

ZAKAT IN ISLAM (ANALYZE THE KINDS OF ZAKAT)

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Abstract:

Zakat is a number of assets that must be issued by the followers of Islam to be given to the eligible groups, such as the poor and the like, in accordance with established by sharia. Zakat belongs to the pillars of Islam and becomes one of the most important elements in enforcing Islamic law. Therefore zakat law is mandatory for every Muslim who has fulfilled certain conditions. Zakat is also a form of worship such as prayer, fasting, and others and has been arranged in detail based on Al-Quran and Sunna. Here, we elaborate types of zakat, its term and how to calculate and issue them.

Keywords: *zakat, islam*

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A. Introduction

Zakat is an obligation for Muslims who are used to help other people, stabilize the economic community from the lower to the upper class, so that with the zakat of Muslims there is no oppressed because zakat can eliminate the distance between the rich and the poor. Therefore, zakat as one of the instruments of the state and also a solution offer to raise the nation from adversity. Zakat is also a mahdah worship that is required for the Muslims, but it is intended for the benefit of the whole society.

Zakat consists of two kinds. The first is zakat fitrah. Zakat fitrah is a charity that must be done for the Muslims ahead of Idul Fitri or in Ramadhan. Zakat fitrah can be paid equivalent to 3.5 liters (2.5 kilograms) of staple food of the area concerned. The staple food in Indonesia is rice, so that can be made as zakat is in the form of rice.

The second is zakat maal. Zakat maal (wealth) is zakat income such as agricultural products, mining, marine products, commercial products, livestock products, treasures, gold and silver. Each type of income has its own calculations.

In the Law on Zakat Management No. 38 of 1998, the meaning of zakat maal is part of the property set aside by a Muslim or a body owned by a Muslim in accordance with the provision of religion to be given to who is entitled to receive it. The law also explains the tithe of Zakat fitrah, the basic ingredients issued in the month of Ramadan by every Muslim for himself and for the person he bears, which has the obligation to eat a staple for a day on the holiday of Idul Fitri.

Zakat is a worship that is used for the benefit of the ummah so that with the existence of zakat (both zakat fitrah and zakat maal) we can tighten the bonds with fellow Muslims and with other Ummah. Therefore awareness to pay zakat for Muslims should be improved both in the fulfillment of zakat fitrah only once a year in the month of ramadhan, as well as zakat maal that should be done in accordance with the provisions of zakat in which have been specified good property, livestock, gold, silver and so on.

B. Zakat of Livestock

Zakat is a person's obligation to the property that is in his dependents if it has reached one Nishob. This obligation is not related to a person's ability to fulfill it or not, as this ability is a requirement to pay zakat. What is meant by livestock are camels, cows, and goats. Female cows include buffalo, and goats in all kinds. The scholars' agreed in establishing the zakat obligation to these animals, but to the disagreement about which animals of the animals to whom zakat is obligated. They all agreed to establish compulsory zakat against camels, oxen, buffalo, goats and sheep. Then most of them specify that the animals to which they are obligated to zakat if the animals are feeding themselves with shepherding. As for if fed the owner for example, or employed there is no zakat to him. There is some condition which should be obeyed such as:

1. Up to Nishob
Livestock animals issued zakatnya must reach a certain amount, that is until the nishob (minimum limit of zakat)
2. Haul (has been owned for one year)
The animal is released after the age of one year. This provision applies in accordance with the prevailing practice, which was once carried out by the Prophet and the Khulafaurasyiddin.
3. Graze and get food in the field where open grazing
4. Not employed
5. Must not give cattle that are disabled and old (toothless)

C. Nishab Zakat of Livestock

1. Zakat of Camel

Nishab 5 camel means that if someone already has 5 camels then he has been exposed to zakat obligations. Furthermore, the zakat increases if the number of camels has also increased.

Amount	Zakat
5-9	1 sheep / goat
10-14	2 sheeps / goats
15-19	3 sheeps / goats
20-24	4 sheeps / goats

Amount	Zakat
25-35	1 camel bintu Makhad
36-45	1 camel bintu Labun
45-60	1 camel Hiqah
61-75	1 camel Jadz'ah
76-90	2 camel bintu Labun
91-120	2 camel Hiqah

2. Cow, Buffalo and Horse

Nishab buffalo and horses equated with 30 cows. This means that if someone has a cow (buffalo / horse), then he has been exposed to zakat obligation.

Amount	Zakat
30-39	1 bull or cows tabi' (a)
40-59	1 cows musinnah (b)
60-69	2 cows tabi'
70-79	1 cows musinnah and 1 cows tabi'
80-89	2 cows musinnah

Furthermore each number increased by 30 tail, zakat increased by 1 tabi'. And if each number is increased 40 tail, zakatnya increase 1 of cows musinnah.

D. Zakat of Agriculture

Nishab agricultural produce is 5 wasq or equivalent to 750 kg. If agricultural products include staple foods such as rice, corn, wheat, dates and others, then the nishab is 750 kg from the agricultural produce. But if the crops other than staple foods, such as fruits, vegetables, leaves, flowers and others, then nishabnya equaled the price nishab of the most common staple food in the region (the country).

Zakat level for agricultural products, if it is watered by rain water, or river / spring water then 10% if watered by way of watering / irrigation (no additional cost) then zakatnya 5%. From this provision can be understood that the plants are watered zakatnya 5%. This means that the other 5% is distributed for irrigation costs.

In the current agricultural system, the cost is not just water but there are other costs such as fertilizers, insecticides and others. So to facilitate the calculation of its zakat, the cost of fertilizers, insecticides and so on taken from the harvest, then the rest (if more than nishab) issued zakatnya 10% or 5% (depending on irrigation system). And its Conditions are:

1. Achieve nishab 653 kg of grain or 520 kg if the resulting staple food.
2. If in addition to staple food, then the nishab is equated with the most common staple food in the region.
3. Zakat level when irrigated with rain, river, or spring water, then 10% Zakat level if watered by way of watering (using lat) or irrigation then zakatnya 5%.

E. Zakat of Gold and silver

Gold and silver include everything made of both, such as coins, jewelry, plates of both, and the like. Gold and silver are also called currency, because these two types of metal is the standard of international money, especially gold.

1. Terms of Issuing Gold and Silver Zakah

- a. Islamic property
- b. Achieve one year
- c. Achieving nishab
- d. Large zakat 2.5%
- e. Must be pure gold or pure silver (24K / 99%), not a mixture. If the mixture, although reaching the nishob, then there is no obligation to issue zakat, because the original weight is less than that.

2. Nishab Zakat of gold and silver

Nishab gold is mitsqal or equal to 93,4 gram, zakat is 2,5%. The silver nishab is 200 dirhams or equivalent to 624 grams, 2.5% of the time. If gold or silver has reached or exceeded the size of nishab and haul (one year), it is incumbent upon the owner to issue zakat. Similarly, if the ownership of the object is excessive, the owner must take into account how much to pay. For example, the amount of gold as much as 100 grams, then the calculation is 2.5% multiplied

by 100 grams = 2.5 grams. Thus, zakat is not a piece or part of the gold, but the value of money equivalent to the amount of gold that must be removed.

F. Zakat of Trading (commerce)

Zakat trade or commerce is the zakat which is issued on the ownership of property that is destined for sale and purchase. This Zakah is levied on business which is done both individually and union. As for fixed assets such as machinery, buildings, cars, equipment and other fixed assets are not liable to zakat and excludes the assets to be paid zakat.

1. Terms of Issuance of Zakah on Trade

a. Nisab

The price of trade property must have reached the nisab of gold and silver, worth 85 grams of gold. Nisab is calculated at the end of the year.

b. Haul

The price of trade property, not the property itself, must have reached haul, since the possession of the property.

c. Intention to trade when buying merchandise.

d. Merchandise is owned through exchange.

Merchandise is owned by exchange, such as sale or lease.

e. The merchandise is not intended as “qunyah”

If a person intends to do qunyah on his property, his hawl is cut off, so that if after that he wants to trade, he must renew his intention.

2. How to Pay Zakah on Trade

If it has been up to a period of one year running trading activities in the calculation of all the wealth, namely capital, profits, deposits in the Bank and receivables that are expected to return. Then emptied all his merchandise and combined all his merchandise and calculated all the goods plus the money available, whether used for trading or not, plus the expected receivables back, then issued his zakat 2.5%.

While the receivables are not possible to return, then the receivables are not zakatnya, until the person receives receivables for later issued zakat.

If it is not until nisab at the time of calculation, then should be issued infak and alms just, for the existing wealth gets a blessing with the hope of business in the future will be more successful, so as to issue zakat. If after that he wants to trade, he must renew his intention.

G. Zakat of Rikaz

Linguistically Item (rikaz) comes from the word rokaza, yarkazu means hidden. According to the Hanbali is a hidden treasure in the time of ignorance, namely the property of the unbelievers. Taken in Islamic times, in small or large numbers.

Rikaz is the inventory of the relics of the ancients (treasure) that nisab equated with the nisab of gold and silver. If the item is gold, nisab is 93.6 grams. If the item is found in silver, its nisab is 624 grams. The zakat is 20%.

1. Table of Zakat Rikaz of Gold

Gold Found	Calculation	Amount of Zakat
93,6 gram	93,6 gram x	18,72 gram
200 gram	200 gram x	40 gram
300 gram	300 gram x	60 gram
400 gram	400 gram x	80 gram
500 gram	500 gram x	100 gram

2. Table of Zakat Rikaz of Silver

Silver Found	Calculation	Amount of Zakat
624 gram	624 gram x	124,8 gram
700 gram	700 gram x	140 gram
800 gram	800 gram x	160 gram
900 gram	900 gram x	180 gram
1000 gram	1000 gram x	200 gram

3. The term of issuance zakar Rikaz

1. Muslims
2. Free people
3. Owned
4. Until the nishab

H. Zakat of Mining

Ibn Qudama mentions in al-Muqnhni a proper definition for ma'dd, ie a gift of earth formed from another but valuable object. For example: gold, silver, lead, iron, diamond, gemstone, agate, and coal. Similarly liquid mineral goods such as tar, sulfur oil, and others like.

The laws that apply to the other properties that are excluded from the earth are the minerals laid by Allah SWT in the land and man is taught various ways of removing them so that man can make and differentiate them in the form of gold, silver, copper, iron, tin, balerang, petroleum, tar, or salt which includes liquid and solid goods.

1. Size of Zakah on Mining

Imam abu Hanifa and clerics who are in line with him said that the zakat of mining goods is 1/5 (20%) he equates the zalcat law of mine as well as the law of zakatnya Rikaz.

The scholars who distinguish between ma'din and Rikaz are Ahmad and ishq who think that the amount of zakat issued is 2.5% based on qiyas to zakat money. Imam Malik and the shia imam also agree with this statement.

2. Size of Nishab and Haul of Mining Goods

As for the nishab of minerals, according to Abu Hanifah and his comrades are mined goods must be zoned either small or large and they do not require one year.

Basically Ma'din is not required to reach haul, but must be issued zakat when found. Imam Abu Hanifah and his colleagues argued that it would not take a year. and it should be noted, that ma'din and rikaz are regarded equally by him.

There are so many differences between nishab and haul in mining. Jumhur says that the nishab zakat of mine is like the nishab of gold and silver zakat. For the matter of haul, jumhur argues that in mining zakat do not know Haul.

I. Zakat Fitrah

Zakat fitrah is the obligatory charity issued by every rich or poor Muslim, male and female, adults and children, even newborn babies, before entering Eid al-Fitr, or precisely before Eid prayer. The amount

of zakat issued as much as 2.5 kg or 3.5 liters of staple food of the local community.

J. Conclusion

Zakat is an attempt to purify oneself of filth and sin through a little expenditure of personal value for the needy. Zakat must be fulfilled by every Muslim.

there are two kinds of Zakat, namely zakat nafs (fitrah) and zakat maal. Zakat maal consists of several kinds, including gold and silver zakat, livestock, crops and fruits, and merchandise.

The person performing the charity must fulfill several conditions, among others; Islam, freedom, perfect property rights, attaining nishab. Then there are 8 groups of people who are entitled to receive zakat, namely:

1. Person Fakir (al-Fuqara ‘)
2. The Poor (al-Masakin)
3. Zakat Committee (al-'Amil)
4. Muallaf
5. The Slaves
6. Ghaarimun (people who have debt)
7. Ibn Sabil
8. Sabilillah

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