

## THE DEGREE OF UNDERSTANDING OF ZAKAT ON PROFESSION/INCOME IN JEPARA REGENCY

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### ABSTRACT

*This study aimed to determine the degree of understanding of zakat on profession/income and the characteristics of the community distribution model as an effective collection model for zakat institutions. This study used a qualitative method with 68 respondents from various professional work backgrounds including civil servants, teachers, employees, military, police, and government officials. The results of this study were that Jepara people have a high degree of understanding about zakat but have not been fully able to calculate nishab of zakat especially zakat on profession/income. Therefore, not all people who are obliged to pay zakat on profession and the distribution of zakat on professionis still directly to mustahiq.*

**Keywords:** Zakat on Profession/Income; Understanding of Zakat; Zakat; Alms

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## INTRODUCTION

Zakat is one of Islam pillars which must be implemented by every Muslim with the applicable terms and conditions. The commands of zakat in Islam always links to prayer command. It means that how important *zakat* as a social worship (*hablu min an-nas*), while prayer is a vertical worship of Allah (*hablu min Allah*). The obligation of *zakat* is often lower than awareness of praying because people think that the wealth is from their work, so it makes people droop to pay zakat (Noble, 2017).

The function of zakat is to make human life being clean. It means human life can be spared from bad personality and misconduct and to improve the welfare of the community in which prosperity is an expectation of everyone, hence Islam emphasizes prosperity for the people.

Zakat is divided into two, they are zakat al-fitr and zakat al-mal. Zakat al-fitr is zakat on individual psyche paid during the month of Ramadan until before the preacher on the platform for Eid al-Fitr sermon, while zakat al-mal is zakat on wealth or property owned. Zakat al-mal, according to Abdurrahman al-Jaziri (Asnaini 2008), includes livestock (camel, cow, buffalo, goat/sheep), gold and silver, trade, mining and treasure findings and agriculture (wheat, rice, date palm, grapes).

The current development that is more and more various sources of wealth and assets affects a variety of zakat payment. According to Yusuf al-Qordhawi, zakat al-mal including livestock, gold and silver, trading income, agriculture, the land lease income, honey and other animals production, minerals and marine products, capital investment, such as factories and warehouses, occupation, stocks and bonds and other securities (Asnaini 2008). Didier Hafidhuddin added that zakat currency trading, livestock trading, investment sharia property, Islamic insurance, plants venture such as orchids, edible birds' nests, fish, and zakat on the modern household sector (Hafidhuddin, 2002).

Zakat al-mal in Indonesia is projected to potentially get Rp 286 billion, but the fact is only Rp. 6 billion or 2.1% (Baznas, 2017). One type of zakat that is highly potential is zakat on profession/income, but mostly people do not concern about the obligation to pay it. It is because of the lack of understanding of zakat on profession/income, however education and understanding affect the *muzakki* intention to pay zakat on profession/income (Huda & Gofur, 2012).

The lack of public awareness of the zakat on profession/income which does not have a direct proposition, either from the Qur'an or the hadith of the Prophet. So, to get legal certainty on zakat on profession/income, the first thing to do is by comparing (analogy/*qiyas*) one of the five types of zakat that are already understood. The value (percentage) of zakat on profession/income will be determined by *qiyas* because of the percentage difference of each type of zakat (Setiawan, 2011).

People who are aware of zakat on profession/income will easily pay zakat without having to be reminded and even picked by zakat organizations. *Muzakki* does not consider facilities provided by Baznas or amil zakat institutions is the main factor to pay zakat (Nur'aini & Ridla, 2015).

In 2018, the National Roadmap of Zakat in the National targets of zakat is to strengthen the acquisition of zakat indeveloping Zakat Infaq Sadaqah (ZIS) and Other Religious Social Fund (DSKL) 35 percent annually.

Jebara has a population with 98% of Muslims and is the highest in Central Java (BPS Jebara, 2018). The high adherents of Islam also have an impact on the amount of zakat, in which, in 2015 the highest reception and distribution of zakat in Central Javais carried out by the National Board of Zakat (Baznas) of Jebara regency (Budiyana, 2016).

Zakat conducted by Baznas still dominated by zakat on civil servants that auto debit of their monthly salary received by the finance with the amount of Rp. 1.2 billion. Public awareness, especially private sector employees have not been fully conscious to distribute zakat on profession/income either through the Amil Zakat Institution(LAZ) or Baznas. The data of Baznas of Jebara Regency in 2016 is only 200 people who pay zakat which is considered as zakat on profession/income with the amount is about Rp. 106.2 million (Baznas Jebara, 2017).

In the group of occupation types, servants and employees of Jebara are approximately 263.662 or 41.1% of the labor force in Jebara Regency (BPS Jebara, 2018). The number of employees and servantsare from all sectors of employment.

The acquisition of zakat on profession/income should be much higher because of the high number of employees or servants in Jebara Regency. Thus, this study aims to determine the degree of understanding of zakat on profession/income and the public distribution model characteristics as a model for an effective collection of agency or institution of zakat.

## RESEARCH METHODS

The research method is a qualitative research. The qualitative research is defined as a process of trying to get a better understanding of the complexities involved in human interaction (Catherine & Rossman, 1995). Qualitative research methods are influenced by the naturalistic Weberian paradigm-interpretive, post-positivist perspective of critical theory group and postmodernism as developed by Baudrillard, Lyotard, and Derrida (Creswell, 1994). The data used in this study are primary and secondary data. Primary data is data like text and interviews obtained through interviews with respondents being sampled by the researchers then data can be recorded or transcribed by the researcher.

Sources of primary data obtained through interviews of this study to the 68 respondents were divided into a variety of professions, such as civil servants, military, professors, teachers, managers of financial, the company's

director, doctors, and so forth. The secondary data from Baznas Reports Books of Jepara. The data processing through data reduction, coding, and validity test used triangulasi methods.

## RESULTS AND DISCUSSION

### *ZAKAT ON PROFESSION/INCOME*

Zakat on profession/income is relatively a new of the categorization of assets that must be paid. In Arabic, the profession is defined *asal-mihnah*. The word is often used to refer to jobs relying more on the performance of the brain. Therefore, professionals are called *al-mihaniyyun* or *ashab al-mihnah*, for example, lawyers, writers, doctors, law consultant, office workers, and so forth. Another term is *al-hirfah*, this word is often used to designate the type of jobs that rely on hand or muscle power. For example, the craftsmen, artisans blacksmiths, tailors on convection, construction workers, and others. They are called *ashab al-hirfah* (Baqai, 1995).

Wahbah al-Zuhaili specifically argues that the equivalent legal profession which is appropriate to zakat on profession/income is zakat *al-mal al-mustafaad* (assets acquired through a new kind of process ownership and lawful) (Al-Zuhaili, 1997). The types of *al-mal al-mustafatare* al-'amalah (income derived in the form of wages or salary from a particular job), al-'atiyah (a kind of bonus or incentive still received regularly by soldiers of the Islamic State from *baitul mal* (state treasury), al-mazalim (the type of property illegally confiscated by the former authorities and had been considered lost by the owners). If the property is returned to the owner, then the property is classified as property acquired by new ownership, and therefore, zakat must be paid (Al-Qaradawi, 1973).

Meanwhile, according to Didi Hafidhuddin, zakat on profession/income is charged to each particular job or professional expertise with the person/other institutions which earns income (money) meeting the nisab.

### *LEGAL FOUNDATION*

Zakat on profession is specifically not regulated by the Qur'an and Sunnah, but all income through a professional activity when it has reached nishab, the zakat must be paid based on these following verses such as: "Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing" (QS. At-Tawbah: 103); "O you who have believed, spend from the good things which you have earned and from that which we have produced for you from the earth. And do not aim toward the defective there from, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praise worthy". (QS. Al-Baqarah: 267); "and from their properties was [given] the right of the [needy] petitioner and the deprived" (QS. Adh-Dharyat: 19).

Sayyid Quthub in his FiDzilalil Qur'an tafseer interprets surah Al-Baqarah verse 267 as the entire result of the human effort which is good and lawful and the entire issued by God from within and above the earth. Furthermore, al-Qurtubi in his Tafseer Al-maami 'li Ahkam al-Quran stated that *hakkunma'lum* is obligatory zakat which is all assets income meeting zakat obligation requirements must be paid (Hafidhuddin, 2002), thus, the salary or income on professions is classified as the wealth that its zakat should be paid.

In addition to the proposition and the above opinion, the legal basis to pay zakat is Act No. 23 of 2011 on the Management of Zakat mentioned in article 14 stating that zakat al-mal consists of zakat on income and services, Government Regulation No. 14 of 2014 on the implementation of Act No. 23 of 2011 and Presidential Regulation No. 3 of 2014 on Optimizing Collection of Zakat.

### ***NISHAB OF ZAKAT ON PROFESSION/INCOME***

Zakat on profession/income is expressly not mentioned in the Qur'an or the Sunnah explicitly generate disagreements about its nishab, then to determine the *nishab* of zakat on professionis required *qiyas* (analogy). The *qiyas* from the scholars results in three opinions, the first is analogous to the zakat of trade (commercial) in which the levels of nishab and its time at the zakat commerce that is equally with gold and silver that is 85 grams of gold paid amount 2.5% annually.

Secondly, the *nishab* of zakat on agricultural is 653 kg of rice or wheat (equivalent to 520 kg of rice) and released after receiving a salary approximately 5%. Third, zakat *rikaz* (minerals) is about 20% without *nishab* (Hafidhuddin, 2002).

The opinions about *nishab* of zakat on profession using *qiyas syabah* and mostly used is zakat on agriculture, ie equivalent to 653 kg of rice or 520 kg of rice and the amount spent on *qiyas* with zakat on money (gold or silver) that is equal to 2.5% (Hafidhuddin, 2002). *Qiyas* of zakat on profession using *qiyassyabah* which equates *furu'* (branches on *qiyas*) to the origin (the subject matter) for *jami'* (the reasons that bring together) which is similar (Syarifuddin, 1987).

The above opinion that can be analogized as salary or income is the result of (crop) farming as regular pay, it is similar to agricultural products such as rice obtained periodically because it is only *nishab* and no *haul*. Meanwhile, the determination of 2.5% based on several considerations: first, in the industrial sector, services and offices are more necessary as requirements such as education, skills, and so forth.

Second, salary or income received by the employee is generally an only income. It is different with the farmers, their income is not only from agricultural products such as rice but also from grow fish, vegetables, and others for daily needs, so as the side dishes needs are not taken from their agricultural products. Thus, this approach combines the reason of *ta'lil as-*

*sababi* (cause enumeration) and *ta'lil al-ga'i* (enumeration of interest) in order to realize the benefit of the ritual, intellectual and benefit for the Muslim community (Mth, 2007).

### **Zakat Collection**

Collection in Kamus Besar Bahasa Indonesia (Indonesian Dictionary) is a process, a way, the act of collecting. Zakat collection is an attempt or process activities in order to collect zakat, donation and alms and other financial resources of the community that will be distributed and empowered to *mustahiq* (Sudewo, 2004).

Zakat collection activity includes at least five (5) main objectives, such as to raise funds, collect donations, collect sympathizers or supporters, building the image of the institution (brand image), and provide confidence and satisfaction on donors (Sani, 2010).

Zakat collection from historical background has existed since it was set. The approach in collecting Zakat (*fundraising*) from the early days of Islam through the power of the rulers (government) and the approach through the power and willingness (al-Qardhawi, 1973).

### **THE UNDERSTANDING AND IMPLEMENTATION OF ZAKAT ON PROFESSION/INCOME**

The degree of understanding of zakat on profession in Jepara community is generally quite high, from interviews to 68 respondents of various professions, the result is 62 or 92% of respondents know about zakat on profession/income however they have a various understanding. Some of them know and understand the overall, but some not because they never get socialization.

As stated by respondents, Nur Baidi, S. Ag (the Headman of Bulungan) and mostly respondents, such as Anton who works as a doctor, Abdul Aziz as bank employees and others said that "Zakat on profession/income is paid by an individual who has a profession or 2.5% of the income".

The other respondents like M. Budiantoro (Police serving in the Jepara police office) said that "Zakat on profession/income has socialized. There is also a form of Baznas but it is not forced"

M. Jauharuddin as the Manager of BMT says that "in his work place it is a must to pay zakat on profession/income requiring 2.5% of salary whether it already reaches the *nishab* or not in order to train themselves to pay zakat on profession/income".

The results of the interview data of respondents about the public's understanding on the obligation of zakat on profession/income regarding the amount of paymentor to calculate zakat on profession/income as the following Table 1 below.

**Table 1**  
**The degree of understanding and ability to calculate zakat on profession/income**

No.	Types of Questions	Result
1	The understanding of zakat on profession/income	62 (91%) understand 6 (9%) did not understand
2	The ability to calculate Zakat on profession/income	54 (79%) were able to calculate 12 (21%) can not count

Source: Results of interviews to 68 respondents from a variety of professions.

The above table shows that even though people have a high degree of understanding, but apparently, not all of them understand the amount that must be paid. Respondents generally estimate the amount in zakat payment. The variety of respondents understanding still needs to continue to be socialized through education that is in the curriculum starting from elementary to higher education as well as through community activities, especially religious activities.

#### ***THE DISTRIBUTION OF ZAKAT ON PROFESSION/INCOME***

Based on the interviews of respondents, a variety of professions of Jepara people shows that not all of them pay zakat on profession/income, but in general, the level of public awareness in paying zakat is quite high, at 85%. One of the factors is the respondents have not issued because of the ignorance about zakat on profession/income, according to Asrofi (the Headman) "I have not paid zakat on profession/income because I am still confused about the calculations".

This table below shows the results of interviews with respondents about the level of zakat on profession/income payment.

**Table 2**  
**The level of zakat on profession/income payment**

No.	Description of Question	Result
1	Zakat on profession payment regularly	58 (85%) paid 10 (15%) did not pay / has not paid

Source: Results of interviews to 68 respondents from various professions.

The distribution of zakat on profession/income undertaken by the community which is not from civil servants or military/police who have not fully channeled to the official zakat organization/agency. 68 respondents are divided into three groups of distribution, such as a professional society that its payment is distributed directly, a professional society that its payment is distributed to Baznas / LAZ, and civil servants, military and police are by payroll deduction and directly distributed to Baznas. These groups are presented in the following table:

**Table 3**  
**The distribution of Zakat on profession/income**

No.	Types of Questions	The Group of Answers	Result
1	Zakat distribution	Professional:Non civil servant pays through Baznas / Laz	9 respondents
		Professional:Non civil servant pays directly to <i>Mustahiq</i>	27 respondents
		Military, police, and civil servants pay from payroll deduction	32 respondents

Source: Results of interviews to 68 respondents from a variety of professions.

People mostly pay zakat to *mustahiq* (zakat recipients) in their area as according to Abdul Aziz (Bank employee), Anton (doctor) and others. It is because, according to H. Abdurrohman "there are many needy in their area, both orphans, and widows".

## CONCLUSION

The research on the degree of understanding and models of zakat on profession/income distribution in Jepara society can be concluded that the majority of people in Jepara regency has understanding of zakat on profession/income including compulsory law of its payment, however not all are able to calculate and determine the *nishab* and the amount hence the payment is merely by their estimation. Jepara people awareness for zakat payment is quite high, moreover, payroll deduction is automatically done by some agencies through the finance department or take zakat on profession/income from salary the salary, at 2.5%. People mostly distribute their zakat directly to *mustahiq*, hence, the attempt of the National Board of Zakat (BAZNAZ) or Amil Zakat Institution to socialize and collect zakat on profession/income from society.

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