

Company Zakat Distribution Model in Kota Metro Lampung

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Submitted	: July 2022
Accepted	: October 2022
Published	: December 2022

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Abstract

This article aims to describe the corporate zakat implementation model in Metro City, as implemented by the Grand Sekuntum Syariah Metro hotel. This research is a field research, data collection techniques using documentation and interviews. The analysis technique used is a qualitative technique. The results of this study indicate that the distribution of company zakat is carried out by taking into account two criteria, namely consumptive and productive. Consumptive zakat is given directly to mustahik without empowerment. This zakat is distributed directly to the underprivileged people who are around the hotel in the form of consumable needs, such as food, clothing, and housing needs in general. Meanwhile, for productive zakat distribution, the hotel cooperates with the Amil Zakat Institution in Metro City, the hotel gives its zakat funds to the amil zakat institution. The zakat funds are used to support productive zakat distribution programs in Metro City.

Kata Kunci : *Zakat Company, Islamic Economy, Grand Sekuntum Hotel.*

A. Introduction

Zakat is a form of Muslim obligation not only as a form of worship required in the pillars of Islam but also as a sign of a harmonious relationship both vertically with Allah and horizontally with fellow human beings. Zakat worship has the main position and place because its presence involves factors in people's lives. The most important thing is for Muslims whose condition needs help. Zakat comes from the origin of the word zakat which means holy, good, blessing, growing and developing. Every property that has been issued zakat will be holy, clean, good, blessing, growing, and developing. The obligation to tithe other than the muzakki must have the ability to issue zakat, so the property that is used as the object of zakat should be. First, al-milk at-tam, namely property that is fully owned or legally owned, has the potential to be developed (Ahmed & Kasri, 2021). Zakat is a form of philanthropy in Islam (Dyah F., 2021).

Normatively, there are 5 types of assets that must be zakat, namely livestock zakat, agricultural zakat, trade zakat, gold and silver zakat, and rikaz assets. Along with the times and economic activities as well as various profitable activities, contemporary scholars such as Yusuf Qardhawi, Ali al-Salus, Muhyiddin al-Ashfar made ijihad for the development of Islamic law related to the types of property and assets that must be zakat. Yusuf Qaradawi,

for example, based on the results of his *ijtihad* by looking at the increasingly varied reality of modern economic activities, argues that there are nine types of assets that must be *zakatable*, namely: livestock zakat, gold and silver/cash zakat, trade wealth zakat, agricultural zakat, honey zakat, and animal production, zakat on mining goods and marine products, zakat on investment in factories, buildings, and so on, zakat on search and profession as well as zakat on stocks and bonds (Yusuf al-Qaradawi, 2005).

In some literature Zakat legal entities are part of contemporary *fiqh* studies that have not been regulated or even touched on in classical *fiqh* studies. Therefore regulations regarding the mechanism and management of zakat institutions or legal entities are based on *ijtihad* and regulations made by contemporary scholars such as Yusuf Al-Qaradaawi. In addition, zakat for legal entities or companies is based on the zakat law that applies to a country. In Indonesia, zakat for legal entities or companies is based on zakat laws and the Compilation of Sharia Economic Law (KHES). Regarding zakat for legal entities or companies, law no. 38 of 1999 and Law no. 23 of 2011 concerning Zakat Management (Imam Mustofa, 2014).

In previous research, it has been examined about the implementation of legal entity zakat for Islamic financial institutions in the city of Metro. The results of this study indicate that not all managers of Islamic Financial Institutions (LKS) in Metro City understand the obligations of legal entities. There are managers who understand that zakat for legal entities is zakat issued by the manager on himself, not the institution he manages. In addition to the conclusions above, it can also be seen that there are three forms of zakat implementation for LKS legal entities in Metro City. First, LKS is not zakat due to the ignorance of its managers regarding the provisions and rules of zakat obligations for legal entities. Second, LKS whose zakat is issued, even though the administrators do not know the rules and regulations for legal entity zakat. Third, LKS is issued its zakat because its administrators know the theory and legal basis. Regarding the mechanism for implementing zakat LKS, there are differences from one to another. This difference is at the level of calculating *nisab*, levels, collection and distribution (I Mustofa, 2015).

The provisions for the distribution of zakat that have been regulated will provide many benefits if the distribution of zakat is carried out properly and professionally. for example through the distribution of zakat that is more appropriate to the needs and touches the root of the conflict faced by the *mustahiq*. Property which is a source of wealth and belonging to humans is very diverse and continues to grow. Diversity and development occur from time to time and are inseparable from their relation to *'urf* in different cultural and civilizational environments (Septiawan & Bahri, 2019)

This situation has not escaped the attention of scholars who study the issue of zakat, where one's property or wealth is the object. Zakat management organizations in Indonesia have already established Law No. 38 of 1999 concerning the management of

zakat. Along with the progress of the times followed by growth from various economic sectors, the types of zakat objects continue to develop. This needs to be done so that Islamic fiqh is more resilient in responding to developments and progress of the times. Thus, the company's income also does not escape the obligation of zakat, because companies that are developing today are already quite large in income and contain economical value (Sari et al., 2019).

The object of zakat in this globalization era is located in every mall that has the potential to develop and is significant for the economic equality of the people. (Ruslang et al., 2020) The potential that the Grand Sekuntum Hotel has is very capable of issuing zakat, because of that the hotel has issued some of its assets so that it can function as a means of realizing social goals, social sharing in its totality and saving property capital and its development.

Grand Sekuntum Hotel distributes zakat when it reaches haul (time 1 year) which is calculated according to profit income per month. The distribution of zakat is carried out directly and given to the community more or less by observing and determining through demographic data. In addition, it is feared that the distribution of zakat exclusively will not be perfectly targeted. If the hotel hand over zakat to the amil, then the amil zakat will give the zakat using a more equitable, fair and appropriate use of existing zakat management regulations. In addition, the calculation of large zakat values will also be clearer and more precise. However, in issuing zakat, hotel companies must issue zakat according to the provisions contained in Islamic sharia, starting from determining the nishab, the amount of zakat, when, to its distribution.

B. Literature Review

Research on company zakat has been widely studied from various perspectives. Among them is the research by Hilman Septiawan & Efri Syamsul Bahri which highlights the Review of Corporate Zakat from a Sharia and Regulatory Perspective. The results of this study are from a sharia perspective, company zakat is qiyas with trade zakat, from a regulatory perspective, company zakat is regulated in general in Law Number 23 of 2011 but there are no specific regulations issued from the Indonesian Ulema Council (MUI).) in the form of a Fatwa of the National Sharia Council (Septiawan & Bahri, 2019). Syamsuri Rahim and Sahrullah wrote the Corporate Zakat Management Model. This study The results of the study indicate that the calculation of zakat is only done when the company's profit meets the nisab which is calculated based on the provisions of 2.5%. If the company does not make a profit, the expenditure for charitable activities is recognized as alms (et al., 2017).

Haikal Reza writes about Raising Zakat Values With the Heart”: A Phenomenological Reflection on Zakat for Arab Entrepreneur Companies. The results of this study indicate that there are different views among Arab Ethnic businessmen from one

another due to differences in the application of culture. So that the distribution concept of "zakat with heart" emerged, namely zakat full of sincerity and *riya-free*' (Reza, 2012). Imam Mustofa writes about the Implementation of legal entity zakat at Islamic Financial Institutions. The results of this study state that First, LKS is not zakat due to the ignorance of its managers regarding the provisions and rules of zakat obligations for legal entities. Second, LKS whose zakat is issued, even though the administrators do not know the rules and regulations for legal entity zakat. Third, LKS is issued its zakat because its administrators know the theory and legal basis. Regarding the mechanism for implementing zakat LKS, there are differences from one to another. This difference is at the level of calculating nisab, levels, collection and distribution (I Mustofa, 2015).

C. Research Methodology

This research is field research, namely a method to find out specifically and realistically about what is happening in the community or the reality of the community referred to in this study is the reality of corporate zakat distribution, in this case the Grand Sekuntum Hotel. Data collection techniques use documentation and interviews with hotel managers about how the techniques for calculating and distributing zakat funds are. The analysis technique used is a qualitative technique, namely the data obtained is described as it is, then compared with the theory or results of previous studies.

D. Result and Discussion

1. Zakat as an Islamic financial instrument

Zakat means purity and cleanliness. Part of the origin of the mall, which is set aside and distributed to *mustahik*. Because with this step our treasures and souls become clean and holy. The property of someone who does not pay zakat means assets that are unclean and unhygienic because there is no gratitude to Allah SWT. The amount issued from the wealth that is claimed with zakat because what is paid will increase, become more meaningful, and will protect the wealth from destruction, and the soul of the person giving zakat will become clean and wealth will become clean and increase (Huda et al., 2013).

Explanation in Law no. 38 of 1999 and Law No. 23 of 2011 concerning the management of zakat article 1 paragraph (2) states that Zakat is property that must be set aside by a Muslim or a body owned by a Muslim according to religious provisions to be given to people who are entitled to receive it. The management of zakat in Indonesia seems to have started a legitimate effort to make zakat. A potential source of funds for empowering the people, namely the existence of Law Number 38 of 1999 concerning the management of zakat. However, this law does not provide sanctions against Muslims who do not pay zakat (Yahya, 2020). So it doesn't have a coercive

nature like taxes. The law is only educational, some figures say that the law was born with a stigma, even impotent. The management law uses the Decree of the Minister of Trust Number 581 of 1999 concerning its implementation and the Decree of the Director General of Community Guidance and Hajj Affairs Number 2000 concerning Technical Guidelines for Zakat Management and Law Number 17 of 2000 concerning the third amendment to Law Number 7 of 1983. The purpose of zakat is solely to purify themselves from their property (Hasibuan, 2020).

According to Allah's word above, paying zakat maal contains a mandatory meaning and the command to carry out zakat maal aims to purify wealth, purify the soul and purify (avoid) people from chaos. Allah demands that humans issue zakat maal as an expression of gratitude to Allah SWT for His blessings, and as a close liaison between fellow servants to realize an attitude of mutual (social) assistance in trying to live in the world.

First, as a form of faith in Allah SWT, being grateful for His blessings, even though enjoyment will foster noble morals using a high sense of humanity, eliminating miserliness, greed and materiality. Growing peace of mind as well as cleaning and distributing assets owned. Second, because zakat is the right of mustahik, zakat functions to help and assist and guide them, especially the poor, towards a good and prosperous life. As a result, they are able to meet their needs properly, can worship Allah SWT, avoid the dangers of disbelief and at the same time eliminate jealousy, envy, and jealousy that may arise from among themselves when they see relative wealth. *Third*, to act as a joint charity between rich people who have enough of their lives and mujahideen whose entire time is used for jihad in the cause of Allah, who, because of his busy schedule, does not have the time or opportunity to try and endeavor for the sake of subsistence from his family (Owoyemi, 2020).

Fourth, from the point of view of developing the welfare of the people, zakat is an instrument for equal distribution of income. *Fifth*, the encouragement of Islamic teachings that are so strong for believers to give alms, donate and give alms shows that Islamic teachings encourage people to work and try as a result of having wealth that is stored to be able to fulfill their own needs and their families are also competing to become muzakki. In connection with paying zakat, there are payments related to corporate zakat.

So company zakat is interpreted as zakat given by the company originating from assets that are cultivated by their owners to try by renting it out or selling the results using outsiders, as well as establishing cooperation and the end result is enjoyed together, including the obligation to Allah SWT in the form of zakat. A company generally has assets that will not be separated from 3 forms. Safe and others. *First*, in the form of goods, both in the form of facilities and infrastructure, as well as trade

commodities . *secondly* , assets in the form of cash, which are generally kept in banks. *Third* , assets in the form of accounts receivable.

Then what is meant by using company assets that must be zakat are the three forms of assets, minus assets in the form of facilities and infrastructure, plus profits, minus debt payments and other obligations, then 2.5% is issued as zakat (Huda et al., 2013).

2. Corporate Zakat in the View of Ulama

Yusuf Qardawi mentions it using the word *al-mustaqallat*, namely property that is not traded, but is developed by renting or selling as a result of its production, the property remains but the benefits are growing. from Didin Hafidhuddin, the company in general, includes 3 things, including the following.

First, companies that produce exclusive products. If it is connected with the issue of zakat, then the products produced must be halal and owned by people who are Muslim, then it is based on the original share ownership which is Muslim.

Secondly , companies engaged in services such as companies in the fields of transportation, hotels, and so on. *Third* , companies engaged in the financial sector, also known as non-banks. The company as a business forum or regulatory body then makes transactions, borrows, sells, affiliates with external parties and establishes collaborations. All obligations and consequences are finally felt, including paying zakat. However, apart from corporate zakat, each individual must also pay zakat according to his income and nisab. As explained above, that zakat is something that a Muslim must pay for assets subject to zakat or assets that have been affected. However, the obligatory zakat on assets cannot be separated from the conditions that must be met. Among these conditions there are those related to using company zakat, including legal entities, and assets that are zakatable (Kasri & Yuniar, 2021).

Yusuf Qaradawi's opinion, If you get an opinion that reviews shares according to the type of trading company, where shares are part of the company's capital, then he is more dominant in equating this type of company with individuals. Companies whose capital is in equipment, buildings, and furniture, such as printing, factories, hotels, transport vehicles, taxis and others, their zakat is not taken from their shares, but is taken from their net profit of 10%. While a trading company is a company whose excess capital is in the form of goods traded and the material is not fixed. Therefore the zakat is taken from the shares, in sync using the prevailing market price, plus the profits. therefore, the zakat is approximately 2.5%, after the value of the equipment included in the shares is issued. This is in accordance with his income regarding trade assets, namely, that his zakat must be on moving capital. This applies to the type of trading company using the treatment of individually owned trade shops. According to

Yusuf Qaradawi, he is of the opinion that the nisab for zakat for a profession or a *profitable company* is the equivalent of 85 grams of gold. So the measure of zakat is 2.5% (Harianto, 2014). Meanwhile, in the opinion of Shaykh Muhammad bin Salih al-'Utsaimin when answering about corporate zakat, he said that companies engaged in the trade industry should give him trade zakat (Ahmed & Kasri, 2021)

So it is not obligatory on tools, hardware, cars, buildings, equipment that you want to use and don't want to sell for *profit*. So on this basis the way to calculate zakat at the end of the year is to calculate what is in the company's savings that have been purchased and are intended to be sold and then all that is added to the cash in the company or stored in the bank. Plus using receivables in human hands that you expect to be able to collect. then you pay zakat as much as 2.5% (Fitrotus Sa'diyah & Bhaswarendra Guntur, 2020).

With regard to using the nisab of zakat for legal entities as stated in article 685 KHES 2008 that, Zakat is calculated from all income earned and then deducted by the portfolio of living needs. Then the value of the nishab is the same as the nishab in zakat goods that have an economical value, namely 85 grams of gold. Zakat provisions for businesses operating in the service sector, such as hotels, apartment rentals, taxis, car rentals, buses/trucks, ships, airplanes, etc. Then there are 2 ways to calculate zakat at the end of the year (close the book), all company assets are calculated, including goods (assets). Producers of services, such as taxis, ships, hotels are then paid a 2.5% zakat. The wealth owned by business entities cannot be separated from wealth in the form of goods, cash and receivables. Therefore, the essence of using company assets that must pay zakat means that which must be paid (Andriani & Mairijani, 2019).

3. Model Distribution Zakat perusahaan di Kota Metro

In terms of distributing zakat, Hotel Grand S'kuntum distributes zakat in a consumptive and productive manner. In consumptive terms, zakat must be distributed to mustahik according to the priority scale that has been prepared in the framework of work programs. The form of zakat that is distributed in the form of money with a nominal value depends on the origin of the existing zakat. Hotel employees will deliver the zakat to people who can't afford it around the Grand Sekuntum Hotel, Metro City. The distribution of zakat is intended for those who can't afford it and really need it to cover their needs, such as food, clothing, and housing needs in general.

Productive distribution of zakat is an effort made as a means of alleviating poverty. The problem of poverty is a matter that must be considered. is, the problem of poverty is a dilemma that must be found a solution (Siregar et al., 2021) for the productive distribution of zakat, the hotel gives it to the amil because if the hotel gives it directly, it is feared that the results will be less than perfect on target. as a result, the

hotel works closely with the amil zakat to give productive zakat to those who really need it. The distribution of zakat at the Grand Skuntum Metro hotel chooses mustahik who are around the hotel. The mustahik who receive zakat are:

No	Name of Zakat Recipient	Address	Types of Zakat Given
1	Milla's mother	Jl. Seminar No. 57 RT 11 RW 02	Home and money
2	Mr Ngadiman	Jl. Seminar No. 53 RT 11 RW 02	Money and groceries
3	Sirodirjo's mother	Jl. AH. Nasution No. 35	Groceries
4	Mother ponyjah	Jl. Seminar No. 51 RT 11 RW 02	Groceries
5	Mr Karso	Jl. Seminar No. 59	Home and groceries

In connection with the existence of consumptive and productive zakat compensation activities carried out by the Grand Sekuntum Hotel, Metro City, this is something good and valuable because zakat is not only distributed in a consumptive form.

The meaning of zakat can obtain useful results for people who are blessed to receive or someone who is able to pay Muzaki (must give zakat), as well as for those who cannot afford it (especially for the poor). Using the benefits of zakat, a mustahiq can change their life, namely to ease their burdens of life, making them able to do business with capital obtained from zakat. In addition, it is useful for conveying the benefits of using zakat funds and can spread a work ethic.

Rules in the Shari'ah provisions regarding owners of excess private property are obliged to pay zakat in proportion to the wealth they have. Property owned such as gold, silver, agriculture, trade, trading business and what is owned by a person during his life is property that must be paid zakat. Islam recommends that owners of personal property use their wealth in the right way, the essence of which is all things that are beneficial to society and are capable of producing prosperity and well-being.

Distribution of zakat has a very strategic role in forming national zakat. on the one hand, the distribution of zakat is the spearhead of efforts to improve the quality of life of mustahik. while on the other hand, zakat distribution events will affect perceptions and public religion regarding the management of zakat, whether it is on target or not.

in the Indonesian context, the distribution of zakat is divided into 2, namely distribution and exploitation. Distribution is a consumptive, charitable, and oriented towards meeting the urgent needs of mustahik in the short term. As for those that are productive, empower and try to optimize the potential of mustahik as a result they have good endurance in the long term. Both distribution and utilization, both have the same goal, namely increasing people's welfare and alleviating poverty.

E. Conclusion

The results of this study indicate that the distribution of company zakat is carried out by taking into account two criteria, namely consumptive and productive. Consumptive zakat is given directly to mustahik without empowerment. This zakat is distributed directly to the underprivileged people who are around the hotel in the form of consumable needs, such as food, clothing, and housing needs in general. Meanwhile, for productive zakat distribution, the hotel cooperates with the Amil Zakat Institution in Metro City, the hotel gives its zakat funds to the amil zakat institution. The zakat funds are used to support productive zakat distribution programs in Metro City.

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