

PROFESSIONAL ZAKAT IN THE PERSPECTIVE OF MUHAMMADIYAH AND PERSATUAN ISLAM: A COMPARATIVE ANALYSIS

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ABSTRACT

Zakat, as a fundamental pillar of Islam, serves as a potential instrument for poverty alleviation. Among its contemporary applications is professional zakat, which remains a subject of debate due to the lack of explicit references in classical Islamic texts. This study aims to compare the perspectives of Muhammadiyah and Persatuan Islam (Persis) regarding the obligation of professional zakat and analyze the istinbath methodologies employed by both organizations. This research adopts a qualitative approach with a descriptive-analytical and comparative method. Data collection was conducted through documentary analysis, library research, and interviews with key figures from Muhammadiyah and Persis. The findings reveal that Muhammadiyah considers professional zakat obligatory, using a broad interpretation of zakat provisions and analogy with zakat on gold and silver. In contrast, Persis does not recognize professional zakat, arguing that zakat is an ibadah mahdhah that cannot be established without explicit textual evidence. Instead, Persis suggests mandatory infak on professional income without a fixed rate and nisab. These differences highlight the diversity of ijtihad and practice in Islamic social finance among muslims. However, both organizations agree on the necessity of social contributions from professional income, whether through zakat or infak.

INTRODUCTION

One of the major issues faced by Muslims in various parts of the world today is poverty. Islam has actually provided a highly potential Sharia instrument for poverty alleviation, namely zakat, one of the pillars of Islam. The obligation of zakat, along with other Islamic social finance institutions such as *infak* and *sadaqah*, can play a role in creating harmonious social equity and justice in society (Rais, 1998). Various studies have demonstrated the role of zakat in addressing poverty (Bouanani & Belhadj, 2019; Herianingrum et al., 2020; Rini et al., 2020; Rohman et al., 2021; Zauro et al., 2020).

Professional zakat, or zakat on earning of professionals, is a relatively new concept in Islamic Sharia teachings (Cahyani, 2020; Mutmainnah et al., 2023). This concept is the result of *ijtihad* by Muslim scholars, aiming to develop the idea of Islamic philanthropy to effectively eradicate poverty. It arises from the reality that many professional occupations today generate high incomes, even though the tasks involved may require relatively little time and effort. This stands in stark contrast to the work of farmers, which demands significant time and effort yet often yields minimal profit while still being subject to a considerable amount of zakat (Rais, 1991).

However, professional zakat has sparked debate because its implementation was never explicitly exemplified by Prophet Muhammad, and there is no explicit textual evidence (in the Quran or hadith) regulating its practice. Professional zakat is entirely a product of scholars' *ijtihad*, making it subject to controversy and differing opinions among scholars, depending on the methodology of legal derivation (*istinbath*) they use (Damayanti, 2020; Ismanto & Amin, 2021; Zabidi et al., 2024). The fact that no classical Islamic literature or *fiqh* books discuss professional income-based zakat in detail—except for contemporary scholars such as Yusuf Qaradawi, Wahbah Zuhaili, and others—indicates that the legal status of professional zakat remains a contemporary *ijtihadi* discourse open for debate.

Muhammadiyah, one of the largest Islamic organizations in Indonesia, declared professional zakat as obligatory during the 25th National Tarjih Conference (Musyawarah Nasional Tarjih XXV). In contrast, another religious organization that had previously issued statements on zakat law, Persatuan Islam (Persis), holds a different view. Persis ruled that professional zakat is not obligatory and instead determined that wealth not subject to zakat, including professional income, is liable for mandatory *infaq*, though its amount is unspecified. Given that both organizations are among the oldest in Indonesia and have a significant number of followers, providing a clear explanation is crucial to prevent unnecessary grassroots conflicts.

This study aims to conduct a comparative analysis of Muhammadiyah and Persatuan Islam's perspectives on professional zakat. Various studies have discussed fatwas or scholars' views on the legal status of professional zakat (Fathurrahman & Hendraningsih, 2024; Laili et al., 2022; Ma'mun, 2021; Umar & Zahidin, 2020) and examined the *istinbath* methodology applied to professional zakat (Aziz & Sholikah, 2015), specifically by Muhammadiyah (Al-Muflih et al., 2019) and Persis (Ma'mun & Firmansyah, 2022). Comparative studies on this topic have also been conducted (Prabowo, 2017; Rahmat, 2014). Unlike previous research, this study specifically compares Muhammadiyah and Persatuan Islam's views on professional zakat. Additionally, it thoroughly examines the legal derivation methods employed by

Muhammadiyah and Persis in determining the ruling on professional zakat.

This research is important not only for contributing to the discourse on professional zakat, which serves as a potential source of social funding nowadays, but also for providing practical benefits in harmonizing zakat practices and guiding policy-making for the effective Islamic social finance strategies.

LITERATURE REVIEW

Definition, Legal Basis, and Provisions of Professional Zakat

The term “zakat” originates from the Arabic root word *zaka*, which means blessing, growth, purity, and purification (Jamaluddin, 2010). In the context of Islamic jurisprudence (*fiqh*), zakat is defined as a specific portion of wealth that Allah has made obligatory to be given to those entitled to receive it (Qardawi, 2011). Indonesia’s Law No. 23 of 2011 on Zakat Management, Article 1, Paragraph 2, states that zakat is wealth that must be given by a Muslim or business entity to eligible recipients according to Islamic law. Meanwhile, “professional” has several definitions in dictionaries, one of which is “a person who does a job that needs special training and a high level of education” (Oxford University Press, 2025).

Yusuf al-Qaradawi (2011) categorizes professions into two types: professions conducted independently without reliance on others and professions performed for others—whether individuals or institutions—that provide compensation. Abdullah (2003) explains that in the context of zakat on professional income, a profession refers to: 1) Any occupation other than farming, trading, livestock raising, and mining (since these categories already have specific zakat regulations); 2) Jobs primarily in the service sector, where work is based on expertise or a particular level of education; 3) Income or compensation usually received as wages or salaries in monetary form, whether fixed or variable.

Thus, professional zakat refers to zakat imposed on any profession based on specific expertise, whether performed independently or for an institution or another individual, generating income in the form of money or compensation. This category includes professions such as government or private employees, doctors, lawyers, consultants, lecturers, athletes, artists, and similar occupations. The term professional zakat is often interchangeably used with income zakat, as seen in MUI (Indonesian Ulema Council) Fatwa No. 3 of 2003, even though both terms essentially share the same meaning.

Zakat is a form of worship regulated both generally and specifically in the Quran and Sunnah. Beyond its spiritual aspect, zakat also has social and humanitarian dimensions that continue to evolve with changing times (Abdurrahman et al., 2014). As a practical act of worship governed by *fiqh*, professional zakat must have a normative legal basis. Didin Hafidhuddin (2004) asserts that professional zakat is obligatory because Quranic verses on zakat obligations encompass all types of wealth. If income from professional work reaches the *nisab* (minimum threshold), then zakat must be paid. Some of the relevant verses include Surah Az-Zariyat (51:19), Surah At-Taubah (9:103), and Surah Al-Baqarah (2:267). In Indonesia, the implementation of professional zakat has been formalized through MUI Fatwa No. 3 of 2003 on Income Zakat.

Apart from the normative basis, professional zakat is also regulated under positive law. Indonesia’s Law No. 23 of 2011 on Zakat Management, Article 4, Paragraph (2),

Section (h), states that one form of zakat *maal* (wealth zakat) is from income and services. Although it does not explicitly mention professional zakat, this provision establishes the foundation for collecting zakat from income-generating activities and services. Consequently, any profession generating monetary income is subject to zakat (Aziz & Sholikah, 2014).

Like other forms of zakat, professional zakat has specific rules regarding *nisab* (threshold), rate, and payment timing. However, as a result of *ijtihad*, scholars have differing opinions regarding its implementation. Oni Sahroni (2019) explains that these differing views are divided into two perspectives. The first view sets the *nisab* for professional zakat at 85 grams of gold, with a rate of 2.5%, payable annually or whenever the income reaches the *nisab*. This opinion is based on an analogy with zakat on gold and silver. The second view sets the *nisab* at 5 *wasq* or 653 kg of rice (or 524 kg according to another opinion), with a rate of 2.5%, payable upon receiving each salary payment, drawing an analogy with agricultural zakat, while the rate is aligned with zakat on gold and silver.

Differences in Scholarly Opinions

In general, there are differing opinions regarding professional zakat (Qodsiyah & Pd, 2021). Some support its obligation, including MUI, Muhammadiyah, and Nahdlatul Ulama, as well as prominent scholars such as Yusuf al-Qaradawi, Wahbah al-Zuhayli, Abdurrahman Hasan, Muhammad Abu Zahrah, Muhammad al-Ghazali, Amien Rais, Didin Hafidhuddin, and others. Conversely, some scholars, including Persis, as well as scholars from Saudi Arabia and Salafi scholars in Indonesia, oppose or do not recognize the obligation of professional zakat (Trigiyatno, 2016).

Through the 25th Tarjih National Conference held from 5–8 July 2000 (3–6 Rabiul Akhir 1421 H) in Pondok Gede, East Jakarta, Muhammadiyah declared professional zakat as obligatory. Based on this decision, Muhammadiyah stipulated that professional zakat is mandatory, with a *nisab* equivalent to 85 grams of 24-karat gold at a rate of 2.5% (Abdurrahman et al., 2014; Al-Muflih et al., 2019).

Persis, however, holds a different perspective. In a meeting conducted by the Dewan Hisbah of Persis on Saturday and Sunday, 26–27 Rabiul Awwal 1412 H (5–6 October 1991) in Bandung, several decisions regarding zakat, including professional zakat, were formulated. The decision stated that income from professional work does not fall under the category of wealth subject to zakat. In other words, professional zakat is not obligatory. However, while it is not mandated as zakat, income from professional work is still subject to the obligation of *infak*, with no fixed amount, depending on the needs of the Muslim community at any given time (Ma'mun & Firmansyah, 2022).

RESEARCH METHOD

This research is a qualitative study that employs a descriptive-analytical and comparative approach (Bakker & Zubair, 2005; Gulö, 2010). The data for this study were collected through several techniques, including documentary/bibliographic studies, interviews, and library research (Nawawi, 2007). The documentary study was conducted to examine official documents from both organizations (Muhammadiyah and Persis)

related to professional zakat. The data used from Muhammadiyah is the result of the 25th Tarjih National Conference held in Jakarta, 2000, while the data from Persis are based on the decision of the Persis Hisbah Council (Dewan Hisbah) dated 26–27 Rabiul Awwal 1412 H / 5–6 October 1991 in Bandung.

Interviews were conducted with representative leaders of Muhammadiyah and Persis who have the authority to provide insights on the research topic, namely Prof. Dr. H. Syamsul Anwar, M.A. (Chairperson of Central Board of Muhammadiyah for Religious Opinion and Tajdid) and Dr. H. Haris Muslim, Lc., M.A. (Member of Persis's Hisbah Council). Council for Religious Opinion and Tajdid (Majelis Tarjih dan Tajdid Muhammadiyah) and Hisbah Council (Dewan Hisbah) of Persis are the official councils responsible for issuing fatwas or religious rulings within their respective organizations.

Additionally, library research was conducted to gather data from literature or publications relevant to the research topic. The data analysis process follows the Miles and Huberman model, which consists of three components: data reduction, data presentation, and conclusion drawing/verification (Miles & Huberman, 2014).

RESEARCH RESULTS AND DISCUSSION

Professional Zakat According to Muhammadiyah

Definition and Scope of Professional Zakat

According to Prof. Dr. H. Syamsul Anwar, MA., the term “professional zakat” is derived from Arabic, namely “*zakatu kasb al-‘amal wa al-mihan al-hurrah*” (زكاة كسب العمل والمهن الحرة), meaning zakat on work income and independent professions. Muhammadiyah decision does not specify the professions subject to professional zakat but rather includes all professions generating income from their efforts, whether independently or by working for others and receiving a salary.

Legal Basis of Professional Zakat

Professional job clearly generates income and serves as the livelihood for many people in modern era. Therefore, it is appropriate to be subject to zakat according to general zakat provisions. The obligation of zakat on professional income can be based on the general command to pay zakat on business earnings and the general mention of “*amwaal*” (wealth) in the Quran and the Sunnah of the Prophet PBUH. Some of these general texts include (Anwar, 2007):

Allah's command in Surah Al-Baqarah (2:267):

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ.....

“O you who have believed, spend from the good things which you have earned...”

Allah's command in Surah Az-Zariyat (51:19):

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

“And in their wealth, there was a rightful share for the one who asks and the deprived.”

Allah's command in Surah Al-Ma'arij (70:24-25):

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ (٢٤) لِّلسَّائِلِ وَالْمَحْرُومِ (٢٥)

“And those who in their wealth is a known right (24) for the one who asks and the deprived (25).”

The saying of the Prophet PBUH:

عَنْ ابْنِ عَبَّاسٍ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بَعَثَ مُعَاذًا إِلَى الْيَمَنِ فَقَالَ ادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنِّي رَسُولُ اللَّهِ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً تُؤْخَذُ مِنْ أَعْيَانِهِمْ فَتُرَدُّ فِي فُقَرَائِهِمْ

“From Ibn Abbas RA, it is narrated that the Prophet PBUH sent Mu'adh RA to Yemen and instructed him: “Invite them to testify that there is no god but Allah and that I am the Messenger of Allah. If they obey you, inform them that Allah has made five daily prayers obligatory upon them. If they obey you, inform them that Allah has made zakat obligatory upon their wealth, which is taken from their wealthy and given to their poor.” (hadith transmitted by Al-Bukhari and Muslim). In the tafsir book *Al-Jawahir Al-Hisan*, it is affirmed that the *infaq* in Surah Al-Baqarah (2:267) includes both obligatory zakat and voluntary charity (*sadaqah at-tatawwu*). The famous interpreter Ibn Jarir At-Tabari (d. 310/923) interpreted *infaq* in this verse as zakat. Meanwhile, Al-Jassas (d. 370/981) in his tafsir book *Ahkam Al-Qur'an* stated that earnings (*kasb*) in this verse have two forms: profits from trade and earnings from providing services. He further argued that the generality of this verse necessitates zakat on all types of wealth (*amwaal*), as they are included in “*maa kasabtum*” (what you have earned) (Anwar, 2007).

Some classical scholars limited the meaning of “what you have earned” (*maa kasabtum*) only to trade, such as Al-Hasan Al-Basri (d. 110/728) and Mujahid (d. 103/721). However, Prof. Syamsul Anwar explained that such an interpretation was understandable at that time because trade was likely the primary source of income. In modern times, technological and scientific advancements have created new professions that generate significant income. Thus, Al-Jassas' interpretation is more logical. Based on this interpretation, professional zakat is obligatory according to the generality of Surah Al-Baqarah (2:267).

Additionally, the obligation of professional zakat can be based on the general term “*amwaal*” (wealth) in the previously mentioned Quranic verses and hadith. In Islamic jurisprudence, plural forms attached to pronouns, such as “*amwaalihim*” in these texts, indicate generality. Thus, zakat is not limited to specific types of wealth but also applies to general earnings, including professional income that meets zakat criteria (Anwar, 2007).

Nisab, Rate, and Haul of Professional Zakat

Based on the 25th Tarjih National Conference decision in Jakarta in 2000, professional zakat is obligatory with a nisab equivalent to 85 grams of 24-karat gold and a zakat rate of 2.5%.

a. Nisab

The practical zakat guidelines by Dewan Syariah Lazismu (Sharia Council of Muhammadiyah's Department of Charity Management) do not specify whether the

nisab follows agricultural or gold zakat, allowing flexibility. However, Prof. Syamsul Anwar prefers aligning the *nisab* with *zakat an-nuqd* (gold and silver), as indicated by the 25th Tarjih National Conference, which set the nisab at 85 grams of 24-karat gold.

b. Rate

Prof. Syamsul Anwar explained that the general minimum zakat rate is 2.5%. For example, in cattle zakat, one cow is taken from every 40, which equals 2.5%.

c. *Haul*

According to Prof. Syamsul Anwar, professional income is classified as *al-maal al-mustafad* (acquired wealth), meaning professional zakat is considered *zakat ad-dakhl* (income zakat or zakat on earnings). Zakat on *al-maal al-mustafad* does not require a *haul* (one-year cycle), similar to agricultural zakat, which is based on yield rather than capital. The hadith by At-Tirmidhi mentioning *haul* for *al-maal al-mustafad* is deemed weak (*dha'if*) due to a narrator, 'Abd Ar-Rahman Ibn Zaid Ibn Aslam (d. 182/798), known for frequent errors (*kasir al-galat*) (Anwar, 2007).

d. Calculation Method for Professional Zakat

The procedure for professional zakat, as explained in Tanya Jawab Agama (religious Q&A published by Muhammadiyah), volume 3 and 5, states that it is calculated after deducting reasonable living expenses, which include essential or primary needs. These needs include clothing, food, housing, education costs, healthcare, transportation, and others. The standard for these expenses is adjusted according to local customs or '*urf*' in each region.

Prof. Syamsul Anwar emphasized that professional zakat is paid immediately upon receipt without requiring a *haul* and is calculated based on net income after deducting basic needs. If the net income meets the *nisab*, zakat is paid at 2.5%. Otherwise, it is exempt. However, there is a possibility that the remaining amount after expenses, when combined with the surplus from previous months, may reach the *nisab*. Therefore, this accumulation can be considered, and zakat can be given accordingly. Alternatively, according to Prof. Syamsul Anwar, an annual calculation method is also acceptable by multiplying 2.5% with the total annual salary after deducting total annual essential expenses.

Example of professional zakat calculation: A private employee earns IDR 3,500,000 per month. After deducting essential living expenses such as food, education, healthcare, and housing, IDR 1,850,000 remains. Annually, this amounts to IDR 1,850,000 x 12 = IDR 22,200,000. If 24-karat gold is valued at IDR 250,000 per gram, the professional zakat nisab is IDR 250,000 x 85 = IDR 21,250,000. Since the nisab is met, zakat is required at 2.5% x IDR 1,850,000 = IDR 46,250 if paid monthly or 2.5% x IDR 22,200,000 = IDR 555,000 if paid annually (Suara Muhammadiyah No. 16/Th. 93, 2008: 39).

Professional Zakat According to Persatuan Islam

Legal Perspective and Understanding of Professional Zakat

The fatwa regarding professional zakat was formulated by the Persis's Hisbah Council during a session held on Saturday and Sunday, 26–27 Rabiul Awwal 1412 H /

5–6 October 1991 in Bandung. During this session, several matters related to zakat were established, one of which concerned professional zakat. It was explained that zakat on income from professions is not included in the category of assets that are subject to zakat. In other words, professional zakat is not obligatory. However, wealth that is not subject to zakat, including professional income, is still subject to the obligation of *infak*, the amount of which is not specified and depends on the needs of Islam concerning these assets.

According to an interview with Dr. H. Haris Muslim, LC., MA., the Qur’anic arguments used as the legal basis for the obligation of professional zakat—such as those referenced by Muhammadiyah—are interpreted differently by the scholars of the Persis’s Hisbah Council. For instance, in Surah Al-Baqarah (2:267), the term “*kasabtum*” is emphasized. Based on the *istinbath* method applied by Persis, priority is given to *tafsir al-ma’tsur* (interpretation through hadith), which leads to an understanding that “*kasabtum*” refers only to types of wealth explicitly stated by the Prophet PBUH as subject to zakat. These include gold and silver (*nuqud*), trade profits (*tijarah*), crops (*zuru’*), fruits (*tsimar*), livestock, mining resources (*ma’adin*), and buried treasures (*rikaz*). In this classification, only trade is considered a profession. Therefore, the concept of professional zakat in Persis is narrowed down to zakat on trade (*zakat tijarah*), even though the term “professional zakat” itself is not recognized in Persis.

Legal Basis and Arguments for Rejecting Professional Zakat

a. Zakat as an *Ibadah Mahdhah* and the Rejection of Qiyas

According to the scholars of the Persis’s Hisbah Council, Qur’anic verses concerning zakat are always mentioned alongside those that command prayer (*shalat*), without any separation in their legal implications. For example, in Surah Al-Baqarah (2:43):

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

“And establish prayer, give zakat, and bow with those who bow (in worship).”

Several other verses have similar structures, such as Surah Al-Baqarah (2:277), Al-Anbiya (21:73), Maryam (19:31 and 55), At-Taubah (9:5, 12, and 18), Al-Hajj (22:41), Al-Maidah (5:55), An-Naml (27:3), and Luqman (31:4). Additionally, several hadiths equate zakat with prayer. One such hadith, narrated by Abu Hurairah, states:

وعن أبي هريرة : أن أعرابيا أتى النبي صلى الله عليه وسلم فقال: يا رسول الله دلني على عمل إذا عملته دخلت الجنة. قال تعبد الله لا تشرك به شيئا. وتقيم الصلاة، وتؤتي الزكاة المفروضة، وتصوم رمضان. قال: و الذي نفسي بيده، لا أزيد على هذا، فلما ولى قال النبي صلى الله عليه وسلم: من سره أن ينظر إلى رجل من أهل الجنة فلينظر إلى هذا

“A Bedouin came to the Prophet PBUH and asked, ‘O Messenger of Allah, guide me to an act that, if I do it, I will enter Paradise.’ The Prophet PBUH replied, ‘Worship Allah and do not associate anything with Him, establish the prescribed prayer, give the obligatory zakat, and fast during Ramadan.’ The man said, ‘By

Allah, I will not add anything to this.’ When he left, the Prophet PBUH said, ‘Whoever wishes to see a man from the people of Paradise, let him look at this man.’” (hadith transmitted by Al-Bukhari)

Based on the above explanation, the scholars of the Persis’s Hisbah Council conclude that zakat is *ibadah mahdhah*, equivalent to *shalat*. Therefore, *ijtihad* in matters of zakat is not permitted, and, according to the Persis’s Hisbah Council methodology, analogical reasoning (*qiyas*) cannot be applied *ibadah mahdhah*.

b. Persis's Understanding of General Evidence for Zakat

According to the Persis’s Hisbah Council scholars, there is no explicit Qur’anic verse or hadith that establishes the obligation of professional zakat. The term “*amwaal*” (wealth) in Surah Az-Zariyat (51:19) cannot be used as a basis to impose zakat on all types of wealth, including professional income. This is because zakat, as understood by the Persis’s Hisbah Council, is an *ibadah mahdhah* that requires clear and explicit textual evidence regarding its implementation, which is not found for professional income. The principle of *ibadah mahdhah* dictates that all acts of worship are prohibited unless explicitly permitted.

c. Types of Wealth Subject to Zakat Are Exclusively Determined by the Prophet PBUH

Since zakat is an *ibadah mahdhah*, its implementation—including the types of wealth subject to it—must be determined directly by the Prophet PBUH. Many types of wealth existed during the Prophet’s time and continue to exist today, yet there is no prescribed zakat for them. For example, pearls and gemstones have historically been more valuable than gold and silver but are not subject to zakat. Similarly, animals like horses, chickens, and donkeys have long been domesticated, yet they are not obligated for zakat like camels, cows, and goats. Most notably, wages or salaries (*ujrah*) from employment have existed since the Prophet’s era, as mentioned in a hadith:

أَعْطُوا الْأَجِيرَ أَجْرَهُ قَبْلَ أَنْ يَجِفَّ عَرَقُهُ

“Give the worker his wages before his sweat dries.” (hadith transmitted by Ibnu Majah)

However, there is no specific ruling from the Prophet PBUH regarding zakat on wages (Kamiluddin, 2006).

Mandatory *Infak* on Professional Income and Its Calculation

One of the key Qur’anic references used by the Dewan Hisbah scholars in establishing the obligation of *infak* on professional income is Surah Al-Baqarah (2:3):

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

“(They are) those who believe in the unseen, establish prayer, and spend out of what We have provided for them.”

There is considerable scholarly debate on whether this *infak* is obligatory or voluntary. Some scholars interpret this verse as referring to zakat, others as mandatory

infak, and others as voluntary *infak*. Persis scholars argue that *infak* is indeed commanded, as stated in the verse above, but without a specified amount. Prof. Syamsul Anwar opines that professional zakat and mandatory *infak* on professional income have the same essence, differing only in name. Both can be derived from the interpretation of Surah Al-Baqarah (2:267).

As for its implementation or calculation, the Persis's Hisbah Council fatwa states that mandatory *infak* is taken from wealth that is not subject to zakat, including professional income. The amount is not fixed but depends on the needs of Islam. This amount may be determined by competent religious leaders. Since this is not zakat, there is no threshold (*nisab*) or holding period (*haul*). Persis scholars believe that by not specifying an exact amount for mandatory *infak*, Muslims will contribute based on their faith, piety, and capability.

Comparison of Muhammadiyah and Persis Perspectives on Professional Zakat

Based on the previous explanations, the following presents a comparative analysis of Muhammadiyah and Persis views on professional zakat. Through a comparative approach, this analysis will outline the similarities and differences in perspectives between the two organizations from several aspects.

Definition and Scope of Professional Zakat

According to Muhammadiyah, the term professional zakat derives from the Arabic phrase *zakatu kasb al-'amal wa al-mihan al-hurrah* (زكاة كسب العمل والمِهْن الحُرَّة), meaning zakat on work income and independent professions. Its scope includes all types of income-generating professions, whether self-employed or employed by others.

In contrast, Persis does not recognize the concept of professional zakat but instead applies the notion of *mandatory infak* for professionals. Even if professional income is subject to zakat, it is limited to *tijarah* (trade or business profits). *Mandatory infak* applies to all types of wealth that are not subject to obligatory zakat, including professional earnings.

Legal Status of Professional Zakat

Muhammadiyah and Persis hold opposing views regarding the legal status of professional zakat. Muhammadiyah asserts that professional zakat is obligatory once the necessary conditions for zakat fulfillment are met.

On the other hand, Persis does not recognize the concept of professional zakat, though it respects differing *ijtihad*. Persis firmly upholds that zakat is an *ibadah mahdhah*, meaning that *ijtihad* is not applicable. Instead, Persis introduces *mandatory infak* as an alternative for wealth categories not subject to zakat, including professional earnings.

Despite these differences, Muhammadiyah and Persis share the common understanding that a portion of professional income should be allocated for charitable causes. The distinction lies in the mechanism of its distribution—whether through zakat or *infak*.

Istinbath Methods for Professional Zakat

Muhammadiyah determines the legal basis for professional zakat using the

following approaches:

- a. The *bayani* (semantic) method, which relies on the general command to pay zakat on income and the broad meaning of *amwaal* (wealth) as mentioned in the Qur'an and Sunnah, such as in Surah Al-Baqarah (2:267) and Surah Az-Zariyat (51:19).
- b. The *ta'ili* (rationalistic) method, which considers professional income as *maal mustafad* (acquired wealth) and equates it with other zakatable income (*zakah ad-dakhl*). The criteria for zakat obligation are determined through *qiyas* (analogy) based on *zakat nuqud*, setting a *nisab* of 85 grams of 24-karat gold and a zakat rate of 2.5%. No *haul* (one-year holding period) requirement is applied, as it is categorized as *maal mustafad*.
- c. The *istishlahi* (philosophical) method, which considers the economic reality that professional work generates significant income and serves as the primary livelihood for many in the modern era. This rationale highlights the necessity of professional zakat to support public welfare. It can even generate significantly more wealth compared to farmers, who are subject to zakat. Prof. Syamsul Anwar himself believes that a re-ijtihad on agricultural zakat is necessary, considering the relatively unfortunate conditions faced by most farmers nowadays. The income from professional work, which is subject to zakat, holds great potential to bring about public benefit.

Conversely, Persis follows a different legal derivation approach, which influences its stance on professional zakat:

- a. Prioritizing the literal meaning (*zahir*) of the Qur'an over interpretative reasoning (*ta'wil*). Since verses and hadiths discussing zakat are consistently mentioned alongside prayer without separate rulings, Persis concludes that zakat is an *ibadah mahdhah*. In matters of *ibadah mahdhah*, the principle applied is "everything is prohibited except what is explicitly commanded." Consequently, as there is no clear textual evidence for professional zakat, it is not considered obligatory.
- b. Emphasizing *tafsir bi al-ma'tsur* (interpretation through hadith) and accepting hadith as an explanation of the Qur'an. Based on this approach, the general term *amwaal* in the Qur'an is interpreted in accordance with the specific zakatable assets mentioned in hadith, which include only trade profits (*tijarah*). Other forms of professional income are not subject to zakat.
- c. Rejecting *qiyas* (analogy) in *ibadah mahdhah*. Since zakat is categorized as an *ibadah mahdhah*, *qiyas* cannot be used to extend zakat obligations to new categories of income. *Qiyas* is only applicable in social and community matters (*mu'amalah*), excluding acts of worship like zakat.

However, both Muhammadiyah and Persis share common ground in their legal methodologies, as both primarily rely on the Qur'an and Sunnah as their main sources of law. Other legal tools like *ijma'* (consensus) and *qiyas* are not considered primary sources but rather interpretative methods.

Requirements and Payment Mechanism of Professional Zakat

According to Muhammadiyah's fatwa, the zakat threshold (*nisab*) for professional

income is equivalent to 85 grams of 24-karat gold, with a zakat rate of 2.5%. Professional zakat is paid after deducting *ma'rif* (reasonable) living expenses, which include essential needs such as food, clothing, housing, education, healthcare, and transportation. The standard for these expenses is determined based on local customs (*'urf*). Professional zakat is payable immediately upon receiving income, without the *haul* requirement, though it can also be accumulated and paid annually.

As previously mentioned, Persis does not recognize professional zakat but instead implements *mandatory infak* for professional earnings. According to Persis's Hisbah Council fatwa, the amount of *mandatory infak* is not fixed and depends on the needs of the Islamic community. This amount can be determined by the leadership of the *jami'iyah* (organization) or a qualified *imam*. Since it is not categorized as zakat, there are no *nisab* or *haul* requirements.

Despite their differing views, Muhammadiyah and Persis implicitly agree that excess income from professional earnings should be allocated to those in need, whether through zakat or *infak*. Additionally, both organizations respect each other's legal interpretations, acknowledging that these perspectives are derived from legitimate *ijtihad* based on the Qur'an and Sunnah.

CONCLUSION

The findings of this study indicate a fundamental difference between Muhammadiyah and Persatuan Islam (Persis) in their understanding of professional zakat. Muhammadiyah considers professional zakat obligatory, using *bayani*, *ta'lili*, and *istishlahi* approaches, and sets the *nisab* based on gold and silver zakat at 85 grams of gold with a 2.5% rate. Meanwhile, Persis does not recognize professional zakat as an obligation but instead recommends *mandatory infak* without a specific *nisab* or rate, arguing that zakat is an *ibadah mahdhah* (pure act of worship) that requires explicit textual evidence (*dalil*) from the Qur'an and hadith.

Although there are differences of opinion, both Muhammadiyah and Persis agree that a portion of professional income should be allocated for social welfare, whether through zakat or *infak*. These differences reflect the diversity of *ijtihad* and practice within contemporary Islamic social finance discourse.

However, this study has limitations in its scope, as it focuses only on two Islamic organizations in Indonesia. Further research could expand the scope to include other organizations or analyze the practical implementation of professional zakat policies in society to understand the social and economic impacts of these differing perspectives.

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