

# CHAPTER I

## INTRODUCTION

### A. Background of Study

Zakah according to language is sacred and fertile. While according to the term *syara* 'is to issue a portion of the property at the behest of Allah, as obligatory *shadaqah* to those who have been determined according to the conditions determined by Islamic law. Issuing Zakah is obligatory for every Muslim who has property according to the provisions stipulated by Islamic law. People who deny the obligatory Zakah are punished by *kafir*.<sup>1</sup>

In addition, Zakah is religious service which basically has a very large and positive potential for improving the welfare of Muslim communities in particular.<sup>2</sup> Zakah is included in the third pillar of Islam in the five pillars of Islam, which all Muslims must carry out as much as possible, which is certainly in accordance with their abilities. As well as Prayers and Fasting, Zakah is included worship which has been arranged in detail in the al-Qur'an and as-Sunnah. In addition to establishing a relationship with God, Zakah is the embodiment of the relationship with the creature of God (social). Because it has a positive impact on the welfare of mankind.<sup>3</sup>

Therefore, the Zakah that fulfilled by Muslims to cleanse their wealth, which is based on the accumulation of calculations that have reached *nisab* and its *haul*, The potential of Zakah funds in Ponorogo can be illustrated as follows, if the Muslim

---

<sup>1</sup> Luqman Junaidi, *Fiqhun Nisa, Shiyam-Zakat-Haji*, (Jakarta: PT. Mizan Publika, 2008), p. 159

<sup>2</sup> Yusuf Wibisono, *Mengelola Zakat Indonesia*, (Jakarta: Prenada Media Group, 2015), p. 68

<sup>3</sup> Subki Risya, *Zakat Untuk Pengentasan Kemiskinan*, (Jakarta: PP LazisNu, 2009), p.4

population of Ponorogo Regency is around 833,142 people<sup>4</sup>, Assuming 70% are rich Muslims, then there are around 499.885 people. If every month you spend an average of Rp. 100.000 for *Zakah*, Rp.49.988.500.000 or in a year Rp.599.862.000.000, and it is very promising which can be used as a constant source of funds to improve the welfare of Muslims, especially of the 8 categories of recipients of the *Zakah*, including the poor.<sup>5</sup> So that they get a decent life and fulfilled their needs without having to beg because everything has been neatly organized in Islam.

But seen from the report on *Zakah* receipts in Baznas Ponorogo city, *Zakah* funds received in one year, precisely in 2018 only reached Rp 14,322,654,117<sup>6</sup> or only 3% of the potential *Zakah* described above. From these data it can be concluded that the interest of Muslim communities to pay *Zakah* is still minimal.

Basically *Zakah* can be given after the existence of trust and also the awareness that the recipient is the rightful person by knowing or asking this question to the people who live in their environment, or who knows the real situation. This is determined because of the importance of distributing *Zakah* in each region to people who are entitled to receive it, and there is no doubt that the people of the village or the city know the people who need the *Zakah* who are around them and know the extent of one's fidelity, and other economic problems.

Hopefully, *Zakah* funds can be distributed optimally and evenly.<sup>7</sup> This is in accordance with Law No. 38 of 1999 concerning Management of *Zakah* which was then refined in Law No. 23 of 2011. Which means the government is starting to be serious in providing the ideal *Zakah* service.

---

<sup>4</sup> Tabel Jumlah Penduduk Ponorogo, (Accessed on 15 of May 2019, Time:14.30 WIB, From [www.bps.go.id](http://www.bps.go.id))

<sup>5</sup> Yusuf Wibisono, *Mengelola Zakat Indonesia...*, p. 69

<sup>6</sup> Laporan Penerimaan dan Pengeluaran Zakat Ponorogo,(Accessed on 15 of may 2019, Time: 14.40 WIB, from <https://pid.baznas.go.id>)

<sup>7</sup> Widi Nopiardo, "Urgensi Berzakat Melalui Amil Dalam Pandangan Ilmu Ekonomi Islam", *Jurnal Ilmiah Syari'ah*, Volume 15, Nomor 1, Januari-Juni 2016, p. 86

so the management can work as it should. This also reinforces that ideally, Muslim communities whose their wealth have reached *nisab* and haul to pay Zakah at the Zakah.<sup>8</sup>

One factor that influences people to pay Zakah is religiosity.<sup>9</sup> Religious means which is related to religion.<sup>10</sup> Religiosity is also defined as an integrated system of beliefs, lifestyle, ritual activities and intuition that gives meaning to human life and directs human beings to sacred values or highest values.<sup>11</sup>

In this study researchers chose Ponorogo to be the object of research because basically the figure who became the icon of the Ponorogo community had a good level of religiosity. This statement is in accordance with the results of research by Susana Pebriarti who examined the religiosity of *Warok* leaders in Ponorogo.<sup>12</sup> In addition, the songgo langit market is the largest market in the Ponorogo city. There are various traders; Starting from vegetable traders, household furniture, traditional snacks, clothing and so forth. Because not all traders have income that reaches nishob, this study only focuses on fashion merchants or clothing located in the south block Songgo Langit Traditional market.

In addition, in this study, researchers made *LAZ* a measure that traders carry out Zakah in accordance with the regulations of Law No. 38 of 1999 concerning Management of Zakah which was then refined in Law No. 23

---

<sup>8</sup> Ahmad Dakhoir, *Hukum Zakat: Pengaturan dan Integrasi Kelembagaan Pengelolaan zakat dengan fungsi Lembaga Perbankan Syariah*, (Surabaya: Aswaja Pressindo, 2015), p. 89

<sup>9</sup> Azy Athoillah Yazid, “*Faktor-Faktor Yang Mempengaruhi Minat Muzakki Dalam Menunaikan Zakat Di Nurul Hayat Cabang Jember*”, Skripsi, Universitas Jember, 2017.

<sup>10</sup> Religiusitas, (Accessed on 20 September 2018, Time: 00.01 WIB, from [www.kbbi.web.id](http://www.kbbi.web.id))

<sup>11</sup> Imang Dapit Pamungkas, “Pengaruh Religiusitas Dan Rasionalitas Dalam Mencegah Dan Mendeteksi Kecenderungan Kecurangan Akutansi”, Fakultas Ekonomi UNIKAL, *Jurnal Ekonomi Dan Bisnis*, Vol. 15, No. 02, September 2014, p. 52

<sup>12</sup> Susana Pebriarti, “*Religiusitas Warok Ponorogo*”, Skripsi, Institut Agama Islam Negeri Ponorogo, 2008.

of 2011. Which means the government is starting to be serious in providing the ideal Zakah service. so the management can work as it should. This also reinforces that ideally, Muslim communities whose income has reached nishob and haul to pay Zakah at the Zakah institution.<sup>13</sup>

From the description above, the researcher will conduct a study entitled **The Effect of Religiosity on the interest of traders paying Zakah in LAZ, a case study traders of Songgo Langit Ponorogo traditional market.**

#### **B. Problem Formulation**

1. Does religiosity affect the interest of traders pay Zakah on *LAZ*?
2. How does the effect of religiosity on interest to pay Zakah at *LAZ*?

#### **C. Purpose of Study**

1. To know does religiosity affect the interest of traders pay Zakah on *LAZ*
2. To know the influence of religiosity on interest of Songgo Langit market traders in Ponorogo to pay Zakah at *LAZ*.

#### **D. Benefit of Study**

1. For the researcher

This research is the researcher's final assignment and adds insight to researchers related to Zakah, especially the effect of religiosity on the interests of muzakki.

2. For the community

This research is expected to provide input for the community in an effort to increase interest in paying Zakah at the Zakah institution.

3. For the University

This research is expected to contribute as a reference in future research.

---

<sup>13</sup> Ahmad Dakhoir, *Hukum Zakat...*, p. 89