



Yusuf Al-Qaradawi Concept on Professional Zakat

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Abstract

The research findings show that Yusuf al-Qaradawi views the management of zakat on profession as a general ruling, *istinbalaw*, *qiyas*, a part of the principles of justice and principles of benefit (*maqaidal-syariah*). Besides, the findings indicate that the historical aspect of zakat on profession (*Asar*) refers to the zakat management practised in the era of Companions of the Prophet (*pbuh*), *Tabi'in* and *Tabi'-tabi'in*. The next sub discussion is about zakat collection method. The research findings reveal that Yusuf al-Qaradawi prefers to use gold as the parameter for the calculation of zakat on profession (85 grams). Zakat quantity is derived from the amount of asset after being reduced by the primary needs of a *muzakki* and their dependants as well as the due debts. Moreover, according to Yusuf al-Qaradawi, *haul* (a span of one year) is not necessarily a mandatory requirement. In this case, he bases his arguments on the practices of some of the Companions of the Prophet (*pbuh*) such as Umar ibn Khattab, Mu'awiyahbi Abi Sufyan, Ibnu Mas'ud, and *tabi' insuch* as Umar ibn Abdul Aziz, as well as the statements of *tabi' tabi'in* such as Ahmad bin Hanbal and Abu Hanifah. Therefore, Yusuf al-Qaradawi argues that the zakat on profession is as much as 2.5% from total income.

Keywords: Yusuf al-Qaradawi; Zakat Collection; Zakat on Profession

Introduction

Obligation to pay zakat is a consensus of scholars from time to time, the intended zakat is zakat *fitriah* and zakat *mal* (assets). The types of zakat property agreed by scholars, namely; Money, (gold, silver and whatever occupies its position such as banknotes), minerals and inventions, trade results, agricultural products, grains and fruits and livestock.

Zakat as *tasyri'* which is required in the treasury of the economy, must be fulfilled according to the terms and conditions of the *Shari'a*. Zakat is prescribed as a form of effort to respect and elevate the dignity of the poor, as well as to function to purify and cleanse the soul (al-Qaradawi, 1988).

When this type of zakat is emerging that is considered new namely Professional Zakat or income. Professional zakat or income zakat (al-Mal al-Mustafad) are zakat that are imposed on any work or certain professional expertise either done alone or together with other people / institutions, which bring halal income (money) that meets the nishab (minimum limit for mandatory zakat).

The emergence of new zakat objects from various sources of income in recent decades, motivated academics and practitioners to conduct studies of contemporary Islamic economics, including studies on income zakat from professions that have a large income. The impact of this study triggered the emergence of pros and cons and various positive and negative responses (Marimin & Fitria, 2015; Riyadi, 2016).

Differences of opinion among scholars on the issue of professional zakat arises from differences in the argument used as a reference for the determination of law. For those who consider professional zakat as part of zakat mal, determine the status of professional zakat by using general arguments and also through the legal *istinbat* method, because the legal basis used in analyzing the determination of professional zakat uses propositions that are still in the form of *mujmal* and *musytarak*. For this reason, scholars who determine income or profession as the object of zakat use the method of *istinbat qiyas* (analogy). The method of *istinbat qiyas* by emphasizing professional zakat on agricultural zakat, gold-silver zakat.

The popularity of income or professional zakat was first popularized by Yusuf al-Qaradawi through his phenomenal dissertation and published in the work of the book "*Fiqh al-Zakah*". Yusuf al-Qaradawi's concept of professional alms contained in the book of fiqh al-zakah became the main reference in the discussion and application of professional zakat, with consideration of maslahah, professional zakat considered to be contributive in increasing the welfare of the lives of people who are in poverty and poverty lines. Based on the explanation above, this research is focused on Yusuf al-Qaradawi's Concept of Professional Zakat.

Methods

This research is a library research using primary and secondary data. Primary data is the main data related to the main research problem obtained from the main data source (Azwar, 1998). The main source in this study is Yusuf al-Qaradawi's work entitled "Fiqh al-Zakah".

In addition, this research is also supported by secondary data, which is data not from the main source (Hadi, 1993). Or in other words, supporting data for primary data. In this study secondary data is data obtained from various sources such as obtained from several works of Yusuf al-Qaradawi and relevant supporting books.

From a number of sources deemed relevant in this study then collected and After all the data was collected, researchers conducted data processing by editing and coding the data. Editing data is an activity checking the activity data and checking the collected data, whether it has been completely analyzed or not. The incomplete filling can be set aside, or perfect it by way of re-collecting data to the relevant data sources (Muhammad, 2011).

Results and Discussion

Professional Zakat Definition

In Arabic terminology, income and professional zakat are more popularly referred to as *بسك ذاكز* or *zakat on work income and free professions*. The term is used by Yusuf al-Qaradawi in the book of *Fiqh al-Zakah* and also by Wahbah al-Zuhaili in the book of *al-Fiqh al-Islami wa Adillatuh*.

The term profession means a job that requires knowledge, expertise, and intelligence. Yusuf al-Qaradawi more clearly put forward that the profession is a job or business that generates money or wealth both work or business is done alone, without relying on others, or by relying on others, such as the government, private companies, or with individuals by earning wages, salary or honorium. Income earned from self-employment is pure professional income, such as the income of a doctor, engineer, designer, advocate, artist, tailor, teaching staff (teacher, lecturer and professor), consultant, and the like. The results obtained from work carried out with other parties are types of work such as employees, laborers, and the like. The results of this work include wages and salaries or other fixed income that has a Nisab.

Yusuf al-Qaradawi's discussion of professional zakat departs from his view that professional zakat is included in the discussion known as *fiqh as zakat mal al-mustafad*. And he interpreted *mal al-mustafad* as.

عورشما لكلمنا لئاسو نم قنيسو ياب ادبج الكلم هلكمي و ملسما مدنيسو ام²

Meaning:

A treasure obtained by a Muslim that he has only recently acquired through the shar'i way.

Sometimes Yusuf al-Qaradawi calls it another term in a different place, like the following expression:

نكي مل نأ لب صخشلا قنكلم بف لخدي يذلا³

Meaning:

Assets that belong to someone's possession than they previously did not have.

Mal al-mustafad, which is Yusuf al-Qaradawi's entry point, is not one that grows from the obligatory property zakat owned.⁴ From this he analyzed, that the wages of work (لمعلا رجأ) Included in mal al-mustafad.

The professional zakat popularized by Yusuf al-Qaradawi has basically been conceived by his teachers such as 'Abdurrahman Hasan, Muhammad Abu Zahrah, and 'Abdul wahhab Khallaf.

Furthermore, Yusuf al-Qaradawi put forward the terminology of income assets as *al-mal al-mustafad*:

دانسم لام هنأ بسكلا اذهل حيصلا يهؤنلا فديكتلانا⁵

¹Yusuf al-Qaradawi, *Fiqh al-Zakah, Juz 1, p. 488-519*

²Yusuf Qardawi, *Fiqh al-Zakah, p. 490*

³Yusuf Qaradawi, *Fiqh al-Zakah, p. 490*

⁴Yusuf Qaradawi, *Fiqh al-Zakah, p. 491*

⁵Fiqh al-zakah, p. 490

Meaning:

The proper basis of fiqh for earning this income is al-mal al-mustafad (acquisition property).

This statement is an indicator that zakat is taken from income including salary, honorarium and the like. According to Ibn Taymiyyah, income assets are assets obtained with all the labors of workers and the proceeds of capital.

Imam Ahmad stated:

كُلُّ رَيْغٍ قَبْلَهُ أَوْ أَعْطَا نَمًا: دَانَسْمَلَاو

Meaning:

Earnings are obtained from gifts / honorariums, prizes and others.

From the above definition there are points that need to be underlined relating to the profession in question, namely: Types of business that is lawful, generates relatively much money, and is obtained through a particular skill in an easy way.

According to Yusuf al-Qaradawi people who have a service profession get and receive income sometimes irregularly, sometimes there are those who receive every day such as the income of a doctor, at certain times that are not bound by time such as advocates and contractors and tailors or sort of. Sometimes also receive regular income, such as, some workers receive wages every week or two weeks, and most employees receive their salaries every month.

Professional Zakat Foundation

Provisions of zakat that are general in the Qur'an become the basis and foundation of some groups in installing the professional zakat law, including Yusuf al-Qaradawi, dare to bring up and add new objects in the assets that must be given zakat, namely professional zakat.

Zakat and profession can be taken if it has been a year and is quite good. If we pay attention and stick to the opinion of Abu Hanifah, Abu Yusuf, and Muhammad, al-Syaibani that Nisab does not need to be achieved throughout the year, but it is quite fully achieved between the two ends of the year without lacking in the middle, we can conclude that with this interpretation it is possible to oblige income Zakat from income every year, because the results are rarely stopped throughout the year and most even reach both ends of the year. Based on that, we can determine the income as a source of zakat, because there is illat (cause), which according to the scholars of legal fiqh, and Nisab, which is the obligatory foundation of zakat⁶

The opinion above is basically the conclusion of a lecture delivered by Abdul Wahhab Khallaf about zakat in Damascus in 1952. However, this opinion was quoted by Yusuf al-Qaradawi as one of the foundations on the validity of professional zakat in the current modern context, at the same time reinforcing the idea of Yusuf al-Qaradawi concept by not fixating on the perfection of haul as a condition of carrying out professional alms.

Among the foundations of professional zakat that are guided are the actions of friends who issue zakat for al-mal al-mustafad (acquisition property). al-mal al-mustafad is every new asset obtained by a Muslim through one of the prescribed modes of ownership, such as inheritance, grants, work wages and the like. Yusuf al-Qaradawi took the opinion of some friends (like Ibn Abbas and Ibn Mas'ud)

⁶Yusuf al-Qaradawi, *Fiqh al-Zaka>h*, p.489

and some *tabi'in* (like Az-Zuhri, Hasan Bashri, and Makhul) who issued zakat from *al-mal almustafad* at the time of receiving it, without requiring haul (owned for one *qamariyah* year).

Based on a methodology that considers the wisdom behind the law, Yusuf al-Qaradawi rejects the classical opinion on the problem that the object of zakat is limited to eight types of sources of wealth.

According to him, zakat is addressed to every wealth that develops. The purpose of zakat is to help the poor and serve the public good, so it is not possible for *al-Shari* to require farmers who have 5 camels (as Ibn Hazm argues) but free businesspeople who earn a day's income equivalent to those of farmers for years.⁷

The method adopted by Abu Hanifah was also adopted by Yusuf al-Qaradawi in determining the income and professional alms. This method is basically implemented by the Prophet's friend, Umar bin Khattab. Umar bin Khattab decided to put the horse in the category of wealth that must be obliged for zakat, despite the words of the Prophet. exclude horses. Umar's rationalization in responding to cases like this was based on the principle of benefits. According to him the horse during the Caliphate had significantly exceeded the camel value which the Prophet put into the obligatory zakat objects during his time.⁸ During the time of the Prophet Muhammad. zakat is not required on horses, because horses are only needed for warfare. On the contrary, during the Caliph Umar bin Khattab was subjected to zakat on horses, because horses had been bred and had become a particular source of income in society. In this issue, Umar understood the purpose of zakat in relation to the form of social assistance that must be paid by the rich for the benefit of the poor by putting aside the form of raw wealth mentioned in the sunnah, and understanding the sunnah through its literal implications (literally).⁹

Ulama's View on Professional Zakat

There is a *khilafiyah* (difference of opinion) among *ulama* or *dakwah* / *fatwa* in the issue of professional zakat. Some of them allow professional zakat, such as Yusuf al-Qaradawi, Muhammad Al-Gazali, Prof. Didin Hafidhuddin, Quraish Syihab, Muhammadiyah Tarjih Council, MUI (Indonesian Ulema Council). But there are also some who do not agree and do not require professional alms, with the main reason that professional alms are never exemplified by the Prophet. Among them, Dr. Wahbah al-Zuhaili, Prof. Ali al-Salus, Sheikh Bin Baz, Sheikh Muhammad bin Salih al-Usaimin, *hai'ah* Kibar al-'ulama, the Hisbah of Islamic Unity Council, and Bahs al-Masail NU.

The discourse on professional zakat is inseparable from the perspective of scholars regarding the origin of professional zakat which is considered a new thing in Islam, whereas if we want to review history from the beginning of Islam, the management of zakat management has been found that has opened a broad space of *ijtihad*, based on *maslahah*. Political changes and the religious commitment of the authorities made a big impact on the dynamics of zakat management by the state and led to sharp discourse among the jurists recorded in classical *fiqh* studies (Hakim, 2016).

⁷Yusuf al-Qaradawi, *Fiqh al-Zakah, Juz 1, p. 146-148*

⁸Al-Siwasi, Syarh Fath al-Qadir, *another source Abu Umar Ibn al-Barr, al-Tamhid, Muhammad al-Alawi dan Muhammad al-Bakri, Wazarah 'Umum al-Awqat, Vol.4, (Maroko, 1387 H) p. 216.*

⁹Yusuf al-Qaradawi, *fiqh zakah, Juz 1, p. 229*

The emergence of *ijtihad* which is considered new in the management of professional zakat, is still a series of desires of some scholars to develop the potential of zakat from several existing sources of zakat, but some others view that zakat is a *mahdah worship* that cannot be turned away from nash texts and the practice of zakat management that was once existed at the time of the Prophet.

Professional Zakat Provisions

Yusuf al-Qaradawi explained that someone who is paid or earns a great deal so that his acquisition reaches Nisab (85 grams of gold) when he receives it, it is obligatory upon him to issue zakat. There is also income that does not reach Nisab, then does not meet the mandatory zakat requirements.

By using the golden Nisab as a standard to measure one's wealth, because it is closer to the provisions of the Nisab of other assets such as Nisab 5 camels, 40 goats, 30 for cattle and other Nisab¹⁰

In determining the zakat reckoning income from the profession, Yusuf al-Qaradawi set the criteria: *First*, basically the zakat reckoning, to determine who belongs to the rich so it is obligatory to make zakat. So that people who have wealth and property are not up to the provisions of Nisab (85 grams of gold), then he is not included as a rich person and is not obliged to issue zakat. *Second*, the amount of income is 85 grams of gold, so when you get it, you have to pay it. The size of the income from this profession is a large income, especially if measured by the average income of Indonesians. *Third*, the zakat ratio for modern times no longer uses the measurement of the dirham, because the value of the dirham is unstable and tends to decline over time, so gold is the only reference in the provisions of the Nisab.

Specifically for professional zakat such as salaries or wages, the Nisab is equated with the Nisab money. This is because the majority of people get salary and income in the form of money, so the most relevant and appropriate is to determine the salary ratio based on the ratio of money which is equivalent to the value of 85 grams of gold.

Among *fiqh* scholars there is an increase in the provisions of the zakat ratio of wealth / wealth with more wealth than the basic needs of the owner, because assets that are more than the basic needs that someone called rich. But some other scholars do not include that provision in the zakah on wealth.

The basis for the conditions is more than routine basic needs contained in QS.2:219:

نوركنننن مكلعل تېل ا مكل الل نېبې كلكذك ونعلا لن ه نورنننې اذام كنولسېو

Translation: And they ask you what they spend. Say: "which is more than necessary."¹¹
And also hadith

منع رهظ نع لآ عقص ل¹²

Meaning:

Zakat is not charged other than on the shoulders of the rich.

Based on some of the arguments presented above, Yusuf al-Qaradawi asserted that alms income is only taken from net income. Withdrawal from net income or salary is intended so that the debt

¹⁰Yusuf al-Qaradawi, Huda al-Islam, Fatawa Mu'asirah, p.278-279

¹¹Kementerian Agama RI, Al-Qur'an dan Terjemahnya, p. 34

¹²Hadits no. 1755, Syekh Ahmad Syakir said that his sanad was Sahih

can be paid if there is and the lowest living cost of a person and the dependents can be incurred because the lowest cost of one's life is one's basic needs, while zakat is required for the amount of Nisab that exceeds the basic needs as we have stated in on.¹³ This provision is different from the practice of professional zakat management in South Sulawesi in particular and in Indonesia in general, the National Amil Zakat Agency (BAZNAS) and several Amil Zakat Institutions (LAZ) are more inclined to recommend that muzakki issue zakat first before issuing their basic needs.

Then Yusuf al-Qaradawi put forward some opinions of scholars regarding the haul of income or profession zakat.¹⁴

- 1) Full year provisions apply to zakat wealth from work.
- 2) Combined with the alms charity of the same kind and the provisions of the time to follow the time of a year of other similar assets.
- 3) Obligation of zakat is calculated when the asset is obtained and the zakat requirements have been fulfilled, such as enough Nisab, free from debt, and more than basic needs.

The first and second opinion confirms the condition of haul on any wealth that is quite good, traditions that serve as the basis for the provisions of the year and the assumption that the traditions apply to all assets including assets from business. And the third opinion does not make haul as a condition for zakat in general, including property obtained from income / profession.

Yusuf al-Qaradawi assume that income or profession must be issued zakat when received, if it reaches the Nisab after deducting debt and basic needs. Obligations of professional zakat are not required haul (a year) so that professional zakat can be issued daily, weekly, or monthly.

Yusuf al-Qaradawi's opinion basically cannot be separated from what he understood from Imam Ahmad's opinion about someone who rents his house and gets paid from the rent of the house with an amount that reaches Nisab, so it is obligatory to issue zakat when receiving it without conditions for one year (until haul). Thus Yusuf al-Qaradawi considers Imam Ahmad's opinion to be related to the provisions of zakat which must be withdrawn from the results of many rents (quite Nisab), basically resembling the provisions of income obtained through livelihood (profession) if it reaches a Nisab without considering haul.

In determining the level of professional zakat, Yusuf al-Qaradawi cited some of Muhammad al-Ghazali's opinions that made a difference between the income earned by the existence of capital and the income earned by work alone.¹⁵

Zakat on income derived from capital alone or from working capital, the amount of zakat is one tenth (10%) of net income after expenses, debts, basic needs and others are issued, based on the category of income from agricultural produce irrigated without additional costs. The rate of zakat for income as above is also leveled by Abu Zahra.

¹³Yusuf al-Qaradawi, *Fiqh Zakah*, p. 517

¹⁴Yusuf al-Qaradawi, *Fiqh al-Zakah*, h. 492

¹⁵Yusuf al-Qaradawi, *Fiqh al-zakah*, p. 519.

Zakat referred to in this point is assets that produce assets such as investment, hospitality, aircraft and other industries. How to spend, the property obtained in advance is intended to cover labor costs, as well as other needs, and if there is still assets left at least the same nisab then the zakat is issued 10%. This method seems aimed at someone or business entity that earns a lot of income.

Income derived from employment such as employee income and professional classes obtained from work, then the amount of zakat that must be issued is one-tenth, in accordance with the generality of the text that requires a quarter of zakat money, both income assets and futures assets, and in accordance with Islamic method which confirms that hardship can ease the obligation.

The determination of zakat wages or salaries in the amount of a quarter (2.5%) was approved by Yusuf al-Qaradawi by following the opinions of Ibn Mas'ud and Mu'awiyah who had deducted zakat from the salaries of the soldiers and other salary recipients directly in salary payment office according to zakat gold levels. Similar practices were also applied by the caliph Umar bin Abdul Aziz.

Conclusion

Zakat as the third pillar of Islam, is an obligation for every Muslim who has fulfilled the requirements of zakat. One part of zakat mal (treasure) as one of the objects of modern income zakat is zakat profession. The object of zakat was popularized by Sheikh Yusuf al-Qaradawi through his book "*Fiqh al-Zakah*", this book has been translated into various languages. The existence of this book then inspires the promotion of professional zakat in public and private zakat institutions in Indonesia. The requirements for professional zakat are almost the same as other zakat mal. According to Yusuf al-Qaradawi, the professional zakat ratio of 85 grams of gold, the value of 85 grams of gold was issued after the fulfillment of *al-hawaij al-Asliyah* (standard requirement) muzakki, the rate was 2.5%, and professional zakat was not related to haul (the size of a year), is different from zakat trading

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