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The Importance of Understanding Mathematical Concepts in Calculating Zakat Income

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Abstract

Zakat is the fourth pillar of Islam and is obligatory for Muslims who can afford it. The Qur'an mentions several forms of wealth that are recommended to pay zakat as one of Allah's rights, one of which is professional or income zakat. In determining the nisab for zakat, it certainly requires accuracy in calculating it, therefore we need to understand the mathematical concept to calculate the nisab for zakat, especially on professional or income zakat. The research method in this article uses literature study, which is a method of collecting data by understanding and studying theories from various literature related to this research. Professional zakat is one of the new cases in Islamic law. The Al-Qur'an and al-Sunnah do not contain strict legal regulations regarding professional zakat, this is due to the limited types of business or community work during the time of the Prophet and mujtahid priests. The determination of the nisab for professional zakat is the same as gold, namely 85 grams of pure gold and there are also those who argue that it is equal to 96 grams. However, as a careful step in interpreting a worship, it is better to measure the lowest.

Keywords: Mathematical Concepts, Calculations, Professional Zakat

INTRODUCTION

All deeds or practices and activities in Islamic worship are divided into three forms, namely spiritual, bodily, and ma'liyah worship. Paying zakat is included in ma'liyah worship, namely worship of property owned by someone. As a form of realization of the implementation of the fourth pillar of Islam, therefore paying zakat is an obligation ordered by Allah in accordance with the provisions mentioned in the verses of the Qur'an, hadith, and the ijtihad of Islamic jurists.

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Zakat is one of the pillars of Islam, and is one of the main elements for the establishment of Islamic law. Therefore the law of zakat is mandatory for every Muslim who has fulfilled certain conditions. Zakat is worship that has two dimensions, namely vertical and horizontal. Zakat is worship as a form of obedience to Allah (hablu minallah; vertical) and as an obligation to fellow humans (hablu minannaas; horizontal) (Iqbal, 2019).

In terms of language, zakat is the basic word of zaka which means blessing, growing, clean and good. Something is zaka, meaning to grow and develop. Someone is zaka means that person is good. Zakat according to the Arabic Lisanul Dictionary means holy, growing, blessing and praiseworthy. All these notions are used in the Qur'an and al-Hadith.

Zakat in terms of terms means a certain amount of property that Allah is obliged to hand over to the rightful. Zakat also means spending a certain amount. The amount spent is called zakat, because it adds a lot, makes it more meaningful and protects the wealth from destruction. Zakat according to Ibn Taymiyyah can cleanse the soul of the person who gives zakat. The soul of the alms person becomes clean and his wealth will be clean as well (Cahyaningrum, 2019).

According to Islamic law (the term shara'), zakat means an obligation on property or an obligation on a certain amount of property for a certain group and within a certain time. Liability for a certain amount of property, means zakat is an obligation on property that is binding and not a recommendation. This obligation is imposed on every Muslim (toddler or not, intelligent or insane) when they have a certain amount of property that has met the limit of their nisab. The time to issue zakat is when a year has passed (haul) for zakat gold, silver, trade, when harvesting for crops, when obtaining it for rikaz and when the month of Ramadan until before the 'Eid prayer for zakat fitrah. The relationship between the understanding of zakat according to language and with the understanding according to terms is very real and very close, namely that the wealth spent by zakat will be a blessing, grow, develop and increase, holy and good.

Zakat is related to social and economic dimensions. Zakat also has various strategic social functions in order to improve the welfare of the people. There are many types of zakat, one of which is professional zakat or income zakat. The level of income zakat is no different from other types of zakat, namely 2.5% of assets that have reached the nisab and haul. In this case an understanding of mathematical concepts in the calculation of this zakat then it is possible that the amount of assets we spend is not in accordance with the provisions.

However, the law regarding professional zakat is still controversial and only a few are aware of it among the Muslim community. It would be nice for us to have awareness and enthusiasm in setting aside a little or part of our income as zakat which is believed to be a religious obligation and is issued according to the level. Therefore, this article describes the calculation of income zakat in detail, with a delivery that is fairly easy for even ordinary people to understand.

METHODS

The method used in this study is a qualitative research method in the form of library research with reference citation and descriptive analysis in citing references to be displayed as research findings, abstracted to obtain complete information, and interpreted to produce knowledge for drawing conclusions in concrete results and discussions. Literature study is a literature research by collecting library data, reading library data, and recording and processing library data related to the object of research. The descriptive analysis approach is a way used to analyze data by

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describing data that has been collected from various references so that conclusions can be drawn. Researchers collect data from reading literature references obtained from journals, articles, websites, books contained in google scholar, moraref and the official website of the central statistics agency related to the object of research. In this case, researchers use data sources, namely secondary data which is additional data obtained from literature references that act as supporters and reinforcement of concepts in books, journals, articles, official websites of the central statistics agency.

RESULTS AND DISCUSSION
Zakat Profession

Professional zakat is one of the new cases in fiqh (Islamic law). The Qur'an and al-Sunnah, do not contain strict legal rules regarding zakat of this profession. Likewise, mujtahid scholars such as Abu Haneefah, Malik, Shafi'i, and Ahmad ibn Hanbal did not include in their books on zakat this profession. This is due to the limited types of business or community work during the time of the Prophet and imam mujtahid Abbas, 2017; Wibowo,(2015).

Profession or profession, in Arabic terminology is known as Al-mihn. This phrase is the plural form of al-mihnah which means work or service. Profession in terms means a job that requires knowledge, expertise, and intelligence. Yusuf Qardhawi more clearly stated that a profession is a job or business that generates money or wealth whether the work or business is done alone, without depending on others, or by depending on others, such as the government, private companies, or with individuals by obtaining wages, salaries, or honorium. Professional zakat is zakat imposed on each job or certain professional expertise, either done alone or done together with other people / institutions, which brings income (money) that meets nisab (the minimum limit to be able to zakat). Examples are doctors, consultants, advocates, lecturers, artists, and others (Marimin & Fitria, 2015).

There are two kinds of jobs and livelihoods that make money, namely; First; Work done alone without depending on others because of dexterity of hands (skills) or because of the brain. Income in this way is professional income, such as the income of a doctor, engineer, advocate and others. Second; A person's work is done for others, whether government, companies, or individuals by obtaining wages given by hand, brain or both. Income from this type of work is in the form of salary, wages and honorarium. The determination of the ratio of zakat livelihood and profession is the same as gold, which is 85 grams of pure gold and some argue 96 grams. However, as a careful step in interpreting a worship, the lowest should be measured, namely 85 grams of pure gold 24 carats, 97 grams 21 carats and 113 grams 18 carats with zakat 2.55 or 1/40 (Saprida, 2016).

Calculation of Professional Zakat

According to Yusuf Qardhawi, the calculation of professional zakat is distinguished in two ways: Zakat is calculated from 2.5% of gross income directly. This method is more appropriate for those whose sustenance is extended by God. Example: A person with an income of IDR 3,000,000 per month, then must pay zakat of: 2.5% x IDR 3,000,000 = IDR 75,000 per month or IDR 900,000 per year.

Zakat is calculated at 2.5% of salary after deducting basic necessities. This method is more fairly applied by those whose income is mediocre. Example: A person with an income of IDR

1,500,000, with expenses for basic needs of IDR 1,000,000 per month, must pay zakat of: 2.5% X (IDR 1,500,000 - IDR 1,000,000) = IDR 12,500 per month or IDR 150,000 per year.

Example of Professional Zakat Calculation

Mr. Amir's income is Rp15,000,000/ month since 1 Shawwal 1438H and today's gold price is Rp964,066/gram.

Table 1. Income Zakat Provisions

Nisab zakat income	85 grams of gold
Income zakat rate	2.5%
Haul	1 Years

1. Mr. Amir's income in one year from 1 Shawwal 1438H to 1 Shawwal 1439 H is Rp15,000,000 × 12 months = Rp180,000,000
2. Nisab zakat income this year is Rp964,066 × 85 grams = Rp81,945,610
3. Mr. Amir has achieved nisab zakat income
4. The zakat rate that must be issued is 2.5% then,
5. Rp180.000.000,00 × 2.5% = Rp4.500.000/ year
6. Zakat that must be issued every month is
7. IDR 4,500,000.00 ÷ 12 = IDR 375,000

Implementation of Mathematical Concepts in Professional Zakat Calculation

In the implementation of zakat, we can see the concept of fractional numbers in the zakat rate. The professional zakat rate is 2.5% which is a fraction with a denominator of 100. The fraction is commonly known as a percentage with the symbol "%". This 2.5% percentage form is a decimal number from the original form, which is 2.5/100 or 25/1000.

In the calculation of professional zakat, systematic steps are needed in its determination. The first step is to ensure that the treasure has reached its nisab and haul. Then determine the salary and then deduct it from the cost of basic necessities (if using the second method). Finally, we have to find 2.5% of the treasure by multiplying it by 2.5/100.

CONCLUSION

Linguistically, zakat is the root word of zaka which means blessing, growing, clean, and good. Zaka also means to grow and develop. In terms, zakat means a certain amount of property that Allah is obliged to hand over to the rightful. The relationship between the understanding of zakat according to language and the understanding according to terms is very real and very close, namely that the wealth spent zakat will be a blessing, grow, develop and increase, holy and good. The legal basis of zakat is explained in Q.S Al-Baqarah verse 43, Q.S At-Tawbah verse 60 and 103. In addition, it is also mentioned in the hadith narrated by Al-Bukhari and Muslim. Various types and types of zakat that must be zakati, one of which is professional zakat or income. In the calculation of professional zakat, there are systematic steps in its determination. The first step is to ensure that the treasure has reached its nisab and haul. The next step is to determine the salary and then reduce it by the cost of basic necessities. The final step is to find 2.5% of the treasure by

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multiplying it by 2.5/100. Therefore, an understanding of mathematical concepts is very important in determining the amount of zakat that must be spent.

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