

UTILIZATION OF PROPERTY DISTRIBUTION IN THE CONCEPTION OF ISLAMIC ECONOMIC JUSTICE THROUGH ZAKAT

¹Dadang Heru Jatmiko, ²Anggita Della Lestari, ³Binti Nur Asiyah

^{1,2,3,4}State Islamic University of Sayyid Ali Rahmatullah Tulungagung

✉ Corresponding Author:

Author Name: Dadang Heru Jatmiko

E-mail: dadangheru09@gmail.com

Abstract

The concept of economic justice in Islam covers various important aspects such as wealth distribution, fairness in business, and fair management of profits. Unlike capitalist and socialist economic systems, Islamic economics emphasizes the equal distribution of wealth and equal rights for every individual to manage factors of production. In Islam, economic justice aims to achieve common good, avoid economic inequality, and prohibit all forms of exploitation, monopoly, and hoarding of wealth. This system emphasizes the importance of distributive justice, where each individual gets their rights according to the contribution they make without exploiting others. Efforts for socio-economic justice are implemented through policies such as zakat, alms, and fair distribution of wealth, as regulated in Islamic law. In addition, the concept of wealth and consumption in Islamic economics is also regulated by principles that maintain a balance between physical and spiritual needs, as well as between individual and community rights. Islamic economics ensures that every individual has access to the resources and wealth needed for the common good.

Keywords: Islamic Economic Justice, Distribution of Assets, Exploitation, Equal Distribution of Assets, Zakat, Consumption.

Abstrak

Konsep keadilan ekonomi dalam Islam mencakup berbagai aspek penting seperti distribusi harta, keadilan dalam bisnis, dan pengelolaan keuntungan yang adil. Berbeda dengan sistem ekonomi kapitalis dan sosialis, ekonomi Islam menekankan pada pemerataan harta dan hak yang sama bagi setiap individu untuk mengelola faktor produksi. Dalam Islam, keadilan ekonomi bertujuan untuk mencapai kemaslahatan bersama, menghindari ketimpangan ekonomi, serta melarang segala bentuk eksploitasi, monopoli, dan penimbunan harta. Sistem ini menekankan pentingnya keadilan distributif, dimana setiap individu mendapatkan haknya sesuai dengan kontribusi yang diberikan tanpa eksploitasi pihak lain. Upaya keadilan sosial ekonomi ini diterapkan melalui kebijakan-kebijakan seperti zakat, sedekah, dan pembagian harta yang adil, sebagaimana diatur dalam syariat Islam. Selain itu, konsep harta dan konsumsi dalam ekonomi Islam juga diatur dengan prinsip-prinsip yang menjaga keseimbangan antara kebutuhan jasmani dan rohani, serta antara hak individu dan masyarakat. Ekonomi Islam memastikan bahwa setiap individu memiliki akses terhadap sumber daya dan kekayaan yang dibutuhkan untuk kesejahteraan bersama.

Kata kunci: Keadilan Ekonomi Islam, Distribusi Harta, Eksploitasi, Pemerataan, Harta, Zakat, Konsumsi

INTRODUCTION

Economics in today's life, where there is a separation between worldly life and religious knowledge, but this does not apply to the Islamic economic system, because Islam does not recognize the difference between religious knowledge and

worldly knowledge. The modern economic system refers to two major systems, namely the capitalist system and the socialist system (M. Nur Rianto Al-Arif, 2011). On further developments emerge economic system terms conventional and system economy Islam.

Justice economy is one of pillar main in the economic system Islam. This concept occupies a very important position because it is closely related to the basic principles of Islam which emphasize justice, welfare, And welfare social. In the history of development world economy, economic system Islam offers a different approach from the two systems widely known big one, namely capitalism and socialism. Capitalism emphasizes freedom individual in accumulating wealth, while socialism focuses on distribution the wealth that evenly distributed through control state. Islam on the other hand, balances the two by safeguarding the rights individual in having wealth and manage at the same time distribution for the benefit of social.

Conventional economic systems include the capitalist economic system and the socialist economic system, while the Islamic economic system is believed to be an integral part of the teachings of Islam itself (M. Nur Rianto Al-Arif, 2011). The spirit of capitalism is seen in the nature of hedonism, individualism, freedom to accumulate wealth, develop and spend without thinking about others (M. Nur Rianto Al-Arif, 2011). Capitalism considers that unhindered individual freedom in actualizing self-interest and ownership or management of personal wealth is something that is very important for individual initiative (M. Nur Rianto Al-Arif, 2011). Justice Economics in Islam is rooted in Islamic teachings *syari'at* which includes principles such as prohibitions *usury* (interest), *gharar* (uncertainty), and exploitation in business. In addition, Islam encourage the implementation of instruments finances such as charity, donations, and alms as a form of redistribution wealth of the class rich to those who have less able. This aims to prevent inequality excessive economy and creating equality just social.

Islamic wealth management is not only for worldly consumption, but also for consumption in the afterlife (M. Nur Rianto Al-Arif, 2011). There are two goals in spending wealth, namely, *fi sabilillah* and oneself and family. (Yusuf Qordhawi, 1997) Treasure in sight Islam occupies position very high, Islam places property as one of five needs main life human beings who must maintained (*ad-dharuriyah al kbamsah*).

In context modern, application of distribution property in concept economic justice Islam is increasingly relevant, considering frequent injustice happened in economic system global. crisis the economy that recurring, inequality income which is increasingly sharp, and practice exploitation economy has raised many questions about system sustainability existing economy. Therefore, the concept justice economy and management Good wealth in Islam can be an

alternative solution that is more just and sustainable, by emphasizing the balance between individual interests and social interests.

RESEARCH METHODS

This study uses a sociological or empirical research type using a qualitative descriptive *approach*. The type of research used is library research, namely collecting data by obtaining it from the library where the author gets theories and expert opinions as well as several reference books that are related to the research (Burhan bungin, 2001), and using a sociological approach, a basis for a study or research to study living together in society. This study identifies and analyzes several documents or library materials in accordance with the problems being studied. The data sources used in this library research are grouped into three, namely (Saifudin Azwar, 1998): 1) Primary data is data that is related to and obtained directly from the data source, (Saifudin Azwar, 1998) namely data sourced from the Qur'an, Hadith, and books containing conventional economic theory and Islamic economics; 2) Secondary data is data that can support primary data and is not obtained from primary sources. Secondary data in this study are books other than those that have become primary data, magazines or archives, which discuss the focus of the research.; 3) Tertiary data is data that provides instructions or explanations for primary data and secondary data, such as encyclopedias and dictionaries to complement the collection of materials. The data collection method is the most important step in research, because the main purpose of research is to obtain data (Sugiyono, 2007).

The data intended to be collected are primary, secondary and tertiary data such as books, theses, journals, magazines and other documentation. The data processing method is carried out in three stages, namely editing, coding, and master sheet (main table) (W. Gulo, 2008). The method in analyzing and managing the data obtained, the author uses descriptive analysis techniques because in this study does not use data in the form of numbers, so the technique used is qualitative descriptive analysis (Lexi J Moleong, 2006). After all the required data has been collected, the data is processed in three steps, namely: First, editing is the activity of checking or examining the data that has been obtained to ensure whether the data can be accounted for or not (Syamsudin, 2007). Second, Organizing, namely arranging and arranging each existing part so that the whole becomes an orderly unit, the data is arranged in systematic parts, and third, Analysis, the next step taken is to analyze the data using an inductive descriptive data analysis model (Suharsimi Arikunto, 2002). not using hypothesis (non-hypothesis) (Lexi J Moleong, 2006). Qualitative descriptive analysis produces descriptive data in the form of written or spoken words from people and behavior that can be observed using predetermined methods (Burhan bungin, 2001).

RESULTS AND DISCUSSION

A. The Concept of Islamic Economic Justice

The concept of justice in Islamic economics covers various aspects ranging from distribution justice, business justice, justice in gaining profits and so on. The concept of Islamic economic justice is different from the concept of capitalist and socialist economic justice. Islamic economic justice adheres to equality and all humans have the same rights to manage all factors of production. The principle of justice does not mean that everything is the same but how each person obtains rights according to their portion and contribution in each activity carried out (Binti Mutafarida, 2020).

The problem of distribution is one of the biggest problems in economics. The same applies to Islamic economics. As a moral economy, Islamic economics aspires to realize a just and equitable order in society. The Qur'an has outlined several principles on distribution as a moral framework within which such a society can be realized (Ratna Mulyany & Hafas Furqani, 2019).

Among the essential terms related to morality expressed by the Qur'an is justice. This concept can be seen from the many words '*adl*' (truth, justice) and its synonyms such as *al-qist*, *al-wazn*, and *al-wast* found in various places in the Qur'an. Apart from the expressions that explicitly mention the word *al-'adl*, the idea and thought of justice have been integrated in the earliest verses. The command to do justice is also seen in the Qur'an and the prohibition of doing injustice. It is not an exaggeration to say that Fazlur Rahman (Meirison Meirison et al., 2022), a contemporary Islamic thinker, stated that the basic message of the Qur'an is an emphasis on justice, one of which is seen in socio-economic justice.

The original meaning of the word '*adl*' (Arabic) is something that is moderate, balanced, or reasonable. Likewise, the meaning of the word just is reasonable. Thus, the meaning of justice is fairness. The pattern of using wealth must be carried out fairly, so that wealth meets fairness: a condition that can be accepted by everyone with full willingness and relief. Ideas and thoughts about justice have come together. Not only that, the command to do justice can also be seen from the Koran's prohibition against doing injustice (S Suryani, 2011).

Establishing Islamic economic justice has always been the primary goal of the Islamic government system. The primary aspect of Islamic justice in economics is income distribution, which means fair allocation of income to families in society or between countries (Mohammad Reza Alizadeh Emamzadeh, n.d.). Islam defines justice as 'not oppressing nor being oppressed' or mutual consent. Islam adheres to a market mechanism system, but not everything is left to the price mechanism. Because all distortions that arise in the economy cannot be completely resolved, Islam allows for some interventions, both price and market interventions. In addition, Islam provides a tool in the form of policy instruments that function to overcome all distortions that arise (Adiwarman A. Karim, 2021).

Justice in Islamic thought as the protection of rights and protection from oppression and is a middle way between the extremes of excess and deficiency. It is also defined as equality, fairness and impartiality, on the one hand, and balance, moderation, proportionality and obedience to order, on the other. Justice is a

religious and rational conception that provides the basis for religious evaluation and is a virtue that must be realized in an ideal state. Economic justice is a major sub-domain of justice that includes social justice as it explains the interests, desires, states of existence and competition between individuals within a given society. Distributive justice is an important index of economic justice (Mohammad Reza Alizadeh Emamzadeh, n.d.).

The concept of fairness in Islamic economics has two contexts, namely individual and social contexts. The individual context requires that a Muslim's economic activities should not harm themselves. The social context requires every Muslim not to harm others. There is a balance between the two: oneself and others. This shows that every economic activity carried out by believers must be fair so that no party is oppressed and disadvantaged. In the Islamic economic system, fairness has a very deep meaning that every economic activity carried out by economic actors does not involve acts of oppression of others (Indra Sholeh Husni, 2020).

These two contexts seem to be mutually attractive and related. The middle point is when someone tries their best to be lucky, but must not be cruel to others. This is what in Islamic economics is called economic justice that prioritizes the common good. The Islamic economic system does not produce economic inequality between one individual and another when the concept of equality is applied. Islam prohibits all forms of economic activity, including the confiscation of property, which has the potential to harm society as a whole. The rights of others do not rotate in hoarding (*ihthakar*), making it difficult for someone to find the goods they need every day. All types of economic injustice, including monopoly and the concentration of economic power in certain groups, are not prohibited or permitted by the Islamic economic system. Because if this happens, it will cause economic inequality or injustice which will ultimately harm society (Sriwahyuni et al., 2023).

The goal of upholding socio-economic justice and creating equal distribution of income/welfare is considered an integral part of Islamic moral philosophy (Meirison Meirison et al., 2022). Under the Islamic economic system, the accumulation of wealth by a select few is avoided, and steps are taken automatically to transfer the flow of wealth to the less fortunate members of society. The Islamic economic system is a just and comprehensive system and seeks to ensure that wealth is not accumulated by a single group, but is distributed throughout society.

The existence of a distributive policy in the *syari'at* economic system maintains the value of justice, with the guideline that wealth accumulates in one group (Sriwahyuni et al., 2023), as in QS Al-Hasyr [59]:7, which means:

"Whatever booty (fai-i) Allah gave to His Messenger (from property) that came from the people of the cities was for Allah, for the Messenger, his relatives, orphans, the poor and people who are on a journey, so that the wealth does not circulate among only the rich among you. What the Messenger gives you, then accept it. And what he forbids you, then leave it. And fear Allah. Indeed, Allah is very severe in punishment."

Justice that guides economic activities to achieve happiness and prosperity in worldly life is a great concept. In detail, al-Raghib al-Asfahani (Zakiyuddin Baidhaw, 2012) divides it into two, namely happiness in the world and happiness on the day of

resurrection. These two types of welfare also include the following three important indicators :

1. Indicators of viability and sustainability, which include:
 - a. Productive activities and professional work
 - b. Taking advantage the right way
 - c. Having ecological awareness
2. Indicators of productivity and well-being, which include:
 - a. Work and don't be a parasite to others
 - b. Free from poverty and impoverishment
3. Indicators of self-esteem and nobility, which include:
 - a. Maintain self-respect and do not beg from others
 - b. Free from debt

Regarding economic justice, according to Chaudhry, the principles of economic justice in Islam include (Muhammad Sharif Chaudhry, 2010):

1. Islam recognizes the existence of unequal distribution of wealth as something natural and as part of the divine scheme of world law. However, Islam does not allow for too wide a gap and disparity in the distribution of wealth. In order to guarantee between the rich and the poor and to ensure a fair and equitable distribution of economic resources and wealth, Islam has taken very creative steps. The positive steps it has taken are zakat and sedekah, inheritance laws, surety money, voluntary alms, and obligatory contributions in the form of taxes and other levies.
2. The Islamic economic system ensures the provision of basic needs for all Islamic citizens. Islam requires the rich to meet the needs of the poor and destitute.
3. The elimination of economic exploitation by the rich against the poor or weak is another element of Islamic economic (social) justice. Many steps have been taken by Islam in this regard. Usury or interest is the most evil for human exploitation and it has been completely eliminated from its roots. Other ways of exploiting humans, such as bribery, gambling, speculative transactions, fraudulent practices, prostitution, embezzlement, etc. have been prohibited in Islamic societies.

The desire to achieve order socio-economic Justice has always existed in the history of the people Islam, and economics Islam is just a reflection emphasis on this justice. This is clearly visible from the writings that presented at the Conference International Islamic Economics

1. *The First International Conference on Islamic Economics* Which held in February 1976 in Mecca, Saudi Arabia. According to the recommendations of this conference, the important issues discussed at the Conference were: International Economy Islam.
2. *The Second International Conference on Islamic Economics* which was held in March 1983 in Islamabad is justice distributive and fulfillment needs in the economy Islam.

Social justice is a central characteristic of the Islamic economic system. According to Chapra, this emphasis on justice can also be found in many other conferences and in many writings of Islamic economic scholars (M. Umer Chapra, 1996).

Thus, the concept of justice in the Islamic economic system is distributive justice, which is the treatment of a person according to the services they have done. With distributive economic justice, each individual will get their rights according to the contribution they have made, and at the same time each individual must also be free from exploitation by others. Therefore, Islam guarantees the rights and opportunities for all parties to be active in the economic process, both production, distribution, and consumption (Muhammad Alim, 2007).

B. Wealth and Consumption

1. The Concept of Wealth

Wealth is an element of life that is physical and spiritual. The first side describes the physical dimension, namely in the form of material known as *maal* (in plural form called *amwaal*) which basically means property, assets or anything owned by humans. While the second side shows the spiritual dimension such as knowledge and goodness that are within humans themselves (M. Nur Rianto Al-Arif, 2011). Society has a tendency to have wealth as an effort to maintain the existence of their lives.

a. Definition of Assets

Etymologically, the word property comes from the Arabic word *al-milk*, meaning control over something. Property according to whether it is permissible to own it is as follows (M. Nur Rianto Al-Arif, 2011):

- 1) Assets that cannot be owned and owned by others. For example, this type of asset is public goods such as public roads, bridges, city parks.
- 2) Assets that cannot be owned, except by *syari'at* provisions, which include this type of assets are waqf assets, baitulmaal assets, ziswaf assets and so on.
- 3) Property that is usually owned and is entitled to be owned by others. This property is the personal property of each person. And this property may be traded because it has been completely owned by the owner of the property.

The Qur'an's view of wealth is as follows:

- 1) There is nothing wrong with wealth.
 - 2) Allah SWT created wealth to be sought, owned and then used by humans.
 - 3) Wealth is a tool to support human life, therefore every human being has a share and the right to own it (Mustaq Ahmad, 2005).
- b. Types of Asset Distribution
- Types of asset distribution in accounting

Types of asset division in accounting are conventional economic discussions about assets. Assets are wealth owned in various forms,

tangible and intangible and consist of several types (certain accounts) (*Akuntansi Dasar*, n.d.).

1) Tangible assets

Tangible assets are divided into two parts, namely current assets and fixed assets. Current assets are assets that in their use can easily or quickly change form into another form, for example cash, securities, promissory notes, receivables, inventory of goods, equipment, prepaid expenses, and investments. Fixed assets are assets that have a relatively long useful life and have great value, for example land, buildings, vehicles, office equipment, machines.

2) Intangible assets

Examples of intangible assets include patents, copyrights, licenses, franchises, copy rights, lease rights, building use rights.

c. Types of property distribution in Islam

1) Permissibility of use according to *syari'at*

According to Islamic law, the use of assets can be divided into two, namely: valuable assets (*al-mal al-mutaqawwim*) and non-valuable assets (*al-mal ghair almutaqawwim*). Valuable assets are assets that are owned and *syari'at* permits their use, such as immovable assets and movable assets. Valueless assets are something that is not owned or something that *syari'at* does not allow its use except when it is an emergency (forced to do so), for example pigs (Faisal Ismail, 1995).

2) Division based on the nature of the property

The division based on the nature of the property is divided into two, namely: immovable property and movable property. Immovable property is property that is permanent in its place, cannot be moved, changed to another place, for example: land and permanent buildings. Movable property is property that can be quickly moved and transferred, for example money, merchandise (Wahbah Al-Zuhayli, 2004).

3) Assets according to their use

According to its use, assets are divided into two, namely; *al-isti'mali* assets are assets that, when used or exploited, remain in substance (do not run out) even though the object has been used a lot, for example; agriculture, houses and books and *al-istihlaki* assets are assets which, if used or exploited, result in the end of the assets, for example; soap, clothes, food (*Harta Dan Klasifikasinya*, n.d.).

4) Similar property (*al-mithli*) and equivalent property (*al-qimi*)

Similar assets and equivalent assets are assets that exist or not in the market. Similar assets are assets of the same type that are weighed, measured, for example; rice, wheat, sugar, cotton, iron. Equivalent assets are assets that do not have the same type in the market or there

are the same types but different in terms of value and price. Such as household appliances and precious metals. ^(Harta Dan Klasifikasinya, n.d.)

5) Assets based on ownership

Property based on ownership is grouped into two, namely; private property and public property. Private property is property whose owner is free to use the property as long as it does not harm others. Public property is the use of property for the public or everyone. Examples; places of worship, bridges, roads, waqf land. ^(Harta Dan Klasifikasinya, n.d.)

c. Concept of Utilization of Assets

A human being living in this modern age is required to collect and accumulate as much wealth as possible in order to live decently and calmly facing the future of himself and his children and grandchildren. Illegal wealth is any wealth obtained from a path that is prohibited by *syari'at* (Erwandi Tarmizi, 2015). There are two forms of asset utilization, namely asset development/*tanmiyat al-maal* and asset utilization/*infaq al-maal* (M. Nur Rianto Al-Arif, 2011).

The following is the concept of using assets, among others (Dwi Condro Triono, 2011):

1) Property Development

Development of wealth/*tanmiyat al-maal*, namely the development of wealth related to the ways and means that result in increased wealth. Namely production, agriculture, trade (*tijarah*), buying and selling (*bai'*), industry and investment of money in the service sector. The law of wealth development is related to the law regarding the ways and means of producing wealth, the difference between halal and haram wealth development can be seen in the following scheme:

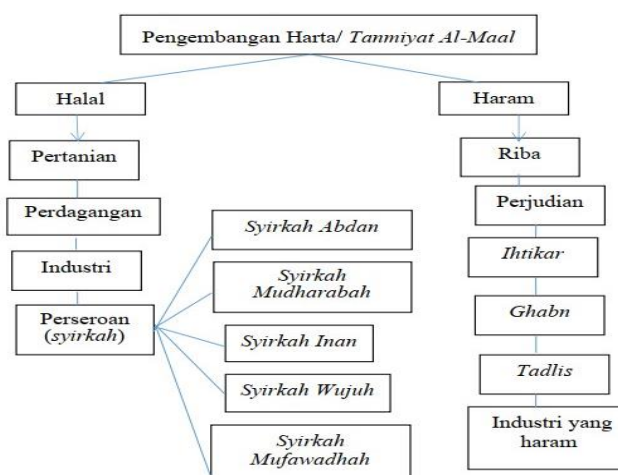


Figure 1. Chart of differences in the development of halal and haram assets.

There are several differences in asset development in conventional economics and Islamic economics, namely:

2) Asset development in conventional economics

Wealth development in conventional economics is carried out in several forms of wealth development related to *usury*, *gharar*, *maysir*, *ibtikar*, and the sale of prohibited goods. *Usury* Linguistically, *zayadah* means "increase", the increase meant here is the increase in basic assets (capital), whether a little or a lot (Sayyid Sabiq, 2008). Abu Hanifa (M. Nur Rianto Al-Arif, 2011) defines excess assets in a transaction without replacement or compensation, meaning an addition to goods or money arising from a debt transaction that must be given by the debtor to the creditor when it is due. *Maysir* literally means gambling, the cool term for speculation. Technically, it is any game in which something (material) is required to be taken from the losing party for the winning party. *Gharar* In simple terms, it can be said to be a situation where one of the parties has adequate information about various elements of the subject and object of the contract. *Gharar* is all buying and selling transactions that contain ambiguity, or refer to risks and uncertainties that culminate in acts of human deception resulting in harm to the wronged party. *Ibtikar* or hoarding goods is buying goods then storing them so that they are reduced in society and their prices soar, then the goods are sold at a high price because everyone needs them. So that society will suffer losses (Sayyid Sabiq, 2008). Sale of prohibited goods. In Islam, for goods or development of the service sector that are prohibited either by their substance or by the method of obtaining them, it will also be prohibited to be utilized (consumptive) or developed further (productive), such as; traded, rented, loaned, used for industrial raw materials. For example, the sale and purchase of alcoholic beverages, pork, and stolen goods. In the service sector. For example, the prostitution business.

3) Development of assets in Islamic economics

Islam prohibits the acquisition of property that is not in accordance with *syari'at*. In Islamic economics, property development is carried out in several forms of property development by means of *syirkah*, *syirkah* is a transaction between two or more people, where both parties agree to work and aim to gain profit. *Syirkah* requires *ijab qabul* at the same time, while the valid requirements are very dependent on what is transacted. There are several forms of *syirkah*, namely; *syirkah abdan*, *syirkah mudharabah*, *syirkah inan*, *syirkah wujuh*, *syirkah mufadah*. *Syirkah of the abdanis* a collaboration between two or more people in carrying out a *syirkah* with their own energy and without their own property and the profits are shared according to their agreement. *Syirkah Mudharabah* a form of cooperation where one party provides their assets and the other party provides their energy in carrying out the *syirkah*, then the profits are divided according to agreement. *Syirkah inan* is cooperation carried out and each of them equally gives their wealth and energy in carrying out *syirkah*.

And both parties manage the business together, then the profits are shared according to the agreement between them. *Syirkah wujuh* a

cooperation carried out by two parties in carrying out a *syirkah* by providing labor while the capital comes from other people or parties outside the parties carrying out the *syirkah*. Then the profits are divided based on the agreement of each party. *Syirkah mufadah* a *syirkah* between two forms of *syirkah* as a combination of all the forms of *syirkah* mentioned previously. This *syirkah* can combine two forms of *syirkah*, for example, *syirkah inan* with *syirkah wujuh*.

d. Use of Assets/ *infaq al-maal*

Use of Assets/*infaq al-maal* is the use of assets with or without material benefits obtained. The use of assets is a tool and means to carry out consumption activities. In Islamic economics, spending for consumptive purposes is still regulated by *syari'at* law, so that there are things that are permitted by *syari'at* and there are also things that are forbidden by *syari'at*.

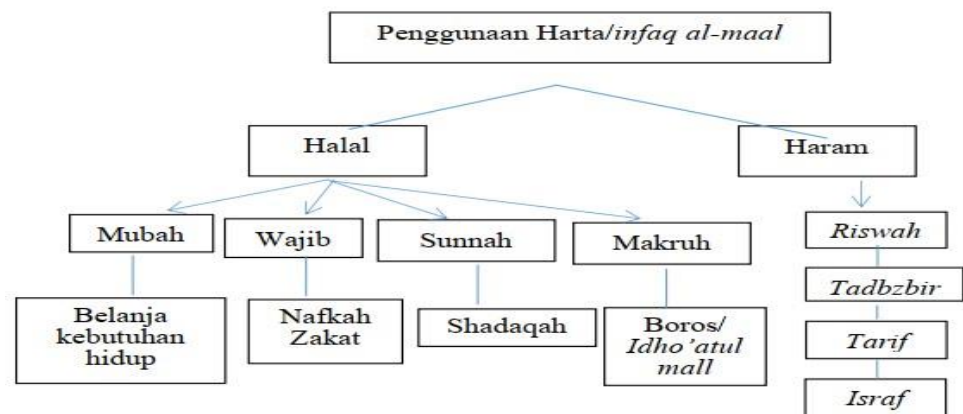


Figure 2. Chart of the differences in the use of halal and haram assets.

Some differences in the use of assets in conventional economics and Islamic economics are (M. Nur Rianto Al-Arif, 2011):

- 1) Use of Assets in Conventional Economics
The use of wealth in conventional economics involves several practices of wealth use, such as *riswah* (bribery), *isyraf tabdzir*, *taqtir* (stinginess) and *tarif* (buying illicit goods or services).
- 2) Use of Assets in Islamic Economics
Islam encourages mankind to use their wealth not only for personal interests, but also for social interests and *fi sabilillah*, *fi sabilillah* includes zakat, infaq, sedeqah, and waqf. The needs that must be met are not only worldly material needs but also the hereafter. The implications of using wealth by always looking at the rules of *syari'at* will prevent society from harm.

C. The Concept of Community Consumption

According to Mannan, consumption is demand and production is supply/offer. The difference between modern economics and Islamic economics in terms of consumption lies in the approach to fulfilling one's needs. Islam does not recognize the purely materialistic preferences of

modern consumption patterns. In a primitive society, consumption is very simple, because the needs are very simple. But modern civilization has destroyed the simplicity in fulfilling needs (Eko Suprayitno, 2005).

society means spending wealth to fulfill consumer desires such as food, clothing, housing, daily necessities, education, health, personal and family needs and so on (Muhammad Syarif Chaudry, 2014).

Consumption is fulfillment of needs society. This consumption activity is very important for life sustainability human, but that doesn't mean attitude wasteful can allowed. In the activity consumption should take into account the magnitude income and prioritize the most important needs. Everyone must make scale priority needs which is adjusted to his income. This aims to avoid expenditure that is not balanced with income.

a. Conventional Community Consumption

In the perspective of conventional economics, public consumption is considered the greatest goal in life and all forms of human activity in it. So in economic theory it is known as "The consumer is king". Where this theory says that all consumer desires are the direction of all economic activities to fulfill their desires according to their relative levels. Even the theory argues that human happiness is reflected in the ability to consume what is desired (Al-Haritsi, 2006). In economics conventionally, consumers are assumed to always aim to obtain satisfaction (utility) in activities its consumption alone. Utility in language means useful, helpful or profitable.

Consumer conventional expenses and expenses in carrying out activities consumption depends income earned and more likely to be of a nature rational, positivism, luxury, and materialistic.

Income is the result of work (business or so on) (Depertemen Pendidikan dan Kebudayaan, 1998). Community income is the income from salaries from business results that are fulfilled by individuals or household groups and used to meet daily needs. Increasing income, then the goods that will be consumed will not only increase, but the quality of the goods will also be a concern. For example, before the increase in income, the nutritional value of the food consumed was of poor quality. After the increase in income, the consumption of nutritional value of food becomes of better quality.

Rationality in much of the economic literature means self-interest and at the same time consistency in choices based on the goals to be achieved. Which can be quantified towards maximizing some general welfare idea.

Positivismis a belief that every economic statement that arises must be justified by empirical facts, this understanding automatically ignores

the role of religion in economics, because in many cases, religion teaches something that is normative (F. Budi Hardiman, 2004).

Luxury is a large expenditure to fulfill excessive desires. For example, very expensive clothes, alcohol, wasting money on gambling and prostitution (Muhammad Syarif Chaudry, 2014).

Materialistic, is that consumers feel happy if all their material needs are met abundantly. This materialistic understanding often denies or at least minimizes its connection with spiritual elements (M. Umar Chapra, 2001).

b. Muslim Community Consumption

Consumption in Islamic economics or consumption of Muslim society is considered as a mandatory means for a Muslim and cannot be ignored, consumption of a Muslim is a means of obedience in worshiping Allah 'Ta'ala (Al-Haritsi, 2006). Consumer Muslims aim to achieve *benefit*. Consumption in economics Islam, there are several The ethics that regulate it are as follows (Al Arif, M. Nur Rianto, 2016):

- 1) *Tawhid* (Unity or Unity) is a consumption activity carried out in the context of worshiping Allah SWT, so that it is within the laws of Allah (*syari'at*).
- 2) Fair (Equilibrium or Justice), namely the use of the gifts of Allah SWT must be done fairly in accordance with *syari'at*, so that in addition to gaining material benefits, one also gains spiritual satisfaction.
- 3) Free Will, namely that the universe belongs to Allah SWT, humans are given the power to take advantage and benefit as much as possible according to their abilities from the things created by Allah.
- 4) *Amanah* (Responsibility or Accountability) is behavior in terms of consumption, humans can have free will but will be responsible for that freedom, both towards the balance of nature, society, themselves, and in the afterlife.
- 5) *Halal* means goods that are consumed that show values of goodness, purity, beauty and will bring benefits to the community both materially and spiritually.
- 6) It's simple, Islam strictly prohibits actions that exceed the limits (*israf*), including extravagance and extravagance, extravagance, namely wasting wealth and squandering it without benefit or benefit and only following one's desires.

D. Utilization of Assets in Community Consumption

Utilization assets in consumption society is the use of property objects to meet needs human. Use of property objects to meet needs Humans are divided into:

a. Needs According to Intensity Level

There is group goods or services that considered most important in maintaining continuity our life as a creature life. In other words, the intensity need human beings towards such goods or services are very high. There are also those who regarded as just a complement so that life becomes more comfortable or as a necessity luxury that can improve social status. According to the intensity its use, needs can be divided into needs primary, secondary, and tertiary.

1) Primary Needs

Need primary is the type of need that must be met filled in order to humans can maintain his life. In order to live, humans must eat, drink, and dressed. In addition, humans need a place residence or home.

2) Secondary needs

After humans can fulfill their needs Firstly, humans also still need other needs of a nature complementary and frequent referred to as a need secondary. For example, humans need bicycle, table, chairs, and other equipment that functioning to increase comfort.

3) Tertiary needs

Someone feels still not enough even though he has been able to make ends meet primary and secondary. He is still need other things that his level is higher. He still has desire to have cars, and needs other luxury goods. Because with the use of goods luxury is considered possible raise status someone's social.

Needs according to Islam, according to Syatibi divides it into three, namely (Muhammad, 2005);

- 1) Essential Needs. Essential needs are something that must be present as the basic necessities of life to uphold human welfare. Essential needs in this sense are based on maintaining five things (religion, soul, mind, honor and property).
- 2) Hajj needs, these needs are intended to facilitate, eliminate difficulties and make better maintenance of the five basic elements of human life or become a complement that solidifies, strengthens and protects the dharuriyyah level (Ika Yunia Fauzia, 2014).
- 3) Tahsiniyyah needs, the fulfillment of needs for goods that make life better, easier and simpler without being excessive and luxurious, such as a well-organized and beautifully arranged home interior, beauty equipment, beautiful clothes.

b. Needs According to Nature

This type of need is divided based on the target of the means of satisfying the need used. There are means of satisfying the need that are related to the physical, and there are also those related to the spiritual.

- 1) Physical needs are needs related to the body. Physical needs include clothing, food, and drink. These needs are often equated with primary needs.
- 2) Spiritual needs are needs that are psychological in nature. For example, to avoid boredom from school routines, we need to entertain ourselves by listening to music or watching movies. As religious beings, we also want to carry out our worship properly.

c. Needs According to the Subject in Need

According to the subject in need, needs can be divided into individual needs and general needs.

- 1) Individual needs, refer to the different needs of each person. For example, farmers need hoes and fertilizers. While teachers need textbooks and chalk.
- 2) General needs, related to the use of goods and services by many people. For example, a highway or pedestrian bridge is used by everyone who wants to cross the road.

d. Needs According to Time

Wealth in the view of Islam occupies a very high position, Islam places wealth as one of the five basic needs of human life that must be maintained (*ad-dharuriyah al khamsah*). For example, performing prayers as a manifestation of maintaining religion requires clothing to cover the genitals. Eating and drinking in maintaining the soul can be fulfilled with wealth. Maintaining offspring by carrying out marriage is also achieved with wealth. Maintaining reason by seeking knowledge is with wealth. So, wealth is something that is very vital in human life (Rozalinda, 2017).

Islamic teachings contain many important economic principles. Muslims are commanded to regard resources as gifts from Allah that have been entrusted as a trust to human beings, the recipients of the trust. This idea has very important implications for ownership, both of wealth and of the means of production. Therefore, if a Muslim is involved in economics, he must go against the principle of self-interest, which is the core of economics today. Although Islam recognizes private ownership, this recognition is not absolute and unconditional (Kasim Randeree, 2015).

E. Distribution of Wealth (Zakat)

One of the main concerns of Science Economy Islam is to realize distributive justice wealth. An economy based on imbalance must be replaced by one that meets the demands of balance. Economy Islam will try to

maximize total well-being. Action social must driven directly to welfare improvement the less fortunate fortunate in society through distribution zakat.

Teachings in Islam aims to overcome gaps and symptoms social is charity, alms which is one of the pillars upright support Islam and obligations for its adherents carry the mission of improving relations horizontal between each other humans are finally capable reduce symptoms due to the problem of inequality in their lives. In addition, zakat can also strengthen vertical relationship between humans and God because Islam states that zakat is a form devotion or worship of the Almighty.

Islam has firmly stated that zakat is one of the pillars and fardhu that must be fulfilled by every Muslim whose wealth has met certain criteria and requirements. The highest Islamic fiqh authority, the Qur'an and Hadith, have stated this on many occasions. The majority of scholars also agree that zakat is an obligation in religion that cannot be denied. This means that anyone who denies the obligation to pay zakat is punished as an infidel against the teachings of Islam (Mujahidin, 2013). Sayyid Quthb said, there are at least two functions the main one indicates this:

- a. Zakat as insurance social in society muslim. Fate humans are not constant on one conditions only. People are required to pay zakat at a certain time because it has a lot of wealth, in the future he was even among those entitled to receive it zakat because the disaster that made him poor.
- b. Zakat also serves as a guarantee social. Because indeed There are people who have never had the opportunity in their lives get abundant sustenance because of that people Other Islam is obliged help to provide his life needs.

Zakat is a form of worship in the field of wealth that contains great and noble wisdom and benefits, both related to the person who pays zakat (*Muẓakki*), the recipient (*Mustahik*), the wealth on which zakat is paid, and for society as a whole. The wisdom and benefits include the following (Didin Hafidhuddin, 2002):

- a. As a manifestation of faith in Allah, being grateful for His blessings, cultivating noble morals with a high sense of humanity, eliminating stinginess, greed and materialism, cultivating a peaceful life, while simultaneously cleansing and developing the wealth that is owned.
- b. Zakat is the right of the mustahik, so zakat functions to help, assist and guide them, especially the poor, towards a better and more prosperous life, so that they can fulfill their life needs properly.
- c. As a source of funds for the development of facilities and infrastructure that Muslims must have, such as education, health, social and economic, as well as a means of developing the quality of Muslim human resources.
- d. From the perspective of developing people's welfare, zakat is an instrument for equalizing income.

F. Zakat in the Context of the State

Various instruments that can be used as source of financing the state can basically developed because on In essence, this is an aspect of muamalah except in the case of zakat. In the process of extracting sources power there is no violation of *syari'at* Islam, then as long as it is permitted according to Islam. One of instruments that can be used as instrument public financing, namely Zakat. The expenditure or payment of zakat in Islam began to be effectively implemented after the migration and the establishment of the Islamic state in Medina. Zakat is the first and most important source of state revenue at the beginning of Islamic rule. Zakat is not a regular source of revenue for countries in the world, therefore it is also not considered a primary source of financing. Thus, the state is responsible for collecting and using it properly and income from zakat should not be mixed with other public revenues (Pusat Pengkajian dan Pengembangan Ekonomi Islam, 2011).

Management zakat in Indonesia is also experiencing such a development appearance. As a country that has population The world's largest Muslim problem Zakat can not be separated from social life Indonesian society. The state does not force Indonesian citizens to pay zakat. However, the state plays a role in managing zakat because it is related to the public interest where zakat funds from Muslims are collected and managed and so that the objectives of the management are achieved and no rights of Muslims are violated. In terms of managing zakat for Muslims in Indonesia, the state plays a role as a regulator, manager and supervisor (Ubaidillah & Ulum, 2023).

G. Implementation of Zakat

The implementation of zakat in the lives of Muslim communities has various forms that are in accordance with *syari'at* provisions, both individually and through official institutions appointed by the state or religious organizations (Arif Wibowo, 2015). Here are some of the main aspects in the implementation of zakat:

1. Zakat Collection

Zakat can be collected by the institution official zakat such as the Agency Zakat Collector National Zakat Agency (BAZNAS) in Indonesia or private zakat institutions recognized by the state. Individuals who meet the requirements condition (Muzakki) is obliged to calculate and pay their zakat periodically, usually every year for zakat wealth (zakat) wealth), or at harvest time for zakat agriculture.

2. Distribution of Zakat

Zakat distributed to eight recipient group Zakat (Mustahik) as mentioned in the Al-Quran (QS. At-Taubah: 60), namely: poor, needy, zakat collector, convert to Islam, riqab (slave), gharim (one who owes money), fisabilillah (in the way of Allah), and ibn sabil (traveler). Distribution is carried out in a transparent and responsible answer for funds zakat is absolutely right targets and provide a significant impact on the welfare of the mustahik.

3. Productive Zakat Program

Apart from zakat consumptive (which is given directly in the form of money or goods), zakat can also be distributed in the form of

zakat productive, namely a program designed to empower mustahik so that they are able out of line poverty, such as capital business, training skills, and assistance means of production.

4. Technology in Zakat Management

Collection zakat is made easier with the existence of service online zakat. Some platforms finance *syari'at* also provides facilities for distributing zakat easily, transparent, and precise time.

H. The Role of Zakat

Zakat has a very important role in social, economic, and spiritual contexts. Here are the roles of zakat in several dimensions of life (Sakinah & Maulana, 2021):

1. **Social Role**

Zakat play a role in creating justice social by helping to reduce the gap between the rich and the poor. Groups of people who are less fortunate (poor) poor) can feel the benefits of wealth of richer people. Zakat also functions as collateral social for people who do not have income remain, for example through zakat distributed for needs their roots.

2. **Economic Role**

Zakat help in equalization income and reduce economic inequality. In the long term long, zakat managed in a manner productive can create jobs work and improve the standard life of mustahik. Zakat can also be a source funding for development infrastructure that supports improvement welfare public, like school, health facilities, or efforts small.

3. **Spiritual Role**

Zakat is cleansing worship treasure a person of character stingy and greedy. This also strengthens the relationship vertical between humans and God, and develop feelings empathy and concern for others. Zakat help Muslims to understand that property is not just property personal, but there are other people's rights that must be fulfilled through zakat.

4. **Role of Government**

The government plays a role as facilitator and regulator in management zakat, especially in countries with majority Muslims like Indonesia. The government is monitoring so that Zakat is collected and distributed according to sharia and also ensure that there is no violation of the rights of the mustahik in the management funds zakat. In Indonesia, through BAZNAS and the Zakat Institution Amil Zakat (LAZ), zakat managed professionally and transparently, with regular audits that ensure management accountability zakat.

Conclusion

This study discusses the concept of Islamic economic justice, which offers an economic system different from capitalism and socialism. This system emphasizes the balance between individual rights to accumulate wealth and social obligations to distribute it fairly for the common good. The principle of economic justice in Islam prohibits usury, exploitation, and encourages instruments such as zakat and sadaqah for wealth redistribution. Islam rejects excessive economic inequality and supports equitable distribution of wealth. This is reflected in the teachings of the Qur'an, which encourages wealth not to only circulate among the rich (QS Al-Hasyr: 7). In

addition, wealth management in Islam must pay attention to social responsibility and shared welfare. Zakat plays an important role in creating social and economic justice, overcoming inequality, and improving community welfare. Through good zakat management and productive zakat programs, its benefits can be felt optimally. Zakat also teaches Muslims to share and strengthen their relationship with Allah. Overall, the concept of Islamic economic justice provides a holistic and relevant approach to facing the challenges of the modern economy. This system emphasizes the balance between individual and social interests, contributing to the creation of a more just and prosperous society.

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