

Reactualization of the Contemporary Zakat Concept Kh. Sahal Mahfudh in Alleviating Poverty

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Abstract (English)

This paper analyzes about social fiqh of KH Sahal Mahfudz, there are three fundamental reasons for this research. First, KH Sahal Mahfudz is an Islamic preacher who is concerned with contemporary issues in the problem of Fiqh and Ushul Fiqh which has high sensibilities in responding to social reality developed in the Indonesian community. Secondly, He is a productive 'ulama who writes in Arabic or Indonesian. Thirdly, his historical background who lives in the NU community as well as leading Ulama in Indonesia. This paper is using a basic needs approach from contemporary Syafi'i school. This research attempts to articulate that there is a big problem in managing Zakat. This problem should be revisited to get contemporary problem solving. From this research, it could be seen that KH Sahal Mahfudz has a fundamental view that zakat today is not well managed and not well effective. He proposed the concept of zakat management through cooperation in order that the beneficiaries could be enhanced economically.

Keywords; Cooperation, Zakat Management, Beneficiaries, Social Fiqh



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INTRODUCTION

In Indonesia, there are very rapid changes from time to time, both in relation to the social, economic and political fields, so that new ideas regarding Islamic law are born which are none other than in response to change after change, not all of which are ordained by Allah. In the midst of such dynamics, social jurisprudence is the culminating dimension of the long history of jurisprudence which only emerged long after Indonesia's independence.

The internal dynamics that are the background for the idea of social jurisprudence originate from KH. Sahal Mahfudh's reflections and anxiety regarding the condition of NU residents. NU has a tradition of bahsul masail to finalize and decide on a law. From the beginning he was involved in the bahsul masail forum, then he realized that this forum was too monotonous and rigid so that the process of deciding the law was quite slow and often pending (*mauquf*) and this happened many times. Among NU kyai, the meaning of *istinbat al-hukm* is not to issue legal decisions based on the Koran and hadith, but rather based on representative classical texts. Direct reference to the two main sources is still considered "taboo" among NU clerics. Even though according to KH. Sahal Mahfudh, this kind of attitude is what causes NU's religious thinking to often stall and encounter obstacles. Therefore, he emphasized the importance of *ijtihad* and formulated the ideal form of fiqh for Indonesia. (Akhmad Siddiq, 2014: 32-33).

For example, he offered ideas related to zakat, there is no doubt that zakat is a very important component in Islamic law. In fact, zakat is the third pillar of the five pillars of Islam, so it can be said to be a balance to the other pillars of Islam. Zakat is an important part of the Islamic concept in alleviating poverty as a problem for people of all time. However, to achieve this goal, professional and efficient operational performance is absolutely necessary. It is not enough just to acknowledge our obligations. Even though in the glory days of Islam, zakat was able to bring prosperity to the people, so why can't we achieve this today? This is where the author is interested in studying the ideas conveyed by KH. Sahal Mahfudh.

RESULTS AND DISCUSSION

1. Biography of KH. Sahal Mahfudh

The following is a brief history or biography of the great Ulama in the field of jurisprudence who came from Kajen Pati, Central Java, namely K. H Sahal Mahfudz. He was born in Polgarut hamlet, Kajen village, Margoyoso subdistrict, Pati district, Central Java. Born on 17 December 1937. His real name was Muhammad Ahmad Sahal, the third son of KH. Mahfud Salam bin KH. Abdussalam founded the Maslakul Huda Polgarut Islamic Boarding School in 1910, and had a line with KH. Ahmad Mutamakin. Apart from that, he is a descendant of Joko Tingkir alias Sultan Hadiwijoyo (Sultan Pajang, son-in-law of Sultan Trenggono Demak). (M. Bibit Suprpto, 2009: 688)

He began his education at Madrasah Ibtidaiyah (1943-1949), Tsanawiyah (1950-1953), Mathaliul Falah, Kajen, Pati. After several years of studying in his own environment, young Sahal went to the Bendo Islamic Boarding School, Pare, Kediri, East Java under the tutelage of Kiai Muhajir. Then in 1957-1960 he studied at the Sarang Islamic boarding school, Rembang, under the guidance of Kiai Zubair (Kyai Maimun Zubair's father). In the mid-1960s, Sahal studied in Mecca under the direct guidance of Sheikh Yasin al-Fadani. Meanwhile, his general education was only obtained from general science courses at Kajen (1951-1953).

Almost all of Kiai Sahal's life was related to Islamic boarding schools. In 1958-1960 Kiai Sahal was already a teacher at the Sarang Islamic Boarding School, Rembang. In 1966-1970 he was a lecturer at the Takhassus fiqh lecture in Kajen, in 1974-1976 he was a lecturer at the Tarbiyah Faculty of the University Cokroaminoto Pati. In 1982-1985 he was a lecturer at Fak. Syariah IAIN Walisongo Semarang, from 1989 until several years he was Chancellor of the Nahdlatul Ulama Islamic Institute (INISNU) Jepara. In 1988-1990 he was a permanent columnist at AULA magazine, while starting in 1991 he was a permanent columnist at Suara Merdeka Daily (Central Java). Even though he was busy as

Rais Am NU and General Chair of the MUI as well as Chancellor of UNISNU, he remains the caretaker of the Maslakul Huda Islamic boarding school in Kajen, Pati. (M. Bibit Suprpto, 2009: 689-691).

Kiai Sahal was active in mass religious organizations, first at NU as Head of Syuriah of the Pati Branch of the NU Party in 1967-1975, until then he occupied the highest position in this organization, namely as Rais Am Syuriah of PBNU for the period 1999-2004. At almost the same time he was elected General Chair of the Central MUI for the 2000-2005 period. (Agus Yusak, 2005: 31).

In his position as General Chair of the MUI, he is ex officio Chair of the National Sharia Council (DSN), an institution whose function is to provide fatwas, control and recommendations regarding the products of sharia financial institutions and sharia business institutions. Kiai Sahal is one of the few kiai who writes diligently, a rare tradition, especially among NU kiai. Hundreds of treatises (papers) have been written, both in Indonesian and Arabic. Later, some of these works were collected in a book entitled Nuances of Social Fiqh (Yogyakarta: LKiS, 1994); Islamic boarding school in search of meaning, (Jakarta: Pustaka Ciganjur, 1999); Study of Social Jurisprudence, (Semarang: Suara Merdeka, 1997).

2. Definition of the Poor and Factors that Cause Poverty

In the KBBI, the word "poor" is defined as having no property, as well as lacking (low income). Meanwhile, fakir is defined as a person who is very needy or very poor. (Dendy Sugono et al, 2008: 961). In Arabic, poor is taken from the word "sakana" which means calm or still. Meanwhile, faqir is taken from the word "faqr" which originally meant backbone. Faqir is a person who has a broken spine, in the sense that the burden he is carrying is so heavy that it breaks his spine.

Islamic experts disagree in determining benchmarks for poverty and poverty. Some argue that "fakir" is a person who earns less than half of his basic needs (M. Quraish Shihab, 1996: 442). Some people think that a poor person is someone who doesn't have the means or a job that is suitable for him." (Sayyid al-Bakr bin Sayyid Muhammad Syatha al-Dimyati, 2009: 212).

Some others say, "A poor person is a person who does not have property and a job that is suitable for him, can fulfill his needs both in relation to clothing, drink, shelter and so on which are related to him and the family he supports, such as someone who needs ten dirhams (or if in Indonesian, the author makes it easier with the language ten thousand) every day but doesn't have it or his work position can only earn five thousand." (Muhammad Nawawi al-Jawi, 2005: 108). Those who do not have any property or do not have a permanent livelihood or have but only cover less than half of their basic needs, for example they only have an income of 4 or below, then they are also classified as poor. (Muhammad Nawawi al-Jawi, 2005: 6)

Meanwhile, poor people are people whose income is above that (M. Quraish Shihab, 1996: 442). Some scholars define it as a person who has property and work that is appropriate for him but does not provide for it. Some scholars add to the definition as a person who has property and a job that is appropriate for him but does not provide for it, such as a person who needs ten dirhams but only has seven dirhams or whose work every day only produces five dirhams or above which does not meet his needs. (Muhammad Nawawi al-Jawi, 2005: 109). There are also those who define the opposite as in the opinion expressed by Abu Hanifah, so that this definition gives an idea that the condition of the poor is better than that of the poor. (Sayyid al-Bakr bin Sayyid Muhammad Syatha al-Dimyati, 2009: 213-214).

Nafaqah or living costs which are a person's responsibility, in general consist of three types of costs. These are the cost of living for the wife (nafaqah al-zaujiyah), the cost of living for the family (nafaqah al-aqarib) and the cost of goods or possessions (nafaqah al-milk). Living costs that concern humans (such as wives and families) consist of the following cost components:

- a. Staple food and side dishes (including processing costs until it becomes finished food).
- b. Clothing required for each season (including setup costs).
- c. A residence that guarantees the safety of its residents.
- d. Health care (doctor's wages, drug prices and so on).
- e. Education and teaching required.
- f. Service for those who are unable to do their own service because of something excuses such as illness due to old age and so on.
- g. Household guidance for those who need it.
- h. Other needs that have become common habits that persist in the community.

The needs detailed above are basic needs that must be met to a minimum level, because that is what is in accordance with human dignity which guarantees the five basic benefits (al-dharuriat al-khamsah). In this connection, Musthafa al-Sibai commented that in fact the standard of living described by fiqh is a fairly high standard of living. In it we see that among the basic needs whose owners are not categorized as rich (zakat payers) are a house to live in, family expenses for a year, scientific books, work tools, personal tools and personal weapons. (KH. Ali Yafie, 1994: 232-233).

The Qur'an and hadith do not specify a specific and definite number in determining poverty, so what is stated above may change. However, what is certain is that the Koran makes everyone who needs something a poor person who must be helped. Yusuf Qardhawi, a contemporary cleric, said, "According to the Islamic view, it is not permissible for someone living in an Islamic society, even an ahl al-Dzimmah (non-Muslim citizen), to suffer from hunger, being naked, being homeless (having

no residence) and being celibate. .” Elsewhere, Yusuf Qardhawi stated that medical and educational costs are also among the needs that must be met. (M. Quraish Shihab, 1996: 442-443).

The factors that cause poverty are as follows: by paying attention to the root of the word "poor" mentioned above as meaning silent or not moving, we get the impression that the main factor of poverty is an attitude of silence, being reluctant or unable to move and make an effort. Reluctance to try is included in the persecution of oneself, while the inability to try is caused by, among other things, persecution by other people. The inability to do business caused by other people is also called structural poverty. (M. Quraish Shihab, 1996: 443). Ali Yafie explained further about the main things that give rise to destitute poverty, namely:

First, weakness, namely weakness of heart and spirit, weakness of reason and knowledge or physical weakness. All of this reduces human choice and effort so that they are unable to carry out their functions as creators, builders and to fulfill their daily needs.

Second, laziness. There is no doubt that this characteristic is the root of poverty. The daily living arrangements taught by Islam are in stark contrast to this characteristic.

Third, fear. This is the main obstacle to achieving success in work and business. A person's success in starting or continuing a job or task depends a lot on his or her courage.

Fourth, stinginess. This is a lot to do with the rich, because with this characteristic, without realizing it, he cannot help to reduce poverty and makes himself a target for hatred by the poor.

Fifth, being overwhelmed by debt. There are many warnings from Islamic teachings to be careful not to get into debt, because debt really shackles freedom both in this world and in the afterlife. Moreover, people who are used to financing their lives from debts will find it very difficult to lift them from the mud of poverty.

Sixth, being blackmailed or controlled by fellow humans. This is the cause of much suffering and poverty, both at the individual and community, nation and state levels. Extortion of powerful people gives rise to a system of slavery and blackmail of rich people gives rise to a system of usury.

Extortion at the level of society, nation and state gives rise to a capitalist system that develops into imperialism. The reality in colonial or semi-colonial countries clearly proves how much poverty has impoverished people for centuries as a direct result of imperialism (Ali Yafie, 1994: 173).

3. The Position of Zakat in Islam

Poverty and poor people have been known to humans and historical records since ancient times, so it is very reasonable to say that every time there are people who try to bring their time and culture to pay attention to basic human values, namely feeling touched by seeing suffering. other people and try to free them from poverty and hardship or at least lighten the burden of their suffering.

However, behind this, something interesting is found, namely that the affluent group is always getting richer without limit, while the poor group is always getting thinner and more helpless.

In this case, basically all religions, even human-created religions that have no connection with the divine scriptures, pay no less attention to the social aspect, without which brotherhood and a peaceful life will not be realized. Thousands of years before Christ, the ancient Egyptians felt they had a religious duty, so they said, "To the hungry I give bread, to the unclothed I give clothes, I guide the hands of those who are unable to walk to the other side and I am the father of children." - orphans, husbands for widows and a place of safety for people hit by storms. "But it is the heavenly religions that are actually stronger and have a deeper impact than philosophical thoughts, created religions and any teachings in protecting people. -poor and weak people. (Mohammad Anwari, 2004: 45).

If we look at the current Torah and Gospel, we find many special messages and advice about love and care for the poor, widows, orphans and the weak. Regarding the attention of several religions other than Islam and several holy books other than the Koran, we can give several notes as follows:

a. This concern is no more than just a recommendation for people to do good and love towards the poor, merely dissatisfaction with individualist attitudes and stinginess, and simply a concrete call for the spontaneous growth of an attitude of brotherhood.

b. This attention has not yet reached a higher level, namely mandatory instructions, where people who do not do so are seen as people who do not carry out religious obligations which must be punished severely both in this world and in the afterlife.

c. The realization of good deeds is up to the generosity of each individual, while the state has no authority to collect and distribute them.

d. What wealth must be donated is unclear, as are the requirements and amount. This makes it impossible for the state to take the initiative to collect these donations, because how can this be done if what and how much should be given is not clear.

e. The aim of paying attention to poor people is not overcoming the problem of poverty, eradicating it from its roots and improving the fate of people who have nothing to become haves. But the aim is none other than to reduce and alleviate their suffering. (Mohammad Anwari, 2004: 45-46).

Thus we come to the conclusion that the fate of the poor and weak depends on the mercy of the rich. If the rich are moved to do good because they are afraid of their Lord, afraid of the Day of Judgment, or because they want to be praised, and have a sense of humanity, then they will give something even a little to the weak, needy and poor people, then they deserve to be called as a good person. But on the other hand, if they are intoxicated with wealth and material things, the poor will

suffer, and they will fall prey to the grip of poverty. Such is the danger of virtue left to their charity alone.

Islam's attention to overcoming poverty and the poor cannot be compared with any heavenly religion and human creation rules, both in terms of direction and in terms of regulation and implementation. Islam's attention to overcoming poverty and poor people can be seen from the fact that Islam, since its dawn just dawned in the city of Mecca (when Muslims were only a few people and lived in depression, did not yet have a government and political organization) already had the Koran which provides full and continuous attention to the social problem of poverty alleviation. As revealed in several Makiyyah verses as follows:

كَلَّا ۖ بَلْ لَا تَكْرُمُونَ الْيَتِيمَ

“You never (like that), actually you don't glorify orphans. And you don't invite each other to feed the poor.” (Al-Fajr [89]: 17-18).

The word "tahadh" pushing each other (inviting) in this verse means shoulder to shoulder. Thus, this verse contains a call for society to take full responsibility in dealing with poverty (Mohammad Anwari, 2004: 46-47). Even in Surah al-Maun, cruel actions towards orphans and not wanting to know the fate of the poor are considered as actions that are synonymous with disbelief and denial about the Day of Judgment. Allah says:

أَرَأَيْتَ الَّذِي يُكَذِّبُ بِالدِّينِ ۚ
فَإِنَّكَ الَّذِي يُدْعُ الْيَتِيمَ ۚ
وَلَا يَخْضُ عَلَى طَعَامِ الْمَسْكِينِ ۚ

"Do you know (people) who deny religion. That is the person who rebukes orphans. And does not recommend feeding the poor." (Al-Maun [107]: 1- 3).

Next, Allah explains the limits of people who deny religion. "Then disaster will happen to those who pray. (Namely) those who neglect their prayers. People who do riya and are reluctant to (help with) useful things." (Al-Maun [107]: 4-7).

Ibn Aziz said, "Al-Maun during the Jahiliyyah era was interpreted as all gifts and benefits. And when Islam came, it meant zakat and obedience." According to some opinions, this means everything that Muslims can take advantage of from their brothers, such as loans, help and so on. According to some other scholars, it means water, as quoted by al-Farra'. In the book Sahih Bukhari it is defined as everything that is good, at least lending an item and maximum paying zakat. (Abu al-Abbas: volume 7, 360).

Ibn Kathir explains the interpretation of this verse as follows: "They are people who do not actually do good in worshipping Allah and do not do good to humans. They don't even want to just

lend an item to someone who needs it. Even if the item was not damaged by it and was returned intact. So how could someone like this be willing to pay zakat or donate" (Ibnu Katsir, 1999: vol. 8, 495).

Thus, the Qur'an, since the early days of the Meccan period, has instilled in the hearts of Muslims that relatives and needy people have definite rights in their wealth. They must provide these rights, not only in the form of sunnah alms that they give or not give if they want. (Mohammad Anwari, 2004: 47-48).

The Qur'an's concept of wealth is socialist in nature, in the Qur'an, basically there must be a concept of "purification" of assets and "circulation" of wealth. The Qur'an basically wants people to purify their wealth by circulating it (generalize). In the sense that wealth does not accumulate in one point or one person, so that the gap between poor and rich is eliminated and social prosperity is created.

In contrast to the concept of Christianity, according to Micheal Bonner, the concept of Christianity is applied to capitalists: "The Christian notion of perennial reciprocity between rich and poor and the ideal of charity as an expression of community love." (Christian understanding of the reciprocal relationship between rich and poor and ideal generosity as an expression of love of society). However, Christian ideas prioritize a "reciprocal relationship" between the rich and the poor. In the sense that the emphasis is not on equality (circulation of assets). However, there is a reciprocal relationship that the poor may be aware of its existence and there is a reciprocal relationship with the rich and the rich are aware of its existence. In the sense of how you reciprocate without equal distribution. This relationship of generosity is an expression of love of community. (Micheal Bonner, 2005: 392).

But in Islam, the concept is more advanced with efforts to ensure that wealth can be circulated by means of sadaqah and zakat, the Qur'anic strategy is that wealth is still dirty if a person has not circulated his wealth by means of zakat, sadaqah, etc. That the Qur'an mentions wherever wealth can be circulated, Allah says (QS. al-Taubah [9]: 79), (QS. Fajr [89]: 17-20), (QS. al-Haqqah [69]: 34). (Micheal Bonner, 2005: 396). Therefore, Islam always teaches that the rich and poor always live in peace and need each other. In this case, Islam recognizes the concept of purifying wealth through zakat, etc., thereby producing equality on the basis of the Koran.

4. Reactualization of the contemporary Zakat concept KH. Sahal Mahfudh in Alleviating Poverty

In overcoming poverty, da'wah is taken in at least two ways. First, providing motivation to Muslims who are able to foster social solidarity. Recently, among Muslims, there has been a tendency for solidarity to decline. Second, the most basic and urgent is da'wah in the form of real actions and programs that directly touch needs, which is often called da'wah bil hal. Da'wah in this second form

has actually been carried out by many Islamic groups, but it is still sporadic and not institutionalized, resulting in unfavorable effects, for example in collecting and distributing zakat. As a result, the poor who receive zakat tend to become *thama'* (dependent). That's just because the zakat distribution technique is not managed properly. In this case, there are several Islamic boarding schools that have tried to institutionalize or overcome this problem. The approach to overcoming this poverty problem, as mentioned above, is the basic needs approach. Of course, in this case it cannot be done by generalizing. We have to divide the poor society into several groups by looking at the reality that develops in the poor society itself. What are their shortcomings? What causes them to be poor? they could be poor because of ignorance or backwardness. In this case we must try so that they can progress, not be stupid anymore. It could also be due to lack of means so that they become poor and stupid. To complete it is to complete the facilities. (KH. MA. Sahal Mahfud, 1994: 123-124)

This sporadic and poorly managed movement resulted in the poor tending to become *thama'* people. What Sahal Mahfudh means is that this is not the way to develop poor communities. We should not give the fish continuously, but we must give the hook. But just giving them a hook is certainly not enough, because they have to be told how to fish properly, what land is good and how they can use a hook to catch fish.

This means that they are not only given capital, but they must also be given skills. This is what Sahal Mahfudh means by that approach. The problems they face, backwardness or ignorance must be overcome by providing skills and only then capital. Sometimes poor people in the village prefer the most practical things, they want to be sufficient but also easy and practical. For this reason, apart from providing skills and capital, we must convince and provide motivation, so that the poor have the will to try and not just wait and waste. (KH. MA. Sahal Mahfud, 1994: 124-125).

According to the Islamic view, formally zakat given directly by the muzakki (zakat payer), not through the imam, which in this case is the government, must be paid in the form of zakat assets, it cannot be exchanged for other forms. Zakat must be in the form of money and the assets can be used as capital. On the other hand, according to what Sahal Mahfudh knows from several fiqh instructions, zakat managed by the government is actually paid not in the form of money. If the *mustahiq* (person who is entitled to receive zakat) has sewing skills, then give him a sewing machine. If his skills are only capable of driving a pedicab, then give him a pedicab, and according to him this can be arranged.

Sahal Mahfudh has conducted experiments in three villages by providing motivation to the village community. Zakat in the village is institutionalized, one of which is institutionalized in the form of a cooperative. The committee (not the *amil*) is only tasked with collecting zakat and arranging its distribution. The results are not directly distributed in the form of money, but are arranged in such a way as not to conflict with religion. *Mustahiq* was entrusted with zakat in the form of money, but

then withdrew it as his savings for capital collection purposes. In this way, they created jobs with capital collected from zakat assets and were successful. Even though we cannot eliminate or eliminate poverty completely, at least we have succeeded in reducing it.

Once, he practiced it on a pedicab driver in the city of Pati. He saw that this person was diligently hanging around the market to work as a pedicab driver. When the distribution of zakat arrived, he gave zakat to that person. The zakat proceeds from the month of Shawwal are in the form of zakat mal, zakat fitrah and infaq, collected and distributed by buying him a pedicab. Even though previously he was only a non-indigenous pedicab driver. But now he has two pedicabs. His business was successful and he didn't have to drive a pedicab every day to chase deposit targets. By driving a rickshaw until three in the afternoon, the income is enough to eat and maintain health. After that, he can get together by attending recitations. In this way, although he was not rich, but there was obvious social change. (1994: 125- 127).

To be clearer, he explained what he had developed in the three villages as follows: zakat from the muzakki was given to the committee, which happened to be one or several of whom were indeed worthy of receiving zakat (mustahiq). The distribution is arranged in such a way that what is received is used as capital. Other social interests, such as institutional needs, are of course given their share.

To further disseminate such ideas, of course socio-religious institutions can take a role. If we talk about the role of ulama in terms of development and especially in overcoming the problem of poverty, they can act as initiators, they can also act as motivators and at the same time they can act as facilitators depending on their abilities and environmental realities in their respective regions. Meanwhile, for the MUI itself, according to the results of the third National Conference, this issue has been discussed. The MUI's role touches on problems related to poverty, ignorance and so on. Then the task of the majlis is to coordinate between Islamic mass organizations that have fields and bases. Now the problem is, how can the MUI, with the credibility it has, overcome the problems that develop in each Islamic mass organization, of course this is not difficult to do.

Islamic teachings certainly do not want poverty, various components of Islamic teachings themselves support this statement. However, it must be admitted that until now the problem of poverty has not received serious attention from Muslims. According to Islamic teachings, providing a living for the poor is the obligation of Muslims who have the ability, and that is indeed relative. This teaching has never been mentioned, let alone explained, and it is even less aware of it. (1994: 127-129).

With regard to infaq (still according to Sahal Mahfudh), if someone wants to institute it, we have to make an inventory, at least take a census of the Muslim economy so that we have data on who is said to be capable and who is not capable. Those who can afford it are obliged to provide support for people who cannot afford it, in accordance with the teachings of fiqh. But to this day we

don't have a regular Baitul Mal, the Baitul Mal doesn't even exist, let alone an orderly one. So apart from zakat and alms, there is still an obligation for Muslims who are able to provide a living for the poor in the absence of regular baitul mal al-muntadhim, this is the way of Islam.

Whether the zakat obligation is persuasive or not is also a problem, because of the tendency of decreasing social solidarity among Muslims. But in Sahal Mahfudh's view, this last idea is still very possible to be implemented. Now many Islamic organizations have experts in the field of research. We just need to add several other specialists which many Muslims also have, how to conduct an economic census and how to determine the economic census to determine so and so and so and so are poor and so and so are capable. Have those who are able to fulfill their obligations? Are they paid directly or not?

If we want that economic pattern, it means it cannot be separated from the Constitution and Pancasila, where article 33 states that the economy (through cooperatives) is a joint and family effort. Of course, it needs to be spelled out in the form of cooperative regulations. That cooperatives must develop cannot be denied. Now, we must be called to question what the concept is? What is a cooperative like according to Islam? The trial that Sahal Mahfudh has carried out is not yet fully cooperative but is still limited to UB (joint venture). (1994: 129-131).

Sahal Mahfudh invited the MUI (as the initiator), several mass organizations and intellectuals to hold a meeting to discuss the concept of cooperatives and equalize perceptions with the hope that the meeting would end with the formulation of a conceptual and complete decision. But he regretted that the results of the seminars that had been held were always not followed up with implementation. This could be because the seminar concept is strategy-oriented. According to him, we must distinguish between concepts that are science-oriented and strategy-oriented. However, any concept must be formulated and implemented.

The problem of poverty is closely related to environmental problems. Before talking about the environment according to Islamic conception, environmental problems must first be classified in terms of physical and non-physical. From a non-physical perspective, Islamic teachings do not want damage. Let's say moral damage is not desired by Islam.

Sahal Mahfudh sees that Muslims are currently faced with the challenge of change. Some of the changes that have occurred have led society away from an orientation towards economic values, which is dangerous. Nowadays, every activity is calculated according to profit and loss based on economic value. With regard to the physical environment, we must return to the issue of benefits. Islamic teachings clearly remind humans to use and exploit what is in nature, accompanied by efforts to preserve the environment. Of course, if people don't use it, it becomes wasteful and can cause harm. The point is that the use of nature must be based on benefits and *maslahah*. (1994: 132- 134).

According to Islamic teachings, needs can be divided into two. The first is dharuri (primary) or hajjiyah (fundamental) and the second is secondary. Benefits and advantages are difficult to measure, but they can be seen and felt. Everything must be directed towards the interests of life, common interests, religious interests and so on. According to Sahal Mahfudh, there is no need to divide it into ukhrawi interests, moral or moral interests, worldly interests and so on, because ukhrawi interests are impossible without worldly interests.

So far, taklim councils don't seem to have touched on issues like that, haven't touched on some of the real problems in society, they still revolve around morals or morals. According to him, the ulama cannot be blamed because the ulama and umara in authority often miscommunicate. Problems that arise should be informed to the ulama. If it is an environmental problem, the ulama are still static, it is more due to ignorance. There is no participation in this matter, because they do not manage environmental issues much. That is why they are still limited to moral issues. If they know, without needing to be encouraged, they will automatically participate. For this reason, communication and information about the problem needs to be encouraged, because the problem lies there. (1994: 134-135).

It is clear, Islam encourages work. There is a hadith that says, "Asyaddu al-nass azaban yauma al-aqiyamah al-maghfiy al-bathil." (The most severe torment on the Day of Judgment will be for people who are only provided for by other people and are only unemployed). The Qur'an also states, "When you have finished performing the Jum'ah prayer, spread out to seek God's sustenance." There are many things that cause unemployment. These include: low education, inadequate skills, as well as limited ability to create jobs. Today's children are just waiting for jobs, not looking for and creating jobs. What he meant by waiting for work was looking for work in an established and clear job market. In overcoming poverty and creating jobs, Sahal Mahfudh gave an appeal to young people not to give up quickly, because with despair, creativity stagnates (stops). No matter how small creativity is, it will always grow and develop. (1994: 135-136).

CLOSING

The author looks comparatively at several Islamic figures who discuss the concept of zakat, including the following:

First, Yusuf al-Qardhawi, a contemporary writer, tries to offer the concept of zakat fitrah which has been changed to zakat mal for the reason that it is more practical and efficient for both parties (the giver and recipient).

Second, Ali Yafie in his book *Initiating Social Fiqh from Environmental Issues, Insurance to Ukhuwah*, he offers a concept for developing zakat fund management which leads to increased

welfare and freedom from poverty, so that someone who is originally a zakat recipient will turn into a zakat giver. For example, if a zakat recipient has carpentry skills, he is given tools that enable him to work in his field of skill to meet his needs. Or for those who cannot trade and do not have skills, they are given security by investing capital, either in immovable assets (land), or in developing assets such as livestock. ((1994: 236)

Third, Sahal Mahfudh offers more advanced zakat management, namely through cooperative bodies, although in his book it is mentioned that this idea has not yet been discussed through the tradition of NU mass organizations, and there is no policy yet from the MUI because it is hampered by discussion problems that require time and involve many agreements. parties so that the fruit of his ideas has not yet been realized in writing that can be enjoyed by many people.

According to the author, this fresh idea put forward by Sahal Mahfudh is very good for the economic development and growth of the Indonesian people, because with this concept, zakat recipients will not be spoiled and lazy at work, so that people who were originally zakat recipients will turn into zakat givers. However, we do not deny Islamic literature which legalizes this type of concept so that it does not conflict with Islamic teachings.

Apart from being useful for the economy, intellectually and experienced they will also be more advanced. In the moral field, humans also become more civilized because the best people are givers and the worst people are people who ask or in this context are recipients of zakat.

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