

# The Professional Zakat Calculation System in Indonesia

Nunung Rodliyah <sup>a\*</sup>, Fegita Maharanny <sup>b</sup>

<sup>a\*,b</sup> Legal Studies Program, Faculty of Law, Universitas Lampung, Bandar Lampung City, Lampung Province, Indonesia.

## ABSTRACT

In Indonesia, professional (income) zakat is governed by two authoritative sources with different bases of calculation. The Indonesian Ulema Council (Majelis Ulama Indonesia, MUI) Fatwa No. 3 of 2003 requires calculation on net income (after deducting essential needs) on an annual basis, whereas the National Zakat Agency (Badan Amil Zakat Nasional, BAZNAS) Decree No. 1 of 2024 requires calculation on gross income, either monthly or annually. The divergence creates practical uncertainty for payers and administrators. This study analyzes the calculation systems adopted by MUI and BAZNAS using an empirical–normative legal method. Primary data were obtained through interviews, and secondary data were drawn from primary, secondary, and tertiary legal materials; all materials were analyzed qualitatively. The findings show that professional zakat may be computed on: (i) net income—deducting essential living expenses (food, clothing, housing, and dependents’ needs including healthcare and education) and paying 2.5% if the annual remainder reaches the nisab equivalent to 85 grams of gold; or (ii) gross income—paying 2.5% upon receipt if monthly income meets the nisab of IDR 6,859,349.00 or, on an annual basis, IDR 82,312,725.00.

## ABSTRAK

Di Indonesia, zakat profesi (zakat penghasilan) diatur oleh dua sumber otoritatif dengan dasar perhitungan yang berbeda. Fatwa Majelis Ulama Indonesia (MUI) No. 3 Tahun 2003 mensyaratkan perhitungan berbasis penghasilan bersih (setelah kebutuhan pokok dikurangkan) secara tahunan, sedangkan Keputusan Badan Amil Zakat Nasional (BAZNAS) No. 1 Tahun 2024 mensyaratkan perhitungan berbasis penghasilan kotor, baik bulanan maupun tahunan. Perbedaan ini menimbulkan ketidakpastian praktis bagi muzakki dan pengelola. Penelitian ini menganalisis sistem perhitungan yang diterapkan MUI dan BAZNAS dengan metode hukum empiris–normatif. Data primer diperoleh melalui wawancara, sedangkan data sekunder berasal dari bahan hukum primer, sekunder, dan tersier; seluruh data dianalisis secara kualitatif. Temuan menunjukkan zakat profesi dapat dihitung: (i) dari penghasilan bersih—mengurangi kebutuhan hidup pokok (pangan, sandang, papan, serta kebutuhan tanggungan termasuk kesehatan dan pendidikan) lalu membayar 2,5% jika sisa tahunan mencapai nisab setara 85 gram emas; atau (ii) dari penghasilan kotor—membayar 2,5% saat menerima penghasilan jika mencapai nisab bulanan Rp6.859.349,00 atau, secara tahunan, Rp82.312.725,00.

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## 1. Introduction

Zakat is one of the fundamental acts of worship in Islam introduced by the Prophet Muhammad (peace be upon him), holding a strategic position not only in religious terms but also in its social and economic dimensions. It serves as a means of poverty alleviation and contributes to the promotion of social welfare in Indonesian society. The 1945 Constitution of the Republic of Indonesia affirms that one of the nation’s objectives is to promote the general welfare and educate the life of the people. In this context, zakat becomes a practical instrument to realize such objectives by providing support and improving the quality of life for the poor, thereby achieving social justice and public welfare (Aziz *et al.*, 2022).

Zakat constitutes the third pillar of Islam and is frequently mentioned in conjunction

with prayer (shalat). Linguistically, the term “zakat” derives from the Arabic words *al-numuw wa al-ziyadah*, meaning growth and increase. It also carries the meanings of *al-thaharah* (purification), *al-barakah* (blessing), and *tazkiyah* (spiritual cleansing) (Supani, 2023). It is associated with growth and development because giving zakat symbolically reduces the weight of one’s sins and increases the weight of one’s good deeds. Zakat is a financial obligation prescribed by Allah SWT for every eligible Muslim. It is a mandatory contribution that a muzakki (zakat payer) must give to a mustahik (zakat recipient) as an act of devotion to Allah SWT (Yenni Samri Juliati & Abdurrozzaq Ismail, 2023). The obligation to pay zakat is firmly established in Islamic law, as articulated in the Qur’anic verse Surah Al-Baqarah [2:110].

(١١٠) وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

“Establish prayer and give zakat. Whatever good you put forward for yourselves, you will find it with Allah. Indeed, Allah is All-Seeing of what you do.” (Qur’an, Surah Al-Baqarah [2]: 110).

According to scholars of the Maliki school of thought, zakat is defined as the disbursement of a specific portion of wealth that has reached the nisab (minimum threshold) to rightful beneficiaries, provided that the wealth is fully owned and has been held for one lunar year (haul). Thus, the act of disbursing a mandatory portion of one’s wealth is referred to as zakat (lin Mutmainah, 2020).

In Indonesia, zakat objects are regulated under Law No. 23 of 2011 on Zakat Management. Article 1 paragraph (2) of the Law defines zakat as wealth that must be issued by a Muslim individual or business entity and distributed to those entitled to receive it in accordance with Islamic law. Based on this provision, zakat plays a significant role in enhancing the welfare of the ummah and alleviating poverty. Article 4 of the same law classifies zakat into two categories: zakat fitrah and zakat maal. One type of zakat that continues to generate debate and differing opinions is zakat profesi, also known as income zakat.

According to the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) as outlined in Fatwa No. 3 of 2003 concerning Income Zakat, income zakat is a form of zakat imposed on all types of earnings such as salaries, honoraria, wages, service fees, and other lawful income, whether received regularly as in the case of civil servants, employees, or workers or irregularly, as in the case of doctors, lawyers, consultants, and other independent professionals. The primary objective of professional zakat is to assist those in need and to promote the broader welfare of the Muslim community. In line with the evolution of human society, productive activities continue to expand through various skills and professions, particularly in the economic sector. The imposition of this obligation reflects an Islamic legal system that is both aspirational and responsive to contemporary developments (Mutmainnah *et al.*, 2023). Consequently, the implementation of zakat through professional income has become a subject of ongoing discussion, as it represents a relatively new concept in the development of contemporary fiqh (Islamic jurisprudence).

The concept of professional zakat was first introduced by Sheikh Yusuf Qardhawi in his seminal work *Fiqh az-Zakah*, first published in 1969 (Raodahtul Jannah, 2020). This form of zakat is not explicitly discussed in classical fiqh literature and remains a subject of considerable debate among contemporary Islamic scholars, both in terms of its legitimacy and its procedural implementation. Historically, there is no evidence that professional zakat was practiced during the lifetime of the Prophet Muhammad (peace be upon him) or throughout early Islamic history up until the late 1960s (Dedi, 2022). Nevertheless, the Qur’an does contain verses that are interpreted to refer to income-based zakat, such as Surah Al-Baqarah [2]: 267.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا  
 ۲۶۷ (أَنْ تُعْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective thereof, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.” (Qur'an, Surah Al-Baqarah [2]: 267).

Yusuf Qardhawi asserts that one of the most critical aspects requiring the attention of Muslims today is income derived from professional skills whether performed individually or collectively (Saprida, 2016). Zakat is not merely a ritualistic act of worship (ibadah mahdhah), but it also carries a profound social obligation. To foster such awareness, it is essential to promote a sense of social responsibility, accompanied by tangible acts of benevolence such as the giving of zakat, infaq, and sadaqah (Muhammad Sa'dun Daaim, 2021). The enactment of Law No. 23 of 2011 on Zakat Management and the issuance of the Indonesian Ulema Council (MUI) Fatwa No. 3 of 2003 marked a significant transformation in the zakat management system in Indonesia, particularly in relation to professional zakat. As part of this transformation, the government established an official body tasked with the collection and distribution of zakat on a national scale namely, the National Zakat Agency (Badan Amil Zakat Nasional or BAZNAS) (Aqilah Saufika & Amin Qodri, 2023).

The National Zakat Agency (Badan Amil Zakat Nasional or BAZNAS) is an institution responsible for managing zakat on a national scale. BAZNAS was established by the government as an official body authorized to distribute zakat, infaq, and sadaqah at the national level. It was founded based on a recommendation from the Ministry of Religious Affairs and approved by the President, as stipulated in Article 1, point 2 of Law No. 23 of 2011. The establishment of BAZNAS reflects its strategic role as a professional and trusted zakat institution in society. It is authorized to carry out the collection, distribution, and utilization of zakat, as provided in Government Regulation No. 14 of 2014 concerning the Implementation of Zakat Management, Article 3 paragraph (2)(b). BAZNAS also oversees, coordinates, and develops provincial and municipal BAZNAS offices, including the central BAZNAS headquartered in the national capital. Professional zakat management under BAZNAS primarily targets civil servants or government employees. One example of such civil servants includes lecturers and teachers working in educational institutions (Moh. Bahrudin *et al.*, 2022).

Zakat management must be conducted effectively, starting from accurate calculation, proper collection, to the optimal utilization of zakat funds. The role of institutions is crucial in ensuring proper zakat management because zakat is not merely an obligation of the muzakki (zakat payer) but must also be managed through a systematic approach to ensure fair and equitable distribution to all eligible recipients. The professional zakat calculation system applied by BAZNAS ensures fairness, consistency, and facilitates muzakki in fulfilling their zakat obligations in accordance with Islamic principles. BAZNAS holds significant potential in administering professional zakat. Therefore, professional zakat not only serves as a reminder of the religious obligation of zakat for Muslims but also functions as an instrument for empowering mustahik (zakat beneficiaries) (Wahyu & Anwar, 2020).

In Indonesia, the professional zakat calculation system is notably outlined in the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) Fatwa No. 3 of 2003 concerning Income Zakat, which states that professional zakat should be calculated based on net income. This regulation serves as a guideline for Muslims in fulfilling their professional zakat obligations. At the same time, BAZNAS, which is mandated to oversee the collection, distribution, and utilization of zakat, has issued its own specific

regulation on professional zakat calculation through the Decree of the Chairperson of the National Zakat Agency of the Republic of Indonesia No. 1 of 2024 on the Nisab Value for Income and Services for the Year 2024. This decree stipulates that professional zakat should be calculated based on gross income. Given this dual approach, it is necessary to conduct a study on the “Professional Zakat Calculation System in Indonesia.” This research aims to describe the calculation methods of professional zakat from both the perspective of BAZNAS and the Indonesian Ulema Council.

## 2. Methodology

This study employs an empirical-normative legal research method, which combines the analysis of written legal norms with an examination of their practical implementation in the field. The normative approach is used to study legal materials, including statutory regulations, court decisions, legal doctrines, and scholarly literature. Meanwhile, the empirical approach investigates how these legal norms are implemented by law enforcement authorities and received by society at large. The data in this research were obtained from two sources: primary data and secondary data. Primary data were collected through in-depth interviews with respondents deemed relevant to the research topic, such as legal practitioners, academics, and other stakeholders directly involved in the issue. Secondary data consist of (1) primary legal materials, such as applicable laws and regulations; (2) secondary legal materials, including expert opinions, textbooks, scholarly articles, and previous research; and (3) tertiary legal materials, such as legal dictionaries and encyclopedias. All collected data were analyzed qualitatively, through classification, interpretation, and correlation between normative provisions and real-world practices. This approach aims to identify legal gaps and provide scholarly arguments for the findings observed during the research.

## 3. Results

### 3.1 The Professional Zakat Calculation System Based on the Indonesian Ulema Council (MUI) Fatwa No. 3 of 2003 on Income Zakat

A fatwa issued by Islamic scholars is the result of a juridical formulation within the framework of Islamic law. Linguistically, the term fatwa refers to an answer, ruling, or opinion given by a mufti (Islamic jurist) concerning a particular issue—often understood as advice or wise counsel from a knowledgeable scholar. In Islamic legal theory (*usul al-fiqh*), a fatwa is defined as an opinion expressed by a mujtahid or faqih in response to a query submitted by someone seeking religious guidance on a specific case. In this context, the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) issued a legal ruling to address the ongoing debates and differing opinions regarding professional zakat or income zakat. Given the controversies and uncertainties surrounding the obligation of this type of zakat, the MUI deemed it necessary to issue an authoritative fatwa on its legal status. This fatwa serves as a guiding reference for Muslims and other relevant stakeholders in understanding and implementing the obligation of income zakat in accordance with Islamic teachings (Andi Sani Silwana *et al.*, 2023).

The professional zakat calculation system stipulated by the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) in Fatwa No. 3 of 2003 on Income Zakat explains that income refers to all types of lawful earnings such as salaries, honoraria, wages, service fees, and similar forms of remuneration. These earnings may be received regularly such as by public officials, employees, and workers or irregularly, such as those earned by doctors, lawyers, consultants, and other freelance professionals. All forms of lawful income are subject to zakat, provided that the total

income reaches the nisab, which is equivalent to the value of 85 grams of gold in one lunar year, and the zakat rate applied is 2.5%.

The payment of income zakat can be made at the time the income is received, provided that it meets or exceeds the nisab. If the income does not reach the nisab threshold, then all earnings are accumulated over the course of a year, and zakat becomes obligatory if the net income reaches the required nisab. The legal basis for this fatwa issued by the MUI lies in the Qur'an and Hadith, which serve as authoritative sources for determining the obligation of zakat on income.

## 1) Al-Quran

Among the Qur'anic verses related to zakat are the following:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿٢٦٧﴾

"O you who have believed! Spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective thereof, spending [from that] while you yourselves would not take it except with closed eyes. And know that Allah is Free of need and Praiseworthy." (Qur'an, Surah Al-Baqarah, 2:267)

يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ ۖ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنْعٌ لِلنَّاسِ وَإِنَّهُمْ لَكَبِيرٌ مِنْ نَفْعِهِمَا ۗ وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۖ قُلِ الْأَعْفَىٰ كَذَلِكَ ۙ يَبِينُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَتَفَكَّرُونَ ﴿٢١٩﴾

"They ask you about wine and gambling. Say, 'In them is great sin and [yet, some] benefit for people. But their sin is greater than their benefit.' And they ask you what they should spend. Say, 'The excess [beyond needs].' Thus Allah makes clear to you the verses [of revelation] that you might give thought." (Qur'an, Surah Al-Baqarah, 2:219).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٢﴾

"Take zakat from their wealth to purify and cleanse them and pray for them. Indeed, your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing (Yazid *et al.*, 2022)." (Qur'an, Surah At-Tawbah, 9:103)

## 2) Hadist

In addition to the Qur'an, the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) Fatwa No. 3 of 2003 on Income Zakat also refers to several hadiths of the Prophet Muhammad (peace be upon him) as its doctrinal foundation. One such hadith is narrated by Hakim ibn Hizam (may Allah be pleased with him), in which the Prophet (peace be upon him) said: "The upper hand is better than the lower hand. Begin [spending] with those who are under your care. The best charity is that which is given from what is in excess of one's needs. Whoever seeks to protect his dignity, Allah will protect him; and whoever strives to be self-sufficient, Allah will suffice him." (Hadith reported by al-Bukhari) This is in line with another hadith narrated by Abu Hurairah (may Allah be pleased with him), in which the Messenger of Allah (peace be upon him) said: "Charity should be given only from surplus wealth. The upper hand is better than the lower hand. Begin [spending] with those who are under your responsibility." (Hadith reported by Ahmad).

Based on the aforementioned guidelines, the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) Fatwa No. 3 of 2003 on Income Zakat stipulates that the calculation of professional zakat is to be based on net income (netto). Net income refers

to earnings remaining after the deduction of essential living expenses (al-ḥājah al-aṣliyyah). These basic needs include individual necessities such as food, clothing, and shelter, as well as the needs of dependents, including healthcare and education. The zakatable income for public officials and state apparatus encompasses but is not limited to basic salary, allowances attached to the basic salary, performance incentives, and other fixed monthly earnings. This classification is aligned with the stipulations set forth by the Fourth Ijtima' (Conference) of the MUI Fatwa Commission, which further elaborated on the types of income subject to zakat for individuals employed in public service. Based on the aforementioned provisions, the formula for calculating professional zakat according to the Indonesian Ulama Council (Majelis Ulama Indonesia/MUI) Fatwa No. 3 of 2003 on Income Zakat is as follows: The nisab for professional zakat is equivalent to the value of 85 grams of pure gold at a rate of 2.5%. If annual income, after deducting basic living expenses, exceeds the nisab, then professional zakat must be paid.

**Example:**

A civil servant (PNS) works as a lecturer in the Department of Engineering at one of Indonesia's top universities. They earn IDR 6,000,000 per month and receive additional income from external project work in road and bridge infrastructure amounting to IDR 100,000,000 annually.

**Basic living expenses:**

Food: IDR 5,000,000  
 Housing: IDR 6,000,000  
 Other expenses: IDR 7,000,000  
 Total basic needs: IDR 18,000,000

**Annual income:**

Salary: IDR 6,000,000 × 12 months = IDR 72,000,000  
 Projects: IDR 100,000,000  
 Total income: IDR 172,000,000  
 Net income: IDR 172,000,000 – IDR 18,000,000 = IDR 154,000,000 Zakat threshold (nisab): 85 grams × IDR 1,000,000/gram = IDR 85,000,000

Since the net income exceeds the nisab, zakat must be paid: Zakat due: 2.5% × IDR 154,000,000 = IDR 3,850,000

Table 1. Example of Professional Zakat Calculation Based on Net Income (Netto)

Calculation Component	Amount (Rp)
Annual Salary	72,000,000.00
Annual Project Income	100,000,000.00
Total Annual Income	172,000,000.00
Food Expenses	5,000,000.00
Housing Expenses	6,000,000.00
Other Expenses	7,000,000.00
Total Basic Needs	18,000,000.00
Net Income (Total Income - Basic Needs)	154,000,000.00
Zakat Rate	2.5%
Professional Zakat Due	3,850,000.00

Source: LAZISMU Central Executive Board of Muhammadiyah, November 2024.

The calculation follows the formula:

$$\begin{aligned} \text{Professional Zakat} &= (\text{Annual Income} - \text{Basic Needs}) \times 2.5\% \\ &= (\text{Rp } 172,000,000.00 - \text{Rp } 18,000,000.00) \times 2.5\% \\ &= \text{Rp } 154,000,000.00 \times 2.5\% = \text{Rp } 3,850,000.00. \end{aligned}$$

The total annual income, amounting to Rp172,000,000.00, is reduced by the basic needs expenditure of Rp18,000,000.00. The resulting net income of Rp154,000,000.00 is subject to zakat at a rate of 2.5%, yielding a professional zakat obligation of Rp3,850,000.00. Based on the table above, the total income accumulated over one year, after deducting basic living expenses, amounts to Rp154,000,000.00. This income exceeds the nisab threshold, which is equivalent to 85 grams of gold or approximately Rp85,000,000.00 per year. Accordingly, the civil servant (PNS) is obligated to pay professional zakat in the amount of Rp3,850,000.00 for the entire year.

### 3.2 The Professional Zakat Calculation System Based on the Decree of the Chairman of the National Amil Zakat Agency of the Republic of Indonesia Number 1 of 2024 concerning the Nisab Value for Income and Services in 2024

Article 1 paragraph (7) of Law Number 23 of 2011 on Zakat Management stipulates that the National Amil Zakat Agency (BAZNAS) is an institution responsible for the national management of zakat. BAZNAS was established by the government through Presidential Decree of the Republic of Indonesia Number 8 of 2001, with the mandate to collect and distribute zakat, infaq, and sadaqah (ZIS) at the national level. BAZNAS is defined as a non-structural governmental body that operates independently and reports directly to the President through the Minister of Religious Affairs. BAZNAS performs four core functions:

- 1) Planning for the collection, distribution, and utilization of zakat;
- 2) Implementing the collection, distribution, and utilization of zakat;
- 3) Supervising the collection, distribution, and utilization of zakat;
- 4) Reporting and ensuring accountability in the implementation of zakat management.

The National Amil Zakat Agency (BAZNAS) carries out the collection of zakat, infaq, and shodaqah. Zakat is categorized into two types: zakat fitrah and zakat maal. In the context of zakat maal, BAZNAS collects various forms, one of which is professional zakat (zakat profesi). Prior to implementing the collection of professional zakat, BAZNAS issued a regulation stipulated in the Decree of the Chairman of the National Amil Zakat Agency of the Republic of Indonesia Number 1 of 2024 concerning the Nisab Value for Income and Services in 2024. This decree serves as a guideline for calculating and determining an individual's obligation to pay professional zakat. According to the decree, the nisab threshold for professional zakat is set at the equivalent of 85 grams of gold, which amounts to Rp82,312,725.00 per year or Rp6,859,394.00 per month. The zakat rate is 2.5%, and it is calculated based on gross income (bruto). Formula:

$$\text{Professional Zakat} = \text{Monthly/Annual Income} \times 2.5\%$$

Based on this formula, BAZNAS stipulates that the calculation of professional zakat begins by assessing monthly income. If a person's monthly earnings reach the nisab of Rp6,859,394.00, then they are immediately obligated to pay professional zakat. However, if their monthly income falls below this threshold, they are advised to accumulate their earnings over one year. If, by year-end, the total income meets or exceeds the annual nisab of Rp82,312,725.00, then they are required to pay 2.5% of their gross annual income as zakat. Example of Monthly Professional Zakat Calculation

(based on the Decree of the Chairman of the National Amil Zakat Agency of the Republic of Indonesia Number 1 of 2024 on the Nisab Value for Income and Services in 2024):

1) Monthly Professional Zakat Calculation:

A muzakki working as a civil servant in the maritime sector earns a monthly income of Rp10,000,000.00. Since this income exceeds the monthly nisab of Rp6,859,394.00, the calculation of professional zakat is as follows:

Table 2. Example of Professional Zakat Calculation Based on Gross Income (Bruto) for One Month

Calculation Component	Amount (Rp)
Monthly Income	10,000,000.00
Zakat Rate	2.5%
Professional Zakat Due	250,000.00

Source: Professional Zakat Payment Receipt, National Amil Zakat Agency (BAZNAS).

The calculation follows the formula:

$$\text{Professional Zakat} = \text{Monthly Income} \times 2.5\% = \text{Rp } 10,000,000.00 \times 2.5\% = \text{Rp } 250,000.00$$

Based on the table, it can be seen that a civil servant (PNS) is required to pay Rp250,000.00 in professional zakat, calculated from their gross monthly income.

2) Annual Professional Zakat Calculation A muzakki with irregular employment and fluctuating income intends to fulfill their annual professional zakat obligation.

The income received is as follows:

January to February: Rp5,000,000.00

March: Rp4,000,000.00

April to June: Rp5,000,000.00 Mid-year bonus (within this period): Rp2,000,000.00

July to August: Rp6,000,000.00

October to December: Rp9,000,000.00

Annual performance bonus: Rp56,000,000.00.

This individual was recognized as employee of the year by their employer, resulting in an annual bonus of Rp56,000,000.00. Therefore, the annual professional zakat calculation is as follows:

Table 3. Example of Professional Zakat Calculation Based on Gross Income (Bruto) for One Year

Income Period	Amount (Rp)
January to February	5,000,000.00
March	4,000,000.00
April to June	5,000,000.00
Mid-year bonus	2,000,000.00
July to August	6,000,000.00
October to December	9,000,000.00
Annual performance bonus	56,000,000.00
Total Annual Income	87,000,000.00
Zakat Rate	2.5%
Professional Zakat Due	2,175,000.00

Source: Doni Prayitno, Head of the Collection Secretariat, BAZNAS Bandar Lampung City

The calculation follows the formula:

$$\begin{aligned} \text{Professional Zakat} &= \text{Annual Income} \times 2.5\% = \text{Rp } 87,000,000.00 \times 2.5\% \\ &= \text{Rp } 2,175,000.00. \end{aligned}$$

Based on the professional zakat calculation table above, the total annual income amounts to Rp87,000,000.00. Accordingly, the muzakki is obligated to pay Rp2,175,000.00 in professional zakat, calculated from the gross income (bruto), as it meets the annual nisab threshold of Rp82,312,725.00.

#### 4. Discussion

The calculation of professional zakat based on net income (netto) has been supported by several scholars. According to Yusuf Qardhawi, zakat on net income refers to the obligation to pay zakat from earnings that remain after deducting essential daily living expenses, including food, housing, debts, and other primary needs for oneself, one's family, and dependents. If, after these deductions, the remaining income still reaches the nisab threshold, then zakat becomes obligatory. This perspective is grounded in a hadith narrated by Imam al-Bukhari from Hakim ibn Hizam (may Allah be pleased with him), in which the Messenger of Allah (peace be upon him) said: "...and the best form of charity is that which is given from surplus wealth (Retnowati *et al.*, 2023)."

According to Wahbah al-Zuhaili, income or earnings derived from personal endeavors or employment in the public sector must first be reduced by the amount required to meet reasonable living expenses before zakat is calculated. A person is considered obligated to pay zakat only after fulfilling their primary needs, particularly those related to clothing, food, and shelter. If these basic needs are met and the remaining income still reaches the nisab threshold, the obligation to pay professional zakat becomes applicable. Conversely, if after deducting essential living expenses the income does not meet the nisab, then zakat is not obligatory, as the individual has not yet attained financial capacity to fulfill basic necessities. Furthermore, it is emphasized that before paying professional zakat, the income must be fully owned by the muzakki; that is, the earnings must be under their complete ownership and control (Nugraha & Zen, 2020).

A similar view is affirmed by Ibn 'Abbas, Ibn Mas'ud, and Mu'awiyah, who stated that the obligation to pay professional zakat is conditional upon the wealth exceeding the nisab and surpassing basic needs. Therefore, the payment of professional zakat must only be made after fulfilling essential necessities such as food, clothing, housing, education, healthcare, and transportation. In addition, Ibn 'Abidin emphasized that the concept of basic needs (al-ḥājah al-aṣliyyah) must be contextualized, as humans have a multitude of ongoing and evolving needs particularly in the modern era, where standards of living have increased and the pursuit of adequacy often aligns with the pursuit of comfort or even perfection in daily life (Abdul Bakir, 2021).

Thus, an individual's basic needs must be carefully considered, as fulfilling these needs is a prerequisite for determining whether a person is capable of paying professional zakat. It is therefore necessary to promote the implementation of professional zakat based on net income, in order to ensure that individuals have first attained a minimum standard of living and are financially able to contribute to social welfare and communal benefit. The rationale behind calculating professional zakat from net income is to allow for the repayment of debts (if any) and the coverage of essential living expenses for oneself and one's dependents. These minimum subsistence expenses constitute an individual's primary needs. Accordingly, zakat is only obligatory

on the portion of wealth that exceeds the nisab after these essential needs have been fulfilled.

The basis for BAZNAS in issuing the Decree of the Chairman of the National Amil Zakat Agency of the Republic of Indonesia Number 1 of 2024 concerning the Nisab Value for Income and Services in 2024, which uses gross income (bruto) as the basis for calculation, is derived from the Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 52 of 2014 on the Requirements and Procedures for the Calculation of Zakat Maal and Zakat Fitrah and the Utilization of Zakat for Productive Enterprises, as amended by the Regulation of the Minister of Religious Affairs Number 31 of 2019, the second amendment to the aforementioned regulation. In addition, BAZNAS of Bandar Lampung City also refers to the opinion of the scholar Yusuf Qardhawi, who bases the obligation of professional zakat on the concept of *al-māl al-mustafād* that is, acquired wealth from income or earnings. According to Yusuf Qardhawi, the calculation of professional zakat is classified into two types:

- 1) Gross Calculation (Bruto): This method involves paying professional zakat based on gross income. That is, when income reaches the nisab threshold of 85 grams of gold annually, 2.5% zakat is immediately paid upon receipt of income, before any deductions. This opinion is also supported by scholars such as Az-Zuhri and Al-Awza'i, who stated:
 

"If someone receives income and intends to spend it before the zakat payment date arrives, he should first pay zakat from that income before using it."
- 2) Net Calculation (Netto): This method entails paying zakat from income that reaches the nisab only after deducting essential daily expenses, including food, shelter, debts, and other primary needs for oneself, one's family, and dependents. If the remaining income still reaches the nisab threshold, then zakat becomes obligatory. This is based on a hadith narrated by Imam Al-Bukhari from Hakim ibn Hizam, in which the Prophet Muhammad (peace be upon him) said:
 

"... and the best form of zakat is that which is given from what exceeds one's needs (Saprida & Zuul Fitriani, 2022)."

The National Amil Zakat Agency (BAZNAS) has adopted the gross income (bruto) method in calculating professional zakat, emphasizing the principle of equity. The rationale is that the more professionals fulfill their zakat obligations, the greater the number of *mustahik* (eligible zakat recipients) who can be assisted—particularly the eight categories entitled to receive zakat. Additionally, calculating professional zakat based on gross income simplifies the process for *muzakki* (zakat payers), enabling them to determine their monthly or annual zakat without having to subtract basic living expenses. This approach helps prevent the possibility of negligence in fulfilling zakat obligations and ensures greater accuracy and transparency in zakat computation, allowing all obligated individuals to fulfill their religious duties properly.

## 5. Conclusion

Based on the discussion above, it can be concluded that the professional zakat calculation system in Indonesia is applied using two different approaches. First, according to the Fatwa of the Indonesian Ulema Council (Majelis Ulama Indonesia) No. 3 of 2003 on Income Zakat, the net income (netto) method is used, in which zakat is calculated after deducting basic needs such as food, clothing, housing, and education expenses over the course of a year. If the remaining income reaches the nisab threshold equivalent to 85 grams of gold with a rate of 2.5%, the individual is obligated to pay professional zakat.

Second, based on the Decree of the Chairman of the National Amil Zakat Agency of the Republic of Indonesia No. 1 of 2024 concerning the Nisab Value for Income and Services in 2024, the gross income (bruto) method is applied. In this approach, professional zakat can be paid upon receiving income, provided that the monthly income reaches the nisab of Rp6,859,394.00, particularly for muzakki with regular income. If the monthly income does not meet the monthly nisab, the earnings should be accumulated over the year. If the total annual income reaches Rp82,312,725.00, then zakat must be paid at the rate of 2.5%, especially for muzakki with irregular income or those whose regular income falls below the monthly nisab. Professional zakat is calculated not only from base salary, but also includes all forms of income received, such as bonuses, allowances, and any other additional earnings.

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