



Dialectics of Classical and Contemporary Ulama Thought in Determining Professional Zakat

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Abstract: This study examines the conceptual dynamics and methodological developments of Professional Zakat in classical and contemporary Islamic jurisprudential traditions, which emerged alongside the transformation of modern economic structures and the increasing dominance of professional income as a source of wealth. This study aims to trace the pattern of *istinbat* among ulama, assess the coherence and discrepancies in the fatwas of religious institutions, and identify the relevance of Professional Zakat as an instrument of wealth distribution within the framework of Islamic fiscal policy. The study employed a qualitative approach, including a literature review, content analysis, and comparative analysis of the works of scholars, institutional fatwas, and academic literature. The results show that most religious institutions accept Professional Zakat at a rate of 2.5% and the *nisab* of gold, but differ in the determination of the haul and the basis of calculation. Other findings show that integrating Professional Zakat into public policy has the potential to increase economic equality, strengthen the empowerment of *mustahik*, and enhance the stability of national zakat funds. This study concludes that Professional Zakat has strategic significance in addressing contemporary economic disparities, while demonstrating Islamic jurisprudence's ability to adapt to social change through *ijtihad* informed by benefits and the modern economic context.

Keywords: contemporary jurisprudence; fatwa; professional zakat; public policy; wealth distribution.

1. Introduction

The discussion of Professional Zakat occupies a crucial position in contemporary Islamic economic discourse, particularly as social reality is increasingly dominated by non-traditional sources of income that are not fully accommodated by classical Islamic jurisprudence. The shifting landscape of the modern economy, marked by the emergence of professional professions with regular income streams, has given rise to an urgent need to reformulate the position of such income within the zakat scheme. In this context, the dialectic between classical and contemporary scholars becomes a methodological arena that brings together textual, analogical, and *maqasid* approaches. This dynamic demonstrates that Professional Zakat is not merely a *fiqh* issue, but an epistemic problem that demands a more flexible *istinbat* framework, capable of bridging traditional zakat provisions with the ever-evolving modern wealth structure (Al-Qaradawi, 1973).

The debate over the legality of Professional Zakat has intensified as assets generated through a profession cannot be directly categorized as zakat, such as trade, agriculture, or animal husbandry. This gap in categorization creates a gap in Islamic jurisprudence that demands a re-reading of the Qur'anic and Sunnah texts. Contemporary scholars, such as Yusuf al-Qaradawi, have attempted to broaden the scope of Qur'anic wording, particularly the term *ma kasabtum*, to justify the claim that professional income possesses the characteristics of wealth that must be zakated (Al-Qaradawi, 1973). This reinterpretation positions the discourse on Professional Zakat as part of an effort to contextualize

Islamic law, which seeks to integrate normative texts with the increasingly complex dynamics of the contemporary economy and demands an adaptive jurisprudential response.

The rise of a service- and profession-based economy has meant that the majority of modern individuals' wealth is no longer based on commodities recognized under classical zakat regulations. This situation has given rise to distributive inequality, as high incomes from professions are not affected by traditional redistribution instruments. This change in economic structure has become a major impetus for modern thinkers to reconstruct Islamic jurisprudence (fiqh), ensuring that zakat continues to serve as an instrument for poverty alleviation and wealth distribution. At this point, professional zakat is viewed not merely as a legal endeavor, but as a strategic fiscal measure to bridge the gap between modern economic activity and the zakat system inherited from classical scholarly traditions.

The dialectic that emerges in the *istinbat* process also reveals differences in methodological orientation between Islamic schools of thought and Islamic jurisprudence (fiqh). Classical scholars emphasize the importance of the haul as a prerequisite for zakat, while contemporary scholars propose analogy with agricultural zakat, which does not require a haul. This difference creates a sharp debate, revealing differing perspectives on the nature of professional income (Abdullah, 2003). Nevertheless, both camps remain engaged in the same direction, namely, maintaining the essence of zakat as a mechanism for the purification and distribution of wealth. This dialectic demonstrates that the discussion of Professional Zakat is not merely a technical difference, but rather an epistemological discourse that reflects how Islamic law responds to new realities.

In an institutional context, fatwas from the Indonesian Ulema Council (MUI), the National Sharia Council (DSN-MUI), and the International Fiqh Academy (OIC Fiqh Academy) demonstrate significant levels of coherence and discrepancy. Some institutions support the obligation of Professional Zakat immediately upon receipt of income, while others maintain the principle of the full haul (Riyadi, 2016). This difference illustrates the legitimate methodological pluralism within the fiqh tradition, while also opening up space for jurisprudential innovation in line with the needs of modern society. The coexistence of these diverse views demonstrates that implementing Professional Zakat requires a synthesis of normative provisions and the practical considerations inherent in contemporary socio-economic conditions.

The technical formulation of the threshold and calculation mechanism for Professional Zakat has also been a significant source of debate. Some scholars have chosen the gold threshold as the primary standard, while others have proposed the agricultural threshold to align with the *qiyas* analogy. This difference impacts the scope of zakat obligations, particularly regarding who qualifies as a professional muzakki (Al-Qardawi, 2004). Furthermore, the gross and net calculation mechanisms demonstrate two approaches that stem from different orientations: whether zakat is prioritized as a form of maximum contribution, or as an obligation that takes into account the basic needs of the muzakki. This diversity of views confirms that the practice of Professional Zakat falls within a broad area of *ijtihad*.

The implementation of Professional Zakat is not only about discussions in Islamic jurisprudence (fiqh), but also touches on public policy. In Indonesia, the legal recognition of income zakat in Law No. 23 of 2011 indicates that zakat management has transcended the internal boundaries of religious communities and entered the framework of the state fiscal system (Indonesia, 2011). This integration of fatwas and public policy provides strong institutional legitimacy, allowing Professional Zakat to be collected systematically through payroll deduction mechanisms. The synergy between zakat collection institutions and state regulations creates an effective tool to strengthen zakat's function as an instrument for sustainable economic equality.

From a macroeconomic perspective, Professional Zakat has the potential to make a significant contribution to national development. Funds collected from the professional sector can become a stable and sustainable fiscal resource, given the routine and recorded nature of the income. If allocated to productive empowerment programs, Professional Zakat can help increase economic capacity among *mustahik* groups by creating small businesses, providing skills training, and expanding access to capital. Thus, the implementation of Professional Zakat is not only charitable but also makes a strategic

contribution to improving the quality of life of the community and reducing income inequality systematically.

Despite its significant potential, the management of Professional Zakat also faces challenges such as low zakat literacy among professionals, varying interpretations by amil institutions, and low voluntary compliance. These conditions require increased education and better data integration between zakat institutions and the state administration system. Amid these challenges, there is a significant opportunity to expand zakat coverage by leveraging information technology and digitalization, allowing for more accurate and transparent identification, collection, and distribution processes. Adaptive institutional responses are key to optimizing the potential of Professional Zakat within a modern economic framework.

By considering the dynamics of thought, methodological differences, institutional regulations, and broad economic implications, the study of Professional Zakat demonstrates the importance of a multidisciplinary approach in its legal formulation. Research into the coherence and discrepancy of fatwas provides an important foundation for understanding how Islamic law integrates normative texts with contemporary social needs (Al-Qaradawi, 1973). An in-depth study of its status, mechanisms, and potential confirms that Professional Zakat is a strategic instrument in realizing social justice and the objectives of the maqasid sharia at a broader level. Thus, this research is relevant for strengthening the theoretical and practical structures in the development of modern Islamic economics.

2. Research methods

This research employs a qualitative approach based on literature study, chosen to examine in depth the dialectic of Islamic jurisprudence regarding Professional Zakat as reflected in the works of classical and contemporary scholars. The focus of the research is directed at uncovering the *istinbat* patterns used by Islamic legal thinkers when formulating the position of professional income within the zakat system. The literature approach provides extensive analytical space to read relevant primary and secondary texts, including fiqh books, fatwas of religious institutions, and recent academic research (Al-Qaradawi, 1973). This methodological orientation allows the researcher to piece together the historical and methodological developments that accompanied the shift in understanding of zakat from an agrarian structure to a modern professional structure. This approach also ensures that all data are analyzed within an epistemic framework that respects the authority of texts and the rationality of *ijtihad* as two complementary components in the formation of contemporary Islamic law.

The choice of qualitative-literature method is based on the need to explore legal ideas that cannot be understood through an empirical approach. Analysis of classical fiqh texts and the views of contemporary scholars requires mastery of the linguistic context, the framework of *ushul fiqh*, and the *qiyas* and *maqasid* tools that underlie legal determination (Dogan, 2015). Through this method, researchers can explore the epistemological differences between literalistic and contextual interpretations of the wording of the Qur'an and hadith related to zakat. The research was conducted by repeatedly reading the main texts, identifying themes, and grouping relevant arguments according to the thinking style of each scholar. This step forms the foundation for compiling an analytical narrative that is able to capture the evolution of the concept of Professional Zakat from a mere new category to an integral part of the methodological debate of contemporary fiqh.

A content analysis approach is used to systematically analyze the normative content of classical texts and modern institutional documents discussing zakat on income. Content analysis helps researchers understand how a legal concept is constructed, interpreted, and reformulated in different social contexts. The analysis is conducted by identifying key terms such as *al-mal al-mustafad*, *ma kasabtum*, *nisab*, and *haul* in various references that are the object of study (Abdullah, 2003). Each term is analyzed based on the context of its use in classical fiqh, then compared with its use in contemporary fiqh to determine consistency and expansion of meaning. This approach shows how the structure of the concept of zakat has undergone semantic and methodological shifts, which are inseparable from changes in the economic structure of society. Thus, content analysis becomes an important tool for mapping the theoretical framework underlying the debate on Professional Zakat.

In addition to content analysis, this study uses a comparative approach to examine the alignment and differences in views between Islamic jurisprudence schools, contemporary scholars, and fatwa institutions. Comparative analysis allows researchers to compare the logic of *istinbat* used by scholars in determining the status of zakat on professional income. This approach is carried out by constructing a comparative matrix that includes epistemic aspects such as the use of *qiyas* (equivalence), references to texts, and considerations of *maslahah* (beneficial benefits) (Habibah, 2015). This method allows for a more measurable demonstration of the structure of similarities and differences in interpretation. The comparative approach also helps reveal how fatwa institutions around the world choose specific methodological positions that align with the social realities of their societies. Thus, this approach provides a more detailed picture of the spectrum of thought developing around the issue of Professional Zakat.

The data sources in this study consist of two types: primary and secondary sources. Primary sources include classical fiqh books such as *al-Umm* by al-Syafi'i, *al-Mughni* by Ibn Qudamah, and *al-Hidayah* by al-Marghinani, which provide authoritative representations of the views of classical scholars in determining the law of zakat. Meanwhile, contemporary works such as *Fiqh al-Zakah* by Yusuf al-Qaradawi are the main references for reading modern approaches to Professional Zakat (Al-Qaradawi, 1973). Fatwa documents, such as Fatwa MUI, DSN-MUI, and decisions of the International Fiqh Academy, are also included as primary sources because they contain official legal provisions. Secondary sources consist of indexed journal articles that discuss income zakat as well as methodological studies of contemporary fiqh, which help enrich understanding of ongoing academic debates.

Data collection techniques were conducted through intensive literature searches using online library catalogs, reputable scientific journal databases, and digital collections of traditional books. Each relevant text was recorded, classified, and analyzed based on the formulated research questions. This process was accompanied by a rigorous selection process to ensure the academic credibility of the references used (Arif, 2024). After data collection, the researcher conducted thematic recording by writing down key points from each source and then mapping them into larger groups such as textual evidence, *qiyas* arguments, *nisab* debates, *haul* (haul), and institutional fatwas. This thematic recording process aims to produce a coherent and comprehensive series of analyses, thus facilitating the reading of the dialectic of thought emerging from various sources.

Data analysis was conducted in stages, beginning with a thorough reading of each text to identify the argumentative structure used. Each argument was recorded, categorized, and compared with arguments from other sources. This analytical structure follows Braun & Clarke's thematic analysis model, albeit adaptively applied to the context of fiqh research (Braun & Clarke, 2006). The analysis phase involved data reduction, thematic classification, and in-depth interpretation of key concepts. Any differences and similarities in views were then linked to the socio-historical context that influenced the *istinbat* process. The results of this analysis yield a comprehensive picture of the relationship between modern economic structures, changes in zakat categories, and methodological dynamics in contemporary fiqh.

Data validity was strengthened through source triangulation techniques. This triangulation was conducted by checking the consistency of research findings against various types of literature, including classical texts, contemporary works, and religious institution fatwas. The triangulation approach enabled researchers to ensure that the analysis was not dependent on a single school of thought, but was built on a broad framework of arguments (Kamali, 1996). Furthermore, researchers cross-checked texts to ensure that specific quotations or ideas were not partially understood. Conceptual validity was strengthened by matching contemporary findings with the theoretical framework of *ushul fiqh*, including the concepts of *illat*, *maslahah*, and *qiyas*, ensuring that the analysis remained methodologically sound.

This research also applies a hermeneutic approach to a more contextual reading of classical and contemporary texts. This approach is used to uncover the horizons of meaning underlying the scholars' arguments when formulating laws. Islamic legal hermeneutics allows researchers to see the

relationship between texts, social realities, and scholars' interpretations as a mutually influencing process (Arkoun, 2003). With this approach, zakat texts are understood not merely as normative entities, but as living discourses that continuously interact with changes in society's economic structure. The hermeneutic approach also allows researchers to explain the differences in emphasis between classical and contemporary scholars in determining the status of zakat on professional income.

The series of methods used include literature study, content analysis, comparative analysis, source triangulation, and a hermeneutic approach, which serve as a comprehensive foundation for understanding the structure, logic, and legal dynamics that accompany the discussion of Professional Zakat. This methodological framework helps researchers construct a scientific narrative that describes the transformation of the concept of zakat from an agrarian category to a more complex category of professional income (Al-Qardawi, 2004). With this approach, the research not only maps the diversity of views but also positions Professional Zakat as an epistemic laboratory that demonstrates how Islamic law adapts to changes in economic structures. The results of this study are expected to strengthen the academic foundation for the development of modern zakat theory, grounded in tradition and contemporary relevance.

3. Research Results and Discussion

3.1. Conceptual Dynamics of Professional Zakat: A Comparative Study of Classical and Contemporary Jurisprudence

The discussion on the development of the concept of Professional Zakat, often referred to as Income Zakat or Zakat al-Wazha'if, occupies a crucial position in contemporary Islamic jurisprudence discourse. Classical Islamic legal tradition defines the type of assets subject to zakat as *nami* assets, namely assets with inherent potential for growth, either in the form of actual growth or the possibility of future value increases (Al-Qaradawi, 1973). The types of assets confirmed through texts include narrowly defined types, including *nuqud* (gold and silver as currency), *zira'ah* (agricultural and plantation products), *an'am* (livestock), and *tijarah* (trade assets). This determination historically limited the scope of zakat objects within the framework of assets known to early Islamic societies. This rigidity of the definition serves as a starting point for examining the changing perspective on modern income, which has never been explicitly mentioned in classical sources.

An important dimension in this study relates to the position of *al-mal al-mustafad*, namely new income obtained through non-traditional activities such as salaries, honoraria, or income based on professional expertise. Within the traditions of the Four Schools of Thought, there are differences in emphasis regarding the application of zakat to this type of wealth. Abu Hanifah views this category more broadly, so that all forms of *al-mal al-mustafad* are subject to zakat without strict restrictions on the source of their acquisition, although still contingent on meeting the *haul* and *nishab* requirements (Arif, 2024). This view is inconsistent with the tendency of the majority of other schools of thought, which place *haul* and *nishab* as full prerequisites, treating periodic income merely as an addition to existing wealth, not a separate zakat entity. This divergence illustrates the complexity of interpreting the concept of wealth growth within the framework of Islamic fiscal obligations and the accompanying methodological dynamics.

a. Basic Concept of Zakat in Classical Jurisprudence

The views of Imam Malik, Imam Shafi'i, and Imam Ahmad ibn Hanbal regarding *al-mal al-mustafad* show a stricter tendency than the Hanafi school of thought. All three position new income, whether from professions, services, or other income, as a part that must be merged into similar assets that are already in previous ownership (*dhamm al-ba'dh ila al-ba'dh*). The obligation of zakat only applies after the entire asset reaches a perfect *haul* according to classical provisions (Arif, 2024). The *haul* requirement functions as a temporal space that provides an opportunity for the owner to utilize the income throughout an economic cycle before the demand for zakat arises. The logical implication of this construction is seen in the absence of legitimacy to impose zakat directly upon receipt of income,

except for agricultural commodities for which the text stipulates the obligation on the exact day of acquisition (yaum hasadihi), thus falling outside the annual haul mechanism.

The discussion on the application of the haul to al-mal al-mustafad has been further expanded by the studies of classical jurists such as Imam Al-Mawardi and Imam Ibn Qudamah. In their authoritative texts, both figures assert that al-mal al-mustafad is treated in accordance with other categories of assets, so that the obligation arises only after the assets remain in perfect ownership for one Hijri year (haul) (Abdullah, 2003). They found no textual evidence that provides a distinction between professional income and general assets subject to the haul principle. This stance demonstrates the steadfastness of classical fiqh in maintaining the traditional framework, especially regarding the idea of zakat being taken periodically monthly or immediately after income is received. This concept is considered inconsistent with the normative foundation inherited from the Sunnah and has long shaped the development of zakat in Islamic jurisprudence.

b. Classic Arguments for Rejecting Professional Zakat

The main argument underlying the rejection of the concept of Professional Zakat in classical Islamic jurisprudence rests on the position of Zakat al-Tijarah (trade) and Zakat al-Zira'ah (agriculture) as standard categories. Previous jurists emphasized that assets subject to zakat must be clearly placed within one of five established main categories, while professional or service income does not align with this classification (Saprida, 2016). Income derived from intellectual or physical labor is seen as lacking the inherent growth characteristics required for *nami* assets, as it is a direct result of human activity and does not represent an independently growing asset. Consequently, professional income is not equated with commercial assets aimed at accumulation, nor is it analogous to agricultural products that exhibit natural growth dynamics in their economic cycles.

Another key aspect that strengthens the rejection relates to the inconsistency of the haul and *nishab* criteria for professional income received periodically, such as monthly payments or periodic compensation. Withdrawing zakat at the time the income is received is seen as negating the haul requirement that plays a fundamental role in the structure of zakat al-Mal. Those who reject it argue that withdrawing zakat directly from regular income will create an excessive burden for muzakki and potentially create injustice within the Islamic fiscal framework, because the income may not last long enough to fulfill the haul as required by fiqh (Habibah, 2015). Professional income, in this view, should be included in the al-mal al-mustafad category which fully follows the zakat al-Mal mechanism, so that the calculation is carried out after ownership exceeds one Hijri year.

c. The Emergence of the Concept of Professional Zakat in Contemporary Jurisprudence

The global socio-economic transformation of the 20th century provided a historical context that prompted a re-reading of the concept of zakat. The shift in economic structure from an agrarian and trade base to a dominant industrial and service sector created profound changes in employment patterns and the way wealth is produced. Modern wealth is largely generated through non-traditional professional income, including high-salary multinational corporations, consultancy services, and professions in the medical and legal fields. This changing landscape created a gap between the zakat categories inherited from classical tradition and the contemporary sources of wealth that are central to the financial accumulation of modern society. As a result, many sources of income are not subject to zakat obligations when referring solely to traditional categorization schemes (Saprida, 2016). These dynamics give rise to the need for more responsive fiscal instruments to alleviate poverty and achieve a more inclusive distribution of wealth in the modern era.

In this reform movement, Sheikh Yusuf Al-Qardhawi emerged as a key figure in shaping the foundation of thought regarding Professional Zakat. He introduced the concept of Zakat al-Mustaghallat for zakat on rental income or productive assets, and Zakat al-Wazha'if for zakat imposed on salaries and wages, which became key elements of his jurisprudential argument (Al-Qaradawi, 1973). Qardhawi emphasized that professional income, although outside the five classical zakat categories, still has strong *nami* characteristics because it shows a large growth capacity and

accumulation potential, thus aligning with the objectives of zakat within the framework of maqashid al-shari'ah. Based on this, he proposed the use of the qiyas method as an instrument to integrate professional income into the zakat obligation system through the category that most closely aligns with its characteristics.

d. Controversy and Comparison of Contemporary Opinions

Qaradawi's main argument for imposing zakat on professions rests on the application of analogy to Zakat al-Zira'ah. His reasoning stems from the similarity in that agricultural produce is subject to zakat at harvest time (yaum hasadihi) without waiting for a full haul cycle. Based on this pattern, Qaradawi views professional income received periodically as a form of "harvest" from intellectual and labor efforts, so zakat should be collected upon receipt, not after annual accumulation (Saprida, 2016). The proposed rate remains 2.5%, with a nisab linked to the nisab of gold and silver, calculated based on total income. This formulation has received support from thinkers such as Sheikh Muhammad Abu Zahrah, who considers it a responsive jurisprudential step in ensuring equitable distribution of welfare and creating distribution instruments that are more contextual to modern economic conditions.

Qaradawi's view faced resistance from scholars who strictly adhered to classical Islamic jurisprudence, including Sheikh Abdullah ibn Baz and Sheikh Muhammad ibn Salih al-Uthaymeen. They rejected the analogy with agricultural zakat because agriculture has a different physical growth process than service income, which arises through human labor. Professional income was reclassified as al-mal al-mustafad, which must follow the full haul rule before being subject to zakat. With this approach, they considered that treating professional income directly as zakat constitutes a form of burdensomeness that lacks adequate textual support and opens the possibility of irregularities in the established zakat structure in Islamic jurisprudence. This framework demonstrates caution in maintaining the stability of zakat categories and maintaining the boundaries defined by authoritative traditions.

The search for a balance has led to the emergence of a moderate current that seeks to reconcile these two tendencies. In Indonesia, the Muhammadiyah Tarjih and Tajdid Council has become a key reference, with its approach linking Professional Zakat to Zakat al-Mal, with several practical adaptations. They accept the possibility of paying zakat immediately upon receipt of income, or in monthly installments, as a form of ta'jil (reward), provided that the total income on which zakat is paid has reached the nisab (obligatory threshold) for Zakat al-Mal (Abdullah, 2003). This mechanism combines the flexibility of instant payment with the nisab requirement and the haul (haul) as the final benchmark for calculation. This approach maintains the principle of justice and avoids excessive burdens, while ensuring that zakat is immediately accessible to those entitled to receive it, thus aligning with sharia objectives (Riyadi, 2016).

3.2. Professional Zakat Legal Inferences: Methodological Analysis of Verses and Hadiths about Zakat

The study of the legal istinbat of Professional Zakat emerges as an intellectual field that demonstrates how the Islamic jurisprudence tradition seeks to broaden its horizons to remain in line with the dynamic configuration of the modern economy. The formulation process places sharia arguments as a starting point that needs to be reread, especially verses and narrations related to the obligation to expend assets, thus giving rise to the possibility of determining zakat on income obtained through professional work, expertise, and services. The principle of fiscal obligation in Islam, which encompasses all forms of acquisition of valuable assets, is one of the argumentative bases often put forward to emphasize the legitimacy of Professional Zakat (Al-Qaradawi, 1973). This realm presents a methodological discussion space that demonstrates the use of qiyas, maslahah, and other istinbat theories as analytical tools, so that legal determination can move according to the way wealth is generated and distributed in contemporary society without ignoring the normative provisions inherited from the text.

a. Key Verses on the Obligation of Zakat

The Qur'anic text often used as the primary reference in arguments for Professional Zakat is the command in Surah Al-Baqarah, verse 267: "O you who believe, spend (in the way of Allah) from the good things you have earned (Ath-Thayyibat ma Kasabtum) and from what We have brought forth for you from the earth" (QS. Al-Baqarah: 267). The emphasis on the phrase *ma Kasabtum* has become a focus of attention for contemporary commentators, including Sheikh Yusuf Al-Qardhawi. Linguistically, *Kasabtum* refers to all forms of income derived from human endeavor. This interpretation is interpreted more broadly to include salary income, wages, and professional compensation derived from skills and services (Bafadhal, 2021). This kind of interpretation positions the verse as a normative basis that is not only related to classical economic practices such as trade, but also all forms of wealth that are *thayyib*, namely wealth that is halal, proper, and obtained through legitimate work in social life.

Recent interpretive approaches to this verse generally utilize the *istinbat ma'nawi* framework, namely the extraction of meaning that considers the breadth of the text's moral message, rather than relying entirely on literal lexical limitations. Scholars such as Wahbah Al-Zuhaili emphasize this broadening of meaning by showing that the historical context of the verse about the produce of the earth (*ma akhrajna lakum min al-ardh*) cannot be used as a limit to the meaning of *ma Kasabtum*, which is actually more inclusive (Aryanti, 2016). Their argument pivots on the understanding that the message of sharia in the verse emphasizes the distribution of a portion of wealth that exceeds the basic needs for the socio-economic functions of the community. From here, contemporary commentators shift the focus of zakat from stagnant wealth to continuously moving income. This thinking also emphasizes the dynamics of the modern economy that places professions as the main source of public income.

The philosophical basis of Islamic fiscal obligation is further strengthened through the reading of verses emphasizing obligatory almsgiving, particularly Surah At-Taubah verse 103: "Take zakat from their wealth, thereby purifying and sanctifying them, and pray for them." (QS. At-Taubah: 103). This verse does not specify a specific type of wealth, but its use as a theoretical basis for Professional Zakat serves to reinforce the principle. The text emphasizes the functions of *tathhir* (purification) and *tazkiyah* (purification) as a comprehensive orientation of zakat (Al-Qardawi, 2004). Contemporary scholars argue that large-scale professional income requires a purification mechanism like other assets, because without this obligation, the moral purpose of zakat would be disconnected from economic reality. The universal spirit of zakat is understood to encompass all sources of human wealth acquisition, making it relevant to modern income structures.

b. Key Hadiths and Their Legal Implications

In the study of *As-Sunnah*, the discourse on Professional Zakat is often linked to hadiths discussing *al-Mal al-Mustafad*, namely assets obtained through various forms of acquisition. One of the narrations that has become the center of debate comes from Ibn Mas'ud, which indicates that *mustafad* assets are subject to zakat after a haul period or ownership period of one full year. This narration is an important reference for the majority of scholars in defending the opinion that professional income is included in the category of *al-Mal al-Mustafad* which is subject to haul provisions like the more classic types of Zakat *al-Mal* (Riyadi, 2016). This strict haul formula adds another layer of obstacles to the *istinbat* efforts of Professional Zakat, because the mechanism requires a process of accumulation of assets before zakat can be paid. This position forms the basis of a long debate regarding the relevance of the traditional zakat model to the dynamics of the professional income-based economy.

Scholars with a more progressive view of the concept of Professional Zakat have shifted their focus to a tradition understood to be more flexible in allowing for interpretation. The hadith of Mu'adh ibn Jabal, when he was sent by the Prophet Muhammad (peace be upon him) to Yemen, is often used as a basis for expanding the scope of zakat. In the hadith, Mu'adh is commanded to collect zakat from the wealth of the local community without specifying specific categories of wealth, signifying the broadness of the principle of "take from their rich and give to their poor" (Bafadhal, 2021).

Contemporary readings see this command as conveying a normative spirit that reflects the flexibility of sharia in responding to differing socio-economic structures from one community to another.

The story of Mu'adz ibn Jabal was later interpreted by modern scholars as a manifestation of the Prophet's granting of discretionary authority (*tafwidh*) to local zakat authorities to determine the types of assets eligible for zakat based on the community's economic conditions. The principle of *al-ghina*, which refers to adequate wealth ownership, and the concept of *salahiyyah*, which indicates the suitability of zakat objects, form the two operational foundations of this view. This thinking positions professional income as a legitimate type of wealth to be included in the scope of zakat as long as it meets the characteristics of assets that increase an individual's financial capacity. This approach provides adaptive space for modern zakat institutions to formulate instruments that align with community needs, without relinquishing the normative authority of the hadith that underpins their arguments.

c. Qiyas and Analogy Methods Used

In the tradition of Islamic jurisprudence methodology, the use of *Qiyas Iltihaq* or the Analogy of Merger occupies a crucial position in the arguments of scholars supporting the legitimacy of Professional Zakat. This *istinbat* technique bases professional income on the framework of Agricultural Zakat (*Zakat al-Zira'ah*) through the equation of *illat*, namely the process of sudden acquisition or *fawri*. Professional income is seen as arising from the results of work, skills, or knowledge invested, similar to the harvest that is the fruit of the cultivation process (Al-Qaradawi, 1973). Because agricultural zakat is paid on the day of harvest (*yaum hasadihi*) without the obligation to wait for the haul, supporters of the concept of Professional Zakat believe that income received through salaries should be paid zakat upon receipt. This analogy is used to escape the haul requirement which has long been considered a jurisprudential obstacle in accommodating professional income as an actual object of zakat.

This analogical approach is further expanded through the use of *Qiyas Syabah*, or the Analogy of Similarity, which links professional income to Zakat on Trade (*Zakat al-Tijarah*). This argument emphasizes that modern work activities such as consulting, medical, and legal services have a structure similar to the mechanism of trade. Professional activities are understood as investments of non-physical capital, in the form of knowledge, energy, and time, which generate profits similar to the profit of a business transaction (Riyadi, 2016). In this analogy, professional income is positioned as a recurring profit, even though Zakat on Trade requires a haul. Contemporary scholars offer the concept of *ta'jil*, namely the acceleration of monthly zakat payments to avoid the risk of income disappearing before reaching the haul, while the final evaluation remains based on the haul and *nishab* as originally stipulated. This step is presented as a way to balance contemporary practices with established *fiqh* principles.

In addition to relying on the *qiyas* instrument, the normative argument regarding Professional Zakat is also strengthened through the use of the *Maslahah Mursalah* Principle, namely the consideration of public welfare that is not reduced by specific sharia texts. This principle serves to emphasize that the configuration of Muslim wealth has undergone significant structural changes, so that without the imposition of Professional Zakat, a large portion of modern wealth has the potential to escape the Islamic wealth distribution mechanism (Saprida, 2016). The affirmation of *maslahah* in this context is aimed at maintaining the welfare of the poor and ensuring the circulation of wealth continues to run fairly in the contemporary social space. This approach is often used as a philosophical foundation that strengthens the legitimacy of Professional Zakat when the *qiyas* argument is not enough to close the room for objections. Through *maslahah*, the structure of zakat is considered to have sufficient adaptability to face the dynamics of the modern economy.

d. Methodological Critique of Contemporary Istinbat

The formulation of Professional Zakat, built on the foundation of modern *istinbat*, continues to face quite sharp methodological criticism. The most frequent objections center on the broad

interpretation of the phrase *ma Kasabtum*, especially from scholars who place *dhalalah al-lafzh* as the primary basis for determining law. They argue that although the phrase means "everything that is worked for," a reading of the context of Surah Al-Baqarah verse 267 shows that the use of the term *kasb* is intertwined with the reference to agricultural produce (*ma akhrajna lakum min al-ardh*). This meaning is seen as more economic in the classical sense, namely efforts that have a direct relationship with natural growth potential or commercial activities based on concrete capital (Aryanti, 2016). From this framework arises the objection that expanding the scope of *ma Kasabtum* to include monthly professional salaries is not in line with the shari'a significance of the verse and is considered outside the horizon of meaning desired by the text.

The controversy extends beyond the interpretation of the Qur'an to the discourse on hadith related to the concept of *al-Mal al-Mustafad*. Fundamental criticism arises from scholars who believe that the narrations requiring a haul for *mustafad* assets have stronger authority and are supported by the practices of the early scholars. They view the exclusion of the haul requirement in favor of adopting *qiyas* for agricultural zakat as a methodological inconsistency in the *takhrij al-qiyas*. According to this view, even if professional zakat is accepted, its position is considered inseparable from the annual category of zakat *al-Mal*. Direct payment or the *fawri* mechanism is considered to lack a sufficient justificatory basis. These differences demonstrate profound differences in the hierarchy of the use of evidence and in the way in which the structure of zakat obligations is determined based on the authority of previous *fiqh* texts and practices.

The methodological debate intensified when criticism was directed at the application of *Qiyas Iltihaq* and the use of *Maslahah Mursalah*. Opposition to the analogy between professions and agricultural zakat rested primarily on the perceived incommensurability of their *illat*: agricultural produce depends on biological processes and has a relatively high *nisab*, while professional income is entirely the result of human effort linked to the much lower *nisab* of gold or silver (Riyadi, 2016). This fundamental difference was deemed to diminish the power of the analogy and raise doubts about the accuracy of the equation. At the same time, the role of *Maslahah Mursalah* was also questioned because it was considered to open the possibility of subjective legal preferences and potentially approach *istihsan*. The use of this principle was deemed to be highly measured so as not to disrupt the certainty of Sharia law, which has a transcendental and stable dimension. This discourse demonstrated the epistemological dynamics of Islamic jurisprudence, which continues to move in line with modern economic transformations without abandoning methodological caution.

3.3. Professional Zakat Calculation Model: Comparative Nisab Haul and Kadar between Contemporary Islamic Jurisprudence Schools

The technical formulation of Professional Zakat necessitates the development of a truly precise calculation mechanism, which includes determining the *nishab* as the minimum ownership limit, determining the haul as the time span for asset accumulation, and the amount deemed appropriate for applying as a financial obligation. The variety of approaches to *istinbat* in the contemporary era has given rise to a variety of formulations, making the calculation domain an important comparative reading space for understanding how each methodological construct works. The main focus is on the efforts of contemporary scholars to link the classical zakat framework, originally formulated for relatively stable assets, with the nature of professional income that is constantly changing, recurring, and not always tied to traditional accumulation patterns (Saprida, 2016). These three elements form an interconnected system, so that any adjustment to one of them affects the amount of zakat liability for *muzakki* who earn income through their profession.

a. Determination of the Nisab for Professional Zakat

Determining the *nisab* as the minimum wealth threshold for professional zakat is a key issue that continues to generate room for interpretation and differing opinions. The gold/silver *nisab* model remains the most dominant approach used in contemporary Islamic jurisprudence literature. A more permissive approach, 85 grams of pure gold or approximately 595 grams of silver, is positioned as the

basic measure of minimum income that must be achieved for professional zakat to be valid (Al-Qaradawi, 1973). In this construct, total income for one year, after setting aside primary needs and debt obligations, must reach a value comparable to the gold nisab. The choice of the gold/silver nisab is based on the assumption that both offer more stable purchasing power and is supported by a strong textual basis in the hadith, making it the safest indicator from a sharia perspective for determining wealth limits (Bafadhal, 2021). The strength of this standard lies not only in its legal aspects but also in its social legitimacy in the development of modern zakat practices.

An alternative to this approach comes from scholars who project a comprehensive analogy of professional zakat onto agricultural zakat. They propose the Agricultural Nisab Model, which sets a minimum threshold of five wasq, or approximately 653 kilograms of unhusked rice or grain, as the basic measure of obligation (Riyadi, 2016). This agricultural nisab is lower than the gold/silver nisab, thus reaching a wider income group. Those supporting this model believe that the illat, or legal justification for imposing zakat on professions, is closely related to agricultural products, so the minimum threshold is directed towards established standards for zakat on agricultural produce. The wealth of historical information and the long agrarian tradition in zakat discourse provide a unique justification for this model. However, comparing the annual and monthly nisab values of the two approaches presents new methodological issues. The annual gold/silver nisab results in a higher threshold, thus only reaching relatively large income groups. Meanwhile, when the agricultural nisab is reduced to a monthly calculation through a standard annual division, the zakat obligation becomes more inclusive and has the potential to cover professional groups with a more diverse income range.

The debate over these two nisab models concerns not only the amount but also how society understands the purpose of professional zakat in the contemporary economic context. The gold/silver nisab model is considered to provide a more cautious standard and maintains a degree of prudence in imposing obligations. On the other hand, the agricultural nisab model is presented as an effort to broaden the distribution of social contributions from professional groups earning regular income. In this context, the discourse on the professional nisab increasingly demonstrates that the choice of model is rooted not only in formal legal dimensions but also in efforts to balance the social function of zakat as a mechanism for economic distribution. These differing views emphasize that professional zakat exists in a dialectic between classical Islamic jurisprudence and increasingly complex modern social needs.

b. Haul Issues in Professional Zakat (Three Main Models)

The haul aspect, namely the duration of ownership of assets for one year, is the most crucial point of discussion in the development of the operational framework for Professional Zakat. This issue has given rise to three major models that shape the direction of professional zakat implementation in various institutions. The Full Haul model, or one-year waiting period, is the approach closest to classical tradition and is widely adopted by Salafi scholars and the majority of jurists. In this construction, income from a profession is treated as al-mal al-mustafad, which must first be accumulated over a period of one haul before zakat is obligatory (Riyadi, 2016). This approach places the haul as a key element in the structure of Zakat al-Mal and views that maintaining this requirement means maintaining the continuity of established principles in Islamic legal tradition. Proponents of this model emphasize that the existence of the haul has a strong epistemic position because it has become a standard pattern in imposing zakat on various types of assets that have developed.

The Qiyas al-Zira'ah model provides a different approach by emphasizing that professional zakat should be paid upon receipt. This approach, developed by Yusuf Al-Qardhawi, positions professional income as the "harvest" of human labor, expertise, and time investment, and therefore must be purified immediately without waiting for the passing of the haul (Saprida, 2016). This model relies on a direct analogy with the practice of agricultural zakat, which is performed on harvest day (yaum hasadihi). In a modern socio-economic context, this model provides administrative convenience, particularly through a more regular and easily monitored monthly salary deduction scheme. The argumentation

emphasizes that the regular and predictable rhythm of professional income allows for the immediate implementation of zakat obligations, while maintaining zakat's function as an instrument for ongoing wealth purification.

The Monthly Haul-Nisab Model, often referred to as a moderate approach, attempts to link the emphasis on the haul with the monthly income rhythms of modern society. This model permits monthly zakat payments as a form of acceleration, provided that monthly income has reached the minimum monthly nisab threshold calculated from the annual nisab (Riyadi, 2016). Although payments are made periodically every month, the muzakki still needs to recalculate the total income at the end of the year to ensure that the accumulated annual income has truly reached the nisab and that the total zakat paid equates to the actual obligation. This approach provides a meeting point between the haul principle and the reality of contemporary professional income, which is periodic. In practice, this model not only maintains consistency with the principles of Islamic jurisprudence but also creates a mechanism that is relatively adaptive to the income patterns of modern professionals, which tend to be stable, rhythmic, and scheduled.

c. Professional Zakat Levels (Three Perspectives)

The variety of calculation models is also reflected in the determination of the amount of zakat that must be paid, which is also based on different analogies. The rate of 2.5% is the most dominant rate and is widely accepted by contemporary scholars who support Professional Zakat, including Al-Qardhawi (Saprida, 2016). This determination of 2.5% is based on an analogy with Zakat al-Mal and al-Tijarah (trade assets), which are the most common rates for stored or traded assets. The choice of this rate indicates that although the obligation to pay zakat is analogous to agriculture (in terms of time), the rate used still refers to the standard of non-agricultural wealth (in terms of percentage).

Another perspective proposes a 5% rate, analogous to agricultural zakat, which is subject to high irrigation costs (*bi'ulnah*). This argument is based on the idea that professional income requires high operational costs (such as transportation, education, and other overhead), which are equivalent to the cost of irrigation in agriculture. The imposition of 5% is considered to reflect recognition of the capital or costs incurred by professionals to generate that income (Riyadi, 2016). This 5% model attempts to balance the obligation of zakat with the burden of production costs incurred by the muzakki.

The most widely held view is the 10% rate, based on the analogy of zakat on agriculture without irrigation costs (*bighairi ulna*) or that which is naturally irrigated. This view, which echoes the interpretations of classical scholars such as Imam Al-Mawardi who imposed a 10% rate on agricultural produce, assumes that professional income should be based entirely on crops produced with minimal effort. Although theoretically possible, this 10% rate tends to be rarely adopted by modern zakat institutions because it is considered too burdensome and inappropriate for the characteristics of professional income, which involves significant non-physical investments (education, expertise).

d. Calculation Basis (Gross vs. Net)

The most prominent methodological difference in the study of Professional Zakat is seen in determining the basis for calculating the obligation, namely whether zakat is applied to total gross income (Gross) or net income (Net). The Gross Calculation Model applies zakat to all income received without first deducting various forms of expenses, including living expenses, installments, and taxes. This approach is often associated with scholars who link Professional Zakat with Agricultural Zakat, where zakat is traditionally collected from the total harvest without taking into account operational costs incurred during the production process (Saprida, 2016). The rationale put forward by supporters of this model is related to the desire to create a simple calculation mechanism, while ensuring that the zakat contribution distributed by muzakki reaches the highest level according to the potential income received.

The Net Calculation Model presents a framework that places the basic needs of the zakat payer as an indispensable element in determining zakat obligations. In this approach, zakat is imposed after income is reduced by *hawaij al-ashliyyah* or essential basic needs, including clothing, food, shelter, family education, and payment of debts that have matured. Supporters of this model, many of whom come from moderate groups, stipulate that zakat is paid on excess assets (*al-fadhlu 'an al-hajah*) as an implementation of the principle of justice in zakat jurisprudence (Riyadi, 2016). The Net Model is considered to maintain the proportionality of fiscal obligations, so that assets necessary for the survival of the zakat payer and his family are not included in the objects of zakat. This approach is considered to provide greater protection for the basic welfare of individuals who are fulfilling this religious obligation.

A comparison between the nisab, haul, and zakat rate models shows that Professional Zakat in contemporary Islamic jurisprudence is a constantly evolving area of *ijtihad* and exhibits broad methodological dynamics. The Gold/Silver Nisab model with a rate of 2.5% and monthly periodic payments that are then readjusted through annual haul evaluations is the most widely used formulation because it is considered more *ihtiyath* or cautious and in line with modern economic realities (Aryanti, 2016). The differences in approaches in determining the calculation basis, both Gross and Net, reflect the diversity of views regarding the minimum limit of *ghina* or the adequacy of assets that can be subject to zakat. This discourse demonstrates the ongoing effort to connect sharia provisions with the practical needs of contemporary society, which makes the standardization of Professional Zakat one of the important challenges in the development of global economic jurisprudence.

3.4. Fatwa of Ulama and Religious Institutions on Professional Zakat

The study of the Coherence and Discrepancy of Fatwas from Contemporary Islamic Jurisprudence Institutions demonstrates how the issue of Professional Zakat, initially rooted in methodological debates among jurists, has entered the realm of public policy and institutional practice. Formal religious institutions, both at the national and international levels, have emerged as normative authorities formulating legal provisions for the Muslim community. These fatwas are not merely practical guidelines, but rather legal decisions that summarize the *istinbat* process, consider methodological approaches, and affirm operational models aligned with contemporary socio-economic structures (Saprida, 2016). The study of these various fatwas provides a space to explore the intersections and inconsistencies in the structuring of the technical elements of zakat, from determining the nisab (minimum threshold) and haul (haul) to defining the payment mechanism. This makes it clear how epistemic differences result in variations in implementation at the community level.

a. Fatwa of Regional Religious Institutions

In Indonesia, the Indonesian Ulema Council (MUI) issued a fatwa affirming the obligation of Professional Zakat as part of a legal response to changing modern economic patterns. This fatwa adopts a moderate position by stipulating that Professional Zakat is paid upon receipt of income (*fawri*), as long as the amount received has reached the monthly nisab (minimum threshold). In practice, the nisab used is usually based on the value of 85 grams of gold converted into monthly units. Although the Net model is more often recommended, zakat collection institutions (LAZ) in the field demonstrate diverse interpretations, so the Gross model continues to emerge as an alternative. The fatwa also provides legitimacy for the practice of periodic *ta'jil* payments, positioning Professional Zakat as part of a flexible religious fiscal mechanism in the context of urban society.

The National Sharia Council (DSN)-MUI also plays a significant role, particularly in the institutional regulatory aspects related to the operational mechanisms of zakat. Although the DSN-MUI's primary focus lies in developing sharia financial standards, its fatwas on zakat governance, such as Fatwa No. 14/DSN-MUI/IX/2000, indirectly strengthen the legal structure supporting the implementation of Professional Zakat. The DSN-MUI ensures that the collection, distribution, and accountability of zakat funds managed by BAZNAS and LAZ remain within sharia boundaries, including funds sourced from professional income. The existence of these regulations forms a stable

institutional framework, enabling Professional Zakat to be absorbed into the national Islamic philanthropic system more systematically and affirming the legitimacy of its practice within the state's religious bureaucratic structure.

At the international level, the International Fiqh Academy (OIC) has demonstrated a relatively cautious stance in formulating provisions on Professional Zakat. This institution recognizes the need to adapt to the dynamics of the modern economy, but a number of initial decisions tended to maintain the full haul requirement for al-mal al-mustafad, including professional income. This conservative approach arose from methodological caution to avoid legal overextension that was feared to deviate from the classical *ijma'* of jurists. In subsequent developments, this institution began to open up room for flexibility by permitting accelerated monthly zakat payments as long as the total accumulation was still calculated based on the annual haul, reflecting a compromise between the stability of classical law and the demands of social reality.

b. Fatwa of Global Religious Institutions

At the global level, differing views on the acceptability of professional zakat appear more pronounced. Institutions such as Al-Azhar in Egypt and the Council of Senior Ulama in Saudi Arabia demonstrate a more cautious approach in recognizing professional zakat as a separate category. The Council of Senior Ulama in Saudi Arabia, for example, maintains that professional income is part of al-mal al-mustafad, which is only obligatory for zakat after a full haul has passed. This stance is driven by the principle of *sadd al-dzara'i'*, which emphasizes vigilance against legal innovations that are feared to lead to deviations from the provisions of the text. Concerns about changes to the structure of classical zakat law are one reason why these institutions maintain restrictive interpretations.

Nevertheless, the influence of Sheikh Yusuf Al-Qardhawi's thought through his work *Fiqh Zakat* has been a driving factor in the transformation of the views of many fiqh institutions outside the Arab region. The *qiyas* approach to Agricultural Zakat, combined with the analysis of the *maqashid sharia*, has made Al-Qardhawi's arguments widely accepted, especially by fiqh institutions in Southeast Asia, Africa, and Europe. The sharpness of his analysis, which links the concept of zakat with modern economic patterns, creates a new legitimacy that allows these institutions to formulate progressive decisions. The global acceptance of Professional Zakat shows that contemporary *ijtihad* based on considerations of *maslahah* has become the mainstream in the development of zakat policy today (Saprida, 2016).

c. Coherence and Discrepancy (Critical Analysis)

A critical review of various fatwas reveals striking common ground in several technical aspects, particularly in determining the zakat rate. Most institutions that accept the existence of Professional Zakat set a percentage of 2.5%, referenced through *qiyas* to Zakat al-Mal, specifically gold and silver (Riyadi, 2016). This uniformity reflects a collective awareness that professional income, although fluctuating and unlike static assets, is still viewed as a form of wealth that requires a purification process. Furthermore, the use of a minimum threshold of 85 grams of gold/silver is also the most widely accepted standard, as it is considered to have strong sharia legitimacy and relatively stable value compared to the *nisab* derived from agricultural commodities. The agreement in these two aspects demonstrates a basic consensus regarding the general framework of Professional Zakat.

Despite these similarities, various fatwas still show quite sharp differences in two main areas: determining the haul (*haul*) and determining the basis for calculating gross or net zakat. Differences regarding the haul emerged as an issue that divided religious institutions into three main trends: those who maintain the full haul requirement for professional income, those who require immediate payment upon receipt (*fawri*), and those who prefer a monthly payment model with annual calculation. Another equally significant discrepancy is evident in determining the basis for calculation. Adherents of the net model emphasize protecting the basic needs of zakat payers as part of the principle of justice, while supporters of the gross model prioritize the purification of all business proceeds without deduction.

This variation demonstrates the diverse methodological focus between approaches that emphasize textuality and those that emphasize *maslahah* (benefit).

d. Impact of Fatwa on Public Policy

Fatwas issued by religious institutions have a significant impact on the formulation of public policy in various Muslim countries. In Indonesia, fatwas issued by the Indonesian Ulema Council (MUI) and the National Council of Islamic Scholars (DSN-MUI) provided a strong normative basis for the drafting of Law Number 23 of 2011 concerning Zakat Management. This regulation provides legal standing for Professional Zakat, which is classified as income zakat, thus making it part of the state-recognized fiscal obligation structure (Indonesia, 2011). This recognition shifts the status of Professional Zakat from a voluntary practice to a more binding legal framework, while also providing certainty for zakat authorities in managing it. These legal consequences also relate to various other fiscal policies, including tax incentives and public financial administration structures related to zakat.

The concrete effects of this legality are evident in the governance of BAZNAS and LAZ as zakat collection institutions. With the support of fatwas and a regulatory framework, these institutions can implement more systematic collection mechanisms, including through direct salary deductions in collaboration with government institutions and the private sector. This mechanism makes Professional Zakat the most consistent source of zakat and the largest contributor to national collection, surpassing traditional zakat categories such as trade zakat or livestock zakat (Bafadhal, 2021). This success demonstrates how the alignment between religious fatwas and state policy can create an effective instrument for economic redistribution and strengthen the role of zakat as part of a modern social welfare architecture based on religious values.

3.5. The Urgency of Professional Zakat in Modern Islamic Economics

The study of Professional Zakat does not stop at the realm of Islamic jurisprudence, as the discussion moves into the realm of macroeconomics and Islamic fiscal policy, which are directly related to the direction of wealth distribution and the dynamics of public welfare. In the modern economic landscape, wealth accumulation is largely formed from professional income that is not included in the traditional category of assets. Such income, such as high salaries and remuneration for expertise, has a rapid circulation pattern, potentially widening social inequality if not addressed by corrective fiscal instruments. Professional Zakat, which has sharia legitimacy as an instrument of redistribution, plays a strategic function in channeling a portion of wealth from high-income groups to vulnerable *mustahik* groups (Abdullah, 2003). This analysis outlines the economic potential of Professional Zakat in strengthening the achievement of the objectives of the *maqasid sharia*, particularly in the domain of public finance related to the distribution and sustainability of welfare.

a. Professional Zakat as an Instrument for Wealth Distribution

A key phenomenon emerging in the contemporary economic structure is the widening gap between high-value professional income and the ability of conventional zakat to redistribute that wealth. Prior to the introduction of the Professional Zakat concept, a large portion of professional income was excluded from zakat obligations, primarily because it did not meet the haul requirements or was not classified as commercial assets. The Professional Zakat concept introduces a new mechanism that forces a portion of this volatile income to be immediately returned to society through zakat distribution, creating a more responsive and equitable circulation of wealth (Riyadi, 2016). This mechanism contributes to reducing the concentration of wealth, preventing it from accumulating exclusively among high-income groups, thus creating a more inclusive flow of wealth within the national economic structure.

Strengthening the implementation of Professional Zakat has significant implications for reducing income inequality, as reflected in indicators such as the Gini Index. The Gini Index reflects the level of inequality in income distribution within a society, and the effectiveness of redistribution instruments, including zakat, directly influences its movement. When substantial professional income is regularly

channeled into the zakat system, the accumulation of funds for the eight ashnaf (beneficiaries) increases substantially. These funds, when managed with a precise approach, can expand the purchasing power of those entitled to receive the benefits and strengthen their economic capacity. The impact is a decrease in the Gini coefficient, leading to a more equitable and measurable income distribution (Bafadhal, 2021). From a fiscal perspective, Professional Zakat serves as a corrective element that plays a significant role in shaping a more proportional economic structure for society.

b. *Impact on Improving the Welfare of Mustahik*

The contribution of Professional Zakat to the welfare of mustahik (recipients of Zakat) is closely related to the fund management patterns implemented by amil institutions. Various utilization models indicate that the use of Professional Zakat funds for productive economic empowerment programs (empowerment) produces a more sustainable impact than temporary consumptive assistance. These funds can be used as small-scale capital support, skills training, or the establishment of independent business units for mustahik with productive capacity (Riyadi, 2016). This approach positions mustahik as economic actors capable of building independence, creating new economic value, and opening up job opportunities in their communities. This transformation reduces mustahik's dependence on periodic assistance and has a longer-lasting impact in the context of socio-economic development.

In the implementation process, Professional Zakat funds have different characteristics from traditional Zakat al-Mal, particularly in terms of revenue flow. Zakat al-Mal tends to be sourced from savings or trading assets, which are stable in nature, but do not always generate large volumes of funds in a short period. In contrast, Professional Zakat funds are generally received monthly and have a more certain income rhythm, making them a more predictable funding source. This characteristic allows zakat institutions to develop long-term empowerment programs with a sustainable financing foundation. This regular flow of funds is ideal for supporting the economic development agenda of mustahik through soft financing schemes such as qardhul hasan or education financing, both of which require continuity of funding to ensure optimal benefits for the beneficiary community.

c. *Challenges and Opportunities in Management*

The economic potential of Professional Zakat continues to demonstrate its significance, but its management dynamics still face various obstacles, particularly in terms of literacy and compliance among professional zakat payers. Many high-income professional groups still demonstrate a limited understanding of the obligation to pay zakat on their income, often delaying payment until a full haul has elapsed, based on conservative views (Riyadi, 2016). This situation requires expanded education on contemporary Islamic jurisprudence (istinbat), including strengthening understanding of practical calculation methods such as the Net or Monthly system as instruments that can encourage voluntary compliance. In this context, zakat literacy not only builds individual awareness but also forms a more structured pattern of participation and is able to strengthen the presence of Professional Zakat in the community's economic management system.

Opportunities for strengthening professional zakat management are increasingly apparent through the integration of zakat-paying income data with established tax administration systems. Most professional groups have their income clearly recorded through the tax system, so pairing income data with zakat-paying data has the potential to facilitate the identification of potential zakat payers and validate their income levels. This integration requires attention to data confidentiality protection and adherence to Sharia principles to ensure ethical compliance. If this mechanism is effective, zakat collection efficiency can be improved, along with increased accountability and transparency of managing institutions. This situation has the potential to expand public trust in amil institutions and strengthen the legitimacy of zakat governance within the national economic landscape.

d. *Projection of Potential Revenue and GDP Contribution*

Estimates of the potential revenue of Professional Zakat from various sectors, from Civil Servants (PNS), private sector employees whose income exceeds the nisab threshold, to professionals such as

doctors, consultants, and lawyers, depict a very large value. Several Islamic economic studies in Indonesia indicate that this potential could reach tens to hundreds of trillions of rupiah annually, making it a category whose contribution has the potential to surpass other types of zakat (Arif, 2024). This potential scale illustrates the importance of government and amil institutions' strategies in shifting individual awareness into a more organized form of compliance. Institutional readiness is a crucial factor that will enable Professional Zakat to develop as a strategic and measurable socio-economic instrument within the national zakat management system.

If these estimates can be consistently realized, Professional Zakat will play a crucial role in strengthening GDP and expanding national development outcomes. Zakat serves not only as a form of worship but also as a distribution mechanism that provides social capital without the bondage of debt, increases the purchasing power of those entitled to basic consumption, and provides growth space for the real sector through productivity-based empowerment programs (Riyadi, 2016). These contributions position Professional Zakat as a fiscal element with strategic relevance in development that emphasizes justice and sustainability. Within the framework of Islamic economics, Professional Zakat serves as a bridge between the spiritual dimension, distribution ethics, and the effectiveness of public policies oriented toward collective welfare.

4. Conclusion

Studies on Professional Zakat demonstrate that this concept is the result of contemporary ijtihad that seeks to bridge classical texts with modern economic structures increasingly dominated by professional income. Methodological debates involving verse interpretation, the validity of hadith, the application of qiyas, and the use of maslahah mursalah demonstrate the broad spectrum of arguments underlying its legal construction. Despite differences in determining the *nisab* (minimum threshold), *haul* (annual), and calculation basis, the majority of regional and international fiqh institutions have gradually recognized the urgency of Professional Zakat as a mechanism for absorbing rapidly moving wealth from the income sector, as well as supporting economic equality for the community.

The implementation of Professional Zakat in an institutional context demonstrates how religious fatwas shape the architecture of public policy and strengthen the state's legitimacy in managing religious social funds. The integration of Professional Zakat into the legal system and institutional mechanisms, such as the monthly salary deduction model, demonstrates that this concept has moved from the academic realm to the practical realm, providing measurable distribution benefits for mustahik. The finding that Professional Zakat has significant potential to reduce income inequality, increase the purchasing power of vulnerable communities, and strengthen the Sharia-based fiscal foundation underscores its crucial position in contemporary Islamic economics. Thus, the development of Professional Zakat is not merely a jurisprudential innovation but a structural transformation aimed at building an Islamic welfare system that is adaptive, equitable, and relevant to modern socio-economic dynamics. Further studies on the synergy among data, fiscal policy, and mustahik empowerment models will be key to strengthening the effectiveness of this instrument at the national and global levels.

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