Level of Understanding on Paying Zakat on Income among Islamic Education Teachers in Kedah

Muhamad Amar Mahmad¹, Mohd Nizho Abdul Rahman², Azman Md Zain³

¹,²,³Senior Lecturer, School of Language, Civilisation and Philosophy, College of Arts and Sciences, UUM

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Abstract: The Metro Daily report in 2017 shows that most of the teachers who are among the biggest number of professionals in Malaysia, do not pay zakat on their income, especially in the state of Kedah, as there are Islamic education options claimed for certain reasons. Based on this problem, this study was conducted to see the extent of understanding of zakat on income among Islamic Education teachers in the state of Kedah in order to determine whether they truly understand the matter or otherwise. The design of this study is based on quantitative approach using survey method (questionnaire form) with a sample of 141 respondents consisting of Islamic Education teachers in Kedah as well as interviews with the Deputy Chief Executive Officer, Dakwah and LZNK Collection Department. The results show that the level of understanding about zakat on income among Islamic education teachers where they understand about zakat on income but there are still a few of the respondents show a moderate and low level of understanding which means they have little or no understanding about zakat on income.

Keywords: Zakat on income, Understanding, Islamic Education Teachers, Kedah

1. Introduction

Zakat is one of the five pillars of Islam and its obligatory demands are the same as the obligation to perform five times prayers per day. Even in the Qur'an, most verses related to zakat will be combined with obligatory prayers as in surah al-Baqarah verses 43, 83, 177, 197, 277 and in several other surahs in the Qur'an. At the same time, the command to pay zakat is very clear that there is an order in the Al-Quran for any Islamic government or the authorised zakat institution has the authority to forcefully take the zakat money from those who refuse to pay zakat. Allah swt says in the Qur'an (AT-Taubah 9: 103) which means "Take from their property sadaqah (zakat) to cleanse and purify them with it". According to Al-Syaaukani (1973) every property which is clearly stated that zakat is obligated upon it through the hadith of the Prophet saw, therefore zakat is obligatory and it must be obeyed without any reason and that to deny this obligation is infidel.

In general, zakat can be divided into two categories, namely ittifaq zakat and ikhtilaf zakat. Ittifaq zakatis the zakat that has been agreed by all scholars about its obligations such as agricultural zakat, livestock zakat, gold / silver zakat and so on. While zakat ikhtilafis referred to as property from income (Mal al-Mustafad) and this zakat received several debates among scholars about the obligation to pay. According to the Ulama 'mutaakhirin, they have divided Mal al-Mustafad into the following categories (www.zakatselangor.com.my):

1. Zakat on Employment Property and Wages (كمية العمل والرواتب والأجور)

   It means any property acquired by a person as a result of a job whether in the form of government, private or individual by doing any endeavor whether physical in nature, contribution of ideas or both within a mutually agreed period, whether annually, monthly, weekly, daily or hour such as pensions, gifts, awards & incentives and so on.

2. Zakat from GivenProperty orDonation (العملية)

   It means the property a person earns is not the result of the work he does. It is a gift received either from individuals or institutions in the current year in the form of zakawi property which is not in the form of permanent property (al 'aqar) and is not a mandatory alimony, such as consolation, alms, inheritance, dowry and so on.

3. Zakat on Freelance Property (المهن الأجرة)

   It means the property acquired by a person as a result of work done by himself in the form of independent work or professional services without any connection with other parties such as doctors, lawyers and so on.

4. Property Zakat al-Mustaghallati (المستغلات)

   It means the property that is nonobligatory for zakat but brings a return or income by renting or selling the product of the property such as the rental of buildings, houses, cars and so on.

In this case, zakat on income is included in the category of zakat on Employment Property and Wages (كمية العمل والرواتب والأجور) which is a new category that was not discussed by the mujtahid scholars of the past. However, the law of zakat obligation for this type of property differs according to the reality in this current situation on the general welfare decreed by those in authority.
In the Malaysian context, zakat on income began to be discussed in the late 1970s. In the early 1990s, the concept began to be accepted and implemented in Malaysia. Therefore, the Fatwa Muzakarah of the National Council Fatwa Committee dated 22 June 1997 agreed that zakat on employment income is mandatory for people who are eligible to pay zakat (Department of Islamic Development Malaysia).

A paradigm shift has occurred in zakat institutions in Malaysia when zakat on income was set as a good source to be contributed for the development of the country with a large number of payers in each state (Ahmad, & Wahid 2013). In the meantime, it is seen that the contribution of zakat on income has the potential to increase the amount of zakat collection in each state and that the distribution of zakat will be more systematic to ensure social justice of the community (Wahid, Ahmad & Mohd Noor 2007). However, there are a large number of teachers who are part of the highest amount of professional in Malaysia who do not pay zakat on income, especially in the state of Kedah, with Islamic education options for certain reasons (Interview with LZNK Deputy Chief Executive Officer, 05 February 2020). Therefore, this article will discuss the level of understanding of zakat on income among Islamic Education teachers in the state of Kedah.

2. Literature Review - Understanding and Awareness of Paying Zakat on Income

Hairunnizam, Sanep and Mohd Ali (2007) found that there are seven groups of zakat payers based on their level of awareness of zakat, among them are:

1) those who pay zakat based on legal obligations or acts,
2) those who choose to pay taxes over zakat on income,
3) Those who are ignorant of zakat,
4) those who do not believe in the institution of zakat,
5) those who feel zakat as a burden,
6) those who only know zakat as zakat fitrah and
7) those who use zakat as tax relief.

Apart from that, according to this author, there are also those who refuse to pay zakat due to political differences. This clearly shows that the attitude of understanding and behavior of zakat payers in this country is influenced by the norms that exist in the local community as well as being driven by the knowledge about something (Hairunnizam & Sanep, 2014).

Najwa, Nur Shahirah and Mohd Faezul Fikri (2019) have conducted a study related to the level of understanding and awareness in relation to the responsibility of paying zakat on income among civil servants, in the Federal Territory of Labuan. The results show that the overall level of understanding and awareness still shows a low level. The public's perception of the obligation to pay is more focused on zakat fitrah alone. Therefore, there are a small number of civil servants who are less sensitive in the payment of zakat on income even though they have qualified as zakat on income payers. Therefore, this study is expected to give an initial impression to the authorities to be able to apply the variables studied in directing and helping to transform zakat collection among civil servants in the Federal Territory of Labuan so that their willingness to pay zakat on income is encouraged in the future.

Mohamed Hanif, Hairunnizam and Mohd Ali (2018) have studied the extent of the relationship between understanding and zakat on income payment behavior in Perak. The sample of this study is among the staff of Ungku Omar Polytechnic, Ipoh, Perak and a total of 228 respondents were interviewed using random sampling techniques. Data were analyzed using logistics regression model to test the probability of several variables that are expected to affect the payment of zakat on income such as the understanding of employment zakat fatwa, tax rebate incentives, zakat distribution efficiency and so on. The results show that the majority of respondents have heard and understood the fatwa of zakat on income but they still continue to pay zakat on income due to various factors including income tax rebate factor and trust in the efficiency of zakat distribution system and the desire to be bestowed with the benefit of paying zakat. In fact, based on the experience of Majlis Agama Islam dan Adat Melayu Perak (MAIPk) and also the findings, the amount of zakat on income is increasing every year in the state of Perak, especially from Politeknik Ungku Omar and there is also a tendency of zakat payment being made exceeding the amount of the obligation of zakat.

Nurhadi Wiriaatmaja (2014) stated that the understanding and awareness of the community in Aceh about zakat on income is at a low level. Until now there are still people who do not agree with the obligation of zakat. There are still people who believe that salaries and professional income are not the source of property that is subjected to zakat payment. This group rejects the ijtihad of most contemporary scholars who have made it
obligatory. This phenomenon is due to the fact that they think that zakat is an ‘ibadahmaliyah which is tauqifi. This opinion assumes that the order to pay zakat should be implemented in accordance with the text of the hadith related to the properties that must be zakat without any illah (reason). This way of thinking, to some extent has affected the communities in Aceh.

Based on their study, Azman et al. (2010) revealed that the understanding and awareness of the public in Selangor with regards to zakat on property is still low and requires thorough solution and action from the authorities and the community. Therefore, the cooperation from all parties is expected in helping to increase the understanding and commitment of the Muslim community in Selangor in particular, and in Malaysia in general, to fulfill their responsibilities as stated in the fourth pillar of Islam. This effort also does not rest on the shoulders of the Selangor Zakat Board (LZS) alone, but also involves all ummah that upholds amarmakruf and nahimunkar, which requires the involvement of all levels including from policy makers, educators, mosque and surau committees, local leaders and family heads.

Similarly, a study conducted by Armiadi (2008) related to the level of understanding and awareness of the Aceh community about zakat opinion, shows that the community has low understanding and lack of awareness on zakat on income. Among the factors that influence the lack of awareness is related to the concept of zakat on income itself which has not been accepted by the whole society as explained earlier. Another factor is also due to religious education which does not give much emphasis to the debate on zakat on income. The debate contained in the school curriculum simply explains about zakat in general. Topics with regards to the new sources of zakat are not included. As a result, the community does not understand the concept of this type of zakat.

According to Mohd Ali, Hairunnizam and Nor Ghani (2004), as reported by MAIWP, the awareness of paying zakat on income among Muslim professionals is still seen at a low level. This percentage can be increased if education and legal action against zakat is updated as well as the confidence of professionals in MAIWP can be improved. There are also a small number of professionals who have a specific reason for not paying it at all. This situation should not happen because the obligation to pay zakat on income should be given priority before the income tax.

Another study conducted by Mohd Ali, Hairunnizam and Nor Ghani (2003) attempted to describe the level of awareness of paying zakat on income among professionals. The study found that the percentage of professional individuals who pay zakat on income is found to be relatively small while the faith and knowledge of zakat is found to be an important factor influencing the awareness of paying zakat on income. The results of the study also found that there is a tendency for individuals to pay zakat not to the zakat center but directly to the asnaf, in fact there is also a tendency for individuals to pay zakat outside the state where they reside.

The implementation of a rule is usually necessary to the enforcement because without the enforcement of the rules will not be complied with.

Sanep and Hairunnizam (2003) stated that the awareness of religious obligations and zakat responsibilities of an individual is expected to stem from the existing religious understanding factors in all streams of the national education system. This situation can be proven when individuals from the religious streams and non-religious streams educations are found to have equal understanding on the obligation of zakat on income. Zakat has been considered an act of worship in religion and is no longer a burden.

3. Method

The design of this study is based on the quantitative approach using survey method (questionnaire form). The sample of this study is a total of 141 respondents consisting of Islamic Education teachers in Kedah. The method of selection of respondents was made using simple random sampling method where the selected sample was also believed to have representativeness found in the population. The instruments in this study were adapted from Aidit studies, 1998; Mohd Ali et al, 2014; Farah Mastura & Zainol, 2015 as well as the results of interviews with LZNK Deputy Chief Executive Officer, Dakwah and Collection, namely Faisal Mustaffa and from the literature review. Data processing was done using SPSS 23.0 software to present the situation based on the results of the study findings.

4. Results and Discussion
The results of the analysis on the level of understanding of zakat on income which are depicted in Graph Bar 1 show the level of understanding of the majority of Islamic education teachers is high where 70 percent or 99 respondents stated a high level of understanding about zakat on income. The remaining 30 percent or 42 respondents stated a moderate level that shows the lack of understanding about zakat on income.

![Bar Graph 1: Frequency and Percentage of Respondents by Level Understanding of Zakat on income (n = 141)](image)

Based on the items found in the level of understanding variables about zakat on income (See Table 1), the majority of respondents that is 84 percent or 118 respondents agree with the statement with regards to the item. *The amount of zakat on income deduction is not the same as income tax deduction in terms of religion shows.*

Results also show that the majority of respondents which is 70 percent or 99 respondents stated that they do not agree with the statement of the item. *Income tax deduction is a greater benefit compared to zakat on income because it is channeled to all races.*

In terms of the item “Zakat on income deduction will be given rebates / deductions for income tax payment” results show that the majority of the respondents which is 89 percent, or 125 respondents stated a high level of agreement to this statement. Further to this, the majority of respondents with 97 percent or 136 respondents stated a high level of understanding for the item “Withdrawal of zakat on income can purify the income earned”.

Similarly, with regards to the item “Enforcement of zakat on income is also attributed to agricultural zakat”, 49 percent or 69 respondents stated that they understand the statement. In terms of the item “Zakat on income is obligatory for people who have enough haul and nisab only”, the majority, which is 84 percent, or 119 respondents agreed with the statement.

The result for the item “Zakat on income included in matters disputed by scholars” also show that most respondents (64 percent or 90 respondents) stated a high level of understanding that the matter is always disputed by scholars. For the item “In my monthly income there is also the right of others who need it” also shows the majority of respondents (98 percent or 138 respondents) agree with the statement. Further, the majority of respondents which is 99 percent or 140 respondents, stated that “Zakat can help ease the burden of those who are in dire need”.

In terms of Zakat on income and zakat savings are the same as most respondents which is 64 percent or 90 respondents stated the low level of zakat on income and savings zakat are two different things.

| Table 1: Frequency and Percentage of Respondents of Understanding of Zakat on income items (n = 141) |  
|---|---|
| Sederhana | 42 (30%) |
| Tinggi | 99 (70%) |
Therefore, it can be concluded with regards to that the level of understanding about zakat on income among Islamic education teachers, the majority understand about zakat on income. This study supports the findings of a study conducted by Najwa, Nur Shahira and Mohd Faezul Fikri (2019) as well as Mohamed Hanif, Hairunnizam and Mohd Ali (2018) who stated the level of understanding and awareness regarding the responsibility of paying zakat on income among civil servants, in the Federal Territory of Labuan and Ungku Omar Polytechnic, Ipoh, Perak is high where that the majority have heard and understood the fatwa of zakat on income and continue to pay zakat on income due to various factors including income tax rebate factor and trust in the efficiency in zakat distribution system. In addition, according to Sanep and Hairunnizam (2003), individual’s awareness of religious obligations and responsibilities of zakat is expected to stem from the existing religious understanding factors in all streams of the national education system.

However, there are also a handful of Islamic education teachers who show a moderate level level of understanding and awareness about zakat on income. This shows that the attitude of understanding and behavioral awareness of zakat by income payers is influenced by self-confidence. According to Hairunnizam et al., (2014), the cause of low and moderate level of understanding and awareness in paying zakat on income in this country is because the individuals are influenced by confidence based on the norms in the local community as well as the tendency of knowledge and understanding of things. This is likely to be influenced by several things such as, according to Hairunnizam et al. (2007), the obligation of law or deed, choosing to pay taxes instead of zakat on income, ignorant about zakat, do not trust the institution of zakat, feel zakat as a burden, know zakat as zakat fitrah and use zakat as tax relief. Similarly, A Nurhadi (2014) stated that the cause of the level of understanding and awareness of the community in Aceh about zakat on income is at a low level because they believe that salary and professional income are not a source of property that are subjected to zakat and argue that zakat is a “maliyah act of worship” which is tauqifi where they should be implemented in accordance with the text of the hadith related to the properties where zakat must be paid without any illat. While Armiadi (2008) argues that the factor of religious education has not given much emphasis to the debate on zakat on income, contributes in the misunderstanding of an individual and causes a person’s level of understanding falls at moderate or low. This is because the debate contained in the school curriculum only merely explains...
about zakat in general. The new sources of zakat did not get any attention. As a result, the community does not understand the concept of zakat. Apart from that, faith and knowledge about zakat is also found to be an important factor in influencing the awareness of paying zakat on income among the people who work today (Mohd Ali, Hairunnizam & Nor Ghani, 2003).

5. Conclusion

Based on the above discussion, it can be concluded that the level of understanding about zakat on income among Islamic education teachers shows that they understand about zakat on income. This is because these teachers have a religious education background and teach Islamic education subjects thus, they understand the obligation of zakat on income. Although the findings of the study show that most of them understand and appreciate it, there are still a few who show a moderate and low level of understanding where they do not understand about zakat on income. Therefore, the authorities need to provide more information related to zakat on income to ensure the ownership of individual property is cleaner and increase justice in the distribution of wealth. This is because zakat on income is an Ibadah that rewards many people.

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References

1. Al Quran

