

CHAPTER I

INTRODUCTION

A. BACKGROUND OF STUDY

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* 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.¹

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*).²

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.³

¹ Abdul Ghofur, *Pengantar Ekonomi Syariah, First Edition* (Depok: Rajawali Pers, 2017), p. 9

² Veithzal Rivai, and Andi Buchari, *Islamic Economics: Ekonomi Syariah Bukan Opsi, tapi Solusi*, (Jakarta: Bumi Aksara, 2013, p. 26

³ Abdul Ghofur, p. 37

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.⁴

Zakat position is always aligned with the position of shalat. In the Qur'an, not 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 Islam⁵

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.⁶

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.⁷

Qur'an did not provide specification about the wealth of the obligatory zakat and what conditions must be met, and did not explain how

⁴ *Ibid*, p. 41

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

⁶ Taqyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif; perspektif Islam*, (Surabaya: Risalah Gusti, 1996), p. 256

⁷ *Ibid*, p. 257

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, 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.⁸

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.⁹

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.¹⁰

⁸ <https://khazanah.republika.co.id/berita/dunia-islam/wakaf/16/01/21/1b126385-potensi-Zakat-nasional-mencapai-rp-217-triliun.html>- 11/29/17

⁹ *Ibid*

¹⁰ 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

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.¹¹

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.¹²

In this study, researcher tried 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 researcher would like to discuss more on the management of BP-ZIS in managing zakat profession on salary as well as its collecting and distributing in this research entitled: **Zakat Profession on Salary System management (Case Study at BP-ZIS Bisnis Indonesia)**.

B. PROBLEMS FORMULATION

To achieve the objectives of this study, the researcher determines the main problem to be discussed, those are: 1. How is the system of zakat on salary management at BP-ZIS Bisnis Indonesia?

1. How is the system of zakat on salary management at BP-ZIS Bisnis Indonesia?

¹¹ Noor Aflah, *Arsitektur Zakat Indonesia: Dilengkapi Kode Etik Amil Zakat Indonesia* (Jakarta: UI Press, 2009), p. 105

¹² *Ibid*

2. How is collection and distribution of zakat profession on salary funds in BP-ZIS Bisnis Indonesia?

C. PURPOSES OF STUDY

In accordance with the problems above, then the purpose of this study are:

1. To understand deeply about system of zakat profession on salary management in BP-ZIS Bisnis Indonesia.
2. To gain knowledge about Collection and Distribution of zakat profession on salary funds in BP-ZIS Bisnis Indonesia.

D. THE SIGNIFICANCE OF STUDY

The researcher hopes that this research can give benefits, as follows:

1. As a contribution to the world of literature, especially for the Islamic Economy Program, Faculty of Economics and Management, University of Darussalam Gontor.
2. To provide information, and to develop the researcher's knowledge, reader, and further research about the of zakat profession on salary system management in zakat management institutions.
3. Being a reference for BP-ZIS Bisnis Indonesia as an object in this research and similar institutions through zakat profession on salary system management.

E. LITERATURAL REVIEW

As basic problem solving for this research, the researcher reviews some previous research to see the direction of clarity, originality, usefulness and position of this research, and journals relating to the title of the study, those are:

Research about "Implementasi Zakat Profesi di Universitas Muhammadiyah Malang" written by Muhammad Hamrozi, in 2007.¹³ This

¹³ *Muhammad Hamrozi, Implementasi Zakat Profesi di Universitas Muhammadiyah Malang (UMM), Undergraduate Thesis, (Malang: Department of Al Ahwal Al Syakhsiyyah, Faculty of Syari'ah, Islamic State University Malang, 2007)*

research aims to determine the application of zakat profession on salary at the University of Muhammadiyah Malang relating to the mechanism of organizing and utilizing the funds. The preparation of this research uses descriptive qualitative approach with data collection techniques in the form of interviews and documentation. And the result of this research that the implementation of zakat profession on salary at UMM has been running with reference to the principle of management those are Planning, Organizing, Actualizing, and Controlling.

Research about “Potensi Zakat, Infaq, Shodaqoh pada Badan *Amil Zakat Nasional* (BAZNAS) di Kabupaten Banyuwangi”. Written by Abdul Kholiq Syafa’at, in 2013.¹⁴ The purpose of this research is to know and analyze the accountability of Badan *Amil Zakat Nasional* (BAZNAS) Regency of Banyuwangi, knowing the constraints encountered in the management of Zakat, Infaq, and Shodaqoh, knowing and analyzing perception of *Muzaki* and perception of *Mustahiq*. This type of preparation is qualitative descriptive. The type of data used in this preparation consists of two kinds, primary data and secondary data. The collecting method used is: Questionnaire, Interview, Documentation. Data analysis used is descriptive qualitative.

Research about “Pengelolaan Zakat oleh Badan dan Lembaga *Amil Zakat* di Surabaya dan Gresik”, written by Indah Purbasari, in 2015.¹⁵ This study aims to explore the potential of corporate zakat in Surabaya and Gresik, and was prepared by the method of socio-legal preparation. Both of these areas were selected as research sites because these two areas were the industrial base. The results of this study indicates that zakat empowerment is still oriented to individual zakat. BUMN Companies as well as *shari’a*

¹⁴ Abdul Kholiq Syafa’at, *Potensi Zakat, Infaq, Shodaqoh Pada Badan Amil Zakat Nasional (BAZNAS) Di Kabupaten Banyuwangi, Undergraduate Thesis, (Surabaya: Department Islamic Economi, Faculty of Syariah, Islamic State University Sunan Ampel Surabaya, 2013)*

¹⁵ Indah Purbasari, *Pengelolaan Zakat Oleh Badan Dan Lembaga Amil Zakat di Surabaya dan Gresik, Journal Mimbar Hukum, Vol. 27, No.5 (2015)*

banks distribute corporate social responsibility funds but did not distribute zakat of the corporate, whereas the potential of zakat companies must be greater. Therefore, zakat management regulation model is needed to optimize the empowerment of zakat both individuals and companies.

Research about “Optimalisasi Zakat Profesi Dalam Rangka Pemberdayaan Keluarga Miskin (Studi Kasus Di LAZ BKK PT. PLN (Persero) RJTD Ungaran Kab. Semarang)” written by M. Mujab Ali Ma’sum, in 2009.¹⁶ This research uses qualitative descriptive approach with data collection technique through observation, interview and documentation. The data method uses the descriptive analysis technique. The conclusion of this research is the practice of zakat profession on salary collecting in LAZ PLN taken from employee salary monthly, the performance of *amil* zakat LAZ PLN is good and zakat profession on salary can be more useful and managed optimally through LAZ PLN, and its distribution is more targeted.

Research about “Pengelolaan Zakat Profesi di Badan *Amil* Zakat Nasional Kota Yogyakarta Dalam Perspektif Sosiologi Hukum Islam” written by Desitasari, in 2015.¹⁷ In the discussion of this thesis, the researcher uses this type of field research by the way the researcher come directly to BAZNAS of Yogyakarta city. The character of this research is descriptive analytical, which describes the management of zakat profession on salary in BAZNAS Yogyakarta. The approach used in this research is the sociology of Islamic law, with the aim to approach the problems that exist in the management of zakat profession on salary in BAZNAS city of Yogyakarta. Research about “Teknik Pengelolaan Zakat Profesi” written by

¹⁶ M. Mujab Ali Ma’sum, *Optimalisasi Zakat Profesi Dalam Rangka Pemberdayaan Keluarga Miskin (Studi Kasus Di LAZ BKK PT. PLN (Persero) RJTD Ungaran Kab. Semarang)*, Undergraduate Thesis, (Malang: Department of Al Ahwal Al Syakhsyiyah, Faculty of Syari’ah, Islamic State University Malang, 2009)

¹⁷ Desitasari, *Pengelolaan Zakat Profesi di Badan Amil Zakat Nasional Kota Yogyakarta Dalam Perspektif Sosiologi Hukum Islam*, Undergraduate Thesis, (Yogyakarta: Department of Muamalat, Faculty of Syaria’ah and Law, Islamic State University Sunan Kalijaga, 2015)

Shobirin in 2015.¹⁸ This study aims to socialize zakat profession on salary that is still not widely known and is still a debate so that government and community leaders can play a role in realizing the implementation of zakat profession on salary. By extracting zakat among professionals, government agencies then the purpose of the obtain of zakat as one economic source to alleviate poverty and can be used as an adhesive tool and the elimination of distance between the rich and the poor. This research is literature study using literature research on theory.

All research, Journals, and case studies discuss about zakat profession on salary in its implementation in the organizing mechanism and the utilization of funds, and optimize the extraction of potential sources as well as the theoretical principles of the zakat profession on salary system management. The differences from these studies are as follows:

The above studies do not discuss how the is zakat profession on salary system management at an unformal zakat management institution under a company in this research is BP-ZIS Bisnis Indonesia, where the employees pay their zakat profession on salary but even non-Muslim employees donate some of the salary they earned in this institution. So in this study will discuss at once explain about zakat profession on salary system management in theory which has been discussed in previous research and its implementation in BP-ZIS Bisnis Indonesia.

F. THEORITICAL FRAMEWORK

In terms of language, zakat is the basic word (*masdar*) from *zaka* which means blessing, growing, clean and good. Zakat in terms of jurisprudence (*fiqh*) means “a number of specific assets which are required of God given to those who are right” besides being mean “issuing the particular itself.”¹⁹

Zakat plays an important and significant role in the distribution of income and wealth and have a significant effect on consumption behavior.

¹⁸ Shobirin, *Teknik Pengelolaan Zakat Profesi, Jurnal Zakat dan Wakaf Vol. 2, No. 2, (Kudus: STAIN, 2015)*

¹⁹ Yusuf Qardawi, p. 34

The word zakat in Al-Qur'an always coupled with prayer and told as many as 82 times. This shows how zakat economics are so important to organizing a humanist and harmonious life.²⁰ Note 82 verses and historical actions of Abu Bakar when he fought against those who refused to pay zakat relative to describes how strategic is zakat for personal benefit 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.²¹

While the zakat profession on salary itself, according to Fachrudin: *Professions are all halal efforts that bring results (money) which is relatively much in the easy way, either through a particular skill or not.* Thus, from the definition above, the formula is obtained, zakat profession on salary is zakat issued from the *halal* business which generates relatively large sums of money in an easy way, through a certain skill.²² According to al-Qardhawi, as quoted by Didin Hafiduddin that zakat profession on salary is the form of zakat charged on the earnings of the workers because of his profession whether it is done alone or together with other parties / institutions which generates an income (honorarium) that reaches the *nishab* (the minimum amount that must be paid for zakat).²³

Zakat will play a role in poverty alleviation, if managed by zakat management, not by any *muzaki* directly to *mustahiq*. In the Qur'an Surah At-Taubah: 103 it is explained that zakat was taken (picked), of those who are obligated to pay zakat, imperatively, and to be given to those who are entitled to receive it. The one who obligated to take zakat fund are zakat management officer (*amil*).²⁴

²⁰ AM Saefuddin, *Membumikan Ekonomi Islam*, (Jakarta: PPA Consultants, 2011), p. 87-89

²¹ *Ibid*, p. 89

²² Muhammad, *Zakat Profesi, Wacana Pemikiran dalam Fiqh Kontemporer*; (Jakarta : Penerbit Salemba diniyah 2002), p. 58

²³ Didin Hafiduddin, *Panduan Tentang Zakat, Infaq, Sedekah*, (Jakarta : Gema Insani Press 1998), p. 103

²⁴ AM Saefuddin, p 100-101

The management of zakat by zakat management institutions will have several advantages, among others: *First*, potentially raising public awareness in fulfilling and serving the zakat. *Second*, increased function and role of religious institutions in an effort to realize the welfare of society and social justice. *Third*, increased result and utilization of zakat.²⁵

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 it 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.²⁶

Zakat can only be taken from a Muslim who has the treasure reached *nishab* and if he does not want to issue his treasures then it must be taken from him by the zakat management officer to be paid as zakat. In accordance with the command of Allah in surah At- Taubah verse: 103

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take alms out of their property, you would cleanse them and purify them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing.²⁷

While in the zakat distribution funds that acquired can be only distributed to the eight categories (*ashnaf*) which Allah has mentioned in the Qur'an with a clear sequence as a priority of zakat recipients. because the main purpose of the existence of zakat is as an economic builder for the poor (*dhuafa*) so hopefully zakat which received able to improve their standard of living and even in the future become a *muzaki*. Therefore zakat

²⁵ *Ibid*

²⁶ *Taqyuddin An-Nabhani, p. 256*

²⁷ *Al-Qur'an, At-Taubah: 103*

can play a maximum role to alleviate poverty.

G. RESEARCH METHODOLOGY

The research method is a stage of the research process that is used to solve problems that arose. Research methods are developed based on the background and purpose of the study is to be achieved, while the formation of research methods are based on the theories that support problem solving and aim to provide an overview or explanation to deal with occurring phenomenon. Research methodology can also have the meaning of science or study of a system or procedure to carry out research.²⁸

This research is descriptive qualitative research 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.

1. Methods to be used in this study

a. Literature Research

Aims to get the theories that deal with the device to analyze the issues to be discussed in addition to getting data and secondary information from various sources such books, journal, etc. Secondary data services to complete primary data.²⁹

b. Field Research

To support the accuracy of the analysis of strategies and policies, interviews were conducted in depth with the chairman of *BP-ZIS Bisnis Indonesia*. Through this interview it is expected to be obtained data from internal *BP-ZIS Bisnis Indonesia* that used to support the accuracy of the analysis research.

2. Research Design

Design research is a detailed plan that is used as a guide in

²⁸ Hendri Tanjung and Abrista Devi, *Metodologi Penelitian Ekonomi Islam, First Edition*, (Jakarta: Gramata Publishing, 2013), p. 5

²⁹ Sugiyono, *Metode penelitian Administrasi*, (Bandung: Alfabeta, 2008), p. 17

the study to achieve the research objectives. In accordance with the purpose of this study, this is to have information about zakat profession on salary system management. This study used research approaches in exploratory and descriptive research.³⁰

a. Explorative Research

Exploratory research has the primary purpose of providing ideas, insight and understanding of the situation of the problems faced by researchers. The research process is flexible, unstructured and qualitative thus saving time and money in searching for preliminary information regarding the description of the research problem to be studied. At this exploratory research phase, the researcher will try to determine the System of zakat profession on salary management in BP-ZIS Bisnis Indonesia.

b. Descriptive Research

Descriptive research approach is defined as the type of research that aims to provide an accurate picture of some aspect influencing another aspect.³¹

Descriptive study in this research is aimed to get the picture of zakat profession on salary system management in this zakat management institution.

3. Source of Data

There are two types of data sources used in this study, namely primary and secondary data.

a. Primary Data³²

Primary data in this study is obtained from an interview of the chairman of BP-ZIS Bisnis Indonesia.

³⁰ *Hendri Tanjung and Abrista Devi, p. 78*

³¹ *Ibid*

³² *Husen Umar, Metode Penelitian untuk skripsi dan tesis bisnis, (Jakarta: PT. Raja Grafindo Persada 2005), p. 42*

b. Secondary Data³³

The secondary data analyzed was external data obtained from the information on books dealing with the issues that will be discussed in this research, exploratory study of the literature, internets, journal, past researches, etc. The use of secondary data aims to obtain an initial picture about zakat profession on salary system management at zakat management institutions.

4. The Method of Collecting Data

“Data is all the facts that can be used as material to collect the information.”³⁴

In the effort to collect the data, the researcher used the method below:

Interview Method

The interview method is a data collection technique in which researchers directly converse with the respondents to seek information from them. Basically there are two types of interview, structured interviews and unstructured free interviews. Structured interview are the type of interview arranged in detail. Unstructured interviews are the type of interview in which only outlines will be requested.³⁵

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. The result of the interview is used as a basis data to know zakat profession on salary system management in BP-ZIS Bisnis Indonesia.

5. Method of Data Analysis

The researcher, in analyzing the data that had been presented, using a descriptive method of analysis aims to provide the descriptive

³³ *Ibid*

³⁴ *Hendri Tanjung and Abrista Devi, p. 13*

³⁵ *Sullyanto, Metode Riset Bisnis, (Yogyakarta: C.V. Andi Offset 2006) p. 137*

of the subject based on the data obtained from a group of subject studied and it is not intended to hypothesis testing.

H. SYSTEM OF STUDY

This research will be written in the following order:

CHAPTER I: At the beginning of this research, the first chapter contains the introduction of research which consists of background of study, the problem formulation, the purpose and the significant of study, literature review, theoretical framework, research method, and system of study.

CHAPTER II: The second chapter contains the general view of zakat system management and general view about zakat profession on salary of some scholars. This chapter discusses three main topics; zakat, zakat profession on salary and zakat profession on salary management.

CHAPTER III: The third chapter is about the analysis of data obtained before. This chapter is consisting of: profile of BP-ZIS Bisnis Indonesia. Its history, vision and its mission and other information need to be displayed in this research, zakat profession on salary system management on BP-ZIS Bisnis Indonesia, collection and distribution of zakat profession on Salary Funds in BP-ZIS Bisnis Indonesia.

CHAPTER IV: This chapter is the closing which contains the conclusions, suggestions, and bibliography.