

ANALYSIS OF PROFESSIONAL ZAKAT MANAGEMENT IN THE NATIONAL ZAKAT AMIL AGENCY (BAZNAS) PALU CITY

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Abstract

The formulation of the problem in this study is 1) What are the legal considerations by the National Amil Zakat Agency Palu City in determining the nishab value and professional zakat levels? 2) What are the obstacles to managing professional zakat by the National Amil Zakat Agency, Palu City?. This study uses empirical juridical research methods, emphasizing field research; this is related to the objective and practical nature of science itself, including empirical legal knowledge that observes legal facts that apply amid society, where this requires learning to be known and proven openly. The conclusions in this study are: Professional zakat is one of the new cases in fiqh (Islamic law). The Qur'an and Sunnah do not contain strict legal rules regarding this professional zakat. Hence, there is controversy and differences of opinion among scholars around this professional zakat, there are scholars who require it, and there are

scholars who do not oblige it. However, even though the law regarding professional zakat is still controversial and not widely known by the Muslim community in general, and Muslim professionals in the country in particular, the awareness and enthusiasm to set aside a portion of income as zakat, which they believe is a religious obligation that must be issued. There are three opinions regarding the nishab and the level of professional zakat: First, the nishab of professional zakat is determined by gold and silver, which is 20 dinars or 85 grams of gold or 200 dirhams of silver. Second, qiyas with zakat on agricultural products, namely 5ausaq (about 650 kg of rice). Third, there is a difference between the income ratio of routine employees and the income of professionals who are not recurring. The nishab of regular employee income is qiyas with the nishab of gold and silver, which is 20 dinars or 85 grams of gold or 200 silver dirhams.

Keywords: National Amil Zakat Agency; Professional Zakat Management

INTRODUCTION

Indonesia is one of the countries with a Muslim majority population, which carries out the pillars of Islam, including the third pillar, namely zakat; this is one of the main factors in the enormous potential of zakat in Indonesia in improving the economy and standard of living of its people. Indonesian people today are recorded more and more, as people who are pretty even more with the assets they have, including from Muslims. The population, which is predominantly Muslim, is a good potential that the government can utilize to alleviate poverty that is currently engulfing Indonesia.

Islam contains divine doctrines embodied in religious rituals such as prayer, fasting, zakat, and pilgrimage. Islam is also a religion that is very concerned about social humanitarian issues in inter-

actions between humans and concern for others such as the poor. The concrete evidence is the obligation to pay zakat, both zakat fitrah, and zakat mal. Islamic economists also agree that zakat is an instrument of social security, which means that zakat must neutralize social unrest and alleviate poverty.¹

Zakat has an essential role in its function and position in Islamic teachings. Zakat is one of the joints among the other joints of Islam. Zakat is also a fardiyah worship that strengthens the vertical relationship between a muzakki and his Lord. Zakat reflects the value of spirituality that can foster the importance of charity (generosity) towards fellow human beings and even has broad implications in aspects of social life (jama'iyah), economy (iqtishadiyah), politics (siyasiyat), culture

¹Umrotul Khasanah, *Modern Zakat Management*, UIN Maliki Press, Malang, 2010, p. 49-50.

(tsaqafah), education (tarbiyah) and other aspects of life. -other aspects. Many verses and letters in the Qur'an contain many orders (Amar) to issue zakat and take it from the muzakki.²

Zakat is also one of the pillars (including the third pillar) of the five pillars of Islam, as revealed in the Hadith of the Prophet. Its existence is aligned with other worship such as prayer fasting and becomes a decisive factor regarding one's Islam. The growth of Indonesia's population is increasing day by day to create conditions for population growth that significantly affect the socio-economic conditions of the community, especially regarding the problem of meeting the necessities of life and employment.³ Humans as individuals (individuals) have a solitary soul life, but humans as social beings cannot be separated from each other in public. "Humans are born, live, develop and die in society as well."⁴ Poverty is a scourge that is greatly feared by every human being; it is difficult to deny that matter has a

vital position in human life, with a population that is predominantly Muslim (Indonesia) so that through a religious instrument, namely the obligation to issue zakat for people who have excess assets and have reached the nisab or limit on the amount of property owned with specific provisions that can alleviate poverty and minimize social inequality in society. Zakat is an obligation that Muslims must fulfill as a means of worship and purification of one's soul. The concept of zakat has three main dimensions, namely the personal spiritual dimension, the social dimension, and the economic dimension.⁵

Zakat is the third pillar of Islam emphasized by the Prophet Muhammad SAW that zakat is obligatory and has explained its position in Islam and has a primary function.⁶ In the Qur'an, the word zakat in the form of ma'rifah is mentioned thirty times in the Qur'an, of which twenty-seven times are mentioned in one verse with prayer, and only once is mentioned in the same context as prayer but not in the same context. one verse.

According to language, nama' means fertility, taharah means purity, barakah

²Muhammad and Abubakar HM, Management of Zakat Organizations, Madani, Malang, 2011, p. 1.

³ahmad Syafii, "Criminal Act Of Theft In Penal Code Prespective And Islamic Law," Tadulako Law Review 2, no. 2 (31 December 2017): 140–58. Accessed 9 February 2022.

⁴Moh Sukran R. Labone, "Granting Of Compulsory Will In Islamic Law Perspective (Case Study Of The Jurisdiction Of The Supreme Court Number: 16 K/AG/2010)," Tadulako Master Law Journal 4, no. 1 (1 March 2020): 59–79. Accessed 9 February 2022.

⁵Rini Murniati, Irfan Syauqi Beik, Effect of Zakat on Human Development Index and Poverty Level, Bogor Agricultural University, Bogor, 2011, p. 135.

⁶Yusuf Qardawi, Zakat Law, PT. Partners Indonesia, Jakarta, 2011, p. 73.

means blessing, and tazkiyah tathhrih which means purifying. Syara' uses the word for both of these meanings. First, with zakat, it is hoped to bring fertility rewards. Therefore, it is called "the issued property" with zakat. Second, zakat is a reality of a pure soul from miserliness and sin.⁷ Meanwhile, according to the term, zakat is part of the obligatory zakat assets issued to mustahik. Or the operational meaning is to allocate some assets within a specific time (haul or when harvesting) with one particular value (2.5%, 5%, 10%, or 20%) and specific targets (poor, poor, amil, converts, riqab, gharimin)., Fisabilillah, and Ibn Sabil).⁸ Zakat (zakah) literally means "purify", "grow" or "develop"⁹.

Zakat is the only worship that explicitly states that there are officers in Islamic law. There are two models of zakat management. First, zakat is managed by the state in a particular institution or department formed by the government. Second, zakat is managed by non-governmental institutions (community) or semi-government regarding the state's rules. One of the fiqh scholars stated that

one of the fundamental and fundamental efforts to alleviate or minimize the problem of poverty is by optimizing the implementation of zakat.¹⁰ Because democratically, the majority of Indonesia's population is Muslim, and culturally, the obligation of zakat, encouragement to give infaq, and giving alms in the way of Allah has been deeply rooted in the living traditions of the Muslim community. Thus, the majority of the Indonesian population can ideally be involved in the zakat management mechanism. If it can be implemented in the daily activities of Muslims, then hypothetically, zakat can affect national economic activity, which includes strengthening the empowerment of the national economy.¹¹ One of the economic resources that should not be underestimated that can help the government overcome and emphasize the financial problems derived from poverty and poverty is sourced from religious-based social funds—sources of religious, social funds that are recommended. The state can also manage obligatory sources of religious, economic

⁷Hasbi Ash-Shiddiegy, Guidelines for Zakat, PT. Rizki Putra library, Semarang, 2009, p. 3.

⁸Oni Sahroni, MA, Contemporary Zakat Fiqh, PT. Rajagrafindo Persada, Depok, 2019, p. 2.

⁹Yusuf Wibisono, Management of Indonesian Zakat, Prenada Media Group, Jakarta, 2016, p. 1.

¹⁰Mustafa Edwin Nasution, Indonesia Development Report 2019, PEBS FEUI and CID, Jakarta, 2009, p. 2.

¹¹Saeful Anwar, Optimization of Zakat Services Through Empowerment of Networking Institutions, Department of Da'wah, Faculty of Da'wa and Communication, Sunan Gunung Djati University, Bandung, Bandung, 2016, p. 250.

funds, such as zakat fitrah and zakat assets.¹²

The application of the zakat system will have various aspects of life, including: "Meeting the needs of the poor and minimizing the economic gap and suppressing the number of social problems, crime, prostitution, homeless people, beggars, and others and maintaining the purchasing ability of the public to support the business sector. In other words, zakat keeps people's consumption at a minimum level so that the economy can continue to run. We are encouraging people to invest, not to accumulate wealth.¹³

The people do not widely know sources of income from the profession of Palu City; therefore, discussions about the type of professional zakat are not often found or known with a level of detail that is equivalent to other types of zakat. It is unfair and undoubtedly contrary to the mission of justice in Islam and its alignment with the community poor people or those who do not have enough. If groups of people with low incomes (farmers, traders, breeders, and small miners) are required to pay zakat; meanwhile, other Muslim brothers have higher income or

can but are allowed not to pay zakat. Based on the explanation of the background that has been described above, the authors are interested and choose the title for this research. "Analysis Of Professional Zakat Management In The National Amil Zakat Agency (Baznas) Palu City."

Formulation of the problem

What are the legal considerations by the National Amil Zakat Agency Palu City in determining the nishab value and professional zakat levels?

What are the obstacles or obstacles in managing professional zakat by the National Amil Zakat Agency of Palu City?

ANALYSIS AND DISCUSSION

Legal Considerations by the National Amil Zakat Agency Palu City in Determining the Nishab Value and Professional Zakat Levels

Palu City is administratively domiciled as the capital city of Central Sulawesi Province, located in the Palu Bay area. The equator has a measurement of 395.06 km², divided into eight sub-districts and 46 urban villages. Palu City is situated at 0-700 meters above sea level with a flat topography to mountains. At the same time, the plains are generally scattered around the coast, and the location varies. The registration results show that in 2020 the population will reach 372,113 peo-

¹²Ahmad Dakhoir, *Zakat Law*, Aswaja, Pressindo, Surabaya, 2015, p. 56.

¹³Ascarya, *Islamic Bank Contracts, and Products*, PT. Rajagrafindo Persada, Jakarta, 2011, p. 9.

ple.¹⁴Of these. Along with the increase in population, population density also increases. Let's look at the distribution of the people of Palu City at the sub-district level. East Palu District has the highest population density, 67,485 people, while Tawaeli District has a minuscule population, which is 19,105 people. The National Amil Zakat Agency (BAZNAS) of Palu City is located in Central Sulawesi Province, located at Jalan Gajah Mada No. 130. West Palu District. The initial establishment of the Palu City Amil Zakat Agency office on 2 January 2002 is based on the Decree of the Mayor of Palu City Number 47 of 2002. As well as the management structure of the National Amil Zakat Agency Palu City in the 2016-2021 period based on the Decree of the Head of BAZNAS Number 24 of 2018, National Amil Zakat Agency Palu City has become the official government organization in the management and utilization of zakat in Palu City. The vision of the National Amil Zakat Agency Palu City is: "The realization of a trustworthy, professional, transparent, accountable institution based on empowerment." While the missions are:

Realizing the management of Zakat Infaq Shodaqoh starting now abbreviated

as ZIS following Islamic law and Law Number 23 of 2011.

Raise awareness of Muslims to implement provisions for collecting ZIS.

It was growing and developing ZIS management that is professional, transparent, and accountable.

Maximizing the role of ZIS in tackling poverty and reducing unemployment through productive economic health education and other socio-religious activities based on community development (Comdev).

Build cooperation with various stakeholders (OPD, BUMN, BUMD, religious, social, and other institutions).¹⁵

The National Amil Zakat Agency of Palu City, in making efforts to manage zakat, especially regarding professional zakat management, is based on the provisions of professional zakat or income in Indonesia which refers to the Zakat Management Law, primarily referring to Article 4 paragraph 2 letter H, namely "income and services." And the Regulation of the Minister of Religion Number 31 of 2019, "Concerning the Second Amendment to the Regulation of the Minister of Religion Number 52 of 2014 concerning the requirements and procedures for calculating zakat mal and zakat fitrah and

¹⁴The 2020 Palu City Population Census results are available at:<https://palukota.bps.go.id> accessed on 27 September 2021, at 21:00 WITA.

¹⁵The Palu City Baznas Administrator data was accessed on 7 July 2021 at 11:00 WITA.

utilizing zakat for productive businesses." Take effect 25 November 2019.

The procedure for calculating professional zakat or income can be exemplified as follows: the price of 1 gram of gold today as of 21 August 2021 is Rp. 771,000 (seven hundred and seventy-one thousand), then the nishab of professional zakat is (85 grams X Rp. 771,000) then in a year Rp. 65,535,000 (sixty-five million five hundred and thirty-five thousand) then divided by 12 months into Rp. 5,461,250 (five million four hundred sixty-one thousand two hundred and fifty) per month for Muslims who have an income or technical wage of Rp. 5,461,250 (five million four hundred sixty-one thousand two hundred fifty) per month he is obliged to pay zakat on his income.

Based on the author's research results in interviews with Mr. Aji Santoso, a resident of Siranindi Village who works as a Civil Servant (PNS) at the DPRD office of Central Sulawesi Province. Mr. Aji Santoso has a basic salary of Rp. 4,200,000 (four million two hundred thousand) and has allowances, including child and wife allowance of Rp. 700,000 (seven hundred thousand) communication allowance of Rp. 300,000 (three hundred thousand) and transportation allowance of Rp. 1,500,000 (one million five hundred thou-

sand) then Aji Santoso's income in a month is Rp. 6,700,000 (six million seven hundred thousand) then multiplied for a year than the total income of Mr. Aji Santoso worth Rp 80,400. 000 (eighty million four hundred thousand) this value means that it has crossed the nishab limit so that Mr. Aji Santoso is obliged to pay professional zakat of 2.5%, which is multiplied by the total income for an entire year, namely (80.400.000. X 2.5%) or Rp. 2.010,000 (two million ten thousand) per year. If he pays zakat in a month from the results of his profession, then in a month, Mr. Aji Santoso pays zakat of Rp. 167,500. (one hundred sixty-seven thousand five hundred).¹⁶

Obstacles in Managing Professional Zakat, by the National Amil Zakat Agency of Palu City

Like organizations in general in carrying out their duties and roles, the National Amil Zakat Agency Palu City is also inseparable from obstacles or obstacles in the management of zakat, in the matter of professional zakat as stated by Khusnul khatimah, LS, IP Secretary of BAZNAS Palu City that: "What we have seen so far In managing zakat, we are constrained in several areas, starting from the lack of government attention in help-

¹⁶Interview with Mr. Aji Santoso, a resident of Siranindi Village. On 24 September 2021 at 11.00 WITA.

ing zakat management efforts that we carry out at BAZNAS, and also facilities and salaries that are still lacking, thus making zakat management not entirely effective. As is the case in efforts to collect zakat, infaq, and alms, what we have done in various agencies in the city of Palu, we are constrained by the mayor's circular, which has not been revised into the new instructions in the zakat policy, infaq, and sadaqah, the circular letter is still a benchmark by agencies in paying zakat, infaq and sadaqah, which circular letter was issued in 2002 regarding the expenditure of zakat infaq and sadaqah, when viewed from the economic situation at that time it was very different from the current state of the economy or people's income. so that is making efforts to collect zakat, we carry out socialization efforts to the community and related institutions. However, there are still many who ignore the zakat issue. What we feel is still lacking is the public's attention to zakat, and the lack of public understanding in the subject of zakat, whether it is zakat mal, fitrah, or professional zakat. Which not all people understand.¹⁷

¹⁷Interview with Ms. Khusnul khatimah, L. S, IP, as Secretary of the National Development Planning Agency of Palu City on 7 July 2021, at 10.00 WITA.

From the interview results, it can be seen that the support and attention from the government have had a significant impact on the effectiveness of the management and utilization of zakat. So the government must have exceptional attention to zakat management institutions, especially BAZNAS institutions. People who do not understand the importance of zakat, especially people who have professions or earn more, are expected to spend zakat from their service income that exceeds their needs so that zakat funds can be put in zakat or infaq to people who are less able to pay for it—their economic situation. To improve the welfare of society, this professional zakat is only required for a Muslim who has a profession or expertise that can generate large amounts of money. Like the professional income of a doctor, architecture, designer, and many more. Results and Discussion Based on the research results that the author has carried out, it is known that several problems or obstacles exist in the National Amil Zakat Agency Palu City, which are then summarized in several factors. The issues that occur that cause the zakat problem at the National Amil Zakat Agency Palu City are:

1. Norm

The Zakat Management Act was issued to increase the efficiency and effectiveness of zakat; for that, zakat must be managed institutionally following Islamic law. The National Amil Zakat Agency (BAZNAS) of Palu City is a non-structural government agency tasked with managing zakat at the district/city level. The National Amil Zakat Agency (BAZNAS) of Palu City is the implementer in implementing Law Number 23 of 2011 concerning Zakat Management. However, the zakat management carried out by BAZNAS Palu City is not running so effectively because it is constrained by government instructions that have not been converted into new instructions so that the potential for collecting zakat funds from agencies and the community is not appropriately absorbed and maximally as in other regions. The other requires local government support for issuing regulations that oblige all people who have professions so that zakat management can be carried out correctly.

2. Public

Public awareness is often related to legal awareness or legal compliance. Public awareness through this legal understanding is defined as an understanding of the objectives and benefits of zakat and the zakat

management law as explained by the scholars; zakat has social goals, including being a factor of solidarity between communities, minimizing economic disparities between rich and poor, equitable distribution of resources. Financial resources can be used as capital for economic activities. These goals and benefits are still poorly understood by the community.

CONCLUSION

1. Professional zakat is one of the new cases in fiqh (Islamic law). The Qur'an and Sunnah do not contain strict legal rules regarding this professional zakat. Hence, there is controversy and differences of opinion among scholars around this professional zakat, there are scholars who oblige it, and there are also scholars who do not oblige it. However, even though the law regarding professional zakat is still controversial and not widely known by the Muslim community in general, and Muslim professionals in the country in particular, the awareness and enthusiasm to set aside a portion of income as zakat, which they believe is a religious obligation that must be issued.
2. There are three opinions regarding the nishab and the level of professional zakat: First, the nishab of professional zakat is determined by gold and silver, which is 20 dinars or 85 grams of gold or 200 dirhams of silver. Second, qiyas with zakat on agricultural products, namely *5ausaq* (about 650 kg of rice). Third, there is a difference between the income ratio of routine employees and the income of professionals who are not recurring. The nishab of regular employee income is determined by the nishab of gold and silver, which is 20

dinars or 85 grams of gold or 200 silver dirhams. Meanwhile, the income of professionals who are not routinely qiyased with the agricultural nishab is 20 *ausaq* 5 *ausaq* (about 650 kg of rice). Regarding the amount of professional zakat issued, Some scholars who carry professional zakat think that the amount of zakat from routine and non-routine income is the same, namely 2.5%.

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