Infrastructure Strengthening social infrastructure is also one of the targets of modern zakat distribution, this can be implemented in various programs such as repairing roads, providing clean water, building bridges, energy infrastructure, etc. However, in a distribution model like this, it is necessary to first consider projects that are tailored to the needs of the majority of the local community in order to provide sustainable benefits and make it easier for them to carry out economic activities.<sup>20</sup>

Health Program This health program aims to continue to provide health for asnaf/mustahiq by providing free access to health for them, such as medical assistance, health checks, posyandu for children and toddlers and

<sup>&</sup>lt;sup>18</sup> Putri Intan Itsnaini, Iskandar Ritoga, Strategi Pengembangan Kewirausahaan Asnaf Fakir Dan Miskin Melalui Bantuan Modal Zakat Yayasan Dana Sosial Al Falah (YDSF) Surabaya, "El-Qist: Journal Of Islamic Economics And Bussines", Vol.7, No.1 (2017): 1377-1389.

<sup>&</sup>lt;sup>19</sup> Rizka Cyintia Dkk, Analisis Pendistribusian Zakat Profesi Untuk Beasiswa Pendidikan (Studi Kasus Baznas Kota Denpasar), "*Jurnal Nirta: Studi Inovasi*", Vol.2, No1 (2022): 50-65.

<sup>&</sup>lt;sup>20</sup> Zaenol Hasan, Persepektif Maqoshid Al-Syari'ah Tentang Pendayahgunaan Dana Zakat Untuk Membiyai Infrastruktur, "*Jurnal Ekonomi Dan Hukum Islam*", Vol 6, No.2 (2022): 101-116.

other programs. This health program will provide holistic benefits if it is integrated with other programs, such as educational and economic programs, so that the initial goals are easier to achieve.

# Innovative Collaboration Between Government, Private Sector and Community in Improving Economic Welfare Through Zakat

Zakat, as the main pillar after prayer in Islam, requires a new approach that is able to provide a significant positive impact in achieving the goals of zakat, one of which is innovative collaboration between the government, private sector and society in improving the economic welfare of the people. This approach is expected to become a new instrument for zakat in its role in building the overall welfare of Muslims.

These three parties, namely, (government, private sector and society) can collaborate in utilizing zakat funds properly and effectively through various methods, one of which is by establishing sharia financial institutions that can accommodate zakat funds which will later be managed and distributed by the institution. In establishing sharia financial institutions, the government can contribute by providing regulations that support the establishment and operation of these financial institutions, the private sector contributes through its role in continuing to manage and develop these financial institutions while still complying with Islamic regulations and laws as their legal umbrella, while the public can work together to supervise the operations of the financial institution through stakeholders or by becoming part of the customers of the financial institution so that they directly know the operations of the financial institution.

Apart from that, innovative collaboration can be carried out by holding training or education programs directly to the community. The three of them can work together, where the government can provide the funds or budget

needed by the private sector to carry out the program, the private sector itself plays a role in providing knowledge to the general public, while the community is involved as participants in training or education which can help them in developing the skills or abilities they have to creating an economically independent society.

With innovative collaboration by the government, private sector and society, with good communication and coordination, it will have a positive impact on the utilization of zakat funds by mustahiq, so that distribution runs according to initial expectations, namely building an inclusive economy with sustainable benefits.<sup>21</sup>

# **Education and Financial Literacy to Increase the Benefits of Zakat for Mustahiq**

Financial education and literacy is an effort to increase public awareness and understanding of the importance of managing finances wisely and regularly. It also discusses how to manage your budget and protect your assets. Education and literacy are considered very important things for building shared prosperity. Because education and financial literacy will certainly provide them with new knowledge in understanding the concept of good financial management.

In the context of zakat, education and financial literacy will help significantly increase the benefits of zakat for mustahiq, they will be smarter in allocating the zakat funds they receive and manage them effectively and wisely so that long-term benefits can be felt by them. Because education and financial literacy will give mustahiq the ability to understand and manage finances. Education and financial literacy here can be done by providing gradual training

<sup>&</sup>lt;sup>21</sup> Mardatilla Septiani Rahajeng Dkk, Bentuk-Bentuk Kemitraan Pemerintah, Swasta Dan Masyarakat Dalam Upaya Keberlanjutan Program Penataan Lingkungan Permukiman Berbasisis Komunitas (Studi Kasus: Kabupaten Kendal Dan Kota Pekalongan", (Penkalongan, 2017), "Jurnal Pengembangan Kota", Vol. 3, No.2 (2017): 112-119.

to mustahiq, so that later they can map the zakat funds they have received, such as for fulfilling daily life, paying off debts, etc.<sup>22</sup>

There are many benefits from education and financial literacy for mustahiq, especially in increasing their financial independence so that they can get out of the cycle of poverty that has enveloped them all this time gradually and in a process, of course by applying their new skills and knowledge in economic matters.

### **CONCLUSION**

In the current era of globalization there are several new innovations in the distribution of wealth through zakat, this new approach provides a modern distribution model which is considered very effective along with the times, in this modern distribution people who are allowed to receive zakat are still based on QS. At-Taubah verse 60 which consists of 8 asnaf groups with fund distribution that provides broad and sustainable impacts and benefits for the musthiq. This innovation also collaborates between the government, private sector and society to achieve economic independence that can improve the welfare of the people and eliminate the new context of poverty that never ends.

<sup>&</sup>lt;sup>22</sup> Deni Sunaryo Deni, Pemberdayaan Literasi Keuangan Sebagai Pemenuhan Informasi Pemahaman Kebutuhan Umkm Di Kecamatan Serang Kota Serang Banten, "Jurnal Pengabdian Kepada Masyarakat", Vol. 2, No.3 (2022): 4215-4222.

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