



RECONSTRUCTION OF COMMUNITY ECONOMIC EMPOWERMENT BASED ON RELIGIOUS PHILANTHROPY: A COMPARATIVE ANALYSIS OF ZAKAT AND TITHES

¹ Samsul Mu'arif, ² Ambarwati

Pati Islamic College

¹ samsulaa49199@gmail.com, ² Ambarwatimag1@gmail.com

Abstract

Economic empowerment of the community is a goal of the teachings including Islam and Christianity. In Islam, zakat serves as an obligatory form of worship with strategic socio-economic dimensions, as emphasized in At-Taubah:103. Meanwhile, in the Christian tradition, tithing is a religious obligation deeply rooted in the Old Testament (Leviticus 27:30–31) and continues to enjoy moral legitimacy in the New Testament. This article aims to analyze the concept and practice of economic empowerment through zakat and tithing, placing them within the framework of community economic empowerment. This research uses qualitative approach with a literature review method that emphasizes philosophical, theological, and conceptual analysis of primary and secondary sources. The results show that zakat contributes significantly to economic empowerment by increasing the independence of MSMEs, strengthening social institutions, developing business partnerships, and providing educational and business capacity development assistance. Meanwhile, tithing serves as a source of church funds with the potential to improve the economic welfare of congregations through business capital assistance, social infrastructure development, strengthening economic networks, and providing support to the congregation. These findings confirm that despite differing theologically and through distribution mechanisms, zakat and tithing share a common orientation: promoting the independence and well-being of the community.

Keywords: *Economic empowerment, zakat, tithing, community welfare*

Introduction

The discourse on zakat and tithing has always been interesting to study, both in Islamic and Christian traditions. These two religious instruments not only have a ritual dimension but also have significant social and economic implications. In Islamic studies, the management of zakat has often been the object of criticism by Orientalists, both in historical contexts and in institutional practice (Schacht, 1927; Roberts, 1925; Simonsen, 1988). This criticism has evolved in line with social dynamics and

demanded a re-examination of zakat's function in empowering the community economically.

A similar phenomenon also occurs in the practice of tithing within the church. The debate concerns not only the theological basis but also the management, distribution, and social orientation of tithing, from financing church services to the social welfare of the congregation and the wider community (Numbers 18:21; Malachi 3:10; Deuteronomy 14:29).

Conceptually, zakat and tithing have a vertical dimension as a form of obedience to God and a horizontal dimension as an instrument of social solidarity. Zakat in Islam is not intended simply as a form of consumer charity, but rather is directed toward structural goals such as poverty alleviation and economic empowerment. Meanwhile, tithing in the Christian tradition was initially focused on maintaining religious services, but has evolved to also be directed toward social services and community empowerment (Matthew 25:35).

The significant difference between zakat and tithe lies in the amount levied and the distribution targets. Zakat is set at 2.5% of certain assets and distributed to eight groups (*asnaf tsamaniyah*), as stated in Q.S. At-Taubah [9]:60. In contrast, tithe is set at 10% of gross income and is managed flexibly by the church based on storehouse principles and internal church policies. However, this difference does not necessarily lead to a difference in substantive goals, namely the empowerment and welfare of the congregation.

Problems arise when the management of zakat and tithe is not fully accompanied by clear operational standards, impact evaluation, and ongoing mentoring, potentially creating moral hazard and dependency among recipients (Yusup Amasia Mayopu & Deddy Subagia, 2024; N. Asya'bani, 2025; Yushak Susilo, 2021). Therefore, this article aims to examine the model of economic empowerment of the people's through religious philanthropy, namely zakat and tithing comparatively and analytically. It is hoped that from this research, we can learn from each other and support each other in managing funds as an effort to empower the people's economy

Literature review

Zakat in Islamic Perspective

Zakat is one of the pillars of Islam and holds a fundamental place in the Islamic socio-economic system. The Qur'an mentions the command to pay zakat 32 times, emphasizing its position as a religious obligation with spiritual and social dimensions (Qur'an 2:267). In addition to serving as a means of purifying wealth and souls (Qur'an 9:103), zakat also serves as an instrument for wealth distribution and social security (*adh-dhamân al-ijtimâ'i*).

Hasbi Ash-Shiddiqi defines zakat as a social act of worship aimed at purifying individuals and society from stinginess, structural poverty, and social inequality. Similarly, Yusuf Qardhawi emphasizes zakat as an economic and social system that serves to protect society from economic weakness (Muthohar, 2011).

Orientalist criticism of zakat, particularly that put forward by Joseph Schacht, states that zakat was only institutionalized during the time of Caliph Abu Bakr and had not yet become state policy during the time of the Prophet Muhammad (peace



be upon him) (Gibb, 1960). This view was refuted by Yusuf Qardhawi through historical and normative research which showed that the Prophet Muhammad (peace be upon him) had established detailed zakat regulations in the document Kitab al-Sadaqat (Shemesh, 1958; "mujamtarifat.pdf," n.d.). Thus, zakat has had an institutional character since the time of the Prophet.

Tithing in Christian Tradition

Tithing is a religious practice deeply rooted in Old Testament tradition and continues in the New Testament. Etymologically, tithing means giving one-tenth of one's income to God as a form of obedience and acknowledgment of divine ownership (Bate'e, 2021; Hutabarat, 2021).

The practice of tithing has been known since the time of Abraham, who gave one-tenth of the spoils of war to Melchizedek (Genesis 14:14–20). In the context of ancient Israel, tithing served as a source of livelihood for the tribe of Levi and as an instrument of social solidarity for widows, orphans, and foreigners (Deuteronomy 26:12).

In the New Testament, Jesus did not reject tithing but emphasized its moral essence of justice, mercy, and faithfulness (Matthew 23:23; Luke 11:42). Paul developed an even more radical concept of offering, emphasizing the complete surrender of one's life as an offering to God (Romans 12:1; 2 Corinthians 8:1–15). Thus, tithing is understood not merely as a financial obligation, but as a means of stewardship and empowerment of the congregation.

Comparative Studies Of Zakat dan Thithing

Small research have conducted comparative studies between zakat and thithing. One such study is Gin Gin Muhammad Ridwan's (2021) work, which asserts that although zakat and thithing have fundamental differences theologically, in terms of the amount required, and in their distribution mechanisms, both contribute equally to the welfare of the community and the achievement of social justice. Sela Nor Diansyah et al expressed almost the same thing, focusing more on certain location, namely the implementation of zakat in Kudus Regency and at the Evangelical Church in Tanah jawi Kudus.

Zakat has a more systematic distribution structure with clearly defined recipients, or *asnaf*. Thithing, on the other hand, is flexible and dependent on church policy. This difference creates different approaches to empowerment: Zakat tends to be oriented toward structural economic transformation, while thithing place more emphasis on communal solidarity and congregational development.

However, existing studies still treat zakat and thithing separately or only provide normative comparisons. Therefore, this article fills this gap and offers a comparative analysis that highlights not only the differences, but also the potential for certain synergies between zakat and thithe in the context of economic empowerment of the people in a pluralistic society

Research methodology

This type of research is qualitative research with a library approach, namely research carried out using literature (libraries), either in the form of books, notes, or reports of previous research results, which require philosophical and theoretical processing



rather than empirical testing in the field. (Noeng Muhadjir: 1996) Data and information collection through the help of various materials contained in books, journals and other notes that are sources of reading. Researchers deal directly with the text and not with direct knowledge from the field in the form of eyewitnesses or events. Then, an identification of discourse from books, papers or articles, magazines, journals or other information is carried out to look for things in the form of notes, transcripts, books, and so on related to zakat in Islam and tithing in Christianity as well as economic empowerment in the perspective of zakat and tithing. Meanwhile, the methods in collecting data for this document study are; First, conducting a literature review that is appropriate to the material to be researched. Second, after the data is obtained, it will be analyzed using descriptive methods and concluded. (Aslan, Celik: 2018)

Results and Discussion

The View of Zakat in Empowering the Community's Economy

The utilization of zakat from the perspective of empowering the community's economy cannot be separated from its primary purpose as an instrument of social justice and wealth redistribution. Horizontally, zakat is expected to have a tangible impact on those who mustahik (receiver), both economically and socially. The economic impact is expected to encourage the independence of mustahik, so that they no longer rely on consumer assistance but are able to meet their living needs adequately and sustainably. Meanwhile, from a social perspective, zakat serves to elevate the dignity of mustahik so that they can live on an equal footing with others, reduce social disparities, and strengthen social cohesion within the community.

Rusli and Syahnur emphasized that the distribution of creative productive zakat is a form of zakat utilization implemented through the provision of business capital, either in the form of cash, productive goods, or financing for community social projects. This pattern includes strengthening micro, small, and medium enterprises (MSMEs), developing the economic activities of market traders, and empowering small entrepreneurs. This productive zakat model is seen as a breakthrough in zakat management, as it is oriented not only towards meeting short-term needs but also towards creating long-term economic independence for mustahik. The success of the productive zakat program can be measured through empowerment indicators that include aspects of independence, improving the quality of life, and increasing individual and institutional capacity.

1. Independence of MSME Businesses through Capital Assistance and Infrastructure Development

In the context of empowering the community's economy, the distribution of zakat funds is directed at strengthening the economic base of those entitled to receive it through business capital assistance, either in the form of cash or productive goods tailored to the characteristics of the business being run. Furthermore, zakat can also be distributed in the form of skills training and human resource capacity building, relevant to the potential and abilities of those entitled to receive it. This approach demonstrates that zakat is positioned not only as a philanthropic instrument but also as an instrument for socio-economic development.



The primary target of zakat's strengthening function is to improve the education level and the ability of those entitled to receive it to access sources of economic progress, such as capital, technology, market information, and job opportunities. Furthermore, the development of basic infrastructure—such as irrigation, village roads, electricity, educational facilities, and health services—is a crucial part of the empowerment strategy, particularly for the lowest levels of society with low levels of empowerment. Therefore, specific programs designed contextually are necessary, as general programs often fail to address the real needs of vulnerable groups. This type of zakat empowerment practice has been widely implemented by the Regional Zakat Agency (BAZDA), including in Pati Regency, Central Java. Zakat distribution is generally given to communities with established businesses, both individually and in groups, with the hope that these businesses will grow and be sustainable. This productive zakat distribution pattern demonstrates a paradigm shift from consumptive zakat to productive zakat based on MSMEs.

In addition to business capital assistance, zakat is also provided in the form of infrastructure development through labor-intensive mechanisms. In this program, beneficiaries are directly involved in constructing the facilities they need and receive wages for their work. This model not only increases short-term income but also fosters a sense of ownership and social responsibility for the development outcomes. Another similar program is the renovation of habitable houses, where Baznas provides financial assistance that is managed independently by village groups or homeowners, allowing for more flexibility and tailoring to local needs.

2. Improving Quality of Life and Social Cohesion through Institutional Strengthening and Business Partnerships

Beyond its economic aspects, zakat also plays a crucial role in improving the quality of life and social cohesion of communities. The Pati Regency Baznas (National Zakat Agency), for example, collaborates with micro, small, and medium-sized businesses and religious study groups spread across hamlets and villages. The role of religious instructors is highly strategic in this scheme, as they possess a close social network and a deep understanding of the conditions of their congregations.

Through regular meetings, outreach, and joint activities involving local governments, social networks and business partnerships are built that strengthen the economic position of those who mustahik (recipients). This community-based approach demonstrates that zakat functions not only as an economic instrument but also as a means of strengthening social solidarity and community integration..

3. Capacity Building and Education through Mentoring

Another function of zakat empowerment is to protect and defend the interests of vulnerable communities. Increasing community participation in decision-making processes affecting their lives is a crucial element of empowerment. In this regard, zakat institutions such as Baznas (National Zakat Agency) and the Zakat Amil Institution (LAZ) play a strategic role as facilitators and mentors for those entitled to receive zakat (mustahik), as they possess data, experience, and a better understanding of the needs of the target community.



Ongoing mentoring enables those entitled to receive zakat not only to receive assistance but also to gain democratic experience in managing businesses, making decisions, and building self-confidence. Thus, zakat contributes to the formation of a more empowered community economically, socially, and politically.

The View of Tithing in Empowering the Community's Economy

Tithing in the Christian tradition is a religious obligation involving the giving of ten percent of income to the church as a form of obedience, gratitude, and devotion to God. This practice bears a functional resemblance to zakat in Islam, although it has a different theological basis and management mechanism. Tithing is understood as a form of worship that affirms the vertical relationship between the congregation and God, while also having horizontal implications for the congregation's social and economic life.

1. Tithing as a Source of Church Funds to Increase the Economic Independence of the Congregation

Historically, early tithing was intended to support the Levites and religious institutions. However, as it evolved, tithing was also directed toward helping those in need, with an emphasis on the values of justice, compassion, and faithfulness. Biblical interpretations of tithing reveal two primary models: a biblical model that emphasizes the moral principles and central message of the text, and a biblical model that focuses on the literal meaning of specific verses.

In Matthew 23:23 and Luke 11:42, Jesus reminds us that tithing must not neglect the values of justice and compassion. Paul even emphasized the broader concept of offering, namely the surrender of one's entire life as an offering to God (Romans 12:1). In contemporary church practice, tithing funds are managed by the church council and utilized for various ministry programs, including the economic empowerment of the congregation through business capital assistance and support for vulnerable groups.

2. Improving Social Welfare through Infrastructure Development and Partnerships

The use of tithing in the context of social welfare demonstrates flexibility in targeting beneficiaries. In Deuteronomy 26:12, tithing is distributed to four main groups: Levites, foreigners, orphans, and widows. This practice reflects the principle of social protection for vulnerable groups. In church tradition, tithing can also be realized through the development of social infrastructure and communal activities that strengthen the community's unity.

3. Improving the Quality of Education through Congregational Guidance and Development

In the context of the Protestant church, tithing is a primary source of funding for human resource development and coaching programs. Through the synod and church institutional structures, tithing funds are allocated for congregational development, family strengthening, professional group development, and capacity building of church personnel. This empowering function emphasizes the church's role as an institution that not only manages worship but also protects and empowers its congregation, particularly the poor and marginalized groups.



Overall, both zakat and tithing demonstrate a similar paradigm as religious instruments with socio-economic dimensions. Both contribute to promoting economic independence, improving social welfare, and strengthening the capacity and dignity of the congregation, although they are implemented within different theological and institutional frameworks. If managed professionally and with an empowerment focus, zakat and tithing have the potential to become important pillars in equitable and sustainable economic development for the congregation.

Synthesis of Findings and Discussion: Zakat and Tithes in Empowering the Community's Economy

Based on the empirical findings presented previously, it can be affirmed that zakat and tithing are religious instruments that play a strategic role in the economic empowerment of the community, even though they operate within different theological and institutional frameworks. These differences are not only normative-doctrinal in nature, but also have implications for utilization patterns, program orientation, and empowerment outcomes at the grassroots level.

In zakat practice, as seen in the management of Baznas (National Zakat Agency) in Pati Regency, the economic empowerment of the community is explicitly directed at transforming the conditions of those entitled to receive it. Zakat does not stop at the distribution of aid but is developed through a productive zakat scheme that emphasizes business independence, increasing the capacity of MSMEs, and developing basic facilities and infrastructure. This pattern demonstrates that zakat is positioned as a structural instrument for wealth redistribution, with the primary goal of breaking the cycle of poverty and empowering those entitled to live decently and on an equal footing with other community groups.

In contrast, tithing in the Christian tradition develops through a more communal and pastoral approach. Tithing is not strictly formulated as an economic mechanism with measurable success indicators, but rather as an expression of faith manifested in social solidarity and loving service. Therefore, economic empowerment through tithing is more integrated with spiritual development, strengthening congregational institutions, and protecting vulnerable groups such as widows, orphans, and marginalized members. In this context, tithing serves as a social glue that strengthens the cohesion and resilience of church communities.

Nevertheless, research findings indicate that, in practice, zakat and tithing both move beyond their purely religious ritual functions. Both contribute to providing business capital, developing social infrastructure, and assisting communities, albeit with different emphases. Zakat tends to emphasize productivity and economic sustainability, while tithing emphasizes justice, compassion, and loyalty in social relations. This difference reflects two models of faith-based economic empowerment: one oriented toward changing economic structures, and the other oriented toward strengthening communal relationships and values.

From an institutional perspective, zakat management by Baznas and LAZ demonstrates a relatively managerial and professional approach, with demands for accountability and program effectiveness. This allows zakat to reach broader and more measurable empowerment targets. Meanwhile, tithing management by church

councils emphasizes personal relationships and congregational trust. Although the scale of intervention is more limited, this approach provides significant depth of support, particularly in building the congregation's self-confidence and social solidarity.

The integration of these findings demonstrates that zakat and tithing are not mutually exclusive, but rather complementary in the context of community economic empowerment. Zakat offers strength in systematic, programmatic, and long-term aspects, while tithing offers strength in social cohesion, moral development, and community protection. Both emphasize that religious instruments have significant potential as socio-economic capital in building a just society.

Thus, this discussion confirms that community economic empowerment based on zakat and tithing is not only relevant within the internal context of each religious community but also has broader significance in a pluralistic society. This cross-traditional approach enriches the study of faith-based economic empowerment and provides a conceptual contribution to the development of an inclusive, contextual, and sustainable empowerment model.

Conclusion

Economic empowerment through zakat will impact the independence of MSMEs in the form of capital assistance and infrastructure development for social projects. It can improve the quality of life and social cohesion through institutional strengthening and business partnership development (enable), and educational capacity building through mentoring (opportunity). Economic empowerment through tithing involves tithing as a source of church funding to increase the economic independence of the congregation, providing capital for congregational businesses. It can improve social welfare through infrastructure development and business partnership development, and improve the quality of education through mentoring.

Thus, zakat and tithing serve not only as normative religious obligations but also as active socio-economic instruments in the process of community empowerment. Differences in theological and institutional paradigms shape the varying approaches to empowerment practices, yet simultaneously demonstrate a shared orientation toward defending vulnerable groups, strengthening independence, and improving the quality of life.

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