

# Increase The Value of Zakat Income

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**Abstract.** This research is to analyse the percentage of value that muzakki must pay on zakat income. The purpose is to trace the opinions of the scholars, the background of their determination in the law, and the amount of the percentage of zakat income that should be paid by Muslims. The method used is juridically normative, namely by tracing the *ijtihad* of the *fuqaha* in the field of zakat, with the approach of jurisprudence and the proposal of jurisprudence. The results of the study found that there were five periods or periods of development of zakat, and zakat income only appeared in contemporary times. The amount of zakat income in Law Number: 23 of 2011 concerning Zakat is five percent. It is recommended to raise by five or ten percent. Therefore, it is advisable to conduct further research, and with the results of this research can be a recommendation for the birth of the fatwa of the Indonesian Ulema Council towards changes in the zakat law.

**Keywords:** Value, Zakat income, Juridically normative

## 1 Introduction

The term income zakat is not found in Law No. 23 of 2011 concerning Zakat Management. This term is popular among workers, both public and private. What is meant by income zakat according to the law is income and service zakat as referred to in Article 4 paragraph (2) point h. Its scope is even narrower when compared to income zakat as intended by Yusuf Qaddafi.

The nisab for zakat income (income and services) is 653 kg of grain or 524 kg of rice, equal to the nisab of agricultural zakat. What is different is the level (value) of zakat which is 5 and 10 percent for agricultural zakat and 2.5 percent for income zakat. While the haul is basically the same, namely the time when the treasure was obtained.

At the beginning of the enactment of the obligation of zakat, namely in the Medina phase, it was known that there were only 7 (seven) types of zakat. Fiqh of zakat itself has gone through four phases to arrive at the Contemporary phase which was driven by Yusuf Qardawi. In this phase, the types of zakat mal have developed into 11 types. The addition of this type of zakat is only a development or the result of *ijtihad* of the latest scholars in relation to changes in the order of people's lives and efforts to find and fulfill their needs.

In principle, changes in life and changes in the rights and obligations that accompany it, of course, will not change the basic principles. The changes that occur are the development of what already existed before. The type of income zakat that emerged later turned out to be *qiyas*ed from gold and silver zakat as stated in the Zakat Law.

It is interesting to re-examine this income zakat with the emergence of a number of opinions that confirm it with agricultural zakat. This difference in *pengqiyasan* will of course give birth to new consequences for muzakki to increase the amount of zakat to 5 or 10 percent. The idea of changing the value of zakat is what lies behind this paper.

## 2 Research Methods

This research is normative juridical research by reviewing library data. This research was conducted by reading and analyzing various existing literature, both in the form of the Koran, hadith, laws and regulations, as well as research results.

This research is descriptive research, namely research that describes certain objects and explains things related or systematically describes facts or characteristics of certain objects in certain fields factually and accurately.

The data obtained were analyzed using descriptive analysis, that is, all the data collected were systematically arranged to be described and discussed scientifically according to procedures.

## 3 Result and Discussion

### 3.1 A Brief History of Zakat Obligations

The obligation of zakat is stated in QS.9 (At-Taubah) verse: 60. Before this verse was revealed, there was a

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hypocrite who criticized the Prophet Muhammad when he was distributing zakat, and asked him to be fair.

The verse was revealed before the Tabuk war in 9 H. While Zakat has been officially paid in Medina since the post-Badar war, or around the beginning of 3H. And the idea of Zakat has been present since the Meccan period when the revelation of QS.22 (Al-Hajj) verses: 39-41: "... (ie) those who, if We established their position on earth, they establish prayer, pay zakat, command to do what is right and prevent from evil deeds, and to Allah all matters return."

In the Mecca period, zakat was not set limits, but was left to a sense of faith and generosity and a sense of one's responsibility for others, according to Al-Qaradhawi in the Fiqh of Zakat. And before that, the Jews themselves were familiar with what is currently applied to Christians as tithing. Where it is the concept of zakat which is applied to all the tribes of the Children of Israel as muzaki for the tribe of Levi as mustahiq. After each harvest, 1/10 of the harvest will be placed outside the house to be taken by the Levi tribe and distributed to them (Levi), widows, the poor and foreigners. This applied zakat is very similar and congruent with agricultural zakat in Islam.

Search for QS. 19 (Maryam) verses: 30-31 and 55, QS. 21 (Al-Anbiya) verse: 73, and QS. 98 (Al-Bayyinah) verse: 5 it can be seen that every Prophet and Apostle always ordered his people to worship Allah, establish prayers, and pay zakat. So, the shari'a of zakat, like prayer, is a shari'a that is always brought by the prophets and apostles.

Prophet Musa (as) has prescribed zakat even though it is on wealth in the form of livestock such as cows, goats and camels in the amount of 10 percent. And the destruction of Qarun is narrated by Ibn Kathir in al-Bidayah wa an-Nihayah for refusing to pay the zakat.

The obligation of zakat for Muslims themselves undergoes a process until the legal structure of zakat is perfected at the end of the prophetic period with the stipulation of 8 (eight) asnaf by Allah SWT in QS.9 (at-Taubah) verse: 60.

In fact, the obligation of zakat is the inheritance of the prophets and apostles, so the Messenger of Allah then said: "Indeed Allah is not pleased if the distribution of zakat is handled by an angel muqarrabun or an apostle until Allah himself handles it directly."

### 3.2 Income Zakat

The term zakat on income (zakat on income and services according to the Zakat Law), is in line with the terms put forward by Yusuf Qardawi, namely zakat on search and profession. What is meant as income is what is obtained from work and profession. There are jobs that are done by themselves without depending on others thanks to the dexterity of their hands or their brains as is done by doctors, engineers, artists, tailors, carpenters, farmers and others. Zakat from this type of work is then referred to as professional zakat.

There is also work that one person does for other parties, be it the government, companies or individuals, using their hands, brains or skills, with which they get

wages, salaries or honorariums. Zakat from this second type of work is referred to as income zakat.

Income zakat is one of the four products of the ijtihadiyyah of contemporary scholars as formulated by Yusuf Qardhawi in Fiqh Zakat:

- 1) Zakat on honey and animal production
- 2) Zakat on investment in factories, buildings, and others
- 3) Zakat search and profession
- 4) Zakat on stocks and bonds

This ijihad process was carried out because of the changing times compared to the time of the Prophet Muhammad until the time of the Imam Madhab. And it will continue to be carried out in line with the development and growth of human civilization and the types of human efforts in it. The ijihad process is carried out while still relying on the 7 (seven) types of zakat that the Prophet SAW formulated in the Medina period, including the details of zakat issues such as haul, nisab, and others.

### 3.3 Qiyas Zakat Income with Agricultural Zakat

Income Zakat as stated in the Zakat Law No. 23 of 2011 and its implementing regulations, is qiyased with gold and silver zakat with a zakat rate of 2.5 percent. Even though it is qiyased with gold and silver zakat, the haul and nisab calculations follow agricultural zakat. The nisab is equivalent to 653 kg of grain or 524 kg of rice, with the haul when the income was earned. Zakat on gold itself has a nisab of 85 grams and the haul is for one year. Pengqiyasan like this saves several questions to be studied more deeply.

There are several methods of taking law or ijihad, such as the Irfaniyyah method by Muhammadiyah circles, or by contemporary scholars who are more inclined to the dimension of property cleansing. There is also a method used by Tariqah Qudusiyah which is more inclined to the dimensions of ma'iyatullah (togetherness with Allah) and the fulfillment of Allah's rights in every effort/kasab of the salik. The latter turns out to be qiyaskan zakat income on agricultural zakat. Thus, the levels of zakat, haul and nisab fully comply with all the provisions applicable to the agricultural zakat.

Regarding the zakat of income which is qiyad with agricultural zakat by the tariqah, several points of thought will be presented. That even in the scales of Imam Shafi'i, equality with agricultural zakat is something that is very possible. Because Imam Shafi'i's definition of zakat on agriculture or plants is: "Everything planted by the children of Adam and the fruit can be dried and stored and used as staple food, bread, or flour that can be cooked, then all of that must be subject to zakat. Businesses and professions that generate money can be saved and used to buy (provide) staple food

### 3.3.1 Nisab problem

- 1) Some views related to the issue of nisab are stated as follows:
- 2) Nisab of 5 wasaq (the weight of the camel), equivalent to 60 sha', equivalent to 653 kg of wheat/rice.
- 3) This opinion was followed by the number of scholars consisting of friends, tabi'in and scholars based on the words of the Prophet s.a.w, "Less than five wasaq is not obligatory zakat".
- 4) There is no nisab because there is no haul. Here, Abu Hanifah argues that both small and large plants and fruits are obligatory for zakat, based on the general understanding of the hadith, "Plants that are irrigated by the rain of zakat are one tenth of". Since a year is not required, then the nisab in that case is also not required.
- 5) A lot a little, obligatory zakat.
- 6) The opinion of Ibrahim Nakha'i, "A little or a lot of crops must be paid zakat: one tenth or one twentieth." Likewise, there is a history that says, Ibn Abbas ra in Basra collected zakat from all plants even from chives leaves. Ibn Hazm also said that zakat is obligatory on everything that grows on the ground, a lot or a little. According to Umar bin Abdul Aziz it was also said, "For every 10 bunches of vegetables, one bunch of zakat must be issued"<sup>8</sup>.
- 7) Nisab is only the preferred.  
The opinion of Daud Zahiri said, "Something that can be prevented is not obligated to pay zakat up to five loads of camels, but that which cannot be removed, such as cotton, turmeric, and green fruits, is obligated to pay zakat a little or a lot." This opinion is a middle ground.

A number of views mentioned above, provide room for people to choose because in principle zakat is the personal charity of a muzakki. Therefore, the process of qiyas zakat income to agricultural zakat can be done as follows:

1) When equated with the common nisab in agricultural zakat, it is equivalent to 5 wasaq (653 kg) wheat, or for Indonesian conditions it is equivalent to rice, the nisab in money units is between Rp. 7 million - 8 million.

2) For the followers of tariqah qudusiyah, the most important nisab for him is the shiddiq of his kasab. So, let's refer to the opinion of Umar bin Abdul Aziz ra and Ibn Hazm on agricultural zakat, that zakat is obligatory on everything that grows on the ground, a lot or a little. So also, income, zakat is obligatory on all that is grown or produced by a salik, a lot or a little.

### 3.3.2 Zakat rate

As with Agricultural Zakat, the amount is 5 or 10 percent with a priority at 10 percent. Imam Ghazali said, "The obligation of zakat is 1/10, if the plants are watered with running water or with water from water lines. If the

plants are watered with water carried or with a waterwheel, then the zakat is 1/20.

Therefore, the muzakki should recognize the harmony of their kasab and livelihood with Allah's will for them, so that they can then measure the level of ease that Allah has prepared for them in trying. The more in sync and in harmony with what Allah wants for him, the greater the inspiration, guidance and guidance of Allah will accompany his steps, and will also be followed by making his affairs more expansive and easier. And the easier it is for Allah SWT to make his business easier, the bigger zakat. Then the value of 1/10 becomes the priority as a form that shows all these alignments.

### 3.3.3 Part of the Income of the Business that is Zakated

Imam Shafi'i said: If the owner of the garden says that the fruit in the garden was hit by a disaster so that part or all of the fruit is exhausted, then the zakat officer may believe it. If the officer doubts the statement of the owner of the garden, then the officer may ask the owner of the garden to swear an oath.

Thus, if the income zakat is qiyased, if the muzakki states there is a loss from business results, or there are unexpected expenses related to work or profession that are not financed by the office, the employee or professional can take it into account as a deduction from the business results that are being paid for.

## 4 Conclusion

Based on the literature review that has been carried out, the authors can draw the following conclusions:

- 1) The ijthad process carried out on income zakat as regulated in Law No.23 of 2011 and its implementing regulations is ambiguous. Haul and nisab follow the agricultural zakat, while the levels follow the zakat of money or gold and silver.
- 2) Qiyas that is more appropriate for income zakat is agricultural zakat. Therefore, haul, nisab and levels must also follow agricultural zakat.
- 3) If this idea is accepted, it is necessary to reform the positive zakat law.

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