

Empowering the Community's Economy through Productive Zakat : A Comparative Study of Yusuf Al-Qardhawi's and Sahal Mahfudh's Thoughts

Maulida Khasanah¹, Oggy Maulidya Perdana Putri^{2*}

^{1,2} Universitas Islam Negeri Maulana Malik Ibrahim Malang

queenmaulidakhasanah@gmail.com¹, 210504210002@student.uin-malang.ac.id²

ABSTRACT

The reality of Muslims suffering from poverty is inversely proportional to the ideals of Islam which calls for poverty alleviation, especially through zakat. The ineffectiveness of zakat is due to the fact that its distribution is still consumptive, not productive. Therefore, this study aims to examine the thoughts of Yusuf al-Qardhawi and Sahal Mahfudh who pay serious attention to productive zakat as a medium for community economic empowerment. This research is classified as a normative and qualitative approach in the form of a literature study to examine data sources that contain the thoughts of Al-Qardhawi and Sahal. The main formulation is to compare al-Qardhawi and Sahal's thoughts on community economic empowerment through productive zakat in terms of background thought, main ideas, subjects, target objects, standard limits and operational steps. The results of this study have two findings. First, Al-Qardhawi proposes the idea of community economic empowerment by improving zakat management, good subjects, distribution with Priority Fiqh principles, theoretical-idealist operational steps. Second, Sahal proposes the idea of community economic empowerment aimed at community economic problems and improving zakat management, good subjects, zakat distribution in accordance with the provisions of Islamic jurisprudence, and practical theoretical implementation steps.

Keywords : *economic empowerment, productive zakat, yusuf al-qardhawi, sahal mahfudh.*

INTRODUCTION

Zakat, which is a worship involving property and has a social dimension, has been prescribed since the time of the prophets before and until the Prophet Muhammad (Fahrudin, 2008). The social dimension in zakat needs to be actualized properly so that it can be widely used. Al-Jaza'iri (Al-Jaza'irAl-Jaza'iri, 2004) , suggests three wisdoms of zakat that have a social dimension, namely as solace for the poor, creating social benefits and channeling property so that it is not only for the rich.

Wahbah Az-Zuhaili (Al-Zuhaili, 1985), based on QS. Al-Dzariyat verse 19 analyzes that the social function of property is mandatory, while zakat can be a good means of eliminating or shortening the economic gap (rich-poor). Thus reducing social jealousy and criminal action.

In March 2022 the Central Bureau of Statistics (BPS) found that the number of poor people was 26.16 million people with a percentage of 9.54% from 9.71% in September 2021. The Central Bureau of Statistics (BPS) divided the poverty of the

Indonesian population with the urban and rural poor as of March 2022 by the percentage 14.34% decreased from September 2021 at 14.64%. Meanwhile, for the urban poor in March 2022, it was 11.82%, a less significant decrease from September 2021 with 11.86%. Based on the data above, the government has an integrated program to tackle poverty (Arifin, 2020), especially after the Covid-19 outbreak, the government has taken many steps in dealing with this poverty problem.

The government also does not escape by maximizing the function of zakat as a medium of poverty alleviation that is in the mandate of BAZNAS (National Zakat Agency), especially in the utilization of zakat (Mardiah, 2018). Zakat as a means of alleviating poverty can be done with productive zakat (Asnaini, 2008). Sobah and Rifa'i (Rifa'i, 2020) argue that productive zakat is zakat given to *mustahik* for developing their business so that it can be used in the future. Productive zakat itself has the basis of a hadith narrated by Muslim which means "Indeed the Messenger of Allah gave a gift (zakat) to 'Umar ibn al-Khattab RA. Then 'Umar RA said to the Prophet SAW: "O Messenger of Allah, please give it to people who are poorer than me." Then Rasulullah SAW said: "Take it, then empower (develop) or give charity. What is given to you and you do not need it and do not ask for it, then take it." (Nasrah, 2015)

Juridically, productive zakat also has a legal basis in the Law of the Republic of Indonesia Number 23 of 2011 concerning the management of Productive Zakat, Article 27 paragraph 1, namely: *Zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people*. Theoretically, several scholars have researched productive zakat. For example, Yusuf al-Qardhawi who thinks that zakat funds should be allocated productively and consumptively to be more efficient and effective. The distribution of zakat productively is in accordance with *maqashid sharia* in ibn 'Asyur's thought, although there are still some 'naughty' *mustahik* and community leaders who are less trustworthy. Practically, some scholars practice productive zakat for the benefit of community empowerment. such as Sahal Mahfudh who implements productive zakat by buying tools to work for the surrounding community in the form of a pedicab which was originally driven not by his own property, which is such a deposit required to become one's own that the income increases (Ma'mur, 2016). Because of Sahal Mahfudh's own thoughts that productive zakat can be a promising tool in poverty alleviation (Ma'mur, 2016). With the thoughts of the two figures above, Yusuf al-Qardhawi and Sahal Mahfudh, it is interesting to study their points of view related to poverty alleviation with the existence of productive zakat. The two figures were chosen as research objects because: first, both of them are well-known as competent scholars, second, they actively support ideas and movements for community economic empowerment through productive zakat through work and performance. Third, the two are influential figures both nationally (Sahal Mahfudh), and even internationally (Yusuf al-Qardhawi). The three bases above become the basis for

further research related to the thoughts of Yusuf al-Qardhawi and Salah Mahfudh regarding community economic empowerment through productive zakat.

RESEARCH METHOD

This study uses a naturalistic paradigm (natural), with a qualitative approach. Moleong suggested that the qualitative approach is characterized by a natural setting, humans as the main instrument, using qualitative methods (observing, interviewing and documenting) in searching for data, analyzing inductively, formulating theories from the bottom up, analyzing data descriptively and validating data by triangulation. (Ikbar, 2012). All of these methods exist in this study, except that the data taken is limited to documentation because the purpose of this study is to compile the thoughts of Yusuf al-Qardhawi and Sahal Mahfudh regarding community economic empowerment through productive zakat. The presentation of the data in this study is descriptive comparative (Ikbar, 2012). The scope of meaning in descriptive-comparative research in this study is to describe the thoughts of Yusuf al-Qardhawi and Sahal Mahfudh related to community economic empowerment through productive zakat.

The type of research used is library research, the data in library research is taken from sources of legislation, books, official documents, publications and research results (Ikbar, 2012). The type of secondary data used in this study was not obtained directly from primary data sources. However, the researchers chose the most relevant data for this study, such as the works of Yusuf al-Qardhawi and Sahal Mahfudh regarding zakat, especially regarding community economic empowerment.

Data collection techniques in this study using documentation. This study uses data analysis techniques in the form of content analysis with several stages, namely data collection, data reduction, data presentation, conclusion drawing and data verification (Bungi, 2013). In this study, the use of the data collection stage was by collecting appropriate data by the researchers. The researchers' data reduction stage only presented information without analysis from the researchers. The collection and verification stages are used when completing the descriptive-analytical data writing.

The last technique in this research is the data validity. The researchers use Lexy J. Moleong's theory, by choosing few techniques. First, triangulation by cross-checking or testing the truth of various existing data sources. Second, peer checking by discussing the results of the research with experts and can enrich the content of the research. Third, the adequacy of references by multiplying the references used in the study.

RESULT AND DISCUSSION

Community Economic Empowerment

Page and Czuba (1999), empowerment is a construction in many sciences and fields of community development, psychology, education, economics and about

social movements and organizations. The general explanation of empowerment is also as a multi-dimensional social process that helps in gaining complete control over their own lives. that empowerment is an effort to build community power by motivating, encouraging and also generating their potential and also developing it (Roisah, 2019) (Afrina, 2018). Empowerment also means community development efforts in Indonesia who are still trapped in poverty (Adiyoso, 2009). The word community has the meaning that it is an entire human relationship that is broad in nature. Society is the whole of human life that interacts according to a continuous customary system and is bound by a sense of shared identity (Abadi, 2017).

Community economic empowerment can be understood by developing and improving the economic welfare of the community, as well as a means of alleviating poverty in the community (Andi Agustang, 2020). Legal legitimacy on community empowerment is contained in the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 7 of 2007 Article 1 paragraph (8). Moreover, Islam also has a commitment in terms of economic empowerment in historical records. Jariban (2006) explained that in the era of the caliph Umar bin Khattab RA there were several policies that were initiated in terms of poverty alleviation, in terms of social security (*takaful ijtima'i*), which is a guarantee responsibility that was imposed on the Muslim community for its members (poor (Al-Habshi, 2018), widows and orphans, sick people, paralyzed people, descendants of mujahids, prisoners of war, slaves, neighbors, convicts, people who are in debt and travelers (Qardhawi, 2005)) to meet needs, realize needs, pay attention and avoid evil (Nofrivul, 2020).

The economic empowerment of the community is ideally aimed at the realization of a prosperous society in the language of Shley Montagu and Floyd Matson called "The Good Community". If welfare standards according to economics are combined with *maqashid sharia* (Ramadhita, 2022), it can be explained that: If individuals, families, communities and the state have been able to fulfill their *dharuriyyah* needs or in economic theory the basic need, then they can be categorized as prosperous but still in mediocre terms. If they can fulfill their *dharuriyyah* and *hajiyyah* (secondary needs), then they can be called very prosperous. If they can fulfill their *dharuriyyah*, *hajiyyah* and *tahsiniyyah* (tertiary needs) needs, then they can be categorized as very, very prosperous. This last category is called the condition of "*al-falah*" or welfare according to Ash-Syatibi.

Zakat Management

The management of zakat in this discussion refers to the Law of the Republic of Indonesia Number 30 of 2011 concerning Management of Zakat and an explanation of the Law of the Republic of Indonesia Number 23 of 2011. The contents in those articles consist of general sections on the management of zakat, the principles of zakat management, the purpose of management of zakat, the authorized officer nationally is BAZNAS, the function of BAZNAS. Elucidation of the Law of the Republic of Indonesia Number 23 of 2011 states that in an effort to

achieve the goals in zakat management, a country establishes a National Zakat Amil Agency (BAZNAS) domiciled in the nation's capital. While the collection of zakat is explained in article 21 paragraph (1). The distribution of zakat is stated in Article 25 that zakat must be distributed to mustahik in accordance with Islamic law. Article 26 states that the distribution of zakat is carried out on a priority scale with the principles of equity, justice and territoriality. Article 27 paragraph (1) states that zakat is carried out for productive businesses in order to support the poor, and improve the quality of the people.

The role of zakat utilization is not only by the government, but also by the role of the community, namely Article 35 paragraph (1) which states that the community can participate in the development and supervision of BAZNAS and LAZ. The point in the description above is that zakat management can be "formal" by the government through BAZNAS and "non-formal" by the community with LAZ. This is in line with research by Asep Saefuddin Jahar (Jahar, 2016) that zakat management is managed by the state in a department and both zakat is managed by non-governmental institutions (civil society) or semi-government with reference to the rules set by the state.

Productive Zakat

Etymologically, zakat comes from the word al-zaka'u which means al-nama' (plant or growing), al-taharah (holy), al-ziyadah (increase) and al-barakah (blessing). In terminology, Imam Nawawi defines: the term for taking certain things, from certain assets, with certain characteristics, (given) to certain groups. According to Asy-Syaukani, zakat is giving some (wealth) of the nisab to the poor or others who are entitled to receive it. The word productive comes from English, productive which has the meaning of producing a lot, giving a lot of results, producing a lot of valuable goods, which have good results. then combined with the word zakat to become "productive zakat" which means: zakat with distribution is productive, as opposed to consumptive (Afif, 2018).

In terms of legal, productive zakat has been legalized by the Indonesian Ulema Council (MUI) through the MUI Fatwa Number 14 of 2011 concerning Distribution of Zakat Assets in the Form of Managed Assets. The main basis for ratifying productive Zakat assets is the Qur'an, Hadith, Atsar, Fiqh Rules and the opinions of scholars, such as Zainuddin al-Malibari in Fathul Mu'in, Imam al-Ramli in Syarah al-Minhaj li al-Nawawi from Ibn Taimiyah in Majmu' Fatawa. Utilization of zakat is carried out through productive business schemes to improve the welfare and quality of Muslims (Ansori, 2018), underlining that the basic needs of mustahiq have been met. dari hasil-hasil penelitian yang telah dilakukan dan harus ditunjang oleh data-data yang memadai.

The Main Thoughts of Yusuf al-Qardhawi

Al-Qardhawi's (Hasan, 2013) thoughts on community economic empowerment are motivated by two factors. First, the Economic Problems of the

Community must be addressed immediately because if it is not resolved immediately, it will have the impact of: 1) unemployment which has an 'individual' impact with no income, reduced body movements and envy of others. The next social impact is that family members can be affected by depression and excessive worry, the economic development of the community is hampered and can lead to crime. 2) Islam concentrates on alleviating poverty by finding solutions in various aspects, so that Muslims can worship fervently without being confused about unfulfilled stomach problems. Second, zakat management, al-Qardhawi stated that there are still many community problems that have not been resolved by zakat.

The main idea proposed by al-Qardhawi is to empower the community's economy with productive zakat. First, the economic problems of society are divided into five categories: 1) unemployment is divided into two, namely unemployment due to necessity (*jabariyah*) and unemployment due to choice (*khiyariah*) such as lazy. 2) Poverty is also divided into two, namely poverty due to unemployment and poverty due to not being able to meet their needs. 3) People who are in debt (*gharimah*) are divided into two, namely debts due to public interests and debts due to personal interests. 4) A weak economy (falling), can be caused by the phenomenon of the rich squandering and the poor having nothing. 5) The negative attitude of society towards wealth is divided into two, namely people who are lazy to develop or invest wealth and people who hoard wealth. Second, zakat management. Al-Qadhwawi's thinking tends to be elaborative by expanding and developing issues related to zakat management. 1) The zakat corridor is expanded on two grounds, that the generality in the Qur'an and Hadith stipulates that every property has the rights of others and everyone who exceeds property requires purification of his property. 2) Basically the management of zakat on fixed assets and movable assets is the responsibility of leaders and the government, but in certain cases it is imposed on individuals. 3) Zakat administration must be accountable by selecting the best human resources. 4) Zakat distribution must be accountable by securing domestic distribution, equitable distribution and selection of zakat mustahik. 5) Management of productive zakat must be supported by Islamic values in every line of life (Qardhawi, 2005).

The next discussion is on the subject of community economic empowerment through productive zakat with three categories: First, individuals who like to work because Islam does not like unemployment. Second, society has social solidarity. It's just that al-Qardhawi criticized the phenomenon of a lot of indifference to the poor. Third, the government for the welfare of its people. According to al-Qardhawi, the Islamic government should actively approach the weak, the poor and people in need of mercy or help even if they do not ask for it.

The first target object in Community Economic Empowerment through productive zakat in al-Qardhawi's thought is unemployment because of forced (*jabariyah*). *Jabariyah* unemployment is divided into two, namely unemployment with skills and unemployment without skills. The second one is Poverty. Al-Qardhawi stated that alleviating poverty must be done by alleviating its causes.

According to al-Qardhawi, there are two causes of poverty, namely poverty due to unemployment and poverty due to not being able to meet needs. Utilization of productive zakat in this area is aimed at protecting their basic needs (minimum target) and maximally increasing the standard of living of the indigent and poor groups to live well. Unemployed with skills can use a method of providing tools or necessities to support their skills, but for unemployed people without skills, productive zakat can be given which can provide monthly results for them to provide a house for rent or lease.

Yusuf al-Qardhawi's Thinking Framework

Based on the results of the analysis of the main thoughts of al-Qardhawi above, the researchers conclude that al-Qardhawi tends to clash between idealistic Islamic teachings (al-Qur'an and Hadith) with realistic conditions of Muslims. Thus knowing the extent of the gap between idealistic Islamic teachings and realistic conditions. Then al-Qardhawi offers various solutions with multi-disciplinary theory, although not many have been proven in practice, considering that al-Qardhawi is an academic. Al-Qardhawi's thinking is included in a deductive mindset, by departing from the idealistic teachings of Islam (al-Qur'an and hadith), then comparing it with the reality of the condition of Muslim society. For example, according to al-Qardhawi, obliging zakat should ideally be able to eradicate unemployment and alleviate poverty; but after seeing the reality of zakat among Muslims, al-Qardhawi considers that zakat management in a number of countries has not been able to realize the aims and objectives of zakat itself. This mindset that dialogues between the ideals of Islamic teachings with the latest nuances has made Jasser Auda place al-Qardhawi as an example of "traditional reformist" thinking. Namely thinkers who are more prepared to make some concessions to the literal application of orthodox (traditional) Islamic teachings, through reform and reinterpretation, with the aim of maintaining the 'spirit of law' (maqashid al-syariah) (Auda, 2015).

The reality behind al-Qardhawi's thinking about community economic empowerment through productive zakat is in line with the views of experts in general, namely the weak economy of the community (especially Muslims) and the weak management of zakat so that it has not been able to improve the community's economy. These two aspects are the main points of improvement according to al-Qardhawi with several main ideas as follows: First, the aspect of community economic empowerment requires an in-depth study of various aspects of the community's economic problems. Al-Qardhawi succeeded in identifying five types of problems, namely: unemployment, poverty, debt, social inequality (Haris, 2020) and hoarding of wealth. Researchers analyze that al-Qardhawi tends to think binary or "black and white", "halal and haram" and so on. As with unemployment due to compulsion (elderly) are entitled to receive zakat, while unemployment due to choice (focus of worship), cannot receive zakat, except for studying. Second, the aspect of productive zakat which requires improvement of zakat management, in

order to make a significant contribution to the economic empowerment of the community. Management aspects that need to be improved are the collection, management (administration), distribution and utilization as stated in the Law of the Republic of Indonesia Number 23 of 2011 Article 1 paragraph (1) (Jauhari, 2016). Al-Qardhawi's thoughts regarding zakat management tend to distinguish cases that are qath'I (firm and static) which must be carried out dogmatically and cases that are dzanni (vague and assumptive) which can be rationalized and relevant to certain contexts (Jauhari, 2016).

Next, al-Qardhawi's ideas about community economic empowerment through productive zakat require subjects. According to al-Qardhawi, the subjects are individuals who want to work, people who have solidarity and the government is responsible for the welfare of its people (Shihab, 2014). If studied further the subjects are indeed complementary. The implication is that if one of the subjects does not carry out its role properly, it will affect the effectiveness of community economic empowerment through productive zakat. On the other hand, if the community has high social solidarity, more muzakki will be targeted for zakat collection. If the government upholds the principle of social justice, the quality of zakat management will be higher. If the individual as mustahik has qualified life skills, then zakat funds are not only used for consumer purposes, but also productive.

Al-Qardhawi's thinking regarding the target object of productive zakat, the researchers consider that he tends to apply the Priority Fiqh concept (Fiqh al-Awlawiyat) which demands a priority scale in zakat management activities. For example, according to al-Qardhawi, the first one is prioritizing domestic distribution, namely the place where zakat is collected and if it is no longer available then it is for mustahik outside the region. Second, equal distribution. The distribution must be evenly distributed to the eight asnaf, but the level does not have to be equal to the needy and the poor are a priority. Third, strict selection on mustahik. Al-Qardhawi's operational steps are flexible in line with his concept of Fiqh al-Muyassar (Tolerant Fiqh), especially in the sense of an effort to make fiqh law easy to implement by today's society which has characteristics. First, pay attention to the levels in humans. Second, take the easiest law and not the most careful. Third, do not have fanaticism in certain schools. Fourth, simplify the laws relating to the general area of humans at large [20]. For example, the unemployed who have the skills are given capital to develop their skills while the unemployed who do not have the skills are given something that can provide them with income every month (Rahman, 2008).

In short, al-Qardhawi's thoughts on community economic empowerment through productive zakat were directed at the realization of the minimum target and the maximum target of zakat. The minimum target is to protect the poor who do not have an appropriate standard of living, do not have food, clothing and shelter. The maximum target is to increase the standard of living of the poor, so that they can achieve an adequate life. Thus, the minimum target of community economic empowerment through productive zakat is to guarantee the primary needs

(dharuriyyah) of mustahik zakat, while the maximum target is to improve the welfare of the mustahik zakat so that it can increase the status to muzaki (Arief, 2016). It is only at this level that zakat really succeeds in realizing its function and role in alleviating poverty.

Main Thoughts of Sahal Mahfudz

In the thought of community economic empowerment through productive zakat by Kiai Sahal (Asmani, 2007), there are three factors. First, the real economic situation in the village of Kajen, Pati, which incidentally is a small village without any rice fields or plantations, is even filled with poor people who live from the craft of 'krupuk tayum'. Second, Kiai Sahal's original idea of social fiqh with the idea that overcoming social problems is the main concern of Islamic law is also the responsibility of Muslims in realizing al-maslahah al-'ammah (public welfare and benefit). In this context to meet the needs of dharuriyyah (primary), hajiyyah (secondary) and tahsiniyah (tertiary). Third, Kiai Sahal considers that the movement in the economic sector is still very small, both quantitatively and qualitatively.

Kiai Sahal's main idea includes three points. First, the expansion of such property that its zakat must be paid, but still within the corridor of madzhab fiqh. Second, the expansion of mustahik zakat category, but still within the corridor of madzhab fiqh. Third, improving zakat management in accordance with the jurisprudence of the madzhab as well as being professional (Mahfudz, 2004). The subjects of Kiai Sahal's thinking includes three points. First, individual responsibility to work. This is because humans as economic subjects. Second, the responsibility of society to create social solidarity. Kiai Sahal emphasized that Islam does not want poverty. Third, the responsibility of the government to manage zakat. Kiai Sahal criticized the misguided people who view zakat collectors and distribution officers as 'zakat amil, whereas 'zakat amil should be appointed by the government. The target object is aimed at three main targets. First, unemployment, there are many things that cause unemployment such as low education, lack of skills and limited job creation. Second, poverty. By classifying it in terms of its causes, it will overcome poverty. Third, the management of zakat in terms of management needs improvements in terms of data collection, collection, storage, distribution and quality of human resources. Standard limit is by converting the existing conditions in Indonesia. for example, the nisab for gold, silver and merchandise is 20 dinars. Then it is converted in rupiah after it is known how much must be spent in paying zakat by muzakki.

In the process of realizing the operational empowerment of the community's economy through productive zakat which has been implemented by Kiai Sahal. The first step, da'wah according to the needs of the community. according to Kiai Sahal that da'wah is to empower the community or the people. Therefore, the actors must know exactly, explore the needs of the group, explore the potential (human, nature

and technology) that is useful to meet the needs of the group in the short and long term. The second step is the implementation of the community economic empowerment program through productive zakat. In practice, Kiai Sahal motivates the community, the management of zakat is institutionalized and the results of collecting zakat funds are not immediately given, but can be provided with cash, goods or other skills.

Sahal Mahfudh's Thinking Framework

The results of the analysis of Kiai Sahal's main thoughts about community economic empowerment through productive zakat, the researchers conclude that Kiai Sahal's thinking departs from the reality of the Muslims majority in Kajen, Pati are poor. On the other hand, Kiai Sahal considered that the movement in the economic empowerment of the people was very small, both quantitatively and qualitatively. With the existence of social reality there, Kiai Sahal formulated a social fiqh formula that functions Islamic teachings as the main basis in realizing the general benefit (*al-maslahah al-'ammah*). This social fiqh formulation does not only stop at the theoretical level, but also at the practical level with various programs of community economic empowerment through productive zakat which are proven to be successful.

According to the researchers, Kiai Sahal's mindset is inductive. That is, by departing from a specific social reality, then a general formulation that is relevant to social reality is made. The social fiqh developed by Kiai Sahal has five distinct characteristics: First, contextual interpretation of fiqh texts. Second, the change in the pattern of schooling, from textual schools (*qauli*) to methodological schools (*manhaji*). Third, the basic verification which is the principal (*ushul*) and which is the branch (*furu'*). Fourth, fiqh is presented as social ethics, not positive state law. Fifth, the introduction of the methodology of philosophical thought, especially in cultural and social issues.

Kiai Sahal's main idea about empowering the community's economy through productive zakat is directed at optimizing the role of zakat, so that it really succeeds as an effective means of poverty alleviation. Its form is by expanding the reach of zakat receipts by expanding the scope of zakat obligatory assets, expanding the range of zakat distribution by expanding the category of zakat mustahik groups and expanding the reach of zakat empowerment through professional and modern zakat management. The ideas above require three subjects who are productive (skilled and entrepreneurial), have social solidarity and are responsible for zakat management. The target object in this discussion is how to fix the 'root problem' of the community's economy. for example, low education, inadequate skills and limited ability to create jobs.

At the level of implementation and the target object of community economic empowerment through productive zakat through operational steps that are relevant

to the basic management theory, namely Planning, Organizing, Actuating and Controlling or more familiar with the acronym POAC (Esti Alfiah, 2020).

CONCLUSION AND SUGGESTION

In this study, it was found that al-Qardhawi's thinking framework about community economic empowerment through productive zakat was classified as a deductive mindset by solving various economic problems through root cause analysis to identify community economic problems, then overcoming them through the provision of accountable productive zakat. Kiai Sahal has thoughts on community economic empowerment through productive zakat with an inductive mindset, by departing from the reality of the Muslims majority in Kajen Pati are poor, and the lack of community economic empowerment movements, both quantitatively and qualitatively. Then he formulated the Social Fiqh formula which became the main basis for realizing the general benefit, which was not only a theory, but also a practice.

The practical implications of this research are in the economic empowerment of the Muslim community in Indonesia by adopting the ideas of al-Qardhawi and Kiai Sahal with the synthesis-eclectic principle, which is by combining the thoughts of the two figures, while choosing the thought that is considered better.

DAFTAR PUSTAKA

- Abadi, A. M. (2017). Partisipasi Masyarakat dalam Musyawarah Rencana Pembangunan di Kelurahan Kanyuara Kecamatan Watang Sidenreng Kabupaten Sidenreng Rappang. *Politik Proferik*, 5 (2), pp. 247-261.
- Adiyoso, W. (2009). *Menggugat Perencanaan Partisipatif dalam Pemberdayaan Masyarakat*. Surabaya: CV. Putra Media Nusantara.
- Afif, M. (2018). Efektifitas Distribusi Dana Zakat Produktif dan Kekuatan Serta kelemahannya Pada BAZNAS Magelang. *Islamic Economic Journal*, 4 (2), pp. 133-154.
- Afrina, D. (2018). Manajemen Zakat di Indonesia sebagai Pemberdayaan Ekonomi Umat. *EkBis*, 2 (2). pp.201-212.
- Al-Habshi, H. A. (2018). An Overview af Asnaf Enterpreneurship Program by Lembaga Zakat Selangor, Malaysia. *ELSEVIER*, pp.1-12.
- Al-Jaza'irAl-Jaza'iri, A. B. (2004). *Minhaj al-Muslim*. Kairo: Dar al-Salam.
- Al-Zuhaili, W. (1985). *Al-Fiqh al-Islami wa Adillatuhu*. Beirut: Dar al-Fikr.
- Andi Agustang, S. I. (2020). Social Preneur Penanggulangan Kemiskinan di Kecamatan Bissappu Kabupaten Bantaeng. *MARTABE: Jurnal Pengabdian Masyarakat*, 3 (2), pp. 331-342.
- Ansori, T. (2018). Pengelolaan Dana Zakat Produktif untuk Pemberdayaan Mustahik Pada LAZISNU Ponorogo. *Muslim Heritage*, 3 (1), pp.165-183.
- Arief, A. S. (2016). Zakat, Tanggung Jawab Sosial, dan Pemberdayaan Ekonomi Umat. *Asy-Syir'ah*, 50 (2), pp.341-353.

- Arifin, J. (2020). Budaya Kemiskinan dalam Penanggulangan Kemiskinan di Indonesia. *Sosio Informa*, 6 (2), pp. 114-132.
- Asmani, J. M. (2007). *Fiqh Sosial Kiai Sahal Mahfudh: Antara Konsep dan Implementasi*. Surabaya: Khalista.
- Asnaini. (2008). *Zakat Produktif dalam Perspektif Hukum Islam*. Yogyakarta: Pustaka Pelajar.
- Auda, J. (2015). *Membumikan Hukum Islam melalui Maqashid Syariah*. Penerjemah Rosidin. Bandung, m unununn nmx,kzXDOIMKndbfry5 vfgxdddvn : Mizan.
- Bungi, B. (2013). *Metodologi Penelitian Sosial: Format-Format Kuantitatif dan Kualitatif*. Jakarta: Kencana.
- Esti Alfiah, M. H. (2020). Manajemen POAC Wakaf di Indonesia. *ZISWAH*, 7 (2), pp.117-131.
- Fahrudin. (2008). *Fiqh dan Manajemen Zakat di Indonesia*. Malang: UIN-Malang Press.
- Haris, G. (2020). The Application of Dinamic Zakat Percentage by Yusuf al-Qaradawy on the Professional Zakat in Indonesian BAZNAS. *Asy-Syir'ah*, 54 (2), pp. 299-317.
- Hasan, Z. (2013). Yusuf al-Qardhawi dan Sumbangan Pemikirannya. *GJAT*, 3 (1), pp.51-66.
- Ikbar, Y. (2012). *Metode Penelitian Sosial Kualitatif*. Bandung: PT. Refika Aditama.
- Jahar, A. S. (2016). Zakat Antar Bangsa Muslim: Menimbang Posisi relitas Pemerintah dan Organisasi Masyarakat Sipil. *Jurnal Pemikiran & Gagasan*, 1 (4), pp.
- Jauhari, N. (2016). Fiqh Prioritas sebagai Instrumen Ijtihad Maqashid Perspektif Yusuf al-Qardhawi dan Urgensinya di Era Kontemporer. *Manhaji': Jurnal Ilmu Keislaman*, 3 (1), pp.132-162.
- Ma'mur, J. (2016). Zakat Produktif Studi Pemikiran KH. Sahal Mahfudh. *Religia*, 18 (1), 109-128.
- Mahfudz, S. (2004). *Nuansa Fiqh Sosial*. Yogyakarta: LKIS.
- Mardiah, S. (2018). Manajemen Strategi BAZNAS dalam Pengelolaan Dana Filantropi Islam. *I-Finance*, 4 (1), pp.64-83.
- Nasrah, H. (2015). Analisis Akad Mudharabah di Perbankan Syariah. *Al-Iqtishad*, 11 (1), pp. 1-29.
- Nofrivul, L. O. (2020). Peningkatan Loyalitas Muzakki dalam Memberdayakan Zakat Melalui Service Excellence. *IMARA*, 4(2), pp.169-180.
- Qardhawi, Y. (2005). *Spektrum Zakat dalam Membangun Ekonomi Kerakyatan*. Penerjemah Sari Narulita. Jakarta: Zikrul Hakim.
- Rahman, A. G. (2008). Metodologi Ijtihad Yusuf Qardawi. Dalam Ahmad Zahro. *Antologi Kajian Islam*, 13.
- Ramadhita, S. &. (2022). Model of Zakat Utilization in the Covid-19 Pandemic Era: Perspective of Maqashid Sharia. *Al-Istinbath*, 7 (1), pp.245-268.

- Rifa'i, A. N. (2020). Konsep Ekonomi Islam dalam Peningkatan Kesejahteraan Mustahik Melalui Zakat Produktif (BAZNAS) Kabupaten Purworejo. *Jurnal Ilmiah Ekonomi Islam*, 6 (3), pp. 521-528.
- Roisah, H. S. (2019). Kebijakan Model Bisnis Bank Wakaf Mikro sebagai Solusi Pemberdayaan Ekonomi Masyarakat. *LawReform*, 15 (2), pp.177-194.
- Shihab, M. Q. (2014). *Wawasan al-Qur'an: Tafsir Tematik dan Pelbagai Persoalan Umat*. Bandung: Mizan.