

Islamic Philanthropy Concept on MSMEs Income Distribution Role in Enhancing Social Welfare

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ABSTRACT

Work is an important component of human nature since it allows people to earn money to meet their daily necessities or to expand their existing companies. Although the basic goal of labour and companies including Micro, Small, and Medium Enterprises (MSMEs) is to earn profits, present economic issues demand both governments and society to focus on creating social welfare. In Islam, wealth distribution is viewed as a philanthropic act that prioritizes social equality. This method emphasizes how wealthy people can help address the needs of the less fortunate, indirectly encouraging demand and sustaining output, resulting in economic progress. This study specifically investigates the role of MSMEs income distribution in encouraging altruistic behavior and contributing to economic advancement through deductive reasoning. The findings suggest that income distribution can boost consumption and assist the development of new enterprises, hence creating jobs and boosting entrepreneurship. Income distribution has the capacity to address major economic concerns such as poverty and unemployment. Furthermore, it can influence people's views, pushing them to be more empathetic and sincere, thus improving society as a whole.

Keywords: MSMEs, Income Distribution, Entrepreneurship, Social Welfare, Islamic Philanthropy, Social Equality

INTRODUCTION

Income is not something that can always be predicted, income can be influenced by many factors. Income itself can be defined as the sales result from the entire commodity of item, this definition indicates an activity, which in this activity are commonly known as trade, trade can be conducted for item or service of one company or a firm (Herdian, Harahap and Saleh, 2021). Income is dynamic, it fluctuates, income can be higher when the market condition is in prime condition, and income can be lower when the sales frequency is low. Despite of the external factors such market condition, there are several factors that can influence income, these factors and aspect are linked to the effort of the owner, the owner of the business or

company must put effort into the sales process, this including promotion, cost management and production management. The power of well executed promotion led to high income thanks to the sales rate. During other condition, there are several condition which sales rate are going down, this happen due to the purchasing power are also low, at this condition the good cost management are needed in order to provide same quality goods yet have low production cost, other than that such situation require the owner to think fast, especially if certain item still have high number of excess unit, the owner need some strategy to sell the item, even when it means that they got to endure a disadvantage in costs. Even though income is an aspect in every form of business, people that require extra effort in order to achieve high income are entrepreneurs or SMEs owners. This because the SMEs are often having small amount of workers or employees, unlike big factories and companies, the SMEs have to manage production, cost and promotion with limited human resources.

There are several factors that are identified through empirical research, empirical research mostly exploring SMEs, understanding the factors that influence their income in general perspective or in Islamic perspective. Recent studies explain that capital, employee, education and work hour are the factors that influence SMEs income, these factors are crucial, since the capital are determine the starting position of the business, employee contribute in production capability, education takes major role in making strategi in many part such promotion and cost management as well as human resources management, and lastly work hour, which the longer the work hour, the amount of income expected are higher (Laili and Setiawan, 2020). Similar finding also identified from newest empirical studies which stated that income are influence by capital, education, and amount of employee, the difference are then going a little further on detail such as firm age, firm location, and the age of the owner itself, these factor influence are explained as, firm age explained that the more longer the firm has established, the more society known about it, which make the firm or the business are trusted due to its age, firm location allow the business to gain more costumer, this because the firm location are accessible and easy to spot, lastly the age of the owner, explain the working capability of the business owner, the younger the age, its assume that the owner could work longer, better, and faster (Faruk and Warsitasari, 2022).

In term of the individual factors, there is also a factor that specifically comes from the business owner, especially when the business is only own by one person as a private business, mostly known as SMEs, the factors that influence income as the empirical studies explain in details, that there are three factors that could highly influence business income, this factor are the capital, firm age and firm location, differ from the explanation above, this empirical research takes on coffee shop as research object. Its explained that capital are divided in two, which is starting capital and progressing capital, the starting capital are the money and resources put into the business when its establish, while the progressing capital the resources that obtained as the business progress, this resources then are put into expanding the business, Led to explanation that reflect the importance of financial management, one's must understand the fundamental foundation in managing their resources in order to achieve high income

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(Utomo, Purnomo and Cahyono, 2022). It's also explain the capital determine the element of attraction at first, business owner with lots of capital manage to establish business that offers diversity of option, which can be a strong factor to gain costumer in its business first year (Asriadi, Firmansyah and Husain, 2022). Further explain about capital, the purposes of one's to conduct a business activity is to obtained a profit, its explained that in islam, it is recommended to find and obtained profit from the capital and resources used in the process, however, if one couldn't achieve, then they can form a cooperation (Silviana, Adnan and Fithriady, 2022). It is also recommended not to overwork, it's said that in QS. Al-Qashash: 73, that Allah created day and night, which night are used to rest, and day are time for activity such as business, it's also a good thing to follow the shariat, as a muslim businessman, one's must never misconduct any behavior that aren't allowed by the religion (islam) to achieve blessing from Allah in their business (Fauziah, Nawawi and Mawaddah, 2022).

As people are conducting business to obtain profit, most also feels its contribution directly or indirectly, it's said that some people are consider that one income might not have contribute to family financial condition, this condition lead families or individual to find another job or develop a business, even so the level of some individuals determine their ability to form a business (Sofianita, Sambodo and Istiqomah, 2022). As income consider as an output, the factors that influence it can also come from other individuals and not entirely on the business, empirical studies explained that form of training and workshop to enhance business ability and intelligence of an individual can lead to higher productivity rate, which can be translate to income if view from the business owner perspective (Habbiburrahman, 2022). Lastly the experience of one individual in managing their business also determine how resilience the business can be at certain situation, with sufficient experience, one's can manage and form a strategy for each year or whenever the market condition change, making the business more resilience to shock and adapt to current condition of the market when needed. One important aspect that Muslim business owner consider as fundamental part in their business are the halal conception, which halal is mandated by Allah, but also presumably that halal conception consider to be one of the mechanism in order to reduce income inequality, this are possible due to the fact that halal earning can allocate economic resources efficiently, thus shorten the gap between the rich and the poor (Latif, 2019). Continuously there is a lot of factors that could influence income both on general and Islamic perspective, however, how people distribute income in order to solve economic issue, is becoming a concept known as halal conception, what is there to determine is what influence income, and what are the explanation on how manifest those factors to achieve its full potential.

RESEARCH METHOD

This is a qualitative research project that uses a case study approach. The main focus of the study is to investigate the concept of income from an Islamic perspective, with a particular emphasis on income distribution through zakat and waqf. The study aims to examine the extent to which income distribution has contributed to economic development. In addition, the paper will explore the factors that determine income and the ways in which income is distributed philanthropically. The study will use deductive reasoning to draw conclusions based on empirical research and data. The findings of the study will provide valuable information for future research and the development of Islamic philanthropic concepts that emphasize the importance of income distribution in promoting economic development.

RESULTS AND DISCUSSION

Islamic Perspective on Income and It's Distribution

Income is a part of economic activity, as a part of the activity one are deserve to obtain wage, payment, or profit from their struggle in their business or working for someone else, the mechanism in finding an income usually comes from a process of utilizing resources such as capital in term of money and all other supporting resources, by rotating their capital, the result will either income or loss as natural part of business, Islam highly recommend this sort of activity and even forbid to not use or to isolate capital and resources without any logical reason. Further Islam explain that income are the sources of blessing and will lead to another blessing, especially if the income is obtained through an honest act which are categorized as "Halal".

There are several definitions of income, one of which explain that income is flow of wealth from conducting an activity of trading goods and services, this are consider to be an increasing in local's or residents economic, due to the fact that trade are one way to obtain income, one's are require to work in order to obtain income (Fadilla, 2017). Differ from economic in general, Islamic concept offers new ideas, which as its main concept Islam do recommend to conduct economic activity, but also at the same time offers ways to solve economic issue through income distribution (Fattach, 2018). Its explained that income is actually adapting and adjust to fit national income, which this income can later be invested or used to conduct consuming or production activity, which known as distribution (Kalsum, 2018). The reason distribution in income conception is based on general assumption that wealth is everything, in Islam, this wealth shall be used to help other and not monopolize wealth, especially since income distribution can also solve the economic imbalance on society (Mulyani and Setiawan, 2019). In distributing income however, there is a chance of monopolize that could cause ineffective income distribution, differ from Islamic perspective on income distribution which prioritize equality, which explain that wealth can't only be profitable for one person, but also

managed to create advantageous condition for others (Nafi'ah and Herianingrum, 2021). The concept of income in Islam, not only limited to fulfilling daily need for individual need, but income would be better and even will be compensate by Allah, if one is willing to distribute their income in the act of good deed, this can be done by zakat or waqf. Not only that, waqf has known to contribute a lot toward human development in many regions, its capability of establishing school, and other firm or institution for good purpose, potentially lead to the high-quality human resources with good ethics, that possibly and potentially continuing the good deed for many generations to come.

In term of distribution, Islam lay out few of its main principle which is (1) equity and even distribution principle; (2) love and brotherhood principle; and (3) social insurance principle, despite of its function toward larger society, income distribution in Islam, actually have a very noble objective which is to (1) fulfil the main and principle need of society; (2) reduce inequality of income and wealth among individual; (3) to achieve blessing from Allah toward the wealth that one own; (4) to develop high quality generations; and (5) to develop wealth (Hambali and Huda, 2019). To achieve fair and efficient distribution of wealth, there are certain characteristics that one should possess. A person of faith is dependable and trustworthy because they have demonstrated a history of keeping their word, are honest and sincere, have a strong moral compass, are patient in the face of adversity, are forgiving, are courageous in the face of danger, are strong in the face of adversity, and are people of faith (Lubis, 2020).

Work is a vital part of human existence because it allows them to provide for themselves monetarily. Making a living is a primary incentive for working since it allows people to provide for their physical, psychological, and social demands as well as the basics of life. Many people, for instance, go to work so that they might feel more fulfilled in life and more accepted by society. Making a living is highly encouraged in Islam, as long as it is done so in a lawful and moral way, as it is considered a basic human right. Muslim workers are urged to pursue personal growth and professional development without losing sight of their responsibilities to God, their neighbors, and the greater good of society. Thus, Islamic economic concepts stress the significance of fostering social justice, fairness, and equity in the allocation of wealth. Islam stresses the importance of upholding specific principles in order to promote economic equity, such as equality and the prohibition of hoarding riches. In accordance with the principles of equality, all people, regardless of their background, culture, or socioeconomic standing, deserve to be treated with respect and dignity. That's why it's so important to ensure that everyone, regardless of their income, has access to the necessities of life. Furthermore, Islam forbids the practice of hoarding wealth since it is seen as an obstacle to social justice and equality. The accumulation of wealth rather than its distribution might exacerbate

existing economic inequalities. Therefore, Islam encourages individuals to spend their wealth on the needs of their families, communities, and society, rather than storing it away for personal gain (Kambali, 2021).

In Islam, income distribution is closely tied to the principle of equity and cannot be separated from it. For income distribution to be considered effective, it must be distributed equally among all members of society, in line with the Islamic principle of fairness, and must prohibit the hoarding of wealth. Income distribution has been shown to contribute to infrastructure and societal needs, while also promoting philanthropic behavior among the distributors. In adhering to Islamic concepts, individuals are able to discern which wealth can be distributed to contribute positively to society, and which wealth should be avoided as it may have negative consequences (Qodir, 2021). Islam has several income distribution instruments, such as zakat, waqf, heritage, infaq, and shadaqah, that align with its concept of fair distribution of wealth. The primary reason for this concept is to prevent individuals from hoarding wealth, as it can have negative consequences, such as social hazards, which can affect not only the present but also future generations. It is crucial to distribute wealth fairly to ensure the well-being of society as a whole. Therefore, Islam emphasizes the importance of giving to those in need through various distribution channels, including obligatory and voluntary contributions, inheritance, and endowments, among others. Through these means, Islam hopes to promote economic justice, lessen poverty, and increase community cohesion (Urif, 2023).

Income Determination and Importance

For business owners, whose income often rises and falls with the economy, income is a very fluid indicator of financial health. Income reaches its peak while business is booming, but it can fall to its lowest point when circumstances are rough. Recent examples of how difficult it is for business owners to keep their incomes stable include the COVID-19 pandemic. Several empirical research have emphasized the various aspects that can affect one's income. Interestingly, historical records suggest that methods used during the time of Rasulullah included measuring household income, village sector production, and income distribution through zakat, infaq, and shadaqah. These methods have been proven to be helpful during difficult times, particularly for those in need. Income is a fluid aspect that can be influenced by various factors, and implementing traditional methods of income distribution such as zakat, infaq, and shadaqah can be useful during challenging times (Apriliana, 2020). There is numerous factors that could influence income, this include the role of government, technology, and human resources, human resources factor could influence income due to its ability to grasp the opportunity and use it to gain more profit, naturally, if one have enough knowledge of business, this will determine their innovation, their resilience and how the adapt during changes. To achieve this, someone must go through education, whether its formal or informal, and others improve their skills through training. Empirical studies explore the

effectiveness of training and knowledge in determining income. One of which examines how entrepreneurial training can improve owner income. Although business owners possess fundamental skills to manage their businesses, they may lack the ability to withstand difficult and unpredictable situations. Gaining access to the insights and experience of industry leaders through training is a great way to improve one's ability to plan for and respond to changing business conditions (Noviarita et al., 2021).

An important consideration among the many variables that can affect one's income is the part played by the government in formulating economic policy. The government has the ability to craft regulations that promote business expansion and make it easier for individuals to secure startup money. Both existing firms with expansion plans and new ventures from people might greatly benefit from such rules. To help those who may not have access to more conventional kinds of financing, government funding schemes can be of great assistance. For those with more modest finances, for instance, there are often specialized funds available at more reasonable interest rates. These funds can be pivotal in helping new ventures get off the ground or helping established enterprises grow. If we want people and businesses to have the tools and opportunities they need to succeed, it is the responsibility of the government to shape economic policy. The government can do a lot of good for the economy and for people's ability to realize their financial ambitions if it makes it easier for them to get their hands on money and other forms of capital. (Rahmah, Kaukab and Yuwono, 2020). The importance of the government's role in helping firms, especially SMEs, by funding items like "Kredit Usaha Rakyat" has been shown through empirical studies. This funding option is appealing to business owners because of the cheap interest rates and adaptable repayment schedules it provides. Moreover, this form of funding is critical in enabling businesses to expand, providing emergency funding, or serving as starting capital for new ventures (Elliyana, Paerah and Musdayanti, 2020).

Capital also have significant role in fulfilling the resources one needed to the business that they run, starting from production goods, or the product that they sell, other than this, capital can also provide technology, information, and many other resources that could support the business in the short or in the long run, with all of this aspect, one can achieve an increase in their income (Artini, 2019). The importance of these factors will lead an individual to have sufficient income to fulfil their daily needs and further to perform philanthropic act. Recent studies explain the importance of integrating technology in enhancing business performance, which when the business performance is high, it could also mean high income, recent usage of internet marketing has been a new method in promoting production, which internet marketing have the capability to reach more costumer through the internet (Harto et al., 2019). But due the introduction of this method are consider to be new,

many people need to adapt, and it was done through learning that held in form of seminar and workshop, this form of training increase digital literacy and the ability for people to use these method (Agnesia and Saputra, 2022). Also new to the society, the introduction of online courier has taken over as profession, these also in fact have able to contribute toward unemployment reduction and provide jobs for majority of people, especially in the city (Madrianah et al., 2023).

Small and medium-sized enterprises (SMEs) have made significant contributions to job creation, despite the fact that these jobs often come with income that is not fixed. Beyond reducing unemployment, SMEs have also enabled philanthropic acts, as individuals with higher incomes may be able to donate more, but equality is a central concept in income distribution according to Islamic principles. SMEs, one of the most popular occupations, give owners the ability to meet their basic necessities and produce extra revenue that may be donated as a charitable act. SMBs have a significant impact on employment because many people find work in these companies. SMEs give people the chance to work and make a living, which is crucial in developing economies even though the income may not be fixed. Additionally, SMEs are frequently linked to philanthropy since they allow owners to make extra money that can be utilized to promote philanthropic organizations. Islam places a strong emphasis on equity in the allocation of money, and SMEs can be vital to accomplishing this objective. SMEs offer people the chance to make a living and give back to society as one of the most popular occupations. Additionally, SMEs produce income that can be donated to causes that advance social welfare and equality. Consequently, SMEs are crucial for fostering social equality and philanthropy as well as economic prosperity (Mane et al., 2022).

Income Distribution Contribution – A Step Toward Social Welfare

Work is the main way that people obtain income, whether they are employed by a third party or operate their own business. People typically spend their disposable income based on their personal requirements, interests, and consumption goals after receiving an income. Some people also use their income for charitable endeavors such charitable giving, zakat, paying shadaqah, infaq, and waqf. Despite these private charitable deeds, income distribution is a vital element in the growth of both the economy and society. The way in which income is distributed within a society has an impact on both economic and social growth. By encouraging growth or fostering inequities, income distribution can have an effect on the economy. Income inequality occasionally contributes to societal discontent and instability. On the other side, a more equitable distribution of income can promote economic growth, lower poverty, and boost consumer spending. Furthermore, social peace and cohesion, which are crucial for the welfare and stability of society, can be fostered by a fair income distribution. Therefore, it is important for policymakers and society at large to address income distribution issues and strive towards a fairer and more equitable system. This can be achieved through various measures such as progressive taxation, social welfare programs, and

labor policies that support fair wages and working conditions. By promoting a fair distribution of income, society can create a more stable, prosperous, and just community for all its members.

Many of empirical evidence have provide explanation of what the income and its distribution have contribute toward society especially if distribute by the Islamic principle, one of which note the very important contribution toward individual awareness, and willingness to help other, which can be said that Islamic concept of philanthropic not only contribute physically but also penetrate the soul of its distributor, to be more humble and sincere, further this form of act will contribute toward poverty reduction (Suryani and Fitriani, 2022). Not so far different from this, other empirical research point out, that the concept of income distribution, prioritize the importance of equality and shorten the economic gap between the rich and the poor, which all this supposed to lead toward social welfare (Ihwanudin and Rahayu, 2020). During its process, there are several form of income distribution that commonly known in Islam, which is feeding, infaq, fidyah, and state responsibility, and it's also operate on principles, which is justice and equity, brotherhood and love, and social solidarity principles, not so many different from many other empirical research, the main concept of Islam in distributing its income is the achieve of social equity (Agus Sifa'.Moh, 2019).

Due to the gap of the rich and the poor have become more and more obvious, the imbalance become something that require attention of many individuals to make efficient of the income distribution, government should also take role as regulator and ensure the social and spiritual value in income distribution, the purpose of that is for the government, to influence the society to perform philanthropic act out of the kindness of their heart (Azizah, 2019). Individual income distribution are done by many people, but due to the frequency of activity, some individuals may not have the time to distribute the income their self, therefore government form a firm specifically handling income distribution by the Islamic principle, this firm have the main duty of distributing zakat, waqf, shadaqah, and infaq of those who are willing to contribute (Ihwanudin and Rahayu, 2020). This form of income distribution are used to fulfil the need of people who need and have the right to claim it, further, due to its distribution commonly in form of money, the receiver will have sufficient ability to consume, this will lead toward the development of economic, consuming behavior will have positive effect on production, due to demand, therefore, Islamic philanthropic act have actually lead to development of economic (Hamid, Prasetyowati and Trisasmita, 2020). This income distribute also very helpful during hard times, like the recent covid-19 pandemic, where many people have lost their job, but with the distribution of income, that have actually provide a sufficient consumer behavior, the chain reaction as explained above will affect production, this indicate that income distribution indirectly become important engine in economic

cycle, due to its important in consumption which lead to high production society (Mahyudi, 2021).

Upon reflection, it becomes apparent that income distribution serves not only as a means of achieving equity but also indirectly affects the development of economic activity. By ensuring that income is distributed more fairly, a more balanced distribution of wealth is created, which can in turn stimulate the production and consumption cycle, leading to sustained economic growth. Therefore, it is essential for people to understand the importance of income distribution and grow more aware of the Islamic principles that support a just distribution of wealth. By putting these concepts into practice, people may not only improve society as a whole but also promote a more sustainable and healthy economic system for everyone.

CONCLUSION

The idea of income distribution seeks to close the gap between society's wealthy and poor sectors. Islam stresses the value of social equality in the process of economic distribution. Government policy and personal self-awareness both have the potential to advance this principle. Giving money out willingly out of kindness is an example of philanthropic activity, which can help create a society that is more compassionate and just. Both macroeconomic and microeconomic problems can be addressed by changing how income is distributed. On a local scale, it can help with basic needs like feeding the populace for those who are struggling. On a bigger scale, it can be crucial in tackling important economic problems like unemployment and poverty. Income distribution can help people or groups launch or grow their enterprises by giving them financial resources, which will lead to the creation of jobs and a general improvement in the economy.

Income distribution is frequently used to fulfill daily requirements in addition to being used for business endeavors. The production cycle and economic expansion are both supported when people have the means to meet their basic requirements. In general, income distribution is essential for encouraging charitable behavior, lowering wealth inequality, and fostering the growth of a more resilient and prosperous economy. A more just and equitable society can result from promoting income distribution among people as a kind of social responsibility.

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