



## Evaluation of the Zakat System as a Tool for Redistribution of Wealth in the Modern Economy

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### ABSTRACT

Zakat is an important tool in Islamic economics as a way to spread wealth and reduce economic inequality. Evaluating the effectiveness of the zakat system to achieve these goals in the context of a modern global and complex economy is essential. With increasing amounts of wealth concentrated in the hands of a few and increasing economic inequality, it is important to understand the extent to which zakat can help improve a more equitable distribution of wealth. The aim of this research is to assess how effective the zakat system is as a tool for wealth redistribution in a modern economy. The main focus of the research is to assess the extent to which zakat can reduce economic inequality and improve social welfare in society. This research uses several approaches. The concept of zakat in Islamic economics is studied through descriptive analysis; comparative research on the implementation of zakat in several countries; and surveys and interviews with relevant stakeholders to collect empirical data. The impact of zakat on wealth redistribution and economic inequality is assessed through quantitative and qualitative data analysis. The research results show that the implementation of the zakat system in the modern economy has a significant impact in reducing economic inequality. Zakat is effective in shifting wealth from high-income groups to those in greater need, although there are administrative and social challenges during its implementation. The results of the analysis show that zakat plays an important role as a tool for wealth redistribution in the contemporary economy. However, greater efforts are needed to increase awareness, compliance and administrative efficiency in zakat management to reach its full potential. Therefore, this research increases our understanding of the possibilities and obstacles of zakat as an economic tool in today's world.

**Keywords:** *Economic Inequality, Islamic Economics, Social Welfare*

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## **INTRODUCTION**

Zakat in Islamic economics is seen as a religious obligation in addition to being an effective economic tool to achieve a fair distribution of wealth among society (Kasri & Yuniar, 2021). Zakat has deep roots in the Qur'an and the hadiths of the Prophet Muhammad SAW, which shows that it is not just a voluntary or charitable donation, but is part of an economic system that systematically influences the distribution of wealth. (Saad & Farouk, 2019). To assess the extent to which zakat can help overcome worsening economic inequality, evaluation of the effectiveness of the zakat system becomes increasingly important in the modern economy, which is characterized by globalization, advanced technology, and uneven economic growth. (Sawmar & Mohammed, 2021).

Evaluation of the Zakat System as a Tool for Redistribution of Wealth in the Modern Economy refers to the process of in-depth analysis of the benefits and uses of zakat in the contemporary global economy (Bin-Nashwan et al., 2021). This concept discusses how zakat, as a religious obligation in Islam, can help reduce economic inequality and increase social justice by collecting some of the wealth of those who can afford it (mu'min) and channeling it to the fuqara' and masakin (Kuran, 2020).

This evaluation not only discusses the theological and philosophical aspects of zakat, but also its practice in a complex modern economy (Teixeira et al., 2021). This includes an assessment of community compliance with zakat obligations, transparency and accountability of zakat institutions in managing collected funds, and the social and economic effects of zakat distribution (Al-Mamun et al., 2019).

Zakat has been established as one of the five main pillars of Islam since the time of the Prophet Muhammad, with the aim of taking some of the wealth from those who can afford it and distributing it to the poorest people. (Raies, 2020). This not only eases the burden on underprivileged people, but also builds lasting social solidarity and economic stability (Muhd Adnan et al., 2019). However, in the contemporary era of globalization and economic progress, zakat is often faced with various administrative, social and economic challenges, which contribute to its lack of effectiveness. (Abdul-Jabbar & Bin-Nashwan, 2022).

The main aim of this research is to investigate the position of zakat and its influence in the contemporary economy, with particular emphasis on how effective zakat is as a tool for spreading wealth (Firdaus et al., 2019). This evaluation reviews zakat theory in Islamic economics literature as well as case studies from various countries that implement the zakat system (Faisal et al., 2023). Therefore, this research will thoroughly examine community compliance with zakat obligations, how zakat is managed and distributed by authorized institutions, and the social and economic impacts of its implementation. (Djarmiko, 2019).

More broadly, this evaluation aims to understand the extent to which zakat can be an effective instrument for fighting poverty, improving social welfare, and building a just economy in an era of globalization and uneven economic growth. (Shaukat & Zhu,

2021). By considering related administrative, social and economic challenges, this evaluation provides a basis for improved zakat policy and implementation strategies in the future.(Syed Yusuf et al., 2024).

Zakat has been an important part of the economic system that ensures social justice and equality among Muslims since the beginning of the religion(Ashurov et al., 2022). Zakat aims to take part of the wealth from those who can afford it and give it to people who are less fortunate(Ag Omar et al., 2021). This will enable continued economic growth and help the less fortunate(Shabrina et al., 2019). However, administrative complexity, low compliance, and rapid social change pose new problems when applying these ideas in the modern world(Zahri et al., 2023).

In addition, this research will identify components that influence the success of zakat, such as public awareness of zakat obligations, public trust in zakat management institutions, and the ability of these institutions to distribute zakat funds appropriately and efficiently.(Aripiyanto et al., 2022). Information technology and administrative innovation are very important to increase transparency and accountability in zakat management in this case(Younas et al., 2021).

Apart from the practical aspects, the evaluation of the zakat system will consider its social impacts, such as increasing the welfare of zakat recipient communities, economic empowerment of Muslims, and social stability resulting from a more equitable distribution of wealth.(Suzianti et al., 2020). Therefore, this research is expected to provide in-depth insight and sustainable solutions for efforts to improve the effectiveness of the zakat system in overcoming economic inequality in society.(Ashraf & Rauf, 2020).

## **RESEARCH METHOD**

To evaluate the zakat system as a tool for wealth redistribution in the contemporary economy, research must use a holistic approach(Fakhruddin et al., 2024). This will allow us to comprehensively understand how zakat functions and impacts the global economy today(Department of Customs and Tax Sciences, Jadara University, Irbid, Jordan et al., 2024). This study will begin by reviewing literature on Islamic economic theory, the concept of zakat in the Qur'an and hadith, as well as academic studies on how zakat is implemented in various countries.(Alam et al., 2023). The aim of this research is to gain an understanding of the theoretical and philosophical basis of the zakat system as a tool for wealth redistribution(Kasri & Sosianti, 2023).

To compare zakat practices in countries with varying economic contexts and Muslim populations, a comparative analysis approach will be used(Tlemsani et al., 2023). This will help in evaluating the successes and difficulties of zakat implementation and draw lessons from the experiences of successful countries(Yamaludin et al., 2024).

This case study will investigate the practice and management of zakat by zakat institutions in certain countries or regions(Abdullah et al., 2023). Interviews with stakeholders, document analysis, and, if necessary, site visits will be used to collect data

and information. The aim of this case study is to gain a deeper understanding of the practical implementation of zakat(Kurniawan et al., 2022).

Surveys and interviews will be conducted to collect empirical data from various relevant parties, such as zakat recipients, zakat administrators, ulama and economic experts.(Riawan, 2022). This survey will produce quantitative data that is useful for evaluating the level of community compliance with zakat obligations as well as their views on the ability of the zakat system to achieve the goal of wealth redistribution.(Siswantoro et al., 2022).

Quantitative analysis will be used to measure the effect of zakat on reducing economic inequality and increasing social welfare(Izlawanie Muhammad & Nur Shahira Mohamad Nor, 2021). On the other hand, qualitative analysis will be used to understand the social, economic and institutional factors that influence the implementation of zakat(Emzaed et al., 2023).

Additionally, mathematical modeling and simulation techniques can be used to predict how certain zakat policies will impact various economic scenarios(Kateb & Ftouhi, 2024). This can help in making more appropriate policy recommendations to improve the function of zakat as a tool for wealth redistribution(“An Empirical Study on the Impacts of Quality Information and Competency of Users on the Quality of Zakat Management Information System in Indonesia,” 2023).

This research method will provide a solid foundation for evaluating the zakat system in the context of a modern economy(Fahm, 2022). This research will also identify challenges and opportunities to improve the implementation of the zakat system, as well as its benefits for overcoming economic inequality and building a more socially and economically just society.(Musa et al., 2022).

## **RESULTS AND DISCUSSION**

### **RESULTS**

Research on the Evaluation of the Zakat System as a Tool for Redistribution of Wealth in the Modern Economy produced many important findings that need to be considered to understand the potential and effectiveness of zakat in the contemporary global economy(Alsaadi, 2021). Analysis of data from various countries shows that the use of zakat is very different(Hafasnuddin et al., 2022). Countries with clear laws and strong zakat institutions tend to collect and distribute zakat more fairly(Talib, 2022). However, there are still several regions that face challenges in maintaining integrity and accountability in the management of zakat funds.

The level of community compliance with zakat obligations is an important factor in the success of the zakat system; Although zakat is considered a religious obligation, the level of this observance can vary from community to community(Samra & Muhammad Saad Siddiqui, 2021). This study shows that increasing knowledge and awareness of the importance of zakat as a tool for wealth redistribution can increase compliance levels(Nordin et al., 2021).

Zakat has been proven to reduce economic inequality and increase social welfare. With good management, zakat can be used to help less fortunate people meet their basic needs such as education, health and housing. This shows that zakat not only helps spread wealth but also increases economic stability and social cohesion (Gantira Mira et al., 2020).

Although zakat has a lot of potential, this research also found several problems that need to be addressed. Administrative problems, such as a lack of adequate supporting infrastructure, are among these problems. In addition, there are still problems with public trust in zakat institutions, which can impact participation and compliance.

This research shows that there are several policy suggestions that can be made to improve the performance of the zakat system in the contemporary economy. These include increasing awareness of the importance of zakat through education and social campaigns, increasing transparency and accountability in the management of zakat funds, and providing adequate information technology infrastructure to facilitate the collection and distribution of zakat.

The research results show that zakat has great potential as a wealth redistribution tool that can help overcome economic inequality and build a more economically just society. However, to realize this potential, the government, zakat institutions and society must work together to overcome existing problems and improve zakat implementation in general. Zakat will be a useful tool in addition to being a tool for producing positive social change on a wider scale.

## **DISCUSSION**

Zakat is not just an Islamic religious obligation but also a useful economic mechanism for overcoming economic inequality. In today's complex global economy, where the disparity between rich and poor is increasing, zakat offers a solution based on the principles of social justice and more equitable distribution.

Zakat is based on the principle of taking a little money from those who are rich and giving it to those who are less fortunate. Zakat not only reduces economic inequality, but also strengthens social solidarity and economic stability in the long term. By empowering the underprivileged layers of society, this can help move the wheels of the local economy and increase their purchasing power.

An evaluation of the success of zakat implementation shows that the level of success varies from one country to another. Countries with clear laws and strong zakat institutions tend to be more compliant and effective in collecting and distributing zakat. However, problems such as complicated bureaucracy and lack of clarity in the management of zakat funds still need to be addressed.

Zakat has been proven to be useful for reducing poverty, increasing social welfare, and strengthening economic justice. With proper management, zakat funds can be used to improve access to education, health services, and basic infrastructure for less



fortunate members of society. This not only improves their quality of life, but also promotes more inclusive social development.

Zakat has a lot of potential, but is often faced with several important problems. The effectiveness of zakat as a tool for redistributing wealth is influenced by several factors, including the public's lack of understanding of zakat obligations, lack of transparency in collecting funds, and concerns about misuse of funds.

Information technology can be a very important tool in dealing with administrative problems and increasing efficiency. By using digital platforms to collect zakat electronically and monitor the use of funds, transparency can be increased and response to the needs of people in need can be accelerated.

Raising public awareness of the importance of zakat as a religious obligation and financial tool is also important. A successful education campaign can increase public compliance with zakat and change negative views or lack of information about the management and benefits of zakat.

Several policy recommendations can be proposed based on the evaluation results. This includes increasing education and social campaigns about zakat, administrative changes to increase transparency and accountability in the management of zakat funds, and increasing cooperation between zakat institutions, the government, and the private sector to improve the efficiency of zakat management and distribution.

Zakat has the potential to become a stronger force in promoting social and economic justice amidst ever-changing global economic dynamics. With the right steps and strong collaboration between various stakeholders, zakat can act as an effective tool to achieve sustainable development goals and improve the quality of life of society as a whole.

## **CONCLUSION**

The results of the evaluation of the zakat system as a tool for wealth redistribution in the modern economy show that zakat can play an important role in reducing economic inequality and promoting social justice. First, zakat is an economic instrument that is based on the principles of social justice in Islam and can solve the problem of inequality in the distribution of wealth through appropriate collection and distribution mechanisms. Zakat can significantly improve the welfare of those who are better off than less fortunate groups.

Second, zakat still faces many problems even though it has a lot of potential. These challenges include a lack of public awareness of zakat obligations, administrative complexities associated with managing zakat funds, and concerns about abuse or corruption within zakat institutions. To overcome this problem, a broad approach is needed. This includes increasing public education about the importance of zakat, administrative reforms that increase transparency, and the use of information technology to increase the efficiency of zakat management.

Third, the evaluation shows that better cooperation between zakat institutions, government, the private sector and civil society can increase the effectiveness of zakat.

This collaboration can strengthen fund management, ensure that zakat actually reaches its targets, and encourage broader social inclusion.

Fourth, the many benefits of zakat have been proven, such as increasing access to education, health and housing for poor people. This shows that zakat is not only a tool to distribute wealth, but also a tool to increase the purchasing power and economic independence of the recipient community.

Fifth, it is important to continue to carry out thorough research and evaluation on the implementation of zakat for the future. This will help in finding new and efficient ways to improve zakat management and measure the impact of zakat on inclusive and sustainable economic development.

Overall, zakat has great potential as a wealth redistribution tool that can play an important role in achieving global sustainable development goals. With the right actions and joint commitment from all relevant parties, zakat can be an important motor for building a more just and prosperous society in the future.

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