

Implementation of Baznas RI Decree Number 1 of 2024 Concerning the Nisab of Income Zakat and Its Impact on Civil Servant Compliance

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Abstract

The Decree of the Chairman of BAZNAS RI Number 1 of 2024 provides clear guidance on the provisions and procedures for calculating zakat on income and services, with the hope of increasing awareness and compliance among State Civil Apparatus (ASN). This study focuses on analyzing the implementation of this decree at BAZNAS RI and evaluating its impact on the compliance of State Civil Apparatus (ASN) in paying zakat on income and services. In conducting this research, the author used a field research method with a qualitative research type in the form of a case study with an empirical juridical (socio-legal) approach. The results of the study show that: First, the Decree of the Chairman of BAZNAS RI No. 1 of 2024 stipulates zakat on income with a nisab of 85 grams of gold and a level of 2.5% of gross income. This decree uses the qiyas syabah approach which combines the principles of gold zakat (nisab and level) with agricultural zakat (payment time). Second, the Implementation of the Decree of the Chairman of BAZNAS RI No. 1 of 2024 was carried out with three approaches, namely: (1) Implementation of the Integrated Marketing Communication (IMC) strategy by combining the Above The Line (ATL) and Below The Line (BTL) approaches, (2) segmentation of prospective muzakki, (3) establishing cooperation with the National Zakat Collection Institution (LAZNAS). Third, the Implementation of the Decree of the Chairman of BAZNAS No. 1 of 2024 has had a significant impact on the collection of income and service zakat. This is indicated by a 20.62% increase in BAZNAS's zakat maal collection in the first semester of 2024.

INTRODUCTION

Islam is viewed as a comprehensive and universal religion, governing all aspects of human life, from spiritual and family matters to social and financial matters. In an economic context, the principles of justice and equitable distribution of wealth are integral to achieving the welfare of the people. Balanced distribution of wealth serves not only as an instrument for economic equality through commercial and non-commercial mechanisms, but also as a form of worship with both vertical and horizontal dimensions in social life.

Global and national economic dynamics are increasingly prominent, coupled with various contemporary challenges. The Covid-19 pandemic that has plagued the country in recent years, combined with record-high inflation rates in 2022, has significantly impacted the economy. According to the World Economic Outlook for October 2023, global economic growth is projected to decline from 3.5% in 2022 to 3.0% in 2023 and 2.9% in 2024 (BAZNAS, 2024). In Indonesia, economic growth slowed in the first quarter of 2024, with a decline of 4.84% year-on-year compared to the same quarter of the previous year (BPS, 2024). This situation demands strong synergy among policymakers to achieve public welfare, one of which is the implementation of the principle of zakat as a tool for economic equality and poverty alleviation.

From a sharia perspective, zakat has a dual role as both worship and an instrument of economic redistribution. The concept of zakat, which underlies the idea of social justice, requires

the distribution of wealth to those entitled to it in accordance with the provisions of the Qur'an and the Sunnah (al-Buhutiy, 1922). The application of income zakat, for example, aims to reduce economic inequality by paying zakat on income that has reached the nishab (ministry of wealth) of 85 grams of gold and is subject to a rate of 2.5% of gross income. Regulations regarding income zakat have undergone various revisions, starting with the MUI Fatwa No. 03 of 2003, then outlined in Law No. 23 of 2011 concerning Zakat Management, Regulation of the Minister of Religious Affairs (PMA) No. 52 of 2014 and its revision in PMA No. 31 of 2019, to the Decree of the Chairman of BAZNAS RI No. 1 of 2024 which contains provisions on the nisab value and payment mechanisms for income and services zakat.

The implementation of this regulation has had a significant impact on zakat management in Indonesia. According to the annual financial report of the National Zakat Agency (BAZNAS RI), zakat maal receipts have increased significantly over the past four years (BAZNAS RI, 2020-2023):

No.	Reporting Year	Zakat Maal Collection	
		Income Zakat	Zakat on Wealth
1	December 31, 2023	Rp397,531,816,409	Rp63,816,340,670
2	December 31, 2022	Rp372,056,519,285	Rp44,038,031,056
3	December 31, 2021	Rp407,817,767,264	Rp19,450,902,595
4	December 31, 2020	Rp286,778,258,877	

Table 1: BAZNAS RI Financial Report 2020 – 2023

Income zakat has shown a positive growth trend over the past three years and dominates total zakat maal (zakat on assets). In 2022, income zakat reached IDR 372.06 billion, a 126.4% increase compared to IDR 164.77 billion in 2021. This trend continued in 2023, with a 6.8% increase, reaching IDR 397.53 billion. This growth reflects the increasing awareness of muzakki (payers of zakat) in paying zakat. This data reflects the dynamics of zakat collection and distribution, although the potential zakat target has not yet been fully achieved. This is partly due to a lack of knowledge of zakat law among State Civil Apparatus (ASN) and obstacles related to local regulations (Finda Findiana, 2020).

The urgency of strengthening regulations and increasing legal awareness of income zakat is key to optimizing its role in improving public welfare. Against this backdrop, it is crucial to examine how the implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 can encourage civil servants' compliance with their zakat obligations. This study is expected to contribute to the development of more effective zakat policies, thereby maximizing zakat's role as a tool for economic redistribution and poverty alleviation within the framework of Islamic values.

METHODS

This research was conducted as a qualitative field research with a case study approach, focusing on an empirical legal analysis of the implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 at BAZNAS RI and its impact on ASN compliance in fulfilling zakat obligations. Data were collected through in-depth interviews with sources from BAZNAS RI and ASN on September 13, 17–18, 2024, and through a literature review by reviewing books, scientific papers, regulations, and related official documents. The obtained data were analyzed qualitatively through reduction, presentation, and drawing conclusions. The entire process refers

to the scientific writing guidelines of IIQ Press and the Institute of Al-Quran Sciences, Jakarta (2021), to ensure consistency of presentation and comprehensive analysis.

RESULTS AND DISCUSSION

General Description

In this study, the author will discuss the Implementation of BAZNAS RI Decree Number 1 of 2024 concerning the Nisab of Income Zakat and its Impact on ASN Compliance in paying zakat. First, the provisions of income zakat in the Decree of the Chairman of BAZNAS RI Number 1 of 2024. Second, the implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024. Third, the impact of the implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 on the compliance of State Civil Apparatus (ASN) in paying zakat.

A. Provisions on Income Zakat in the Decree of the Chairman of BAZNAS RI Number 1 of 2024

The Decree of the Chairman of BAZNAS RI Number 1 of 2024 was issued as an effort to strengthen regulations related to zakat on income and services. This decree provides clearer guidance regarding the nisab (meaning threshold), zakat levels, zakat objects for income and services, and payment mechanisms. Innovations in this decree include simplifying zakat payment procedures and adapting them to the community's economic conditions. For muzakki (payers of zakat), this decree makes it easier to fulfill their income zakat obligations with simpler procedures. Meanwhile, for mustahik (recipients of zakat), this policy provides opportunities to improve their standard of living through zakat-funded empowerment programs (Muhammad Zen, 2014).

This decision recognizes income zakat as a response to modern economic and social changes. Regular income from professions such as doctors, engineers, and civil servants is considered significant and obligatory for zakat when it reaches the nisab threshold. Income zakat is defined as an obligation imposed on regular income, calculated from the gross value without deducting basic expenses. From a sharia perspective, BAZNAS's decision is based on the Quranic and Sunnah texts, which emphasize the importance of zakat as a means of purifying wealth and helping those in need.

In determining the calculation of the nishab and the level of zakat on income and services, there are three approaches:

- a) Analogous to gold-silver zakat and trade
- b) Analogized to agricultural zakat.
- c) Analogized to two things at once (qiyas syabah)

Each zakat approach has advantages and disadvantages depending on the economic context, asset characteristics, and social needs. For income zakat, the qiyas syabah approach is a more practical and equitable solution. This approach is more readily accepted because it allows for affordable and efficient zakat payments, thus adapting to the dynamics and needs of modern society. The approach chosen by the Indonesian Ministry of Religious Affairs, as stipulated in PMA No. 31 of 2019, uses the qiyas syabah method. This approach combines two analogies: determining the nisab (the threshold) and the zakat amount, which refer to zakat on gold, and the payment time, which refers to zakat on agriculture.

Didin Hafidhuddin supports the use of qiyas syabah as the basis for determining the nisab, amount, and time of zakat payment for income. This approach aims to ensure that zakat is able to cleanse assets from all forms of injustice and humiliation before Allah ﷻ, in line with the

basic principle of zakat as stipulated in verse 103 of Surah at-Taubah, namely to purify and cleanse assets. According to Fitriansyah Agus Setiawan, Director of Individual Collection at BAZNAS RI, the approach of zakat from gross income is considered more effective and fair (Fitriansyah Agus Setiawan, 2024). By calculating zakat from gross income, the remaining assets after zakat are considered truly pure. This is based on the belief that if zakat is taken from net income, it is likely that individuals will not have sufficient assets to fulfill zakat obligations, considering that these expenses continue to erode remaining income.

B. Implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024

In 2024, BAZNAS (National Agency for Zakat and National Development Planning) issued Decree No. 1 of 2024, a key reference for managing zakat on income and services. This decree aims to provide clearer and more systematic guidelines for individuals with both fixed and variable incomes, as well as to increase transparency and efficiency in zakat collection and distribution. The success of this policy depends largely on how effectively the message is received by the public, particularly those who are obliged to pay zakat on income.

To achieve this, BAZNAS implemented an integrated marketing communication (IMC) strategy that combines above-the-line (ATL) and below-the-line (BTL) approaches. The ATL strategy focuses on increasing brand awareness through mainstream media such as banners, billboards, online publications, and pre-payday campaigns. Meanwhile, the BTL strategy aims for a direct approach through seminars, training, brochures, leaflets, and personal interactions, to ensure that messages about the obligation of zakat are well understood by various segments of society (Fitriansyah Agus Setiawan, 2024). This approach is tailored to the characteristics of different audiences, so that messages received by office workers, entrepreneurs, and housewives with side income can be appropriately adapted, thus providing a positive and significant impact (F. Diwati and TI Santoso, 2015).

In implementing this decision, prospective zakat payers are segmented strategically. The civil servant (ASN) segment is considered relatively easier due to structured payroll administration and stable, fixed income. However, challenges arise from a lack of understanding of the zakat mechanism, including calculating the nisab (low threshold) and haul (haul), as well as the need for coordination with relevant agencies to facilitate automatic deductions from payroll (Mustika Ayu Saefitri, 2023). On the other hand, the retail or non-ASN segment, which includes individuals with irregular incomes, faces greater challenges due to income fluctuations and limitations of automated administration systems. Therefore, a more intensive and personalized communication approach is required, supported by technology such as zakat applications to facilitate calculations.

Furthermore, collaboration between BAZNAS (National Zakat Agency) and LAZNAS (National Zakat Agency) is key to implementing this policy. BAZNAS acts as a central supervisor and regulator, while LAZNAS, operating at the local level, supports the collection and distribution of zakat according to the needs of local communities. This synergy also helps expedite the distribution of zakat to those entitled to receive it and organizes educational programs tailored to local characteristics (Mulya Dwi Harto, 2024).

Overall, despite challenges, particularly in terms of understanding and accessibility of information in some circles, the steps taken by BAZNAS through the IMC strategy, appropriate segmentation, and collaboration with LAZNAS have shown effective results in increasing zakat participation and transparency in its management, while also supporting the improvement of the welfare of the community through the implementation of an integrated zakat income policy.

C. The Impact of the Implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 on the Compliance of State Civil Apparatus (ASN) in Paying Zakat.

The implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 has had a positive impact on the collection and distribution of zakat, particularly in improving zakat literacy among professionals, especially State Civil Apparatus (ASN). This decree provides guidelines for calculating income zakat based on gross income, so that ASN become more aware of their obligations. Through active socialization and literacy, BAZNAS has educated muzakki (payers of zakat) regarding the calculation procedures and the importance of paying zakat, which is supported by a broad campaign program, as contained in Official News No. 02 of 2020 by PUSKAS BAZNAS RI.

According to Fitriansyah Agus Setiawan, civil servant compliance is not solely influenced by regulations, but also by trust in the concrete programs implemented by BAZNAS. Programs such as managing mustahik (those who are entitled to receive zakat) and providing ambulance services for deceased persons during the pandemic have demonstrated concrete impacts, boosting public trust and motivation to pay zakat, although regulations are not the sole motivating factor.

However, several challenges remain in implementing this decision. Some professionals object to the calculation of zakat based on gross income, considering the burden of taxes, zakat al-fitr (almsgiving), and other charitable contributions. Complaints have also been raised regarding the mechanism for reducing taxable income, which is considered suboptimal. There are hopes that a system similar to that in Malaysia, where taxes can be directly reduced through zakat, could be adopted to provide additional incentives for those paying zakat (Fitriansyah Agus Setiawan, 2024).

To simplify calculations, BAZNAS provides a zakat calculator accessible through its official website, helping zakat payers accurately calculate their zakat obligations. However, emotional and habitual challenges in paying zakat remain a barrier, so improving literacy through the use of digital technology and transparent management is essential.

The segmentation of policy implementation is also an important consideration. Within the civil servant (ASN) environment, implementing income zakat is relatively easier due to structured payroll administration and a fixed income. However, differences in understanding and awareness persist. Interviews with various sources, ranging from ASN teachers to employees in government agencies such as the Attorney General's Office and the Statistics Indonesia (BPS), indicate that most respond positively to this policy. While there are differences in mechanisms, such as automatic salary deductions versus self-payment, personal trust and awareness are the primary factors motivating zakat payments.

No	Type of Fund	Amount Collected (Rp)		Growth (%)
		Semester 1 2023	Semester 1 2024	
1	Zakat Mal	2,060,963,567,082	2,486,028,944,923	20.62%
2	Zakat al-Fitr	799,653,110,664	1,123,705,339,553	140.44%
3	Alms/Charity	1,210,257,317,060	1,667,211,191,671	37.76%
4	Sacrifice	1,734,909,237,187	1.937.966.445.9.16	11.70%
5	Other Religious Social Funds	75,368,272,736	83,301,782,702	10.53%
Total		5,279,144,506,729	6,649,728,701,801	25.96%
6	ZIS-DSKL Off Balance Sheet	10,252,220,972,050	19,486,989,200,537	90.08%

Grand Total	15,531,365,478,77 9	26,136,717,902,338	68.28%
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Description: Data as of August 12, 2024. Data Source: SIMBA.

Zakat maal collection data shows a significant increase, from IDR 2.06 trillion in the first semester of 2023 to IDR 2.49 trillion in the first semester of 2024, representing a growth of 20.62% (BAZNAS, 2024). Based on the data in Table 1 and the results of an interview with Fitriansyah Agus Setiawan, income zakat consistently dominates total zakat maal collection. This increase demonstrates that the new policy has successfully strengthened awareness of zakat and supported the redistribution of wealth for the welfare of the community.

CONCLUSION

After the author conducted research on the Implementation of the Decree of the Chairman of BAZNAS RI Number 1 of 2024 concerning the Nisab Value of Zakat on Income and Services in 2024 and its Impact on the Compliance of State Civil Apparatus (ASN) and based on the explanations presented in the discussion above, there are several points of conclusion that the author can draw:

1. Decree of the Chairman of BAZNAS RI No. 1 of 2024 stipulates that income zakat is 85 grams of gold and a value of 2.5% of gross income. This determination uses the qiyas syabah approach, combining the principles of gold zakat (nisab and value) with agricultural zakat (payment time).
2. The implementation of the Decree of the Chairman of BAZNAS RI No. 1 of 2024 is carried out with three approaches, namely: (1) Implementation of the Integrated Marketing Communication (IMC) strategy by combining the Above The Line (ATL) and Below The Line (BTL) approaches, (2) segmentation of prospective muzakki, (3) establishing cooperation with the National Zakat Collection Institution (LAZNAS).
3. The implementation of BAZNAS Chairman Decree No. 1 of 2024 has significantly impacted the collection of zakat on income and services. This is indicated by a 20.62% increase in BAZNAS' zakat maal collection in the first half of 2024.

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