

IMPLEMENTATION OF PROFESSIONAL ZAKAT ON ECONOMIC DEVELOPMENT AND PEOPLE'S EMPOWERMENT

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Abstract

Zakat is one of the five main pillars of strengthening Islam, as a way for humans to worship Allah and also for humans to relate to others in terms of social responsibility, which can be considered a religious tax. Professional zakat emerged amidst controversy and the potential for overall economic strength. In today's modern era, many people earn substantial incomes based on the knowledge gained through formal education. The education humans receive through government-programmed educational systems can generate significantly higher incomes than those generated by agriculture, animal husbandry, and plantations. Because with education, people can pursue professions appropriate to their chosen field of study. Therefore, this author will discuss professional zakat, which has proliferated in the modern era. Islamic teachings aim to address social inequality and unrest in society through zakat. Zakat carries the mission of improving horizontal relationships among humans, ultimately reducing the turmoil caused by the problems of inequality in their lives. Apart from that, zakat can also strengthen humans' vertical relationship with Allah, because Islam states that zakat is a form of devotion (worship) to the Almighty. The scholars stipulate that there are only five types of assets that must be given zakat, namely livestock, gold and silver, trade, agriculture, mining goods and rikaz (found treasures). However, nowadays, professions that can generate wealth are increasingly developing. Therefore, the scope of assets subject to zakat must be expanded to several forms of wealth that were not known in the early days of Islam, these professions include doctors, notaries, bankers, psychologists, and so on.

Keywords: Professional Zakat, Empowerment, Islamic Economics.

ملخص

الزكاة هي أحد الأركان الخمسة الأساسية لتقوية الإسلام، كوسيلة للبشر لعبادة الله وللتواصل مع الآخرين من حيث المسؤولية الاجتماعية، ويمكن اعتبارها ضريبة دينية. ظهرت الزكاة المهنية وسط جدل وإمكانية تحقيق قوة اقتصادية شاملة. في العصر الحديث، يحصل الكثير من الناس على دخل كبير بناءً على المعرفة المكتسبة من خلال التعليم الرسمي. يمكن للتعليم الذي يتلقاه البشر من خلال أنظمة التعليم الحكومية أن يولد دخلاً أعلى بكثير من الدخل الذي تولده الزراعة وتربية الحيوانات والمزارع. ذلك لأن التعليم يتيح للناس ممارسة المهن المناسبة لمجال دراستهم المختار. لذلك، سيناقش المؤلف الزكاة المهنية، التي انتشرت في العصر الحديث. تهدف التعاليم الإسلامية إلى معالجة عدم المساواة الاجتماعية والاضطرابات في المجتمع من خلال الزكاة. تحمل الزكاة مهمة تحسين العلاقات الأفقية بين البشر، مما يؤدي في النهاية إلى تقليل الاضطرابات الناجمة عن مشاكل عدم المساواة في حياتهم. بصرف النظر عن ذلك، يمكن للزكاة أيضًا أن تقوي العلاقة الرأسية بين البشر والله، لأن الإسلام ينص على أن الزكاة هي شكل من أشكال العبادة لله تعالى. ينص

العلماء على أن هناك خمسة أنواع فقط من الأصول التي يجب أن تُزكى، وهي الماشية والذهب والفضة والتجارة والزراعة والمعادن والركاز (الكنوز المكتشفة). ومع ذلك، في الوقت الحاضر، تتطور المهن التي يمكن أن تولد الثروة بشكل متزايد. لذلك، يجب توسيع نطاق الأصول الخاضعة للزكاة لتشمل عدة أشكال من الثروة لم تكن معروفة في أوائل الإسلام، وتشمل هذه المهن الأطباء والموثقين والمصرفيين وعلماء النفس وغيرهم.

الكلمات المفتاحية: الزكاة المهنية، التمكين، الاقتصاد الإسلامي.

Abstrak

Zakat merupakan salah satu dari lima pilar utama dalam memperkuat Islam, sebagai cara bagi manusia untuk beribadah kepada Allah dan juga sebagai sarana bagi manusia untuk berinteraksi dengan sesama dalam konteks tanggung jawab sosial, yang dapat dianggap sebagai pajak keagamaan. Zakat profesional muncul di tengah kontroversi dan potensi untuk memperkuat ekonomi secara keseluruhan. Di era modern saat ini, banyak orang memperoleh penghasilan yang signifikan berdasarkan pengetahuan yang diperoleh melalui pendidikan formal. Pendidikan yang diterima manusia melalui sistem pendidikan yang dirancang oleh pemerintah dapat menghasilkan penghasilan yang jauh lebih tinggi dibandingkan dengan penghasilan dari pertanian, peternakan, dan perkebunan. Karena dengan pendidikan, orang dapat mengejar profesi yang sesuai dengan bidang studi yang mereka pilih. Oleh karena itu, penulis akan membahas zakat profesional yang semakin berkembang di era modern. Ajaran Islam bertujuan untuk mengatasi ketidaksetaraan sosial dan ketidakstabilan di masyarakat melalui zakat. Zakat memiliki misi untuk memperbaiki hubungan horizontal antarmanusia, yang pada akhirnya mengurangi gejala yang disebabkan oleh masalah ketidaksetaraan dalam kehidupan mereka. Selain itu, zakat juga dapat memperkuat hubungan vertikal manusia dengan Allah, karena Islam menyatakan bahwa zakat merupakan bentuk ibadah (penghormatan) kepada Yang Maha Kuasa. Para ulama menetapkan bahwa hanya ada lima jenis harta yang wajib dikenakan zakat, yaitu hewan ternak, emas dan perak, perdagangan, pertanian, barang tambang, dan rikaz (harta karun yang ditemukan). Namun, saat ini, profesi yang dapat menghasilkan kekayaan semakin berkembang. Oleh karena itu, cakupan harta yang wajib zakat harus diperluas ke beberapa bentuk kekayaan yang tidak dikenal pada masa awal Islam, profesi-profesi tersebut meliputi dokter, notaris, bankir, psikolog, dan sebagainya.

Kata kunci: Zakat Profesi, Pemberdayaan, Ekonomi Islam.

INTRODUCTION

Islam teaches humanity to maintain balance, harmony, and harmony in all aspects of life. This includes maintaining harmony between the physical and spiritual, the material and spiritual, the individual and social, and the worldly and the hereafter. Maintaining this balance, harmony, and harmony in all aspects of life is essential for achieving happiness and well-being.

In particular, the form of balance and harmony that Muslims must maintain in this description is the relationship between humans and Allah and with fellow humans. In this case, it is a form of worship that has a social dimension and that must be maintained in order to balance relationships with fellow humans, namely the reaping of zakat. Zakat as a social worship practice is a form of worship that must be carried out by Muslims, and is one of the pillars of Islam.

Zakat is a new system that is unique in the history of humanity. Not all the assets we own are assets that must be given zakat, nor is everyone entitled to receive zakat. In Islam, zakat has a special position and function, so that we as Muslims should understand more about zakat, because zakat itself is one of

the pillars of the Islamic religion. In the Qur'an, it is explained who the people who are entitled to receive zakat are. The hadith emphasizes that people should be appointed to collect and allocate zakat and emphasizes that zakat must be collected, not left to the wishes of the people who pay zakat.

It is undeniable that zakat has enormous potential as an effective means of empowering the Muslim economy. If this potential is optimally harnessed from the entire Muslim community and managed effectively with trust and professionalism, it will generate substantial funds that can be used to alleviate poverty and empower the Muslim economy.

Zakat is the pivot and financial center of the Islamic state. It encompasses moral, social, and economic aspects. Morally, zakat eradicates the greed and avarice of the wealthy. Socially, zakat serves as a unique tool provided by Islam to eradicate poverty from society by making the wealthy aware of their social responsibilities. Economically, zakat prevents the horrific accumulation of wealth in the hands of a few and allows wealth to be distributed before it can become large and dangerous in the hands of its owners. It is an obligatory contribution of Muslims to the state treasury. (mannan, 1993)

Existing zakat consulting institutions have not yet fully disseminated knowledge about zakat to the public. Meanwhile, the economic system continues to evolve and vary daily. (didin, 2002)

Zakat, a long-forgotten cornerstone of Islamic economics, should be reconsidered. Zakat represents a significant potential that can be used as capital for national development, as was done by our Islamic predecessors. If only the concept of zakat were implemented nationally and internationally, the problem of poverty in the Islamic world would be resolved.

Zakat has an economic function in alleviating poverty and even exerts a significant influence on the macroeconomic environment. However, in reality, zakat's economic function has not been optimal in alleviating poverty due to unprofessional management. This requires the government to play a crucial role in managing zakat. This role can be realized through a reorientation of zakat understanding and management, allowing for optimal utilization. This requires dynamic synergy between the government and the community to optimize zakat's role in poverty alleviation in Indonesia.

Zakat is not merely a symbol but an obligation for Muslims, especially with the development of knowledge and forms of income. Today, sources of zakat include not only zakat on agriculture, livestock, gold trading, and hidden assets, but also zakat on companies, securities, currency trading, and professions.

During the time of Rasulullah Saw, friends and classical scholars, the types of professions in society were still simple and of course the zakat

regulations in the context of assets that had to be zakat were also in accordance with economic developments at that time. Based on this, the ulama also determined that there are only five types of assets that must be given zakat, namely livestock, gold and silver, trade, agriculture, mining goods and rikaz (discovered assets). In this framework, Abd Rahman al-Jaziri in his book "al-Fiqh 'Ala Mazahibal-Arba'ah" says "There is no zakat outside of the five types".

However, nowadays, human professions are increasingly developing and can generate wealth. Therefore, the scope of assets subject to zakat must be expanded to several forms of wealth that were not known in the early days of Islam, as stated by Yusuf Qardhawi, Hasbi Ash-Shiddiqie, the largest Muslim scholar and intellectual in the world today. These professions include doctors, notaries, bankers, artists, psychologists, and so on.

RESEARCH METHOD

This research applies qualitative research methods due to finding problems and explaining descriptively. Retrieval of data in this study uses secondary data in the form of data analysis of financial reports and journals and other scientific works.

RESULTS AND DISCUSSION

Position of Zakat

Some Islamic jurists emphasize that zakat must be distributed to eight designated groups. If it is not distributed to all of these groups, then it should be distributed only to those who are available. The poor and needy should not be neglected; in fact, they should be prioritized, as providing for them will strengthen the state.

Zakat is a form of assistance for the poor and those in dire need of financial assistance. Zakat given to the poor and needy can help ease the economic burden they face. Zakat funds can be used to meet their living needs, both material and spiritual. Thus, the poor and needy are empowered to live in obedience to Allah SWT.

This is in line with the view of Yusuf Qardhawi (2005), who stated that zakat will enable the poor to participate in community life, fulfill their obligations to worship Allah, and contribute to building social order. However, he emphasized that not all poor people are entitled to receive a share of the available zakat funds.

Scope of Professional Zakat

The scope of professional zakat is all income earned by a person, which is usually in the form of salary, wages, honorarium, and other similar names, as long as the income does not constitute a return (yield/return) from assets,

investments, or capital.

Professional zakat income is the fruit of a person's hard work, whether it's brain- or sweat-intensive. Examples of professional income include: salary, wages, incentives, or other names, depending on the type of profession, whether it's a job that relies on brainpower or physical abilities, or even both. (Arif 2006)

A person who does something (sports, painting, music, etc.) for their position or profession, not just for fun, but as a pursuit. This is stated in the Indonesian Encyclopedia. Nowadays, people earn money from their jobs and professions.

So, there are two types of work that generates income. First, work done independently without relying on others, such as a practicing doctor, lawyer, artist, tailor, and so on. Second, work done for another person (party) in exchange for wages or an honorarium, such as an employee (public or private).

In the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 581 of 1999 concerning the Implementation of Law of the Republic of Indonesia Number 38 of 1999 concerning zakat management, Chapter III, Articles 6 and 7, it is stated that Indonesian zakat management institutions consist of two types, namely the Zakat Management Agency (BAZ) and the Zakat Management Institution (LAZ). The Zakat Management Agency is established by the government, while the Zakat Management Institution is established by the community.

One of the important tasks of zakat management institutions is to continuously and consistently educate the public about zakat through various forums and media, such as Friday sermons, religious study groups, seminars, and print and electronic media. With effective and optimal outreach, it is hoped that the zakat payers will become increasingly aware of the importance of paying zakat through strong, trustworthy, and reliable zakat institutions. Outreach materials include those related to the obligation of zakat, its wisdom and function, assets subject to zakat, easy methods for calculating zakat, and how to pay it.

Understanding Professional Zakat

According to Imam Taqiyuddin al-Husaini, he mentioned it in his book *Kifayah al-Akhyar*, zakat means "growth, blessings and much goodness". According to Yusuf Qardhawi, etymologically, the word zakat comes from the word "zaka," which means pure, good, blessed, praiseworthy, clean, growing, and developing. In Islamic jurisprudence, it means "a certain amount of wealth that Allah requires to be handed over to those who are entitled," as well as "to spend a certain amount yourself." (Ariffuddin, 2008)

According to Ibn Faris in *Mu'jam al Maqayis fi al Lughah*, zakat has a root word that refers to the meaning of *al-nama* ("النما") and *al-ziyadah* (الزيادة) which means growth and increase, according to him this is not without reason, because with zakat it is hoped that a person's wealth will continue to grow and increase, both in real form in the world and in the hereafter. Another linguist, Ibn Manzhur added, that zakat also contains the original meaning of *al-shalah* (الصالح) which means goodness and *al-tathir* (التطهير) which means purification. (Mujahidin, 2007)

Meanwhile, a profession is a job based on expertise that serves as a livelihood. The book of worship guidance states that a profession is a job with specialized expertise that serves as a livelihood, such as: architect, painter, doctor, athlete, high-ranking state official, and so on. (a'far, 2005)

According to Mahjuddin, zakat on professions or services is referred to as zakat, meaning "zakat paid from professional business sources or service income." The term "profession" in English can be interpreted as a permanent job with specific skills, which can generate a salary, honorarium, wages, or compensation. Several professions can be sources of zakat, including: a) The medical profession can be categorized as the medical profession; b) The profession of technical workers (engineers) which can be categorized as the *engineering profession*; c) The profession of teacher, lecturer, professor or educational staff who can be categorized as the teaching profession; d) Professions of advocate (lawyer), consultant, journalist, employee and so on. (Mahjuddin, 2027)

According to Yusuf al-Qardhawi, professional zakat is zakat paid from income earned from work done by oneself due to one's own intelligence or skills, such as being a doctor, tailor, carpenter, etc., or from work that is subject to a company/individual and receives wages, salary, honorarium, such as civil servants.

However, according to al-Qardhawi, the issue of salary, wages, and self-employment income actually falls into the category of *al-mustafad*, which is new income, which is not an asset that has been subject to zakat. *Mal mustafad* is an asset acquired by a Muslim and newly owned through a method of ownership that is legalized by law. So this *mal mustafad* includes all kinds of income, but that which is not income obtained from income from assets that have been subject to zakat, salaries, honoraria, and service fees are not the result of growing assets (assets subject to zakat), not the result of capital or productive assets, but obtained for other reasons. Likewise, the income of a doctor, lawyer, artist, and so on is included in the definition of *mal mustafad*. *Mal mustafad* has been agreed upon by the congregation of companions and subsequent scholars to be subject to zakat.

Then according to the Fatwa of the Indonesian Ulema Council No. 3 of 2003, what is meant by "income" is any income such as salary, honorarium, wages, services, and others obtained in a halal manner, whether routine such as state officials, employees or staff, or non-routine such as doctors, lawyers, consultants, and the like, as well as income obtained from other freelance work.

From the definition of professional zakat put forward by several Islamic jurists, the author can conclude that professional zakat is zakat paid from income, salary, services, wages or honorariums obtained in a halal manner when it has reached the nisab and haul.

Professional Zakat According to Islamic Law Perspective

Wealth is a trust from God given to humans to be used for good. A Muslim understands trust as a trust from God. Therefore, understanding this trust leads a Muslim to be more prudent in managing their wealth, so that their wealth becomes a blessing for the surrounding community. (Mustafa, 2007)

Given that Islamic values are an endogenous factor in a Muslim household, it is important to understand that all economic activities within it must be based on the legality of halal and haram, starting from productivity (work), ownership rights, consumption (spending), transactions, and investment. These legal aspects of activities then become the source of how a Muslim distributes their income. Islam cannot tolerate income distribution derived from haram sources. This is because the instruments of income distribution within a Muslim household will also be tinged with legal nuances (wajib-sunnah). (Heri Sudarsono, 1999)

Unlike other economic teachings, Islamic teachings on the distribution of household income recognize a strict scale of priorities. Even with regard to the obligation of zakat, Islamic teachings impose specific requirements (specific characteristics) on zakat-worthy assets.

Professional zakat is an Islamic fiscal instrument with extraordinary potential. If managed properly, it can become a significant source of funding, driving economic empowerment and income equality. Ultimately, this will lead to improved national economic growth.

The payment of zakat by the wealthy is not a form of favoritism toward the poor. The wealthy are not the real owners of the wealth. They are merely bearers of a trust (al-Hadid: 7). They must spend it according to the terms of the trust, the most important of which is meeting the needs of the poor. Anything the wealthy do to show their support for the poor will hurt their feelings, reflect their insincerity, and destroy their reward in the afterlife (al-Baqarah: 261-274).

Professional zakat can be given to the eight asnaf (people of wealth) as stated in Surah At-Taubah, verse 60 of the Quran, and this can be referred to as income distribution. Professional zakat is given to those in need to alleviate the

hardships of others by providing direct or indirect assistance.

Islam does not direct equal distribution of income, the position of equality in Islam is justice based on *maslahah*, where one person with another person in the same or different position, capable or not capable, can support each other, appreciate and respect each other's roles.

The payment of professional zakat is one of the principles of justice in Islamic distribution, as the salaries or wages earned by civil servants, doctors, and other professionals are high and in line with current economic developments. Earning activities are growing over time, generating more than sufficient income. Islamic teachings are not only based on justice for all humanity, but also align with the welfare and needs of human life throughout time.

Maslahah is placing public interest considerations as the theoretical basis for legal formulation, particularly regarding the issue of professional zakat.

The broad scope of professional zakat (zakat profession) offers significant potential and functionality for addressing the poverty problem, which is currently a key agenda for Indonesia's economic development. The number of poor people, which has ballooned from 22.5 million a year before the monetary crisis to nearly 100 million, is a concerning reality. Therefore, the enactment of the zakat law in this reform era is timely. Islamic teachings, as outlined in Islamic jurisprudence (*fiqh*), identify three factors that determine whether someone is poor: first, legally owned property and its location. Second, a legally established livelihood. Third, sufficient basic needs. Based on the above indicators, those classified as poor are those who possess property or a stable livelihood, but whose income is insufficient to meet their basic needs.

Legal Basis for Professional Zakat

Word of God

If all income through professional activities has reached the *nisab*, zakat must be paid. This is based on general texts, namely; Surat *adz-Zariyat* verse 19.

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

"And in their property there is a right for the poor who ask and the poor who do not ask." (QS. *Az-Zariyat*: 19).

Hadith of the Prophet Muhammad SAW

Then also pay attention to the hadith of the Prophet Muhammad SAW, which reads:

"Ibn Abbas, that Rasulullah SAW sent Muadz to Yemen, and he said:: Verily you will come to a group of people of the book, then call them to testify that there is no god worthy of worship except Allah and indeed I am the Messenger of Allah, and if they obey what you call, then tell them that Allah has made obligatory upon them zakat

from their wealth, which is taken from the rich among them and given to poor people among them. If they obey you, then keep away from their possessions which are the best according to them and be afraid of the prayers of those who are wronged, because there is no barrier between that person's prayers and Allah." (promised HR. Muttafaqun,,Alaih). (Nashiruddin, 2006)

MUI Fatwa No. 3 of 2003 Concerning Zakat on Income/Profession of the Indonesian Ulema Council, after considering:

The legal status of zakat on income, both routine income such as employee salaries or income from state officials, as well as non-routine income such as from doctors, lawyers, consultants, preachers, and the like, as well as income obtained from other freelance work, is still frequently asked by Indonesian Muslims.

Therefore, the Indonesian Ulema Council considers it necessary to issue a fatwa on the legal status of income zakat to be used as a guideline by Muslims and parties who need it.

Scholars' Views

Based on the evidence they understand, the views of scholars on this issue are divided into two, namely: (a) The scholars reject the existence of this professional zakat. Because the Opinions & Arguments Against Professional Zakat They base their view that the issue of zakat is entirely a matter of 'ubudiyah. So that all kinds of rules and provisions may only be carried out if there are clear and firm instructions or direct examples from the Prophet Muhammad SAW. If there are none, then there is no need to create new rules.

Among those who hold this view are the Zahiri Fuqaha such as Ibn Hazm and others and also the Jumhur Ulama, except for the Hanafiyah School which provides flexibility in the criteria for assets that must be given zakat. In general, Hijaz ulama such as Sheikh Abdullah bin Baz, Sheikh Muhammad bin Shalih Utsamin, and others do not approve of professional zakat. Even Sheikh Dr. Wahbah Az-Zuhaily also rejected the existence of professional zakat because zakat had never been discussed by Salaf scholars before. Generally, the Classical Fiqh Book does not include professional zakat. (b) The ulama support the existence of professional zakat. This opinion was expressed by Shaykh Abdur Rahman Hasan, Shaykh Muhammad Abu Zahrah, Shaykh Abdul Wahab Khalaf and Shaykh Yusuf Qaradawi. They are of the opinion that all income through the professional activities of doctors, consultants, artists, accountants, notaries, and so on, if it has reached the nishab, must be subject to zakat. Participants of the First International Conference on Zakat in Kuwait on 29 Rajab 1404 H / 30 April 1984 M also agreed on the obligation of professional zakat upon reaching the nishab (minimum threshold). (Husni Fuaddi, 2017:8-9). (Husni Fuaddi, 2017)

Syafi'i said that he is subject to zakat on income assets if it reaches a

year's time even though he has similar assets that have sufficient nisab. However, zakat for pet children is paid at the same time as their parent's zakat which has reached the nisab, and if it does not reach the nisab then no zakat is required. Generally Hijaz ulama reject the existence of professional zakat. Even modern scholars, including Wahbah az-Zuhaily, have not been able to accept the existence of zakat. Because professional zakat has never been discussed by Salaf scholars before. Generally, classical jurisprudence books do not include professional zakat.

According to Sahal Mahfudh, there are actually no sharia provisions regarding professional zakat. If there were, they would have been invented. In this regard, he stated that professional salaries and income are not obligatory for zakat. This is because they do not meet the haul and nisab requirements. A year's salary, when totaled over a year, may meet the nisab requirement, even though it is paid monthly. Therefore, a year's salary fulfilling the nisab only fulfills the requirement of rights, not the requirement of ownership. Meanwhile, objects obligatory for zakat must meet the requirement of ownership. This is based on the opinion of al-Syafi'i.

If we associate zakat with matters of worship, that's true. However, there are areas where the principles remain unchanged, while others require constant adjustment to the times. The unchanging principles are the obligation of the wealthy to set aside funds for the poor, the obligation of zakat collectors in administering zakat, and the stipulations regarding the nisab (minimum threshold), haul (haul), and so on. These are all standard rules supported by strong texts.

In practice, professional zakat still does not have the same nisab, qiyas, and haul. However, MUI Fatwa no. 3 of 2003 concerning Income Zakat decides that: "Income is any income such as: salary, honorarium, wages, services and others obtained in a halal manner, whether routine such as state officials, employees or staff, or non-routine such as: doctors, lawyers, consultants, and the like, as well as income obtained from other freelance work."

Contemporary Zakat Objects

The development of contemporary zakat can be observed through:

1. Modern economic sectors that have great potential
 - a. Agricultural sector (5 important meanings of agriculture)
 - 1). Main source of livelihood
 - 2). Source of food supply
 - 3). Main industrial market
 - 4). Sources of income in foreign trade
 - 5). Resources for other economic sectors.
 - b. Industrial sector

- c. Services
- 2. Modern economic sectors
 - a. Professional zakat
 - b. Company zakat
 - c. Zakat on securities and bonds
 - d. Zakat on currency trading
 - e. Zakat on traded livestock
 - f. Zakat on honey and animal products
 - g. Investment zakat
 - h. Insurance zakat
 - i. Zakat on modern businesses such as orchids, ornamental fish and so on.
- 3. Zakat for the modern household sector

Qardawi systematically groups and describes nine types of zakat outside of zakat fitrah, namely;

 - a. Livestock
 - b. Gold and silver
 - c. Trade assets
 - d. Agriculture
 - e. Honey and animal production
 - f. Mining and marine products
 - g. Factory investment
 - h. Search and profession
 - i. Stocks and bonds

Likewise, Didin Hafidhuddin describes the sources of zakat:

- a. Profession
- b. Company
- c. Securities
- d. Currency Trading
- e. Livestock that is traded
- f. Honey and Animal Products
- g. Property Investment
- h. Takaful Insurance
- i. Orchid Plant Business, Swallow's Nest, Ornamental Fish and Similar Modern Sectors
- j. Modern Household Sector

The object of zakat according to Qardawi and Didin seems to be strongly opposed by Abdul Rahman Al-Jazairi, that the only objects of zakat that are permitted are; livestock, gold and silver, trade, minerals and rikaz and agriculture. "There is no zakat beyond these five."

Zakat sources will always evolve in line with economic developments within society. Business activities are currently experiencing rapid growth, encompassing activities previously unimaginable. In this regard, any skill or work that is lawful, whether performed independently or in collaboration with another party, such as an employee, if the income and earnings reach the nisab (minimum threshold), there is no reason to avoid the obligation to pay zakat.

In today's business world, most companies are not managed individually, but rather jointly (collectively or through *musyarakah*) within a business entity. Meanwhile, the Prophet's hadith states that "do not separate joint assets and do not combine separate assets" when it comes to paying zakat.

Understanding the jurisprudence of zakat in the modern economy needs to be based on 4 (four) main ideas, namely:

First, understanding the general verses of the Quran (*mujmal*) which require all types of wealth to be subject to zakat, including the words of Allah: "O you who believe, spend (in the way of Allah) some of the good things you have earned and some of what We have brought out for you from the earth." (QS Al Baqarah [2]: 267).

Second, the various opinions of classical and contemporary scholars, albeit using different terminology. Some use the general term *al-amwaal*, while others specifically use the term *al-maal al-mustafad*, as found in Yusuf Qaradawi's *Fiqh of Zakah and al-Fiqh al-Islamy wa'Adillatuhu* (Wah bah Az-Zuhaily).

Third, from the perspective of justice, a key characteristic of Islamic teachings, establishing the obligation of zakat on every asset is much clearer, compared to conventionally imposing zakat on only certain commodities. Farmers who are generally less fortunate are still required to pay zakat once their agricultural output reaches the minimum threshold (*nisab*). It would be perfectly fair if zakat were also obligatory on the income earned by doctors, legal experts, consultants in various fields, lecturers, high-paid civil servants, and other professionals.

Fourth, in line with the development of human life, particularly in the economic sphere, income-generating activities through skills and professions will continue to grow over time. They will even become primary economic activities, as is the case in industrialized countries today. The establishment of the obligation of zakat demonstrates how Islamic law is highly aspirational and responsive to current developments.

The Islamic scholar and fiqh expert of this century, Afif Abdul Fatah At-Tabbarah, stated that the rules in Islam are not only based on justice for all

mankind, but are in line with the welfare and needs of human life, throughout time and circumstances.

By using qiyas (legal analogy) *masalihul murlah* and general principles of Islamic jurisprudence, it is possible to include types of property and income which at the time of the Prophet SAW had no examples, but are now seen as valuable assets in modern economic development, becoming objects of zakat.

Conditions for Zakat on Income and Profession

Zakat is an obligation for every Muslim, both men and women. Zakat is required for several types of assets with various conditions that must be met. These conditions are created to help zakat payers to be able to pay zakat on their assets willingly so that the sacred target prescribed by zakat can be achieved. Fiqh scholars have determined several conditions that must be fulfilled in property, so that the property is subject to zakat or obligatory zakat.

These conditions are:

- a. Perfect property.
- b. Developing in real or estimated terms.
- c. Until the nishab.
- d. Exceeding the principal amount.
- e. There is no double zakat.
- f. Enough haul.

Then, in paying professional zakat, there are several provisions or conditions, namely:

- a. Fulfill the nisab (minimum amount), which is equivalent to 85 grams of gold.
- b. The income has been collected or has been owned for one year.
- c. The amount exceeds the fulfillment of basic needs.
- d. Free from debt obligations. (Syarifuddin Abdullah, 2003)

People who are entitled to receive zakat are: (Hikmat, 2008)

1. Poor

According to the majority of Islamic jurists, a fakir is a person who does not have any property and whose halal income is less than the nisab for zakat, and whose condition is worse than that of a poor person.

2. Poor

According to the majority of scholars, a person is someone who does not have wealth and does not have a decent livelihood to fulfill his life's needs.

3. Zakat collectors are those who carry out all zakat affairs, from collecting to being treasurers and guardians, also from recording to

calculating the incoming and outgoing zakat, and distributing it to the mustahik.

4. Converts are those whose hearts are expected to have their inclinations or beliefs towards Islam increased, or their evil intentions towards Muslims will be prevented, or they hope that they will be useful in defending and helping Muslims from their enemies.
5. Servants are male or female slaves who are promised by their master to redeem themselves with money or other property.
6. A person who is in debt, namely a person who has a debt but does not have enough money to pay off his debt on the condition that after that he repents and does not have any more debt.
7. Fisabilillah, namely people who struggle in the broad sense as determined by Islamic jurisprudence scholars.
8. Ibn sabil is a metaphor for a person who travels. Sabil is a road and the person who walks on it is called his son (ibnu). Ibn sabil is given zakat because it is feared that his goal will not be achieved if he is not helped.

There are 2 opinions on how to calculate professional zakat, namely:

1. Calculated from gross income, total income \times 2.5%
2. Calculated from net income, (total income - expenditure for basic needs) \times 2.5%.

An example of the calculation is as follows:

If A earns Rp. 6,000,000.00 per month and his basic needs per month are Rp. 4,000,000.00 then the amount of zakat paid is $2.5\% \times 12 \times \text{Rp. } 2,000,000$ or Rp. 600,000 per year or Rp. 50,000 per month.

To be cautious, Yusuf Qordhawi is of the opinion that zakat should be paid based on gross income.

Zakat Alleviates Poverty

Zakat has enormous potential to be utilized as business capital for the poor. Based on a study by the National Zakat Agency (BAZNAS), the potential annual zakat revenue from professions alone in Indonesia could reach 32 trillion rupiah. In fact, according to Eri Sudewo (2007), promoting zakat development is a better way to address poverty than borrowing from foreign countries. Therefore, awareness of paying zakat must continue to be promoted for the development of the nation.

To increase the effectiveness of zakat in alleviating poverty, there are several things that zakat collection institutions must pay attention to.

Zakat management must be carried out professionally and transparently. This aims to increase the trust of zakat payers in ensuring that the zakat funds they have distributed reach those who deserve them.

In this modern era, the target of mustahiq must receive special attention so that the zakat funds given are not used as a means of livelihood, but as capital to increase entrepreneurial skills.

The collected zakat funds must be used as an endowment fund that is not depleted by consumption. Zakat fund management must be able to provide sustainable and continuous capital.

Zakat institutions must have clear and planned targets. Zakat recipients are drawn from groups capable of driving the economy in the community. It is hoped that if the economy is moving, it will create jobs and reduce poverty in the area.

Zakat institutions must be able to build networks by empowering zakat recipients. These zakat institutions function as mentors for zakat recipients in developing and distributing their business proceeds. This is something that zakat institutions must pay attention to, as zakat institutions generally stop at distributing zakat funds.

Reorienting zakat is crucial to optimally utilize its potential and contribute to poverty alleviation. This reorientation focuses not only on the understanding and concept of zakat but also on zakat management, including the collection and distribution of zakat funds and the organization of zakat management. Miftah echoed this sentiment, noting that given zakat's potential for poverty alleviation, zakat reform is crucial.

The Wisdom of Obliging Professional Zakat

In Islamic teachings, professional zakat occupies a crucial position. The obligation of professional zakat demonstrates the integrity of Islamic sharia. This means that Islam brought a perfect concept of life (*manhaj al-hayah*), which not only addresses individual aspects but also fosters a positive social mission.

In general, the wisdom behind the obligation to pay professional zakat is as social insurance because sometimes people live in wealth and sometimes in the next situation they are included among those who are entitled to receive zakat.

In general, the wisdom of professional zakat is zakat serves as a profound act of worship that purifies the individual by cleansing them from the negative qualities of stinginess, greed, envy, and sin, while also fostering gratitude for Divine Gifts and increasing one's spiritual wealth and rewards. On a societal level, it is a powerful mechanism for protecting the community from the dangers of poverty and the consequences of destitution, thereby directly reducing this pervasive social problem. Furthermore, it creates a profound sense of solidarity and compassion between fellow human beings, serving as a manifestation of mutual cooperation and helping one another in

goodness and piety. Ultimately, by addressing economic disparity, Zakat fosters social stability and stands as a vital way to realize the essential goal of social justice.

CONCLUSION

It is undeniable that zakat has enormous potential as an effective means of empowering the Muslim economy. If this potential is optimally harnessed from the entire Muslim community and managed effectively with trust and professionalism, it will generate substantial funds that can be used to alleviate poverty and empower the Muslim economy.

The broad scope of professional zakat (zakat profession) offers significant potential and functionality for addressing the poverty problem, which is currently a key agenda for Indonesia's economic development. The number of poor people, which has ballooned from 22.5 million a year before the monetary crisis to nearly 100 million, is a concerning reality. Therefore, the enactment of the zakat law in this reform era is timely. Islamic teachings, as outlined in Islamic jurisprudence (fiqh), identify three factors that determine whether someone is poor: first, legally owned property and its location. Second, a legally established livelihood. Third, sufficient basic needs. Based on the above indicators, those classified as poor are those who possess property or a stable livelihood, but whose income is insufficient to meet their basic needs.

Zakat is the pivot and financial center of the Islamic state. It encompasses moral, social, and economic aspects. Morally, zakat eradicates the greed and avarice of the wealthy. Socially, zakat serves as a unique tool provided by Islam to eradicate poverty from society by making the wealthy aware of their social responsibilities. Economically, zakat prevents the horrific accumulation of wealth in the hands of a few and allows wealth to be distributed before it can become large and dangerous in the hands of its owners. It is an obligatory contribution of Muslims to the state treasury.

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