CHAPTER 5 CONCLUSIONS AND RECCOMENDATION

5.1 Conclusions

Based on the data and research results, it can be concluded that:

1. Among the 33 zakat institutions in Indonesia, 23 of them carry out the collection and distribution of zakat on income. This is due to differences of opinion regarding the law on the implementation of zakat on income.

2. The level of compliance of zakat institutions in Indonesia to the application of zakat regulations on income is very low, because none of the 22 zakat institutions in Indonesia uses the same provisions and methods of calculating zakat on income as those used by BAZNAS. The main cause is the difference in the use of the opinions of Islamic scholars in determining the provisions and methods of calculating zakat on income.

3. The difference in the provisions and methods of calculating zakat on income lies in the provisions of the type of nishab used, basic needs, free from debt and haul. But there is no difference in the provisions of the zakat tariff on income. This is due to differences in qiyas used in determining the provisions and methods of calculating zakat on income.

4. Of the 23 zakat institutions in Indonesia that carry out the collect and management of zakat on income, there are only 3 institutions whose provisions and calculation methods are in accordance with the correct qiyas, namely the LAZ Rumah Zakat Indonesia, Yayasan Dewan

Dakwah Islamiyah Indonesia and Perwakilan LAZ Dewan Dakwah Indonesia Provinsi Jawa Barat.

5. Differences in the use of provisions and methods of calculating zakat on income greatly affect the amount and time of payment of zakat on income. This certainly affects the amount of zakat on income managed by zakat institutions in Indonesia.

5.2 Implications

This study aims to analyse the differences in the provisions and methods of calculating zakat on income applied by zakat institutions in Indonesia and find out the causes. Based on the research conducted, it is known that the provisions and methods of calculating zakat on income used by zakat institutions in Indonesia are very diverse, there are 10 types. Of course this needs to be a concern for the government as the authorized party in regulating the implementation of zakat in Indonesia.

This study also analyses the impact of differences in the provisions and methods of calculating zakat on income on the amount of zakat collected and managed by zakat institutions in Indonesia. From the research conducted, it can be seen that the differences in the provisions and methods of calculating zakat on income greatly affect the amount and timing of zakat payments. This will cause differences in the amount of zakat on income managed by zakat institutions in Indonesia. And affect the estimation calculation of zakat funds in Indonesia.

Then, this study also aims to find out which provisions and calculation methods are in accordance with the Qur'an and Hadith. From

research conducted from 10 types of provisions and methods of calculating zakat on income in Indonesia, there is only 1 type that is in accordance with the Qur'an and Hadith. However, this type is not used by BAZNAS, where the provisions and methods of calculating zakat on income used by BAZNAS are the embodiment of government regulations regarding zakat on income. Of course, this needs to be reviewed by the government in relation to the current regulations on zakat on income.

5.3   Limitations and Future Research

This study uses a qualitative approach method, so it cannot be calculated how big the impact of differences in the use of provisions and methods of calculating zakat on income in zakat institutions in Indonesia is. So to find out the amount of the impact of these differences in the form of numbers that can be measured, further research is needed.