

ZAKAT PROFESSION ON SALARY SYSTEM MANAGEMENT (CASE STUDY AT BP-ZIS BISNIS INDONESIA)

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ABSTRAK

Zakat sebagai ibadah yang bernilai sosial memiliki peran yang amat penting dalam membangun ekonomi dan menghilangkan kesenjangan antara orang kaya dan orang miskin sehingga dengan zakat diharapkan keadilan hadir dalam kehidupan masyarakat. Dewasa ini ulama mengeluarkan bentuk zakat yang belum dikenal pada zaman Rasul maupun sahabat yaitu zakat profesi, melihat banyaknya pekerjaan yang juga tidak ada pada masa itu namun memiliki penghasilan yang besar. Zakat dapat berperan maksimal jika dikelola oleh lembaga pengelola zakat bukan secara langsung oleh tiap individu, sayangnya banyak dari muslimin yang membayarkan zakat secara langsung bukan karena kurangnya pemahaman tentang agama melainkan karena kurangnya kepercayaan masyarakat terhadap lembaga pengelola zakat. Berangkat dari latar belakang diatas, pada penelitian ini penulis ingin melihat lebih dalam pengelolaan zakat profesi yang terjadi pada lembaga pengelolaan zakat terlebih dalam sistem pengumpulan dan pendistribusian dana zakat. Untuk mencapai tujuan penelitian diatas penulis menggunakan metode kualitatif deskriptif yang mendeskripsikan sistem pengelolaan zakat yang diterapkan oleh BP-ZIS Bisnis Indonesia. Dari hasil penelitian sederhana ini, peneliti menemukan bahwa dalam pengelolaan zakat profesi di BP-ZIS Bisnis Indonesia belum terdapat pendataan muzaki dan mustahiq sehingga dana zakat belum memberikan manfaat maksimal untuk membangun ekonomi mustahiq dan kesadaran muzaki untuk membayarkan zakat profesinya.

Kata kunci: Zakat profesi, Pengelolaan zakat, Pengumpulan zakat, Distribusi zakat

INTRODUCTION

Shari'a, as a system of rules, has special characteristics that become the foundation of the behavior of man in this world. That characteristic, among others, include *al-syumul* (Comprehensiveness), *al-tawazun* (Balanced), dan *sabat wa tatawur* (fixed and flexible). *Al-syumul* means that *sharia* rule covers all aspects of interconnected human life, both ritual (worship) and social (*mu'amalat*). *Al-tawazun* means that the rules of *shari'a* contain the principles of balance and harmony between the the world life and the afterlife. While *sabat wa tatawur* (fixed and flexible) from *shari'a*, especially in the *mu'amalat* relationship, means the implementation of *shari'a*

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rules is flexible adjusted with place and time so that the application of *shari'a* is really responsive to the changes that occur in people's lives everywhere.²

Especially in *muamalat*, Islamic ethics teach people to work together, help mutually, and keep jealousy, envy, and resentment away, and teach affection, especially to the weak. The order of the soul in shari'a economy is balance (*tawazun*) and justice (*al-adl*).³

Ethics play an important role creating utility or satisfaction In Islam. The concept of Islam states that satisfaction or optimal results will be created when the other part has achieved the desired satisfaction or optimal results, which is also followed by the satisfaction we achieve. Islam actually views the importance of distribution, and then zakat is born as a form of distribution itself.⁴

Zakat as a source of Islamic society funds has great many benefits, if managed by effective management and implemented by good management and implemented together with the value of other instruments.⁵

Zakat position is always aligned with the position of shalat. In the Qur'an, no fewer than 82 verses that Allah mentioned the command of shalat with the command of zakat in one verse at a time.

For people who have the money, zakat is useful for improving and developing noble qualities among humans, Islam has actually given guidance on spending for more wealth. This teaching affirms that the excess of wealth should be used to look for virtue, truth and welfare of society in the form of donations and assistance to people who are unable to guarantee their own needs. This virtue is recognized as one of the highest teachings in Islam⁶

Zakat is different from other types of wealth, in terms of acquisition as well as how much to collect, and in terms of spending. Zakat is not the same as the general tax, rather it is a form of worship, and is regarded as one of the pillars of Islam. Zakat, although in the form of wealth, the payment can realize spiritual value, such as prayer, fasting, and hajj. The law requires it to be *fardhu ain* for every Muslim.⁷

As for the objects of zakat and their spending, all have been determined with clear limits, so that zakat will not be handed over except to eight categories (*ashnaf*), which Allah has mentioned in the Qur'an. Except for these eight categories (*ashnaf*) absolutely no one will be given zakat, including that zakat shall not be granted for the economic affairs of the State.⁸

Qur'an did not provide specification about the wealth of the obligatory zakat and what conditions must be met, and did not explain how much to spend for zakat. The matter was submitted to the sunnah of the Prophet, both in the form of speech and deeds. There are indeed some types of wealth mentioned and warned by the Qur'an to be issued their zakat as the rights of Allah: Gold and Silver, Plants and Fruits, Business,

² Abdul Ghofur, *Pengantar Ekonomi Syariah*, First Edition (Depok: Rajawali Pers, 2017), p. 9

³ Veithzal Rivai, and Andi Buchari, *Islamic Economics: Ekonomi Syariah Bukan Opsi, tapi Solusi*, (Jakarta: Bumi Aksara, 2013), p. 26

⁴ Abdul Ghofur, p. 37

⁵ *Ibid*, p. 41

⁶ Sudirman, *Zakat Dalam Pusaran Arus Modernitas*, (Malang: UIN-Malang Press, 2007), p. 5

⁷ Taqyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif ; perspektif Islam*, (Surabaya: Risalah Gusti, 1996), p. 256

⁸ *Ibid*, p. 257

such as trading and so on, Mined items removed from the Earth. Besides from those mentioned, The Qur'an only formulates what is obligatory to Zakat with a very general formula with the words "wealth".

In early 2016 the Central Statistics Agency (Badan Pusat Statistik/ BPS) announced that the population living below the poverty line per September 2014 was 27.73 million, while in September 2015 it increased to 28.51 million. That means poverty in Indonesia in September 2015 increased by 780 thousand inhabitants when compared with the previous year. Meanwhile, the allocation of State budget (APBN-P) in 2015 for poverty alleviation from the Ministry of Social Services amounts to IDR 14 trillion.⁹

Based on the research results of the National Zakat Amil Board and IPB, zakat national potential is estimated to reach IDN 217 trillion per year. That number is based on gross domestic product (GDP). As GDP rises, the potential of zakat also moves. Thus, it is based on GDP in 2010. Yet every year the GDP grows. Taking into account the growth of GDP in the following years, then in 2017 the potential of zakat changed to approximately IDN 274 trillion.¹⁰

There are two kinds of work that make money. First is work done alone without being dependent on others, thanks to the dexterity of the hands or the mind. The second is the work someone does for the other - government, company, or individual by earning salary, given, by hand, mind, or both. Earnings from such work are wages, salaries, or honoraria.¹¹

There is no mention of the kind of modern work or professions in the era of the Prophet. *Mujahid* clerics of classic Fiqh rarely discussed zakat profession on salary. Therefore, it is only natural that there now exists controversy and differences of opinion among scholars about zakat profession on salary.¹²

In our nowday the means of zakat are divided into two basic matters. Each matter has a section and a part *First*: The affairs of the producer (collector) of zakat. *Second*: The affairs of distributing zakat.¹³

The objective of this study is to examine a unit of Zakat Infaq and Shodaqoh Management institution, (BPZIS) in the scope of Bisnis Indonesia, a company engaged in print media under the shade of PT. Jurnalindo Aksara Grafika. Researcher found that BP-ZIS Bisnis Indonesia is the institution where PT. Jurnalindo Aksara Grafika's employees paid their zakat profession on salary and other social donation, BP-ZIS accepted those funds even from non-Muslim employee and combined the whole funds they receive to then distribute those funds to whom entitled to be given as an object of zakat in the form of scholarship educational aid.

From the problem formulation that has been mentioned above, the writer would like to discuss more on the management of BP-ZIS in managing zakat profession on salary as well as its collecting and distributing. To achieve the objectives of this study, the researcher determines the main problem to be discussed, those are: How is the

⁹ <https://khazanah.republika.co.id/berita/dunia-islam/wakaf/16/01/21/1b126385-potensi-Zakat-nasional-mencapai-rp-217-triliun.html-11/29/17>

¹⁰ *Ibid*

¹¹ Yusuf Qardawi. *Hukum Zakat: Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan Qur'an dan Hadits; Diterjemahkan dari Bahasa Arab oleh Salman Harun, Didin Hafidhuddin, Hasanuddin*, (Bogor: Pustaka Litera Antar Nusa, 2011). p.459

¹² Noor Aflah, *Arsitektur Zakat Indonesia: Dilengkapi Kode Etik Amil Zakat Indonesia* (Jakarta: UI Press, 2009), p. 105

¹³ *Ibid*

system of zakat on salary management at BP-ZIS Bisnis Indonesia and How is collection and distribution of zakat profession on salary funds in BP-ZIS Bisnis Indonesia?

This study is descriptive qualitative which examined the system of zakat profession on salary management which is contained in the theory and problems faced by managers in BP-ZIS Bisnis Indonesia, also the collecting and distributing of zakat funds in BP-ZIS Bisnis Indonesia. This study used literature research and field research. The primary data is obtained from interview of the chairman of BP-ZIS Bisnis Indonesia and secondary data obtained from the information on books, internets, journal, past researches and so on. The use of secondary data aims to obtain an initial picture about zakat profession on salary system management at zakat management institutions. The method used by the researcher in an interview method is to interview the chairman of BP-ZIS Bisnis Indonesia with some question related with zakat profession on salary system management.

ZAKAT

Islam has incorporated into its pillar structure a social self-help preparation, with each individual to contribute according to their ability of each to meet the vision of its brotherhoods, where each person enjoys dignity and attention of his brother as a Caliph of God and as a member of the generation. While Islam requires every Muslim to satisfy the needs of his life, it also establishes collective duty (*fardhu kifayah*) for the Muslim community to meet the needs of all those unable to assist themselves because of a disability that is beyond their control. If all obligations have been fulfilled, but there is still poverty coupled with wealth, then that society is not worthy of being viewed as a true Muslim society.¹⁴

Rasulullah PBUH, asserted: *“Not a true Muslim, a person which his stomach is full while his neighbor is starving”*

One of the ways Islam demands the Muslims to accomplish this obligation is zakat, which is an inseparable part of the pillars of Islam. Zakat prescriptions are a sign of light and do not conceive of the desires of God to ensure no one suffers because of lack of means to meet basic needs. Zakat, whose literal meaning is sanctification (*thaharah*), growth (*nama'*), blessing (*barokah*) and praise (*madh*). Technically, it is essentially the financial obligation of a Muslim to pay for some of his net worth, if the wealth exceeds the limit of *nishab*. It is one of the pillars of Islam and reflects the determination to purify society from poverty, wealth of the rich, and violations of Islamic teachings that occur because of the non-fulfillment of basic needs for everyone.¹⁵

The word zakat in Al-Qur'an is always coupled with prayer, and is mentioned as many as 82 times. This shows how zakat economics are so important to organize a humanist and harmonious life. Another term of zakat is mentioned in the Qur'an as Alms (*Sodaqoh*), Due (*hak*) and *Infaq*.

From the religious side, we need to find out what the meaning behind Allah SWT's revelation of 82 verses relating to zakat. In addition, we also wish to examine why the phrase zakat is always paired with prayer. Even Abu Bakar As-Shiddieq, who

¹⁴ M Umer Chapra, *Islam dan Tantangan Ekonomi*, (Jakarta: Gema Insani Press 2000), p. 270

¹⁵ *Ibid*, p. 271

was known as a gentle *sahabah*, expressed angrily “whoever distinguishes the obligations of zakat and prayer and does not pay zakat then I will fight him”. In Abu Bakar’s sight, the act of fighting them is considered serious, not because of the issue of opposition to his political position, but for refusing to pay zakat. Note that 82 verses and the historical actions of Abu Bakar relatively describes how strategic zakat is for personal interests that should not be poor structurally, building a society that must be economically generated and it can be utilized through zakat instruments. The state is also quite benefited by the role and contribution of zakat.¹⁶

Sociologically, we need to observe that some of the zakat commands are actually a reflection of empathy. Empathy has strategic benefits for the mankind, in the context of easing the burden of human life from the economic and other. Rich and poor will always exist, just as day and night, healthy and sick, old and young as depicted in QS Az-Zukhruf: 32

أَمْ يَسْمُؤْنَ رَبَّكَ أَنْ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ
بَعْضًا سَخِرِيًّا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ

“Will they distribute the mercy of your Lord? We distribute among them their livelihood in the life of this world, and We have exalted some of them above others in degrees, that some of them may take others in subjection; and the mercy of your Lord is better than what they amass.”

Zakat also needs to be noted from the other side. It has potential not just to balance a condition, but further than that: economic power of the *ummah*. Even the State can benefit greatly for the sake of development in the wider spectrum due to the accumulation of zakat proceeds. Ideally, zakat can be noted not just as the realization of a Muslim's concern for the poor, but zakat has a very strategic function in the economic system, namely as one of the wealth distribution instruments that can prosper the people.¹⁷

As for the amount to be paid, of a certain amount that should not be less or more. For gold, silver and commercial capital zakat is set amounting to 4/10. This amount is taken from the amount of the treasure, when it reaches *nishab* or more. The *nishab* is determined by 200 silver *dirhams*, and 20 *mitsqal* of gold. *Mitsqal* of gold is as heavy as 1 *dinar syar'i*, which weighs up to 20 *qirath*, comparable to 4.25 grams. Thus the *nishab* of gold is 85 grams. A silver *dirham* is equal to 2.975 grams. Thus, the silver *nishab* equals 595 grams. If the amount is less than 1 *nisab*, then zakat is not required to be taken. While *rikaz* is amounted to 1/5. As for grains, as well as animals such as camels, cows and goats, the amount of his *nishab* and what should be used for his zakat has been explained by the jurists in detail.¹⁸

As for the objects of zakat and its spending, everything has been determined with clear limits, so that zakat will not be left to other than eight categories (*ashnaf*), which Allah has mentioned in the Qur'an in the verse At Taubah: 60:

¹⁶ AM Saefuddin, *Membumikan Ekonomi Islam*, (Jakarta: PPA Consultants, 2011), p.89-90

¹⁷ *Ibid*, p. 91

¹⁸ Taqyuddin An-Nabhani, p. 256-257

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ سَبِيلَ اللَّهِ وَابْنِ السَّبِيلِ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي فَرِيضَةٍ مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

“Alms are only for the poor and the needy, and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debts and in the way of Allah and the wayfarer; an ordinance from Allah; and Allah is knowing, Wise.”¹⁹

Faqir are those who own some treasure, but their life requires more than their own possessions. *Masakin* are people who have no possessions and no source of income. While *amil* refers to a person whose work is collecting and distributing zakat. *Mua'alafah qulubuhum* are people who are viewed by the state, that if given zakat there are benefits to strengthen themselves in embracing Islam. *Riqab* are slaves, where they are given the treasure of zakat to liberate themselves, and this *riqab* group no longer exists. *Gharim* are persons who have debt and unable to pay off their debts. And *fi sabilillah*, namely jihad. *Ibnu sabil* is a traveler who is out of stock. In addition to these eight categories (*asnafs*) absolutely should not be given zakat, including shall not be given to the affairs of the country's economy.²⁰

The verses that descended on Madinah affirm that zakat is mandatory in the form of strict orders and clear implementation instructions. In the Qur'an the verse of Al Baqarah for example, there is the following statement: *do your prayers and pay zakat*. There are also various forms of statements and expressions that affirm the obligation of zakat.²¹

The scholars since the days of *sahabah* have warned about one important thing, namely that the Qur'an always connecting zakat with prayer (*sahalat*), and rarely mentioned without the prayer. Abdullah ibn Mas'ud said, "you are commanded to establish prayers and pay zakat, who does not pay zakat means there is no meaning of prayer for him."²²

In the Qur'anic view, a man is not been able to achieve good, cannot be called a good person, is not yet considered legitimate to enter the ranks of the righteous, and cannot in be one step with the other mu'min, before he pays zakat. Without that zakat, one cannot be distinguished from the *munafiqin* who hold the hand and so dislike donate. Without zakat a person will not get the grace of God that He is unwilling to give to those who do not pay zakat.

وَلْيَحْزَنْ الَّذِينَ يَخْلُونَ بِمَا أَنَّهُمْ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرٌ لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَجَلُوا بِهِ يَوْمَ الْقِيَمَةِ وَلِلَّهِ مِيرَاثُ السَّمَوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

“And let not those deem, who are niggardly in giving away that which Allah has granted them out of His grace, that it is good for them; nay, it is worse for them; they shall have that whereof they were niggardly made to cleave to their necks on the resurrection day; and Allah's is the heritage of the heavens and the earth; and Allah is aware of what you do.”²³

¹⁹ Al-Qur'an, At-Taubah: 60

²⁰ Taqyuddin An-Nabhani, p. 257

²¹ Yusuf Qardawi, p. 62

²² Ibid, p. 63

²³ Al-Qur'an, Ali Imron: 180

ZAKAT PROFESSION ON SALARY

Zakat on salary is the zakat imposed on the earnings of the workers because of their profession. In the Indonesian dictionary, it is mentioned that: profession is a field of work based on skills education (skills, vocational and so on) particularly. Professional is concerned with the profession, requiring special skills to run it. Meanwhile, according to Fachrudin: *Professions are all halal efforts that bring relatively large amounts (money) in an easy way, either through a particular skill or not.*²⁴

Therefore, from the definition above then obtained the formulation, zakat profession on salary is the form of zakat issued from the halal business results that can bring (relative) a lot of money with an easy way, through a certain skill. From the above definitions clearly there are points that need to be underlined related to the professional worker in question, that are: His Business type is halal; makes a large amount of money; obtained in an easy way; through a certain skill. Thus, from these criteria can be described types of business related to one's profession. When viewed from its shape, business profession can be: phisycal effort, like an employee; Business mind, such as consultants, designer and doctor; business positions, such as commissions and job allowances; business capital, such as investment.

Meanwhile, when viewed from the results of his business the profession can be: The results are regular and definite, whether monthly, weekly or daily; such as wages of workers and salaries of employees or the results are not fixed and cannot be predicted with certainty; such as contractors, lawyers, author royalties, consultants and artists.²⁵

Zakat profession on salary has never existed in the entire history of Islam since the time of Prophet Muhammad PBUH until the late 60s in the 20th century ago, when began to emerge the idea of this zakat profession salary. The initiator of zakat profession on salary is Shaykh Yusuf Qardhawi in his book *Fiqh Az Zakah*, which first appeared in 1969. But it seems that Yusuf Qardhawi in this case was influenced by two other scholars, namely Syeikh Abdul Wahhab Khallaf and Syeikh Abu Zahrah.²⁶

Yusuf Al-Qardawi also pointed out that application of zakat profession on salary has long been going on in Islamic government as it once happened at the time Ibnu Abbas, Ibnu Mas'ud, Muawiyah, and Umar bin Abdul Aziz who imposed a salary cut on government employees.²⁷

Study and practice of zakat profession on salary began to bloom in Indonesia approximately since the late 90s and the early 2000s. Especially after Yusuf Qardhawi's book was translated into Indonesian by Didin Hafidhuddin by title *Fiqh Zakat* which was published in 1999. Since then zakat profession on salary began widely applied by zakat management institutions in Indonesia.²⁸

In Indonesia, zakat profession on salary has been established based on the Fatwa of Indonesian Ulama Council in the year of 2003. The Indonesian Ulama Council saw

²⁴ Muhammad, *Zakat Profesi Wacana Pemikiran Dalam Fiqh Kontemporer*, (Jakarta: Salemba Diniyah, 2002), p. 58

²⁵ *Ibid*

²⁶ Fuad Riyadi, *Kontroversi Zakat Profesi Perspektif Ulama Kontemporer*, Jurnal Zakat dan Wakaf ZISWAF, Vol. 2, No. 1, Juni 2015, p.113

²⁷ Standarisasi Amil Zakat Di Indonesia, Kementrian Agama RI, Direktorat Jenderal Bimbingan Masyarakat Islam Direktorat Pemberdayaan Zakat 2013, p. 22

²⁸ Fuad Riyadi, p. 113

the principle of justice in the obligation of zakat profession on salary. Of course, it cannot be considered fair when a farmer who works very hard to harvest must issue agriculture zakat of 5-10% while professionals who have more income than the farmer are not subject to zakat.²⁹

According to the science of *ushul fiqh* (the methodology of Islamic law), to resolve cases not regulated by *nash* (al-Quran and al-Sunnah) clearly, it can be solved by returning the matter to the Qur'an and the Sunnah itself. Returning to these two sources of law can be done in two ways, namely with the expansion of the meaning of *lafaz*, by the way of *qiyas* (analogy) and the purpose that zakat was appointed.³⁰

The first legal basis is known as *Ta'mim al makna* (the extension of meaning of *lafaz*). Especially regarding this zakat profession on salary may be appointed by law based on the extension of the meaning of *lafaz* which is contained in the Qur'an:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ

*O you who believe! Spend (benevolently) of the good things that you earn and or what We have brought forth for you out of the earth.*³¹

The word "that you earn" in the above verse is basically *lafadz 'am*, scholars then give *takhshish / taqyid* (limitation) in its understanding against some kind of business or treasure which is obligatory to zakat, namely trade, gold and silver, agricultural and livestock products.

Second legal basis regarding this zakat profession on salary is *qiyas* or analogize the zakat profession on salary with other zakat such as zakat on agricultural products and zakat on gold and silver. Allah has obliged to issue zakat from his farm when reaching *nishab* 5 *wasaq* (+ 750 kg of rice) 5% if there is an additional charge or 10% if there is no additional cost. Logically if for agricultural products have zakat obligation, certainly for certain professions which make money more than farmers earn, its zakat must be issued as well.³²

Imam Malik bin Anas in his book *al- Muwatta'* stated that Muawiyah ibn Abu Sufyan was the first Islamic caliph to impose the collection of zakat profession on salary, fixed wages and intensive bonuses towards Muslim soldiers. But before, a similar zakat practice also performed among *sahabah*, such as' Umar bin Khattab who picked up *kharaj* (rent of land) and zakat on horse, which they are not done by the Prophet Muhammad PBUH. Ibnu Abbas and Ibnu Mas'ud collect zakat income, gifts and bonuses. Imam Ahmad argued that property *al-Mustaghallat* (factory ships, aircraft, home rentals), if developed and its production has reached *nishab*, then zakat shall be obligated.³³

It is wise to mention here, that a famous Islamic writer, Muhammad Ghazali, has addressed this issue in his book *Islam wa al-Audza' al-Iqtishadiya*. After mentioning that the basic determination of zakat obligation in Islam is only a capital, increased, decreased or fixed, after a year, such as zakat on money, and zakat on trading is one-tenth or twentieth, then he said; "From here we come to a conclusion, that who has

²⁹ Standarisasi Amil Zakat Di Indonesia, Kementrian Agama RI, p. 22

³⁰ Fuad Riyadi, p. 115

³¹ Al-Qur'an, Al- Baqarah: 267

³² Fuad Riyadi, p. 116

³³ Muhammad Hadi, *Problematisa Zakat Profesi dan Solusinya*, (Yogyakarta: Pustaka Pelajar, 2010), p. 51-52.

salary not less than a farmer's income which is required of zakat, then he is obliged to issue the same zakat equal to the zakat of the farmer, without taking into consideration the state of capital and its requirements.” Based on that, a doctor, advocate, engineer, entrepreneur, employee worker, employees, and others, are obliged to issue zakat of their large earning. It is based on the postulate:

1. The authenticity of the Qur'an: “O you who believe! spend (benevolently) of the good things that you earn.” (al-Baqarah: 267).

Islam has no conception of obligating zakat on agriculture products which have five *faddans* (1 *faddan* = ½ hectare). While on business owners who earn fifty *faddan* are not obliged, or do not obligate a doctor whose daily earning is as much as the income of a farmer in a year of his land which zakat is obligated on it at harvest time if it reaches *nishab*.³⁴

ZAKAT PROFESSION ON SALARY MANAGEMENT

Generally, the understanding of management is “activities to achieve goals or objectives which have been determined using other people”. From the above understanding four elements of management are implied, namely: the leadership, the people who are led, goals to be achieved, cooperation in achieving that goal. In an institution, most of the success rates depend on the quality of management.³⁵

Some experts say that the following management functions are: planning, Organizing, Leading, Directing/Commanding, Motivating, Coordinating, Controlling, Reporting, Staffing and Forecasting. When we try to discuss management in Islam, it provides a solid foundation for the performers, that is a profile of integrity that is shaped by an attitude of honesty, simplicity and attitudes that refer to the ethics of truth.³⁶

In surah Ash-Shof verse 2 Allah SWT said:

إِنَّ اللَّهَ يُحِبُّ الَّذِينَ يُقَاتِلُونَ فِي سَبِيلِهِ صَفًّا كَأَنَّهُمْ بُنْيَنٌ مَّرصُومٌ

“Surely Allah loves those who fight in His way in ranks as if they were a firm and compact wall”.

In the above verse, God describes the glory of the faithful who struggle to establish Allah's word on earth, *amar ma'ruf nahi mungkar* with good management.

Every organization or institution has a purpose and goal, to realize that goal they form parts which carry out the process of achieving that goal. Those parts which are described in the above verse are like a well-structured building. There are some basic requirements for an organization to be strong among others, including understanding, sincerity, and work. *firstly*, understanding of a problem. Correct understanding is a necessity because it can help the salvation of charity, good implementation nurturing his behavior from error. *secondly*, sincerity in working. That in work always oriented words, behavior and his jihad only for Allah SWT. *Thirdly*, Good actions. Good actions always accompany faith as evidence of its truth.³⁷

³⁴ Yusuf Qardawi, p. 480

³⁵ Heri Sutanto and Khaerul Umam, *Manajemen Pemasaran Bank Syariah*, (Bandung: Pustaka Setia, 2013), p. 15-16

³⁶ *Ibid*, p. 18 - 19

³⁷ Edi Sunarto, *menjadi kaya atau cukup dengan ekonomi syariah*, (Yogyakarta: Absolute Media, 2016), p. 70

Indonesia is one of the countries with a majority Muslim population of 216.66 million people or with a Muslim percentage of 85 percent of the total population (BPS, 2015). This fact implies that zakat has great potential and can contribute in reducing poverty. Data of zakat, infaq, and alms (ZIS) in Indonesia shows that there is an increase in the amount of zakat collection from 2002 to 2015.³⁸

According to BAZNAS records, the potential of zakat in Indonesia reaches about IDN 20 trillion per year and it is not entirely absorbed yet. That is the reality in Indonesia nowadays, zakat which is received by zakat agencies or institutions is not significant when compared to the number of the Muslim population. In this case, people are more inclined to distribute zakat directly to someone, whom he thinks, entitled to receive it.³⁹

Zakat will play a role in poverty alleviation, if managed by *amil* zakat not by any *muzakki* directly to *mustahiq*. In the Qur'an verse At-Taubah: 103 explained that zakat was taken (picked up), of those who are obligated to pay zakat, imperative, to be given to those who are entitled to receive it. Who takes and picks are the officers (*amil*). Imam

Qurthubi stated that *amil* are the ones assigned to take, write, calculate and record the zakat he took from *muzakki* to then be given to who is entitled to receive it (*mustahiq*).⁴⁰

One thing we need to note is that the management of zakat by zakat management institution, moreover which have the power of formal law, will have some advantages among others: *first*, potentially raising public awareness in fulfilling and serving the zakat worship.

Second, increased function and role of religious institutions in an effort to realize the welfare of society and social justice. Because zakat is collected from the rich then distributed to *mustad'afiin* (poor and need), then consciously zakat will awaken social solidarity, reducing social inequality which in turn will reduce the degree of crime in the community. Al-Qur'an said:

لَقَدْ أَرْسَلْنَا نُوحًا إِلَىٰ قَوْمِهِ فَقَالَ ۖ ايُّكُمْ اعْبُدُوا اللَّهَ مَا لَكُمْ مِنْ إِلَهِ غَيْرُهُ ۚ إِنَّي أَخَافُ عَلَيْكُمْ عَذَابَ يَوْمٍ عَظِيمٍ

“Certainly We sent Nuh to his people, so he said: O my people! Serve Allah, you have no god other than Him; surely I fear for you the chastisement of a grievous day.”⁴¹

Third, increased result and utilization of zakat. Each *amil* Zakat institution should have a data base about *Muzakki* and *Mustahiq*. Profile of *muzakki* needs to be recorded to know the potentials or opportunities to conduct socialization and coaching to *muzakki*. Toward *mustahiq* likewise. Distribution and utilization programs should be directed the extent to which *mustahiq* can improve the quality of his life, from *mustahiq* to be *muzakki*. This is the strategic role of *amil* zakat institutions.⁴²

If referred back to its history, the establishment of zakat management institutions in Indonesia has been started since the colonial era. The Colonial Government issued Bijblad Number 1892 dated 4 August 1893 which contains the policies of the colonial government regarding zakat. After independence, through the Ministry of Religious

38 Divisi Publikasi dan Jaringan Pusat Kajian Strategis (Puskas) BAZNAS, Outlook Zakat Indonesia 2017, (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (BAZNAS), 2016), p. 1

³⁹ AM Saefuddin, p. 92

⁴⁰ *Ibid*, p.100-101

⁴¹ Al-Qur'an, Al-A'raf: 59

⁴² *Ibid*, p. 102-103

Affairs the government issued Regulation of Minister of Religious Affairs no. 4 of 1968 on the Establishment of amil zakat institution. However, this rule was revoked before it was implemented. Finally, the government is willing to issue regulation even though just the same level of Joint Decree No. 29 and No. 47 of 1991.

The development of zakat in Indonesia increased significantly when the Law No. 38 / 1999 was approved by the government. Based on that law, zakat can be managed either by the government-formed zakat management institution, as well as zakat management institutions formed by the community. However, major changes to the regulatory framework regarding zakat in Indonesia occurred with the replacement of Law no. 38/1999 with Law no. 23/2011 on the zakat system management. One of the most important things in this law is the existence of rules regarding the authority of the National Amil Zakat Institution (BAZNAS) as the coordinator of national zakat management.⁴³

Zakat system management in Indonesia is based on Law No. 23 of 2011 about the zakat system management, according to that law based on Islamic *shari'a* (sharia law), trust (amanah), benefit, justice, legal certainty, integrated and accountability. Zakat management aims to improve the effectiveness and efficiency of services in zakat management, and increase the benefits of zakat to realize the welfare of society and poverty alleviation.⁴⁴

The principles of zakat system management has been specified by the Directorate of zakat Empowerment of Ministry of Religion through Law no. 23 year 2011. These principles are a mandate of Constitution and must be fulfilled by anyone which is engaged in the zakat management. As the principles, it has a principle of obligation and criteria that must be fulfilled. It means, without those principles, zakat system management cannot be implemented. These principles are: Islamic Shari'a, Amanah, Utilization, Justice, Legal certainty, Integrated and Accountability.⁴⁵

Zakat fund collection in Indonesia is delegated to BAZNAS, BAZNAS may establish UPZ on State institutions, ministries or non-ministerial government institutions, state-owned enterprises, national and foreign private companies, and representative of the Republic of Indonesia abroad, representative offices of foreign countries or foreign institutions and State mosques. Zakat management can be done by association of people, an individual figure of the Islamic *ummah* or caretaker of a mosque in a community and unreached territories by BAZ and LAZ, without permission but simply by telling zakat management activities of his intentions to authorized officers.⁴⁶

Zakat Profession on Salary System at BP-ZIS Bisnis Indonesia

BP-ZIS Bisnis Indonesia is the Zakat Infaq and Shadaqah Management Institution which is within the scope of Bisnis Indonesia. It is located at Wisma Bisnis Indonesia in Jl. KH Mas Mansyur Kav. 12, Central Jakarta. This institution was established in 2000 with the aim to become a vessel for employees of Bisnis Indonesia in distributing their zakat, infaq and shodaqoh. The establishment of this institution was shared aspirations from employees of PT Jurnalindo Aksara Grafika who need the medium of distribution

⁴³ Divisi Publikasi dan Jaringan Pusat Kajian Strategis (Puskas) BAZNAS, p. 13-14

⁴⁴ UU No. 23 2011 section 2 and 3

⁴⁵ Standarisasi Amil Zakat Di Indonesia, Kementrian Agama RI, p. 74

⁴⁶ Told by Jaja Jaelani (secretary of BAZNAS), *Zakat Media dan Sinergi Kehumasan di Era Keterbukaan Informasi Publik*, at Hotel Morrissey, Jakarta 16 April 2018

of zakat, infaq and shodaqoh in an office environment as a medium of social worship. BP-ZIS is utilized by employees of PT Jurnalindo Aksara Grafika to distribute their zakat on salary which is 2.5% of monthly salary income and also became the provider of qurban animals on the feast of Eid al-Adha so BP-ZIS Bisnis Indonesia is expected to be a counterweight for employees of PT Jurnalindo Aksara Grafika in the affairs of their world and afterlife.⁴⁷

Since its establishment until now BP-ZIS Bisnis Indonesia still an informal status, in a sense not yet a legal entity. So BP-ZIS Bisnis Indonesia is still a management institution of zakat, infak and sadaqah with the scope of zakat, infaq and shadaqah acceptance which is only limited from employees of PT Jurnalindo Aksara Grafika or from the interviewees of Bisnis Indonesia.⁴⁸

In its distribution zakat, infaq and sadaqah received by BP-ZIS Bisnis Indonesia are distributed as educational purposes for students from poor families, until 2015 ago BP-ZIS has helped distribute the funds which mostly comes from the zakat profession on salary of the employee to about 2,000 students who come from poor families. Especially in 2015, there are more than 200 students who received scholarship from BP-ZIS Bisnis Indonesia for one year.

About 65% of the 2000 students attend school in Jabodetabek area, while the rest spread in various regions which is the location of the representative office of Bisnis Indonesia such as Medan, Pekanbaru, Batam, Bandung, Semarang, Surabaya dan makasar.⁴⁹

In addition to distributing scholarships for outstanding students from poor families, BP-ZIS also conducts various routine activities such as taeaching “Qolbun Salim” which is implemented somewhere in particular for two days. Routine teaching is also a BP-ZIS activity which has been run all this time.

Besides that, BP-ZIS also often organizes social events which benefits are intended among others for the community around the office PT Jurnalindo Aksara Grafika. As in the activities of Eid al-Adha, for example, BP-ZIS also facilitates employees of PT Jurnalindo Aksara Grafika who wants to distribute qurban to the community around the Bisnis Indonesia office which is already annual agenda of BP-ZIS Bisnis Indonesia.⁵⁰

BP-ZIS has a vision to "become a Fund-raising Society to then hand it over to those who are entitled". In order to achieve the vision of the BP-ZIS Bisnis Indonesia then institutional management of this institution was established consisting of six officers with the following sections: supervisor, chairman, treasurer, the manager of an educational aid scholarship and manager of qurban activity.⁵¹

Looking back on the document delivered by Abu Ubaid about the management of zakat implemented by Rasulullah PBUH in the division of tasks for amil zakat, those are: *katabah*, *hasabah*, *jubah*, *khazanah*, and *qasamah* then we can find the application in BP-ZIS Bisnis Indonesia as follows: *Supervisor* which comes from internal Bisnis Indonesia which oversees the course of zakat fund management in BP-ZIS Bisnis Indonesia, *chairman* acting as person in charge of all activities that take place in BP-ZIS

⁴⁷ 30 Tahun Bisnis Indonesia Meniti Jalan Transformasi, (Jakarta: Pustaka Bisnis Indonesia, 2015), p. 277

⁴⁸ *Ibid*

⁴⁹ *Ibid*

⁵⁰ 30 Tahun Bisnis Indonesia Meniti Jalan Transformasi, p. 280

⁵¹ Setyadi Widodo *interview*

Bisnis Indonesia, *treasure* served as *katabah* double as *hasabah* as well as *khazanah* who is in charge of taking notes, collect, and assess the zakat funds, infak and sadaqoh that entered, managers of educational aid as *qasamah* who do data collection and selection for the *mustahiq* submitted by employees of PT Jurnalindo Aksara Grafika to determine he is entitled to get and last distribute it as an educational aid.

In carrying out its activities, BP-ZIS was managed professionally by outsourced personnel which is under monitoring the management of Bisnis Indonesia including, adviser and the BP-ZIS sharia council. But, currently BP-ZIS Bisnis Indonesia is fully managed by Business Indonesia employees.⁵²

Referring to the magnitude of the role of zakat which is managed by zakat management institution, especially in this matter, zakat profession on salary, which the researcher has discussed on previous chapter then the researcher tries to see the zakat profession on salary system management which runs on BP-ZIS Bisnis Indonesia in the collection and distribution of zakat profession on salary funds so potentially raising public awareness in fulfilling and serving the zakat worship and increased function and role of religious institutions in an effort to realize the welfare of society and social justice.

In this case researcher is trying to take the principles of zakat management which has been specified by the Directorate of Zakat Empowerment of Ministry of Religion through Law no. 23 year 2011. These principles are a mandate of constitution and must be fulfilled by anyone which is engaged in the zakat management. It means, without those principles, the management of zakat cannot be implemented. These principles are among others: Islamic Sharia, Amanah, Utilization, Justice, Legal certainty, Integrated and Accountability.⁵³

Zakat management should be based on Islamic Shari'a. Concepts and mechanisms which used should not come out of Islamic Shari'a. In various literatures of Islamic law which describes the zakat, zakat is an obligation to be fulfilled and distributed to a group of people in the community which has been established in the Qur'an. Then hadith (prophetic tradition) of the Prophet Muhammad PBUH explain many about the things that are detailed of the type, period of time, amount (grade), and who should and should not receive and give zakat. Islamic Shari'ah has given quite clear boundaries regarding the subject of zakat.

In its management BP-ZIS is based on concepts and norms established in the Islamic Shari'a in the management of zakat. It is realized in the application of *muzakki* and *mustahiq* and the amount of *nishab* of zakah paid. likewise *mustahiq*, BP-ZIS Bisnis Indonesia based on Al-Qur'an At-Taubah verse: 60 about eight categories (*ashnaf*) who are entitled to receive zakat, so it can be said that BP-ZIS Bisnis Indonesia has been in accordance with Islamic law in the management of zakat.

The manager and zakat management institution must be trustworthy. This principle is one of the fundamental factors for the zakat management. Zakat management which is not maximal caused by not yet growing a high level of public trust to the zakat management institution so *muzaki* prefer to distribute their zakat directly to *mustahiq*. With this principle expected can encourage the managers of zakat management to make strategic efforts for the sake of growing public confidence.

BP-ZIS is trying to be a trustworthy zakat manager with the transparency of the distribution of zakat funds reported by zakat managers to supervisors, here is

⁵² 30 Tahun Bisnis Indonesia Meniti Jalan Transformasi, p. 280

⁵³ Standarisasi Amil Zakat Di Indonesia, Kementrian Agama RI, p. 74

educational aid scholarship and treasurer, to the *muzaki*. So they believe that zakat they paid in BP-ZIS Bisnis Indonesia has been delivered to those who are entitled to receive it.

What is meant by the principle of utility here is that the zakat management is done to provide the greatest benefit for *mustahiq*. Zakat Management should not be done only to gain the benefit of the manager.

BP-ZIS Bisnis Indonesia has been trying to distribute the existing zakat funds to provide long-term benefits on the *mustahiq* beneficiaries of zakat funds, by making zakat funds as an educational fund scholarship for outstanding students from poor families. This is because zakat managers see long-term benefits from education to *mustahiq* so they can improve the quality of their lives in the future.

Justice means, the distribution of zakat should be done fairly. What is fair here not only including the priority scale based on the proportion, but also the ability to formulate the necessity of the *mustahiq* factually. Although in BP-ZIS distribution of zakat funds more for educational aid scholarships, but justice in it is maintained with the selection by BP-ZIS officers to determine the eligible *mustahiq* from the *mustahiq* names submitted by the employees of PT Jurnalindo Aksra Grafika. This selection is done by manager of an educational aid scholarship and treasure by looking at a few things like a parent's job from students of potential beneficiaries, the achievement of the beneficiary's child and so on and so forth.

In the zakat management there is a guarantee of legal certainty for *mustahiq* and *muzaki*. Legal certainty for *mustahiq* based on law and other legal regulations will guarantee and protect their rights to get zakat. while for *muzaki*, the realization of inner peace on the assurance of the validity of zakat that has been fulfilled. That zakat can be used to reduce the tax burden which he must bear. As for *amil* zakat, with the principle of legal certainty, the zakat management will obtain the legality and guarantee of proper legal protection. Until now BP-ZIS does not yet have a legal entity, but BP-ZIS still hold on zakat management law which is stipulated in Law No. 23 year 2011 on the zakat management.

Zakat management is implemented in a hierarchical manner in an attempt to increase the collection, distribution, and utilization of zakat. Hierarchy of zakat management institutionally involving zakat management institutions which is legally established by the government keeping in mind on the regulations and coordinating the implementation of each other.

Accountability means, zakat management can be accounted for and accessible to the public. This principle is very important and can encourage people's level of trust to zakat management institution. Accountability contains obligations from certain parties to carry out the responsibilities which has been entrusted to him where the result of that trust can be shown to the public to be judged openly. BP-ZIS accountability is seen with the report to the supervisor and transparency of zakat fund management, so *muzaki* believe to issue their zakat in BP-ZIS because *muzaki* know that zakat which they paid reach those who are entitled and they can see that BP-ZIS fulfilling their responsibilities in doing its obligations as zakat management institutions.

Collecting of Zakat Profession on Salary funds in BP-ZIS Bisnis Indonesia

zakat has enormous potential and can contribute to reducing poverty. Zakat funds will play a great role in poverty alleviation if managed by zakat management institution and not by any *muzaki* directly to *mustahiq*. Zakat management on their duty to take and

pick up zakat from *muzaki* as mentioned in surah At-Taubah: 103 that explains that the zakat was taken (picked up) of the people who are obliged to pay for later to be given to those who are entitled.⁵⁴

The validity of the payment of this zakat profession on salary referring to what Fachrudin told: “*Professions are all halal efforts that bring relatively large amounts (money) in an easy way, either through a particular skill or not*”, we obtained the formulation that Zakat profession on salary is the form of zakat issued from the halal business results that can bring (relative) a lot of money with an easy way, through a certain skill, with the following requirements: His business type is halal; Makes a large amount of money; Obtained in an easy way; Through a certain skill.⁵⁵

The employees in PT Jurnalindo Aksara Grafika are doing a legal and halal job and those jobs require them to have the special ability or skill to carry out their work as the ability of journalism, printing and so on, while the job is lighter and not risky compared to what farmers did, and salaries earned by some employees greater than a farmer's income and regular. It can be concluded that employees at PT Jurnalindo Aksara Grafika is included from the *muzaki* category which their zakat must be picked up.

Coupled with opinions from The Indonesian Ulama Council which saw the principle of justice in the obligation of zakat profession on salary. Of course, it cannot be considered fair when a farmer who works very hard to harvest must issue agriculture Zakat of 5-10% while professionals who have more income than the farmer are not subject to pay zakat.⁵⁶

Besides because of obligations, the principle of zakat settlement is also based on the awareness of every Muslim. Therefore, the zakat management institutions should be proactive to remind and inspire awareness of Muslims to pay zakat. Counseling, communication, and fundraising activities of zakat become the duty of zakat management institutions to open the motivation of every Muslim to pay their zakat.⁵⁷

In implementation of zakat funds in BP-ZIS Bisnis Indonesia collected from employee's salaries of PT Jurnalindo Aksara Grafika or from interviewees of Bisnis Indonesia who pay their zakat profession on salary through BP-ZIS Bisnis Indonesia, but as an zakat management institution BP-ZIS has no division of *Jubah* tasks, namely the officer who do the taking of each individual *muzaki*, in this case they are Muslim employees who work at PT Jurnalindo Aksara Grafika, but what happens are these *muzaki* propose their self to BP-ZIS Bisnis Indonesia officers to pay their zakat profession on salary there.⁵⁸

In performing their duties as zakat management institution BP-ZIS Bisnis Indonesia officers took employee's zakat only from who submitted their self, it because not all employees in Bisnis Indonesia are Muslim, while for the size of the zakat they pay determined at 2.5% of the salary they earn monthly. Uniquely, BP-ZIS Bisnis Indonesia not just receive and distribute the funds that come from Muslims, but also accept donation of non-Muslim individuals, both employees of PT Jurnalindo Aksara

⁵⁴ AM Saefuddin, p.92

⁵⁵ Muhammad, p. 58

⁵⁶ Standarisasi Amil Zakat Di Indonesia, Kementrian Agama RI, p. 22

⁵⁷ *Ibid*

⁵⁸ Setyadi Widodo *interview*

Grafika as well as from some Business Indonesia interviewers. Funds received from non-Muslim individuals combined with zakat funds which is in BP-ZIS as *sodaqoh*.⁵⁹

Here we see the task of zakat management institution officer in BP-ZIS Bisnis Indonesia is simply collecting zakat funds of people who want to pay zakat, while those who do not pay zakat, even though he was a Muslim, the officer should not take or pick-up their zakat. So what happens is zakat payment only did by those who want to donate not on fulfilling obligations as Muslims.

Even though if we refer back to the Qur'an surah At-Taubah verse 103, it has been explained that the zakat was taken (picked up) from those who are obliged to pay zakat, and who has the duty to take zakat from the *mustahiq* is an officer (*amil*) of zakat management institution.⁶⁰

The absence of taking or picking up zakat happens in the absence of clear data collection about *muzaki* and *mustahiq*. Due to allow the *amil* zakat officer in doing the task picking up zakat funds required *muzaki* and *mustahiq* data collection by the management of zakat funds, the data is required by zakat management institution officers to know the potentials or opportunities to conduct socialization and coaching to *muzakki*. Toward *mustahiq* likewise. Distribution and utilization programs should be directed the extent to which *mustahiq* can improve the quality of his life, from *mustahiq* to be *muzakki*.⁶¹

So that zakat funds can play a bigger role to the economic welfare of the *ummah*, creating justice by eliminating the gap between the rich and the poor, this is one of the goals and wisdom of the existence of Allah's command from obliging to pay zakat for a Muslim.

The absence of *muzaki* data collection by BP-ZIS Bisnis Indonesia officers causing zakat fund collecting by zakat management officer from *mustahiq* in BP-ZIS cannot yet done well, This is caused by *First*, *muzaki* who pays his zakat profession on salary in BP-ZIS Bisnis Indonesia only limited to employees of PT Jurnalindo Aksara Grafika or interviewers of Bisnis Indonesia, so that the collection of zakat funds is not in the form of withdrawal by BP-ZIS officers but through registration for those who want to issue his zakat profession on salary. *Second*, because not all employees of PT Jurnalindo Aksara Grafika are Muslim. As for the *mustahiq* there is a clear data collection by zakat *amil* officers in BP-ZIS, It is just on the determination of the *mustahiq* entitled to receive zakat funds, has not achieved its purpose, namely on how *mustahiq* are able to improve the quality of their life.⁶²

Because in the Qur'anic view, a man is not been able to achieve good, cannot be called a good person, is not yet considered legitimate to enter the ranks of the righteous, and cannot in be one step with the other *mu'min*, before he pays zakat. Without that zakat, one cannot be distinguished from the *munafiqin* who hold the hand and so dislike to donate.⁶³

⁵⁹ Setyadi Widodo, Interview

⁶⁰ AM Saefuddin, p. 92

⁶¹ *Ibid*

⁶² Setyadi Widodo interview

⁶³ Yusuf Qardawi, p. 56

And for the employees who pay their zakat by cutting their monthly salary, then BP-ZIS will list that cutting on the payroll slip of the employee as a proof of zakat deposit that has been issued.⁶⁴

This has been in accordance with the standard of zakat management by BAZNAS, Which one BAZNAS or LAZ shall provide proof of zakat deposit to every *muzaki* who has paid zakat to be used as a deductible of taxable income.⁶⁵

Zakat profession on salary funds that have been collected and then stored by BP-ZIS treasurer to then be distributed to the *mustahiq* who are entitled to receive it, controlling of zakat funds in BP-ZIS is conducted by the supervisory board which comes from internal of Bisnis Indonesia but until now in the zakat management funds by BP-ZIS there is no evaluation report to BAZNAS. It is very regrettable because it is less appropriate with what should be done by a zakat fund management institution.

Because BAZNAS has obligations to submit reports on the implementation of the management of zakat, infak, alms (shodaqoh) and other religious social funds to the minister of religion periodically, it is every 6 months and at the end of the year. Reports provided by BAZNAS to the minister of religion obtained from the report of Provincial BAZNAS, BAZNAS city, and LAZ. The report contains accountability and performance of zakat management, infak, alms and other religious funds.⁶⁶

Distribution of Zakat Profession on Salary Funds in BP-ZIS Bisnis Indonesia

So far, distribution of zakat which happen in the community more dominant by the way of distributing zakat fund consumptively means direct distribution in order to giving zakat at the appointed time. Shortly, the distribution of zakat merely fulfills its obligations as a Muslim without any orientation or desire to extend the benefits of the zakat itself.⁶⁷

Then the establishment of BP-ZIS Bisnis Indonesia a bit more has played a role in the foregoing, with *muzaki* paying zakat through BP-ZIS Bisnis Indonesia and do not pay their zakat directly to *mustahiq* therefore zakat funds that distributed not only used for the consumption of *mustahiq* but can expand the benefits of zakat for the welfare of Muslims. BP-ZIS innovate by distributing zakat funds, infak, alms for the benefit of youth education of underprivileged families as *mustahiq*.

After the zakat funds are obtained from the *muzaki* then the funds are handed over by the treasurer to the manager of an educational aid scholarship to be distributed to *mustahiq* registered in BP-ZIS Bisnis Indonesia in the form of scholarships educational aid.

The *mustahiq* list is obtained by BP-ZIS through data collection of underprivileged residents around the office or around the representative office of Bisnis Indonesia in certain cities in Indonesia or from the employees of PT Jurnalindo Aksara Grafika who proposed the potential beneficiaries from underprivileged people around their living environment, then data of the *mustahiq* obtained by the manager of an

⁶⁴ Interview with Mr. Nurudin Abdullah, (*muzaki* in BP-ZIS Bisnis Indonesia), field research observation, 2 may 2018 via What's app

⁶⁵ Told by H. Jaja Jaelani (secretary of BAZNAS), *Zakat Media dan Sinergi Kehumasan di Era Keterbukaan Informasi Publik*, at Hotel Morrissey, Jakarta 16 April 2018

⁶⁶ *Ibid*

⁶⁷ *Standarisasi Amil Zakat Di Indonesia*, Kementrian Agama RI, p. 81

educational aid scholarship re-selected so that the names of the *mustahiq* who will receive a grant from BP-ZIS Bisnis Indonesia are obtained.⁶⁸

As for the objects of zakat and its spending, Allah has mentioned in the Qur'an in the verse At Taubah: 60 that zakat will not be left to other than eight categories (*ashnaf*), they are : poor, need, amil, mua'alaf, riqab, gharim, fii sabilillah and ibnu sabil.⁶⁹

The order of eight categories (*ashnaf*) are priority scale which Allah has determined as the object of zakat, where the main purpose of zakat is financial justice and equity of wealth, and more than that is the economic power of the people. Then it is not true if zakat is distributed apart from the eight previously mentioned categories (*ashnaf*).

Allah has explained this priority scale in the Qur'an surah At-Taubah verse 60 adjust to the needs of each categories (*ashnaf*) so in the distribution of zakat funds zakat management institutions need to look at the priority scale of *mustahiq*'s needs by reference to the order of the eight categories (*ashnaf*), Do not let, as an example, Ibnu sabil category (*ashnaf*) more preferred than poor and needy categories (*ashnaf*) in obtaining zakat fund.

This is intended to achieve the main purpose of zakat namely financial justice between the poor and the rich. Therefore the rich and the poor can meet in frame of ta'awun or help, mutual contribution, mutual support and mutual filling between the one with the other. Because basically not only the poor need the rich. But the rich also need the poor and the other weak (*duaafa*).

In the implementation of zakat funds received by BP-ZIS Bisnis Indonesia are distributed as a scholarship and educational aid for outstanding students from poor families. The distribution of these zakat profession on salary funds done periodically, on average twice a year or every semester.⁷⁰

Zakat profession on salary funds can be given in the form of scholarships with notes the funds fall into one of the eight categories (*ashnaf*).⁷¹

In year 2015 ago BP-ZIS has helped to distribute zakat funds which mostly comes from the zakat profession on salary of the employee to about 2,000 students who come from poor families. There are at least 200 students who get scholarship funding from BP-ZIS Bisnis Indonesia per annual.⁷²

If we look from the aspect of the eight categories (*ashnaf*) of the recipient of zakat, the distribution of zakat profession on salary funds in BP-ZIS Bisnis Indonesia indeed it has been right on target and according to Islamic Shari'a those are the poor families, however from priority aspect this distribution is less precise because BP-ZIS prioritizes poor family education, in this case scholarships for outstanding students from poor families, but forget the aspect of building a *mustahiq*'s economy which is the main purpose of zakat that is to balance a condition between rich and poor.

CONCLUSION

System of zakat on salary management at BP-ZIS Bisnis Indonesia according to the principle of zakat management which has been determined by the ministry of

⁶⁸ Setyadi Widodo *interview*

⁶⁹ Taqyuddin An-Nabhani, p. 257

⁷⁰ Setyadi Widodo *interview*

⁷¹ Indah Purbasari, p. 77

⁷² 30 Tahun Bisnis Indonesia Meniti Jalan Transformasi, p. 278

religion also according to the function of management not appropriate. It can be concluded that BP-ZIS Bisnis Indonesia as a zakat management institution does not meet the existing requirements to become a good zakat management institution. As well as in collection and distribution of zakat on salary funds BP-ZIS Bisnis Indonesia still not in accordance with what has been described in the Qur'an, namely picking up zakat that has not been done and still lack of counseling about the important role of zakat for the people's economy. Besides that in the collection of zakat funds BP-ZIS Bisnis Indonesia also combine funds received from non-Muslims in its implementation. Although in the distribution, even if BP-ZIS Bisnis Indonesia has distributed zakat funds to the right zakat object of the eight existing categories (*ashnaf*): *faqir, masakin, amil, mu'alafah qulubuhum, riqab, gharim, fi sabilillah* and *ibnu sabil*, but BP-ZIS Bisnis Indonesia has not yet distributed funds by looking at priorities which has been described in the Qur'an by giving priority to the poor and needy with the intention of eliminating the economic gap between the rich and the poor so with it the welfare of society is created then zakat funds can be distributed to other categories (*asnaf*) such as becoming a scholarship for outstanding students from poor family as BP-ZIS Bisnis Indonesia did.

The existence of BP-ZIS Bisnis Indonesia is very beneficial and strategic for employees to pay their zakat on salary and to avoid them from distributing zakat funds directly to mustahiq so that zakat funds can play a better role for the welfare of the people. However, BP-ZIS Bisnis Indonesia should coordinate with BAZNAS Jakarta in order to manage the existing zakat more professional. In the collection of zakat funds BP-ZIS Bisnis Indonesia should take (pick up) zakat funds from muzaki not with registration and BP-ZIS should do data collection on the muzaki and mustahiq that exist in order to increase the potential of muzaki and review mustahiq in building the economy of his life. Beside that for BP-ZIS should separate donation given by non-Muslims from zakat profession on salary fund collected. And in the distribution, BP-ZIS Bisnis Indonesia should distribute zakat funds according to the priority of eight categories (*ashnaf*), they are poor and needy to reducing the gap between the rich and the poor. Therefore then the role of zakat is getting greater and able to reduce existing poverty even converting mustahiq into muzaki in the future.

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