

# ANALYSIS OF THE POTENTIAL ACCEPTANCE OF ZAKAT PROFESSION WITH A NATURAL APPROACH

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**Abstract:** Zakat is an obligation and a form of concern for others can be realized by helping those who are in distress, the way that can be taken to help is to distribute Zakat to the needy. This research aims to find out the potential of Zakat in Lhokseumawe State Polytechnic. This research uses descriptive research methods with a qualitative approach, which describes in detail the background, nature and specific or specific character of the observed subject (research subject). The study used primary and secondary data as a source of research. The results of this study concluded that the potential zakat profession from the basic salary of Lhokseumawe State Polytechnic employees in 2020, which was calculated from January to December 2020 using the assumption of Polytechnic employees according to the group that fulfills the obligation to pay zakat, namely group IV and III zakat obtained after the calculation of serdos, THR and salary 13 which is charged zakat at a rate of 2.5% amounting to Rp. 1,237,291,465 assuming that all employees who have fulfilled Criteria (Nisab) pays zakat.

**Keywords :** Potential, Zakat Profession, Lhokseumawe

**Abstrak:** Zakat merupakan kewajiban dan bentuk kepedulian terhadap sesama dapat diwujudkan dengan membantu mereka yang sedang kesusahan, cara yang dapat ditempuh untuk membantu adalah dengan menyalurkan zakat kepada yang membutuhkan. Penelitian ini bertujuan untuk mengetahui potensi zakat di Politeknik Negeri Lhokseumawe. Penelitian ini menggunakan metode penelitian deskriptif dengan pendekatan kualitatif, yang menggambarkan secara rinci latar belakang, sifat dan karakter khusus atau spesifik dari subjek yang diamati (subjek penelitian). Penelitian ini menggunakan data primer dan data sekunder sebagai sumber penelitian. Hasil penelitian ini menyimpulkan bahwa potensi zakat profesi dari gaji pokok pegawai Politeknik Negeri Lhokseumawe tahun 2020 yang dihitung dari bulan Januari sampai dengan Desember 2020 menggunakan asumsi pegawai Politeknik menurut golongan yang memenuhi kewajiban membayar zakat yaitu Zakat golongan IV dan III diperoleh setelah dilakukan perhitungan serdos, THR dan gaji 13 yang dikenakan zakat dengan tarif 2,5% sebesar Rp. 1.237.291.465 dengan asumsi semua pegawai yang telah memenuhi Kriteria (Nisab) membayar zakat.

**Keywords :** Potensi, Zakat Profesi, Lhokseumawe

## INTRODUCTION

Zakat is the fourth pillar of Islam taught since the time of the Prophet Muhammad. Zakat according to history has developed along with the pace of development of Islam itself. The picture covers its history in the early days of Islam and the development of zakat thought on the Islamic legal order of Indonesian society in a modern framework.

Zakat in fiqh terms means a certain amount of property that Allah SWT is required to be handed over to those who are entitled. According to the Compilation of Sharia Economic Law, zakat is a property that is set aside by a Muslim or an institution owned by Muslims to be given to those who are entitled to receive it.

Concern for others can be realized by helping those who are in distress, the way that can be taken to help is to distribute Zakat, Infak and Alms to the needy. The practice of zakat, infak and alms can be done by anyone and anywhere, be it in schools, campuses, government institutions and even perindividual wherever they are can also do these activities.

The potential of national zakat reaches 19.3 trillion. While Hafidhuddin (Siti Kalimah, 2018) said the potential of zakat in Indonesia reached 80 trillion per year. This potential, not including the calculation of infaq and sadaqah funds that have not been explored in the community because the source of infaq and sadaqah funds is voluntary. The zakat handbook published by the Directorate General of Islamic Bimas and Hajj Affairs of the Ministry of Religious Affairs, to use zakat funds, the form of distribution innovation is categorized in four forms: first, distribution is 'traditional consumption', Second, distribution is 'consumptive creative'. Third, distribution is 'traditionally productive'. Fourth, distribution in the form of 'creative productive'.

If we talk about zakat in the campus, then the thing we must pay attention to is the potential for zakat, infak and alms in the village. By looking at how much potential zakat, infak and alms in one campus, we can see how much the level of distribution of zakat, infak and alms to those in need.

One of the famous campuses in Aceh is Lhokseumawe State Polytechnic. This campus is one of the State Polytechnics of 43 State Polytechnics in Indonesia. Lhokseumawe State Polytechnic was built in 1985, originally named Unsyiah Polytechnic which is part of Syiah Kuala University, when the unsyiah Polytechnic was established, funded by World Bank XIII, opened three departments of Diploma 3 program, namely

Civil engineering, Chemical Engineering and Mechanical Engineering.

The potential of zakat at Lhokseumawe State Polytechnic campus is determined by the amount of salary or income owned by each individual in the campus. The exact potential varies depending on the amount of income, the amount of income of Lhokseumawe State Polytechnic employees according to the initial observations of the author consisting of groups IV, III, II and group I, has incomes that vary with the number of employees who are different from the group, so that from the four groups can be used as research in finding the potential of zakat, infaq and almsgiving.

The following is data on Lhokseumawe State Polytechnic employees in 2020 based on the number of employee income levels in Lhokseumawe State Polytechnic, which the authors summarized from all groups that had the highest income in December 2020 with the following data composition:

**Table 1.1 Employee Income Data By Group  
Lhokseumawe State Polytechnic in 2020**

NO	Officer Group	Income
1	IV	354.821.100
2	III	463.775.600
3	II	65.428.200
4	I	3.117.200

Data Source : Lhokseumae State Polytechnic 2020

Based on the employee income data above, it can be seen that the level of income in one month is summarized from all members (employees) in one group. Each group has a different number of employees so that the potential of zakat at Lhokseumawe State Polytechnic is influenced by many things, for example the potential of zakat owned by polytechnic lecturers is certainly different depending on the income owned by each individual. Lecturers of group IV have different potential with other groups, because the amount of income owned is different if we look further besides his income as a lecturer there may be a profession as a farmer and other professions that produce zakat.

Based on the background above the author saw an opportunity to conduct research with the title "**Analysis of Zakat, Infak and Alms Potential at Lhokseumawe State Polytechnic**".

## PUSTAKA REVIEW

### Understanding potential

The word potency comes from the uptake of the English language, potency. It means that there are two words: (1) ability; power(2) and strength; possibility. While according to the large dictionary of Indonesian, the definition of potential is the ability that has the possibility to be developed, strength, ability, power. In simple terms, potential is something that can be developed (Majdi, 2007).

According to Endra KPihadhi (2004) the potential can be referred to as Power, energy, or pent-up abilities that are possessed and not utilized optimally. The potential of the self referred to here is a still-buried force in the form of physical, character, interest, talent, intelligence and values contained in the self but untapped and processed.

### Zakat, Infak/Alms (ZIS)

Zakat in terms of language (lughatan) has several meanings, namely blessing (al-barakatu), growth and development (al-nama), and holiness (al-taharatu). While the meaning of zakat in terms (shar'iyah) is that zakat is a part of the property with certain requirements, which Allah SWT obliges to the owner to be handed over to those who are entitled to receive it, with certain requirements also Nawawi in (Muzdalifah, 2014).

According to the Indonesian Accountants Association (IAI) PSAK 109, in Harianto 2016, "Zakat is a Shari'ah obligation that must be handed over by muzakki to mustahiq either through amil or directly. The provisions of zakat regulate the requirements of nisab, both periodically and non-periodically, the level of zakat (qadar), and the appointment."

The purpose of zakat was stated by Muhammad Daud Ali in (Aristoni & Abdullah, 2015) "The purpose of zakat is to achieve socio-economic justice. In other words, zakat is like a simple transfer of a certain size portion of the wealth of the rich to be allocated to the poor. In fact, Muslim scholars have explained a lot about the goals of zakat, both those relating to the economic, social and state order in terms of the explicit goals of the texts.

According to Yusuf Qardawi, there are several obligatory conditions for zakat, namely:

- a. Religious Islam,
- b. Reasonable and Mature,
- c. Independent,
- d. The treasure grows,
- e. Enough of one nishab, Up to one year owned (haul),
- f. Exceeding ordinary needs (basic),
- g. Free from debt

According to Amiruddin in (Nazlah Khairina, 2015) Infak in Shari'a terminology is issuing a portion of property or income/income for something ordered by Islamic teachings. If there is a nishab for zakat, infaq does not know the nishab. Infaq is also a small part of the assets used for the needs of many people as an obligation that is issued because it is based on one's own decision.

Meanwhile, according to Law Number 23 of 2011 concerning Management of Zakat, 2011. Infaq is assets issued by a person or entity outside of zakat for the public benefit. According to Al-Muyassar in the verse of Al-Quran Surah Ali-Imran: 134 "(Namely) those who spend (his wealth), both in free and narrow times, and those who hold back their anger and forgive (mistakes) people. Allah loves those who do good".

The verse above explains that infaq is not set in time like zakat. Infaq is issued by every believer, whether high or low income. If zakat must be given to certain mustahik (8 asnaf) then infaq may be given to anyone, for example for both parents, orphans, etc.

According to Muhammad Hasan in (Nazlah Khairina, 2015) alms comes from the word shadaqah, which means honest or true. People who like to give charity are people who have a true confession of faith. According to sharia terminology, the meaning of alms is the same as the meaning of infaq, including the law and its provisions. It's just that, if infaq is related to material things, alms has a broader meaning, concerning things that are non-material.

### Previous Research

Abdul Kholiq Syafa'at (2015) in his research with the title: "Potential of Zakat, Infak/Alms at the National Amil Zakat Agency (BAZNAS) in Bayuwangi Regency the results obtained show that the potential for professional zakat by using the assumption of the salaries of civil servants who fulfill the obligation to pay zakat, infaq/alms of 85% with a tariff of 2.5%. Sumadi (2017) conducted a study entitled: "Optimizing the Potential of Zakat, Infaq/Alms in Economic Equity in Sukahrjo Regency", the results obtained are the potential for zakat, infaq/alms in Sukaharjo Regency an average of 30% in the form of professional zakat dominated by employes civil servants (PNS) and the percentage of individuals need to be increased and 70% is still infaq/alms.

## RESEARCH METHODOLOGY

### Research sites

This research was conducted at the Lhokseumawe State Polytechnic campus Jl, Medan – Banda Aceh,

Buketrata.

### Data Type

This type of research data is descriptive qualitative, which aims to understand phenomena in a social context naturally by prioritizing the process of communication interaction between writers and the phenomenon under study. So that the research results are in accordance with the facts in the field. The natural approach in question is to simply calculate the amount of basic gas and add the purpose of certification and salary of 13 (thirteen) and salary of 14 (fourteen) for group III a to goal IV.C which has reached the Nisab.

### Data Source

In his research, researchers used data sources, namely:

#### 1. Primary data

Primary data are facts where the source is obtained directly from the first person.

#### 2. Secondary data

Secondary data are facts where the source is obtained from a second person, in this case the researcher does not directly get the data because the data is taken from intermediary media.

### Data Collection Technique.

In their research, researchers utilize data collection techniques, namely:

1. Direct Observation, which is a technique carried out through direct observation of the problems being faced by the company, such as the history and current state of the company.

2. Interview, which is a technique used to obtain information directly by asking direct questions to informants or research subjects.

3. Documentation is a technique that is used to obtain information through making notes, copies, or taking information directly from video sources, writings, or recordings.

### Research Results and Discussion

Lhokseumawe State Polytechnic based on the potential for zakat, infaq and alms from the basic salary of Lhokseumawe State Polytechnic employees, groups IV and III have the potential to pay zakat, groups II and I have the potential to pay infaq and alms. Polytechnic employee salary zakat of 453 people from groups IV, and III which can be calculated using the assumption of employees who fulfill the obligation to pay zakat which is calculated based on data received by each group while the potential zakat calculated in the preparation of this thesis is the potential based on each group in the State Polytechnic Lhokseumawe which is calculated based on the total net salary and

serdos, Holiday Allowance (THR) and also the salary of 13 for each group IV and III.

Class IV/c, IV/b and IV/a lecturer certifications are calculated from the total basic salary deducted by 15% of the total salary earned in each group, while serdos are for groups III/d, III/c, III/b and III/a is calculated from the total basic salary which is deducted by 5% of the total basic salary earned each month, while THR groups IV and III are calculated for 1 month from the gross salary of employees of each group, and salary 13 is also calculated from 1 month gross salary given at the end of each year.

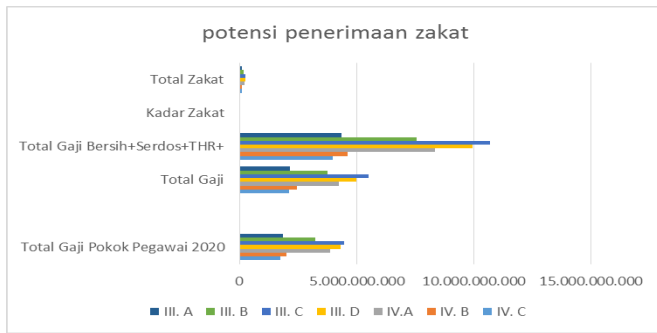
The potential that can be seen from each group of writers is seen from the total basic salary of group IV/c employees of Rp. 1,763,821,000, IV/b of Rp. 2,022,329,400, group IV/a Rp. 3,879,283,900 and class III/d amounting to Rp. 4,309,598,700, class III/c amounting to Rp. 4,478,086,300, class III/b amounting to Rp. 3,256,445,000, class III/a amounting to Rp. 1,846,452,780. Zakat is calculated from the total net salary + serdos + THR + 13 salary multiplied by the zakat rate, which is 2.5% so that the results obtained by each group reach hundreds of millions of rupiah.

Based on data on the number of employee salaries for each group at the Lhokseumawe State Polytechnic in 2020 with a detailed calculation of the potential for zakat in 1 year, 2020 is as follows:

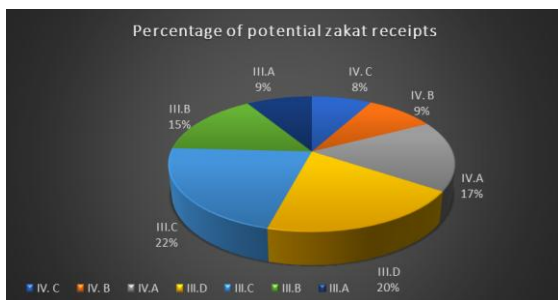
**Table 1.2 Potential of Lecturer Zakat at Lhokseumawe State Polytechnic in 2020**

Class	Total Employee Basic Salary 2020	Total Salary Clean Employee 2020	Total Net Salary+Serdos +THR+ Salary 13. 2020	Zakat rate	Total Zakat in 2020
<b>IV</b>					
C	1.763.821.000	2.138.173.300	4.008.318.722	2,5%	100.207.968
B	2.022.329.400	2.477.541.000	4.618.957.576	2,5%	115.473.939
A	3.879.283.900	4.253.697.200	8.339.914.079	2,5%	208.497.851
<b>III</b>					
D	4.309.598.700	4.983.396.500	9.968.701.371	2,5%	246.217.534
C	4.478.086.300	5.504.788.400	10.716.538.592	2,5%	267.913.464
B	3.256.445.000	3.773.678.200	7.580.409.098	2,5%	189.510.227
A	1.846.452.780	2.148.299.400	4.378.819.297	2,5%	109.470.482

Data Source: Processed list of PNL employee salaries, 2020



From the table above, it is clear the potential for professional zakat from the salaries of Lhokseumawe State Polytechnic employees in 2020, which is calculated from January to December 2020 which is calculated using the assumption of Polytechnic employees according to the group that fulfills the obligation to pay zakat, from the total employees of class IV and III with a total salary of obtained after calculating serdos, THR and salaries 13 which are subject to zakat at a rate of 2.5%, the projected potential for zakat funds that will be able to be fulfilled during 2020 from IV/c is Rp. 100,207,968, IV/b is Rp. 115,473,939, group IV/a is Rp 208,497,851, and class III/d is Rp 246,217,534, class III/c is Rp 267,913,464, class III/b is Rp 189,510,227, class III/a is Rp 109,470,482, from the amount of zakat that can be obtained based on the results of calculations from the salaries of Lhokseumawe State Polytechnic employees in each group, the opportunity to pay zakat is very clear and can be fulfilled.



The calculation of zakat above is known that zakat is calculated based on groups IV/c, IV/b, IV/a and groups III/d, III/c, III/b, III/a from the basic salary that has been deducted/deducted by 15% for group IV and 5% for group III which is calculated to find out the serdos of employees of each group, if the calculation of individual zakat is also calculated that way, net salary + serdos + THR + salary 13 then multiplied by 2.5% so that zakat is obtained by predetermined amount.

### Conclusion

Based on the results of the author's analysis related to the Zaka Potential Analysis at the Lhokseumawe State Polytechnic, the authors can conclude that the potential for professional zakat from the basic salary of Lhokseumawe State Polytechnic employees in 2020, which is calculated from January to December 2020 using the assumption of Polytechnic employees according to class, which is calculated from January to December December 2020, using the assumption of Polytechnic employees according to the group that fulfills the obligation to pay zakat, namely group IV and III zakat obtained after calculating serdos, THR and salaries of 13 who are subject to zakat at a rate of 2.5%, the projected potential for zakat that can be paid in 2020 is from group IV/c of Rp. 100,207,968, IV/b is 115,473,939, IV/a is Rp. 208,497,851, and group III/d 246,217,534, group III/c 267,913,464, group III/b 189,510,227, group III/a 109,470,482. Suggestions for future research are to look at the preferences of employees on the level of zakat literacy by using a qualitative model with the NVIVO approach.

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