

The Concept of Zakat on Income in Malaysia and Its Beginning of Implementation

Muhsin Nor Paizin

Pusat Pungutan Zakat, Malaysia

muhsin.paizin@zakat.com.my / muhsin.paizin@gmail.com

ABSTRACT.

One of zakat's objectives is to keep the economic division in society to a minimum. It is to foster a just and equitable economic environment in society, in which the wealthy do not become excessively wealthy, and the poor do not become more destitute. Thus, implementing zakat on income is appropriate and consistent with efforts to accomplish this goal. In general, the management of zakat on income in Malaysia entails fatwas and the decisions they entail, and how they are implemented. This study used the historical method to present the backgrounds. The discussions show that zakat on income has been vigorously implemented in Malaysia. They began with the necessary effort to enact it and end with its integration into the implementation system. Thus, it hopes to yields positive results in terms of zakat collection and can be used by the asnaf to improve their living standards.

Keywords: *zakat on income; zakat on salary; Malaysia's zakat implementation; zakat history; mal mustafad*

ABSTRAK.

Salah satu tujuan zakat adalah untuk menjaga agar kesenjangan ekonomi dalam masyarakat seminimal mungkin. Hal ini untuk menumbuhkan lingkungan ekonomi yang adil dan merata dalam masyarakat, di mana orang kaya tidak menjadi terlalu kaya, dan orang miskin tidak menjadi lebih melarat. Oleh karena itu, pelaksanaan zakat profesi sudah tepat dan sejalan dengan upaya pencapaian tujuan tersebut. Secara umum, pengelolaan zakat profesi di Malaysia memerlukan fatwa dan keputusan yang diambil, serta bagaimana ia diterapkan. Penelitian ini menggunakan metode sejarah untuk menyajikan latar belakang. Diskusi menunjukkan bahwa zakat profesi telah dilaksanakan dengan giat di Malaysia. Mereka mulai dengan upaya yang diperlukan untuk memberlakukannya dan diakhiri dengan integrasinya ke dalam sistem implementasi. Dengan demikian diharapkan dapat memberikan hasil yang positif dalam hal pengumpulan zakat dan dapat digunakan oleh para asnaf untuk meningkatkan taraf hidup mereka.

Kata kunci: *zakat profesi; zakat gaji; pelaksanaan zakat Malaysia; sejarah zakat; mal mustafad*

INTRODUCTION

Professional salary and wages are terms that are often used interchangeably with income, particularly in the context of zakat (Zuhdi, 1993). Both are subject to zakat on income and should not be distinguished. Although the term 'income' has a larger connotation, the focus of this study will be on the notion of zakat on income as it pertains to professional incomes and earnings (Idris, 2000).

Wage can be described as the compensation or reward paid to an employee for performing labor that results in the production of a lucrative good or service. In other terms, a paycheck compensates an individual for the energy expended in achieving production in a business. While

wages are defined as financial payments made to employees in exchange for labor completed in accordance with an established contract of service (Rahman and Jumaar, 2004). Thus, salaries and wages are synonymous. Salaries and earnings have existed since the time of the Prophet SAW. It refers to a number of hadiths, including those reported by Ibn Umar RA, which means:

"Give the worker his wages before his sweat dries." (Narrated by Ibnu Majah, Hadith No. 2443)

A narration by Hammad Ibn Abi Sulaiman RA, in which he was asked by someone about an individual who hired workers in return for getting (wages) for food and he said, which means:

"No, not until he tells him (what his wages will be)." (Narrated by An-Nasa'i, Hadith No. 3890)

The two narrations above demonstrate that salaries and wages have been paid in the past. However, in terms of zakat, there is no record in history of the zakat structure having its own name, such as zakat on income or zakat on wages. Zakat on income is derived from the concept of zakat *al-Mal al-Mustafad*. This is because there is no accurate and serious discussion of zakat on salary and income in any of the ancient Islamic law writings, owing to the fact that the issue of salary has not been widely discussed in the past. Perhaps this is also because wages were traditionally paid in gold, silver, or livestock, all of which have been discussed in their own category of zakat. Originally, *al-Mal al-Mustafad* referred to something that provides benefits or advantages, particularly in the context of property. *Al-Mal al-Mustafad* has a variety of definitions (al-Hashimi, 2014). Yusuf Al-Qaradawi (1973) defines *al-Mal al-Mustafad* as property acquired through effort without a sale-purchase process, which means it is acquired for its own reasons, such as wages, allowances, or gifts, from the same or a different property type. Tarimin (2012) cites a more comprehensive definition of *al-Mal al-Mustafad* based on Yusuf Al-Qaradawi's definition, namely (which means):

"Income or return in the form of salary, gratuity, gift, compensation or any grant from the government or non-government in return for services rendered to him based on a specified period of time such as annual, weekly, hourly (time) during life or after retirement or after death or based on a career such as doctorate, law etc. provided the return/income is not due to investment or business gains."

A clear division of income is necessary to comprehend the concept of zakat on income. For a professional, such as a doctor, who earns wages as a result of his professional services by opening a clinic, this is no longer considered salary and wages, but rather as a business person who earns wages from profits and must use his capital to provide premises and purchase tools and equipment for his clinic. Thus, his zakat treatment falls under the category of zakat on business, which includes all of his income and other operating expenses. If a doctor works solely in a hospital or clinic and does not incur any capital or operating costs, he is considered an employee who earns salaries and wages and thus falls under the zakat on income category (Mat Isa, 2014). This is because all income and returns are not contingent on specific capital but are more akin to a payment for work or services performed.

According to a fatwa issued at the International Zakat Conference in Kuwait in April 1984, one of the activities that generate strength for human beings today is employment activities (salary eating) that generate useful resources, such as the work of doctors, architects, and others, as well as

group activities such as government employees or officials (Hafidhuddin, 2002). All of these generate income or salaries that can be used to support oneself and one's family while also providing economic strength (Ahmad & Wahid, 2005). Thus, jurists have imposed a zakat obligation on income and salary. This is because this source of income is a growing asset that can generate substantial income, particularly for those in professional positions or at the highest levels of an organization. It is also a significant economic activity in this day and age, and has become ingrained in daily life.

LITERATURE REVIEW

An Early History of The Development of Zakat on Income

Following the establishment of the syariah of zakat for Muslims, the management of zakat is carried out in accordance with the established guidelines. A treasury (*baitulmal*) was established on the Prophet's SAW's initiative. Then al-Mal al-Mustafad was extended to civil servants, the army, and the general populace. Additionally, the treasury was separated from the executive system at this time, where he appointed two distinct officers, the governor and amil zakat, in each province under Islamic rule (Hassan, 2003). Amils are appointed independently of executive authority and report directly to the central administration. Some scholars generally agreed that the collection and distribution of zakat is primarily the responsibility of the Islamic state (Johari, 2001). Al-Mal al-Mustafad payments were small and infrequent at the time, except for al-Mal al-Mustafad payments made to Uttab bin Usayd, who was appointed manager of zakat (amil) in Makkah. He was paid al-Mal al-Mustafad (wage) of one dirham per day. Al-Mal al-Mustafad is not only paid in cash, but also in the form of food, clothing, and other items of daily use (Kasim, 2005).

Following that, during the reigns of Caliph Abu Bakr As-Siddiq RA and Caliph Umar Al-Khattab RA, the payment of al-Mal al-Mustafad was streamlined. It was paid in a systematic manner, with the spoils of war distributed fairly to the populace. During the reign of Caliph Abu Bakr As-Siddiq RA, zakat management began to expand as wealth was acquired and wealth distribution became more rapid and complex. At the time, the treasury was built in a separate structure (Hassan, 2003). According to al-Qasim Muhammad's narration, Caliph Abu Bakr As-Siddiq RA directed that the treasury officers declare their savings when al-Mal al-Mustafad was to be distributed. If they retain an adequate amount of nisab, a portion of the al-Mal al-Mustafad will be deducted as zakat (Kasim, 2005).

Specifically, during the reign of caliph Umar al-Khattab RA, the system of zakat administration continued to evolve. This era exhibited a sophisticated system of financial management, as the lands occupied by Muslims expanded (Tahir, 1986). At the time, the treasury received a variety of sources of revenue, necessitating the formal establishment of a central treasury. *Baitulmal* and *ad-Diwan* (special departments) were then established, along with the construction of ever-stronger structures to ward off theft (Hassan, 2003). Umar al-Khattab RA also established the concept of headquarters and branches in the management of the *baitulmal* and appointed permanent amils to assess and collect zakat from the wealthy. Simultaneously, the payment of al-Mal al-Mustafad to officials and the Muslim community was maintained and carried out fairly, as Caliph Abu Bakr RA had done.

During Uthman RA's caliphate, he practiced zakat on income, in which zakat was continuously deducted from his people's salaries, allowances, and pensions when their property reached nisab (Hassan, 2003). This is done to increase the revenue generated by zakat and to ensure that it is distributed more efficiently to the recipients. Ali bin Abi Talib RA was appointed fourth caliph following the assassination of caliph Uthman Affan RA. Muslims began to disagree over the payment of zakat to the government during the reign of caliph Ali bin Abi Talib RA. Some communities pay zakat to the government, while others pay it directly to *asnaf* (Anwar, 2014). The reason for this is that the public has lost trust in the government. However, during the caliph Ali RA's reign, the administration of zakat underwent a shift toward greater prudence and transparency in order to avoid malpractice and oppression and reestablish public trust.

The end of the reign of the Khulafa Al-Rashidin, then began the reign of the Umayyads Dynasty founded by Muawiyah Abi Sufian RA. During the Umayyads' reign, Caliph Umar Abd al-Aziz was regarded as a leader in zakat management. Caliph Umar Abd Aziz's era is said to have been a time of excellence in zakat administration, as the zakat funds collected were difficult to channel to those entitled due to a lack of qualified *asnaf* or those willing to accept it (Anan, 2011). Caliph Umar Abd Aziz maintained income zakat collection by expanding the practice of zakat on al-Mal al-Mustafad (Wiraatmaja, 2014). He is said to be extremely cautious when it comes to managing the state property. The baitulmal's administration was reorganized, with its management system divided into several distinct departments based on the revenue collected.

Legal Basis of Zakat on Income Obligation

Scholars, particularly contemporary scholars, have concluded that zakat on income is obligatory for Muslims who meet its conditions. One of the reasons it is required is that income wealth provides a lucrative source of revenue (al-Hashimi, 2014). In general, the Special Muzakarah of the Fatwa Committee of the National Council for Islamic Religious Affairs Malaysia (National Fatwa of Malaysia) in 1997 discussed the issue of zakat on salaries and professional income. The Special Muzakarah was composed of state muftis from throughout Malaysia. Zakat on employment income is now mandatory for those who are zakat-eligible. As a result, zakat on income is now more widely practiced in Malaysia (Ibrahim & Musani, 2010). Similar findings were obtained at the fatwa level in the majority of states. The following are the most frequently cited legal arguments for requiring income zakat.

i. Quranic Evidence

Each zakat law must be supported by evidence from Islam's primary source, the Quran. According to Monzer Kahf (1989), the Qur'anic evidence regarding zakat is broad in scope and does not specify the types of zakat. According to Al-Syafi'i, every general word in the Qur'an has a broad interpretation unless there is evidence of specialization and exceptions (Tarimin, 2012). In discussing zakat on income, several Qur'anic propositions through general verses establish its obligation. Allah SWT states in surah al-Baqarah verse 269:

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except

with closed eyes. And know that Allah is Free of need and Praiseworthy.” (Al-Baqarah [2]: 267)

According to Sayyid Qutub, this verse encompasses all of the benefits of good and halal human efforts, including all of the resources distributed by Allah SWT from within and on earth (Hafidhuddin, 2002). They are all required to pay their zakat in accordance with the provisions and rates. Through the excerpt of the sentence “from the good things which you have earned” it invites all Muslims and zakat institutions to continue expanding their activities of collecting zakat sources on a continuous basis to any halal work obtained. The definition of the term “which you have earned” in the preceding verse is extremely broad, encompassing whatever property and results are obtained through work and expertise that adhere to Shariah standards. As a result, no Muslim who owns income-producing wealth is exempt from this obligation. Apart from the verses mentioned above, there are numerous other verses indicating the obligation to pay zakat on income, such as Surah al-Baqarah verse 254, Surah al-Anfal verse 3, and Surah al-Taubah verse 34 (Tarimin, 2012).

ii. Evidence from Hadith and Athar

After the Qur’an, *hadith* and *athar* are the most important sources of law. According to Muhammaf Ajaj al-Khatib, *hadith* is everything ascribed to the Prophet Muhammad SAW, whether it is words, deeds, *taqrir* (verbal confession), or attributes, whether physical or moral, history prior to or after becoming a Prophet. While *athar* can refer to any news that came from Rasulullah SAW, it is more frequently used to refer to the narrations of the Prophet’s companions and the *tabi’in* (Deraman, t.th).

Indeed, the *hadith* clarifies what the Qur’an mentions. That is how zakat is mentioned as an obligation in the Qur’an, and the *hadith* clarifies it for the Companions RA. The *hadith* establishes the basis for zakat on property on two terms: *al-Aghniya’* and *al-Amwal* (Tarimin, 2012). From a linguistic standpoint, these two terms have a broad connotation. Among the *hadiths* are the Prophet’s SAW’s words in a well-known *hadith*, which means:

Narrated Ibn `Abbas: The Prophet sent Mu`adh to Yemen and said, “Invite the people to testify that none has the right to be worshipped but Allah and I am Allah’s Messenger, and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor.” (Narrated by Bukhari, *Hadith* No. 1395)

According to the *hadith* above, Rasulullah SAW sent Muaz bin Jabal RA to Yemen as a representative to spread the message of Islam and to manage zakat. Rasulullah SAW explicitly mentioned the term “wealth” (*al-Aghniya’*) in his message, implying that zakat must be collected from various types of property owned by the wealthy among them and redistributed to the poor (Tarimin, 2012). Thus, wealth has a very broad definition in the context of the zakat obligation. Along with the *hadith* mentioned previously, *athar* of the Companions provides evidence for the obligatory zakat on income. Narrated from Abu Ubayd received from Hubayrah ibn Yarim, he said that means (Tarimin, 2012):

“Abdullah ibn Mas’ud gave us a basket containing valuables, taken in part to pay zakat.”

Also narrated from a Companion, Ibn Abbas RA when he said to a man who got al-Mal al-Mustafad, which means (Tarimin, 2012):

“The man paid his zakat on the day of receipt of al-Mal al-Mustafad.”

iii. Evidence from Qiyas

In a nutshell, Qiyas is a method of analogy. Al-qiyas is a method of equating things that branch from the original in law that is based on reason and encompasses both (Al-Salami, 2012). Qiyas is also one of the evidences derived from Islamic law, as confirmed by the Qur’an, hadith, and the words of the companions (Al-Uthaymeen, t.th).

As previously stated, the core of zakat is centered on “property” and “wealth” according to the Quran and hadith. The purpose of making zakat obligatory on property and the wealthy is to enable the zakat system to function continuously through a distribution system, thereby ensuring economic justice for the Muslim community and minimizing economic disparities in society. The objective is to create just and equitable economic disparities within society, such that the rich do not become richer and the poor do not become poorer (Mahat & Warokka, 2013).

Earning income (al-Mal al-Mustafad) resembles crop and fruit yields, according to Yusuf al-Qaradawi (1987). If a farmer who is unable to cultivate crops is subject to 10% zakat, should Islam consider an officer or professional who typically lives in a comfortable environment to be exempt from zakat? Additionally, Allah Swt. associates the source of produce with crop production in the verse, which translates as “from the good things which you have earned and from that which We have produced for you from the earth” (Surah Al-Baqarah: 267). Therefore, why are we required to view these two types of property differently when God has connected them? According to Hafidhuddin (2002), the similarities between income zakat and agricultural zakat are explained by qiyas. If this is observed, each season’s crop yield is self-produced without reference to the previous season’s yield, just as salaries and wages are paid without reference to the first month, the second month, and so on.

The obligation to pay zakat on earned income is consistent with Islam’s spirit of nurturing brotherhood and compassion. Allah describes believers as those who spend some of their good deeds and some of the blessings of God (in Surah Al-Baqarah [2]: 267) and issues the command, “*O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no exchange [i.e., ransom] and no friendship and no intercession*” (Surah Al-Baqarah: 254). Therefore, can only farmers be classified as ‘believers’? To achieve the meaning and context of the preceding sentence, is income from salaries and professionals ineligible for zakat? Of course, this leads to a more general goal of providing Muslims with wealth with the broadest possible opportunity to express their faith through zakat payment. Thus, zakat should be mandatory on all wealth as long as the property shares the same rationale as the zakat-eligible property (Qaradawi, 1987). While Rasulullah SAW was still alive, the property on which zakat was required was limited to valuable and viable items. However, valuable and viable property is not limited to the goods available at the time of the Prophet SAW; rather, it develops over time (Tarimin, 2012).

Structure and Basis of Nisab and Haul Determination in Calculation of Zakat in Income

Sufficient Nisab

Zakat is not obligatory if the value of the wealth owned is less than the nisab, as one of the conditions of the zakat obligation is that the wealth owned must be sufficient or exceed the nisab. Nisab is the bare minimum level of wealth required to pay zakat. In general, each category of wealth has its own nisab rate, but for zakat on income, the nisab is equal to the value of 85 grammes of gold, according to a hadith narrated by Ali bin Abi Talib RA.

The Prophet SAW said: "When you possess two hundred dirhams and one year passes on them, five dirhams are payable. Nothing is incumbent on you, that is, on gold, till it reaches twenty dinars. When you possess twenty dinars (85 grammes) and one year passes on them, half a dinar (2.5%) is payable. Whatever exceeds, that will be reckoned properly." (Narrated by Abu Daud, Hadith No. 1573)

All nisab rates are not determined rationally; rather, they are revealed to the Prophet Muhammad SAW by Allah SWT. In Malaysia, a nisab has been used as a general collateral, consisting of 85 grammes (20 dinars) of gold that has been valued in currency (Senawi & Mat Isa, 2016).

Sufficient of One Year

Another requirement for zakat is that the haul period is sufficient, which means that one year has passed on the wealth owned in the Hijri year calendar arrangement, which lasts 354 days, or in the AD year arrangement, which lasts 365 days (Arshad & Noor, 2014). The haul is calculated using the Hijri calendar year. However, the year AD has surpassed the Hijri year in almost all formal and informal matters in the majority of the world's countries today. As a result, the calendar year is used to calculate zakat on this basis. The obligatory condition of sufficient of one year is established by a hadith, which means: Ibn Umar said: "Whoever acquired wealth, then there is no Zakat on it until the Haul has passed while it is in his possession." (Narrated by At-Tirmidhi, Hadith No. 632).

Haul becomes a prerequisite and facilitator in the zakat system. However, the haul requirement does not apply to the entire zakat system, as it is required for several types of zakat, including zakat on capital, such as gold, business, and livestock (Tarimin, 2012). While zakat is not required on agricultural produce or rikaz wealth (lost and found) (Tarimin, 2012). The exception in this case refers to several Qur'anic verses, one of which reads as follows:

"And He it is who causes gardens to grow, [both] trellised and untrellised, and palm trees and crops of different [kinds of] food and olives and pomegranates, similar and dissimilar. Eat of [each of] its fruit when it yields and give its due [zakāh] on the day of its harvest. And be not excessive.1 Indeed, He does not like those who commit excess." (Surah Al-An'am [6]: 141)

Generally, previous scholars disagree on whether the condition of haul should be a mandatory requirement for zakat on income. Contemporary fuqaha hold divergent views on this condition, with some arguing that there is no reason to wait for the haul (Yusuf Al-Qaradawi, 1973). While others require zakat on income only if there is a haul. According to Muhammad Pisol et al. (2014), the haul condition in zakat al-Mal al-Mustafad is more descriptive of zakat on savings than it

is of zakat on income. The implementation of zakat on income in Malaysia usually leads to the first view that zakat is obligatory without haul. Jurists who concur with the view frequently argue using the following texts:

“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy. (Al-Baqarah [2]: 267)

And based on the hadith, which means:

Narrated Ibn `Abbas: The Prophet SAW sent Mu`adh to Yemen and said, “Invite the people to testify that none has the right to be worshipped but Allah and I am Allah’s Messenger, and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor.” (Narrated by Bukhari, Hadith No. 1395)

This hadith serves as a general instruction to all wealthy individuals regarding their obligation to pay zakat. According to Mujaini Tarimin (2012), removing the requirement of haul on zakat based on income is consistent with the concept of justice in the zakat provision. If the haul requirement is implemented, it will result in many workers, who typically earn their income through salary in this day and age, missing out on paying zakat while enjoying various pleasures as a result of their income. When this group pays their zakat, those who can afford it can help those in need and contribute to the community’s economic development. Another factor why haul is not required is because the opinion that supports haul to be the main condition is based on weak hadith (Tarimin, 2012). Among them is the hadith of Ali Abi Talib RA, which means:

“No zakat is payable on property till a year passes on it.” (Narrated by Abu Daud, Hadith No. 1573)

Ibn Hazm (d. 456H) considered the preceding hadith to be da’if (weak), whereas al-Tirmizi narrated the same hadith but did not mention the issue of haul in the text of his hadith. While athar Abdullah Umar RA, as related by Malik bin Anas and al-Bayhaqi, means: “There is no zakat on the income of al-Mal al-Mustafad except after completing one haul,” it is also rated as weak by Ibn Hajr al-`Asqalani (d. 852H). In summary, while several additional hadith and athar have been highlighted, the hadith and athar as a whole cannot be held and practicing them will result in confusion because they are not based on authoritative sources (Tarimin, 2012). Additionally, excluding haul conditions is more consistent with the concept of justice in the zakat provision. This is because by imposing haul conditions, the zakat system allows the wealthy to avoid paying zakat as a result of zakat clustering. As a result, anyone who spends extravagantly can claim that they will not have enough money to pay zakat in a given year. While anyone who is thrifty, that is, who saves money from the proceeds of their al-Mal al-Mustafad in a calendar year, is subject to zakat. It most emphatically does not reflect the zakat system’s inherent justice. Thus, not requiring haul on zakat on income is more appropriate,

while also celebrating the benefits of Muslims, as every wealthy individual will bear the economic needs of society.

Haul Combination

Salary income is typically earned on a weekly or monthly basis. The issue is whether the salary earned is assessed as zakat in conjunction with the initial salary earned or separately as a separate source of income within the same haul. As previously stated, haul is not a requirement for zakat al-Mal al-Mustafad; rather, haul is a mechanism for coordinating zakat assessment. Coordination ensures that each acquired wealth is only assessed once a year. Additionally, it is to prevent a property from being assessed for zakat more than once during the same fiscal year. According to Mujaini Tarimin (2012), there are two ways to calculate zakat al-Mal al-Mustafad when it comes to haul merging. To begin, all income is aggregated at the end of the fiscal year and zakat is assessed after deducting the cost of basic muzakki necessities. Second, if there is sufficient nisab, zakat is paid on the day the (net) income is received. This methodology is consistent with the findings of al-Lajnah al-Daimah li al-Buhuth al-Ilmiyyah wa al-Ifta, Saudi in Azman (2013):

“Anyone who has nisab then acquires other wealth at a separate time and not from the original source, even obtained separately such as monthly salary, inheriting property, hibah, rental income; he can pay zakat according to the annual schedule of acquisition of the property or mix all money earned during the year and pay zakat on the completion of the first nisab year. It (the second option) makes it easier and more benefited the fate of the poor, and is counted as paying zakat earlier.(Fatwa No. 282)”

Usually in Malaysia, the second method is preferred. This is because the first method simplifies the assessment process and opens more space for Muslims to pay zakat. The majority of Malaysians earn a month’s salary below the nisab level, so if the total monthly salary is combined for a year, then the value is likely to be sufficient nisab for that year. If, on the other hand, it is assessed separately, an individual may more easily avoid the obligation to pay zakat.

Nisab Calculation of Zakat on Income

As stated earlier, nisab is the minimum value level that determines whether or not a wealth is obligatory to pay zakat. When the wealth values reach nisab, then the owner is responsible for issuing zakat. Generally, each wealth category has its own nisab rate. For zakat al-Mal al-Mustafad, the gold nisab of 20 dinars (85 grams) is used as a measure due to its stability and liquidity in the international and local markets (Tarimin, 2012). Usually, the salary income received by employees each month is valued in currency, so based on the value of gold, it is more practical to obtain a stable nisab rate. It has already been implemented by previous caliphs, as narrated from Imam Malik Bin Anas:

Yahya related to me from Malik that Ibn Shihab said, “The first person to deduct zakat from allowances was Muawiya ibn Abi Sufyan.” (i.e. the deduction being made automatically). (Al-Muwatta’ Imam Malik, Zakat, Hadith No. 7)

According to the same view, the rate of zakat al-Mal al-Mustafad payment is 2.5 percent or one-forty (half a dinar out of twenty dinars) of the net income eligible for zakat. In Malaysia, the

Fatwa Councils of the states have determined and implemented a zakat rate of 2.5 percent on income derived from employment, professional income, and transfer income (Tarimin, 2012).

Exceeding Life's Necessities

Zakat is only collected from those who have an excess of wealth, i.e. the wealthy. According to Mat Isa et al. (2014), wealth is acquired when it provides relief to the owner, that is, when the owner can feel and enjoy the wealth acquired (ie after taking into account the cost and basic needs). Therefore, it is inappropriate to make zakat obligatory on those who have only enough wealth to meet their own needs or on those who are solely under their care (Ibrahim, 2015). While zakat is not mandatory for the poor and needy, as the zakat collected will be redistributed to the poor and needy and other asnaf. There is a hadith that recommends collecting zakat after deducting the cost of living, specifically the hadith of the Prophet SAW, which reads as follows:

Narrated Abu Huraira: The Prophet SAW said, "The best charity is that which is practiced by a wealthy person. And start giving first to your dependents." (Narrated by Bukhari, Hadith No. 1426)

Again, according to Mat Isa et al. (2014), the preceding hadith refers to horses and slaves used for personal purposes, which are therefore exempt from zakat. According to Imam al-Nawawi, wealth used for personal services and skills is exempt from zakat. To begin comparing the nisab to his or her income, we must first calculate their total net income. Consumption of income for self-sufficiency, alimony, dependents, and debt repayment is not considered consumer wealth, and thus zakat is not mandatory. This is because the expenditure is intended to sustain life and protect human beings; without it, life would be impossible to live comfortably. Indeed, all of these expenses can be met solely through purchases made with monthly salary income. As a result, the expenditure should be subject to nisab assessment.

Particularly in Malaysia, the assessment method takes into account allowable deductions for a person's daily needs. This is the method used to determine total net income. However, there is no specific agreement on how to interpret the number of deductions permissible across Malaysia's states. For some states, such as Kedah and Sabah, their referring the Inland Revenue Board's (IRB) deduction amount as collateral for the total expenditure relief in its calculation, namely RM9,000 or RM10,000 for personal needs, RM4,000 for the wife, and RM2,000 for each child. While some states have broadened the definition of a basic expenditure to include deductions for medical costs, insurance premiums, mortgage payments, and car payments, among other things.

RESEARCH METHODOLOGY

The historical method was used in this study. Gottschalk (1985) elucidates the historical method as a process of testing and critically analyzing historical records and relics. Historiography is a creative reimagining of the past based on data gathered during that process (historical writing). By employing historical methods and historiography (often synonymous with the name of the historical method), historians attempt to reconstruct as much of the human past as possible.

According to Abdurrahman et al. (2007), historical research is also an investigation of a problem through the application of a solution from a historical perspective. According to Gilbert J.

Garraghan in Abdurrahman et al. (2007), historical research methodology is a set of systematic rules and principles for effectively collecting historical sources, critically evaluating them, and writing up a synthesis of the results obtained.

RESULT AND DISCUSSION

Timeline of Zakat on Income's Fatwa in Malaysia

In general, the management of zakat on income entails fatwas and the decisions they entail, as well as the system by which they are implemented. According to national fatwas, zakat on income has long been widely accepted in Malaysia. Meanwhile, in terms of the implementation system, a number of factors contributed to the existence of zakat on income in Malaysia.

Malaysia's National Fatwa

Fatwas are divided into two categories in Malaysia: National Fatwas and State Fatwas. From a legal standpoint, the national fatwa functions as a guide or general reference for Islamic law-related matters (Nasohah, 2005). At least three times in the Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan Bagi Hal Ehwal Ugama Islam Malaysia (or simply the National Fatwa) has discussed and fatwaed the matter of zakat on income. Zakat on income was fatwaed for the first time during the 31st National Fatwa Muzakarah (meeting) on 9 December 1992. The Muzakarah deliberated on Zakat on Salaries and Professional Income and determined the following (Department of Islamic Development Malaysia or [JAKIM], 2015):

1. Muslims are permitted to pay zakat from their salaries and earnings, and the Inland Revenue Board is required to provide a zakat rebate on the amount paid.
2. Because professional income is included in business zakat, it is obligatory for zakat.

Then, for the second time, zakat on income was fatwaed at the National Fatwa on 22 June 1997, which confirmed the previous decision, which stated as follows (JAKIM, 2015):

“Muzakarah has determined that people who are eligible to pay zakat must pay zakat on their employment income.”

Zakat on income was discussed and fatwaed for the third time on 7 May 2003 in the 56th National Fatwa Muzakarah, which established the following mandatory zakat rate for salary income (JAKIM, 2015):

“Muzakarah has determined that the basis for calculating zakat on salary and income is gross annual income, and the zakat rate is 2.5 percent of total income.”

Whatever decision is reached in the National Fatwa Muzakarah serves only as a guide and is not binding on any Muslim individual until it is gazette at the state fatwa level. As previously stated, Islamic authorities, including fatwas, are subject to state authority under Malaysia's Federal Constitution. A fatwa can only be enforced after it is published in the state government gazette; otherwise, it serves as a guide for Muslims in the state or country. When a fatwa is published in the state government gazette, it binds every Muslim resident in the state as his religious teachings, and it is his religious obligation to comply and adhere to the fatwa, unless Islamic law permits him not to

do so. The gazette fatwa is also a part of the law that all Syariah courts for the state are required to follow.

Fatwa on Zakat on Income in All States

In Malaysia, the issue of zakat on income has long been debated. It begins with a discussion of its obligations and continues until the community agrees on the extent to which it is implemented. Assoc. Prof. Dr. Ab. Rashid Hj. Dail (1988) was among the first to raise the issue of zakat on income on 13 April 1985, during a programmed called Nadwah Zakat Negeri Kedah (State of Kedah's Zakat Council), organized by the Kedah State Zakat Department in Sungai Petani. Zakat on income was brought up for discussion and decision has been made as a result of the programmed. On April 10, 1986, Kedah made zakat on income mandatory and gazette it by law, making it the most official decision. Initially, the administration of Islam in the state was involved. Under the Administration of Islam (Kedah) Enactment 1962 No. 9, Government Gazette (Kedah), 10 April 1986, Volume 2, No. 8 (Tarimin, 2012):

“The fatwa committee examined the payment of zakat on salary and income and other sources of income received in connection with it and agreed to hold the position that salary money, allowances, gifts, and other income received from time to time by an individual should followed Mazhab Hanafi, combined with the money collected and must be zakated when the haul is complete, which occurs when the nisab is sufficient. This means that any income earned during the haul must be zakated, even if the haul is not complete for each income. (Kedah Zakat Board)

The state of Perak then issued a fatwa on zakat on income on 22 March 1990, but the outcome was quite different from other states' fatwas. Zakat on income was declared non-obligatory in Perak due to the obligatory conditions that did not apply to salaries. Perak is the only state that does not require zakat on income under this fatwa. However, this fatwa does not prohibit the collection of zakat on income; rather, it makes it optional. The Perak State Fatwa Committee met and decided on the following zakat fatwa on income:

“That one's salary or income is subject to obligatory zakat if there is sufficient nisab and haul is a condition imposed by Jumhur Ulama in the four sects. This condition does not apply to salary or income, which means that neither is required for zakat.

Then, on 19 October 1992, the Terengganu State Fatwa Committee discussed Zakat on Salaries, which stated that “income from salary is obligatory for zakat when there is sufficient haul and nisab.” Given that the payment of zakat benefits Muslims, the Fatwa Committee believes that anyone who wishes to pay zakat on their own income, work, or current skills, including salary, may do so without requiring haul. Restated:

“In accordance with the Madhab, which requires zakat on independent income such as that earned by lawyers, including monthly salary, the (Terengganu) Fatwa Committee believes that zakat can be paid in monthly instalments from time to time when sufficient nisab is reached for the current year regardless of haul.” (JAKIM)

In 1995, the state of Kelantan issued a fatwa prohibiting employers from paying monthly salary zakat without the permission or request of the zakat payer. The fatwa on zakat on income in Kelantan was only gazetted for the first time on 16 March 1999 by the Kelantan State Government (No. 550), with some amendments to the original fatwa. On 17 April 1995, the Meeting of the Scholars' Council of Islamic Religion and Malay Custom in Kelantan made the following decision:

1. Zakat paid by monthly salary deduction is valid, but it must be accompanied by an intention each time it is issued.
2. Every month, the zakat payer must delegate the issuance of zakat on salary to his employer. Every time a zakat deduction is made, the employer must intend to issue zakat on behalf of the person he represents in general.

Zakat on income was subsequently decreed as zakat on salary in the state of Sarawak on 23 November 1996 by the decision (JAKIM):

1. Salaries, arrears salary, various allowances, and other income related to studies, after deducting basic necessities, work financing, debts, and any financing that is the true reason for a person's financing when his nisab is sufficient, constitute obligatory to zakat;
2. The nisab of zakat on salary is identical to the nisab of zakat on gold and silver. Gold zakat has a nisab of 85 grammes (25.2259 mayams), while silver zakat has a nisab of 595 grammes (176.5913 mayams)

Then, in Negeri Sembilan, on the 2nd. July 1998, in accordance with section 30 of the Administration of Syariah Laws (Negeri Sembilan) Enactment 1991, Government Gazette dated 8th June 1998, Volume 1, and as approved by the Syariah Committee pursuant to subsection 33 (6) of the Administration of Syariah Laws (Negeri Sembilan) Enactment 1991, issued a Fatwa as stated (Negeri Sembilan Government Mufti Department):

"Zakat on employment income must be paid by every eligible Muslim in Negeri Sembilan."

Following that, it was officially fatwaed on 9 April 1999 and gazetted on 29 April of the same year in the Federal Territory. The fatwa specified in Section 34 was issued by the Mufti of the Federal Territories in accordance with subsection 34 (1) of the Administration of Islamic Law (Federal Territories) Act 1993, following consultation with the Syariah Law Consultative Committee (Office of the Mufti of the Federal Territory, 2012):

"Zakat must be paid on all income earned through halal employment, including wages, salaries, benefits, remuneration, and bonuses. As a result, it is obligatory for a Muslim to deduct zakat from any income that is zakat-eligible from employment."

On 17 April 2000, in the state of Johor, Zakat on Salaries and Income was declared mandatory but not gazetted with the following decision: "Salaries and income must be subjected to zakat when the circumstances are sufficient" (JAKIM).

Then, on 22 May 2000, the state of Melaka decreed and gazetted zakat on income, pursuant to section 30 of the Administration of Islamic Law Enactment of the State of Melaka 1991, Vol. 44, No. 11, with the following decision (Melaka State Mufti Department, 2005):

“Zakat on employment income must be paid by all eligible Muslims throughout the State of Melaka.”

Zakat on income was subsequently decreed in Penang as zakat on employment income on 26 April 2001, resulting in the following:

“Zakat on income and employment salaries is mandatory for those who are zakat-eligible.”

Selangor gazetted a fatwa on zakat on income the following year, on 9 May 2002, with the following text:

1. Muslims are required to pay zakat on their earnings.
2. All Muslims who reside or work in Selangor are required to pay zakat on their earnings to the Selangor Zakat Center.

And finally, in the state of Sabah, pursuant to Section 35 of the Administration of Islamic Law (Sabah) Enactment 1992, Enactment No. 13, Sabah Government Gazette dated the 20th. February 2003, No. 149 is hereby informed that the following fatwa has been issued and approved by the Mufti of the State of Sabah (Sabah Zakat Center):

1. All Muslims in the State of Sabah are required to pay Zakat on Salaries.
2. The Sabah Islamic Religious Council (Baitul Mal and Zakat Division) shall establish a system for collecting zakat on salaries.
3. Zakat on the employment income of Muslims in the State of Sabah may be collected monthly or annually, at the rate of gold nisab = 85 grammes.
4. Zakat deductions on employment income can be made only by Muslim employees of the Inland Revenue Board (IRB) acting as the appointed amil.

Thus, below is summarization the history of the fatwa on zakat on income in Malaysia in the following table based on the explanations provided in this section:

Table 1. Summary of Fatwa on Zakat on Income in Malaysia

No.	States	Year	Fatwa Zakat on Income
1	Kedah	1986	Compulsory
2	Perak	1990	Not Compulsory
3	Terengganu	1992	Compulsory
4	Kelantan	1995	Valid payment with intent included
5	Sarawak	1996	Compulsory
6	Negeri Sembilan	1998	Compulsory

7	Federal Territory	1999	Compulsory
8	Johor	2000	Compulsory
9	Melaka	2000	Compulsory
10	Pulau Pinang	2001	Compulsory
11	Selangor	2002	Compulsory
12	Sabah	2003	Compulsory

All fatwas on zakat on income in the specified states are listed in chronological order of their introduction. The development of the fatwa on zakat on income is geared toward making it mandatory, although one state takes a contrary position that has little effect in other states. Additionally, it should be clarified that some states have made amendments and updates on their own initiative. This is to ensure that the fatwa adopted meets current requirements, is appropriate, and is capable of being implemented by the relevant institutions (zakat institutions) in carrying out their respective states' zakat on income collection and dissemination (dawah) functions.

The Origin of Collection Activities of Zakat on Income in Malaysia

The early years of implementation of zakat on income in Malaysia are in fact inextricably linked to the establishment of the Zakat Collection Center in the Federal Territory of Malaysia (or simply PPZ). Zakat on income implementation is roughly divided into two components: the calculation method, which serves as an assessment guide for determining the amount of zakat to be paid, and the payment channel system and promotion campaign for zakat on salary income in the community.

According to records, Assoc. Prof. Dr. Ab. Rashid Hj. Dail first presented the method of calculating zakat on detailed income in 1988 during his presentation at the Seminar on Zakat and Income Tax Coordination in Malaysia. His proposal took the form of an example in which three distinct sources of income, namely salary, professional income, and other sources of income, are combined into a single annual total income. While certain essential expenses are exempt (when determining nisab). He explained that he adheres to the Hanafi school's view that basic necessities should be considered, as well as the burden of work management costs, various other debts, and the payment of taxes to the government (Dail, 1988).

According to an interview with a PPZ representative, Assoc. Prof. Dr. Ab. Rashid Hj. Dail proposal has been adopted by states but has not been widely implemented due to the fact that the proposal is not yet solid and cannot be standardized into a precise calculation. It ceased until Datuk Haji Hassan Ibrahim (1989) introduced a new method of calculating zakat on income through a book titled *Basics of Calculation of Business Zakat, Employment, and Independent Income* (in Malay language is called *Asas Pengiraan Zakat Perniagaan, Penggajian Dan Pendapatan Bebas*). This book introduced a method similar to that used by the Inland Revenue Department (now the Board). The history of this development can be traced by examining older papers presented by PPZ representatives at various presentation sessions, for example, on 23 May 1991 by Adibah Abdul Wahab (1991) and on 8 October 1994 by (Datuk) Haji Mohamed Dahan Bin Haji Abdul Latiff (1994),

both of whom used the same computational basis as their reference. On the basis of the reference, the following example is proposed for calculating zakat on income:

		RM	RM
1.	Income:		
	Salaries	12,000	
	Allowance	2,000	
	Overtime	<u>3,000</u>	<u>17,000</u>
2.	Net rental income		<u>3,000</u>
	Total Income		20,000
	Deduction of Liabilities (one year):		
	i. Basic Needs;		
	Self	5,000	
	Wife (2)	4,000	
	First Children	<u>650</u>	
	ii. Compulsory Give;		9,650
	Mother (example)	600	
	Father (example)	<u>600</u>	
	iii. The cost of doing the work		1,200
	iv. Other fees;		
	Employment Provident Funds	1,200	
	Takaful (Islamic insurance)	<u>600</u>	
		<u>1,800</u>	
			<u>(12,650)</u>
	Net income subjected to zakat		<u>7,350</u>

Figure 1. The Original Example of Calculation of Zakat on Income (Ibrahim, 1989)

Initially, the proposal was intended to serve as a general guide for implementers and payers, particularly in preparing assessment forms, brochures, and pamphlets for zakat on income. It is, however, became the official method for PPZ for quite some time. It is not an exaggeration to state that the same method was absorbed and adopted as the official method of calculating zakat on salary income in other states. Additionally, this study wishes to emphasize that efforts to mandate and implement zakat on salary income are being made not only in the Federal Territory, but also run simultaneously with other states.

CONCLUSION

One of zakat's objectives is to keep the economic division in a society to a minimum. It is to foster a just and equitable economic environment in society, in which the wealthy do not become excessively wealthy and the poor do not become poorer. Thus, implementing zakat on income is appropriate and consistent with efforts to accomplish this goal.

Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

Volume 4 No 1 (2022) 73-92 P-ISSN 2656-2871 E-ISSN 2656-4351

DOI: 10.47467/alkharaj.v4i1.443

In a nutshell, zakat on income is zakat on any form of income or return, including salary and dividends. The obligation to pay zakat on earned income is consistent with Islamic spirit of nurturing brotherhood and compassion among Muslims. The condition of haul is exempt from zakat on income, particularly in practice in Malaysia, and this is consistent with the concept of justice in zakat provision. By imposing haul conditions, the zakat system may allow the wealthy to avoid paying zakat as a result of zakat clustering.

Zakat on income has been vigorously implemented in Malaysia. Beginning with the efforts necessary to enact it and ending with its integration into the implementation system. Finally, it hopes to yields positive results in terms of zakat collection and can be used by the asnaf to improve their living standards and productivity, thereby indirectly contributing to the country's economic development.

REFERENCES

- Abdurrahman, D. & Safa, A. 2007. *Metodologi Penelitian Sejarah*. Yogyakarta: Ar-Ruzz Media
- Al-Hashimi, M.F.M.S. (2014). *Mutiara Fiqh Imam Hanafi Himpunan Fiqh Mazhab Abu Hanifah (Pengurusan Zakat)*. Johor Bahru: Perniagaan Jahabersa.
- Al-Salami, M. A. (2012). *Al-Qiyas (Analogy) And Its Modern Application*. Accessed from <https://uaelaws.files.wordpress.com/2012/05/al-qiyas-analogy-and-its-modern-application.pdf> on 18 Oktober 2020.
- Ahmad, S. & Wahid, H. (2005). Sumber Zakat: Perluasan Terhadap harta Yang Diikhtilaf. *Jurnal Syariah* 13(1), 135-162. <https://ejournal.um.edu.my/index.php/JS/article/view/22851>
- Anan C. Mohd. (2011). *Kembali Ke Era Khalifah Umar Abdul Aziz*. Accessed from utusan.com.my on 16 Februari 2020.
- Anwar. (2014). Undang-Undang Pentadbiran Zakat pada Zaman Awal Islam. In *Proceeding of the International Conference on Masjid, Zakat and Waqf*, 1-2 December 2014.
- Arshad, H. & Noor, A.M. (2014). *Zakat: Keharmonian Masyarakat Dan Kemakmuran Negara*. Accessed from http://dspace.unimap.edu.my/dspace/bitstream/123456789/34601/1/GENERAL%20PAPER_4.pdf on 16 Februari 2020
- Johari, F.F. (2001). *Institusi Islam Di Malaysia Visi Dan Misi*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Dail, A.R. (1988). Konsep Dan Perbezaan Kaedah Pengiraan Zakat Penggajian Dan Perniagaan Bagi Individu Dan Syarikat. In *Seminar Penyelarasan Zakat Dan Cukai Pendapatan Di Malaysia* 1988.
- Deraman, F. (t.th). *Modul 1 Pengantar Ulum Hadith*. Kuala Lumpur: Universiti Malaya.
- Gottschalk, L. (1985). *Mengerti sejarah: pengantar metode sejarah*. Terjemahan: Nugroho Notosusanto. Jakarta: UI-Press

Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

Volume 4 No 1 (2022) 73-92 P-ISSN 2656-2871 E-ISSN 2656-4351

DOI: 10.47467/alkharaj.v4i1.443

- Hafidhuddin, D. (2002). *Zakat dalam Perekonomian Modern*. Jakarta: Gema Insani Press.
- Hassan, A.A. (2003). Konsep Dan Peranan Baitulmal Zaman Kegemilangan Islam. *Ke Arah Pembangunan Baitulmal Kebangsaan*. Ed. Nik Mustapha Nik Hassan, 8-17. Kuala Lumpur: IKIM.
- Ibrahim, H. (1989). *Asas Pengiraan Zakat Perniagaan, Penggajian Dan Pendapatan Bebas*. Kuala Lumpur: Persatuan Kebajikan Islam Hasil Dalam Negeri.
- Ibrahim, M.F. & Musani, S. (2010). *Zakat dan Pelaksanaannya Di Malaysia*. Kota Kinabalu: Universiti Malaysia Sabah.
- Ibrahim, M.F. (2015). *Eksklusif Zakat ke Atas Pendapatan & Kaedah Pengiraan*. Negeri Sembilan: Penerbit USIM.
- Idris, K.M. (2000). *Gelagat Kepatuhan Zakat ke atas Pendapatan Penggajian*. Sintok Kedah: Penerbit UUM.
- Jabatan Kemajuan Islam Malaysia (JAKIM). (t.th). *Fatwa Mengenai Bayaran Zakat Gaji Bulanan yang Dibuat oleh Majikan dengan Izin (Kelantan)*. Accessed from <http://www.e-fatwa.gov.my/fatwa-negeri/fatwa-mengenai-bayaran-zakat-gaji-bulanan-yang-dibuat-oleh-majikan-dengan-izin-atau-per/> on 5 Disember 2020.
- Jabatan Kemajuan Islam Malaysia (JAKIM). (t.th). *Zakat Gaji Dan Pendapatan (Johor)*. Accessed from <http://www.e-fatwa.gov.my/fatwa-negeri/zakat-gaji-dan-pendapatan> on 23 Februari 2021.
- Jabatan Kemajuan Islam Malaysia (JAKIM). (t.th). *Fatwa Zakat Gaji*. Accessed from <http://www.e-fatwa.gov.my/fatwa-negeri/zakat-gaji-0> on 5 Disember 2020.
- Jabatan Kemajuan Islam Malaysia (JAKIM). (2015). *Kompilasi Pandangan Hukum Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan Bagi Hal Ehwal Ugama Islam Islam Malaysia*. Kuala Lumpur: JAKIM.
- Jabatan Mufti Kerajaan Negeri Sembilan. t.th. *Fatwa Mufti Negeri Sembilan - Zakat ke atas pendapatan*. Accessed from <http://www.muftins.gov.my/index.php/arkib2/himpunan-fatwa/169-fatwa-mufti-negeri-sembilan/523-zakat-pendapatan> on 12 Disember 2020.
- Jabatan Mufti Negeri Melaka. (2005). *Himpunan Fatwa Warta Kerajaan Negeri Melaka 1986 – 2005*. Melaka: Jabatan Mufti Negeri Melaka.
- Jani, R.M. (2020). Penolong Pengurus Besar PPZ. Temubual on 13 Disember 2020.
- Kahf, M. (1989). Zakat: Unresolved Issues in The Contemporary Fiqh. *IIUM Journal of Islamic Economics and Management* 2, (1), 1-22.
- Kasim, M.U. (2005). *Zakat: Teori, Kutipan dan Agihan*. Kuala Lumpur: Utusan Publication Sdn. Bhd.
- Latiff, M.D.A. (1994). Konsep Zakat ke atas Pendapatan Gaji Bulanan. In *Seminar Anjakan Paradigma Pendidikan Islam ke Arah Merialisasikan Wawasan Pendidikan Negara*, 8-9 Oktober 1994 di Sek. Men. Keb. Agama Kuala Selangor, Pasir Penambang, 19-20.

Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

Volume 4 No 1 (2022) 73-92 P-ISSN 2656-2871 E-ISSN 2656-4351

DOI: 10.47467/alkharaj.v4i1.443

- Lembaga Zakat Kedah. (t.th). *Zakat ke atas pendapatan*. Accessed from <https://www.zakatkedah.com.my/index.php/zakat-pendapatan> on 5 Disember 2020.
- Mahat, N.I & Warokka, A. (2013). Investigation on Zakat as an Indicator for Moslem Countries' Economic Growth. *Global Business Advancement*, 6(1), 50-57.
<https://doi.org/10.1504/JGBA.2013.053478>
- Mat Isa, M.P, Ahmad, H., & Bakar, Z.A. (2014). *Zakat Gaji: Suatu Kajian Terhadap Isu Al-Hawaij al-Asliyyah Dalam Pelaksanaan Di Institusi Zakat di Malaysia*. In Seminar Waqf Iqlimi on 29 April 2014.
- Nasohah, Z. (2005). Undang-undang Penguatkuasaan Fatwa di Malaysia. *Islamiyyat: Jurnal Antarabangsa Pengajian Islam*, 27(1): 25-44.
- Noor, A.M. (2013). *Pensyariatan Zakat dan Kesannya Kepada Sosio Ekonomi Ummah*. Accessed from <http://drazman.net/wp-content/uploads/2014/04/Pensyariatan-Zakat-dan-Kesannya-Kepada-Sosio-Ekonomi-Ummah-slides.pdf> on 16 Februari 2020.
- Pejabat Mufti Wilayah Persekutuan. 2012. *Fatwa-Fatwa Mufti Wilayah Persekutuan 1987-2010*. Kuala Lumpur: Pejabat Mufti Wilayah Persekutuan Jabatan Perdana Menteri.
- Pusat Zakat Sabah. t.th. *Zakat ke atas Pendapatan Gajian*. Accessed from http://www.zakat.sabah.gov.my/index.php?option=com_content&view=article&id=47:skim-potongan-zakat-berjadual&catid=17:pungutan&Itemid=169&lang=en on 28 Februari 2020
- Qardawi, M.Y. (1973). *Hukum Zakat Studi Komparatif mengenai Status dan Filsafat Zakat Berdasarkan Quran dan Hadith*. Transl. Salman Harun, Didin Hafidhuddin & Hasanuddin. Jakarta: Pustaka Litera AntarNusa.
- Rahman, I.A. & Jumaar, A. M. (2004). Pentadbiran Gaji dan Upah Menurut Perspektif Islam: Satu Tinjauan Umum. *Ulum Islamiyyah*, 3(1), 35-53.
- Senawi, A. R & Isa, M.P.M. 2016. Emas sebagai penanda aras nisab zakat di Malaysia: satu analisa. In *E-Prosiding Seminar Kebangsaan Emas Dalam Institusi Kewangan Di Malaysia 2016*, 1-13. Bangi: Jabatan Syariah UKM. ISBN 978-967-0913-24-6.
- Tahir, H.M. (1986). *Pengenalan tamadun Islam dalam institusi kewangan*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Tarimin, M. (2005). Debat dan Kontroversi Zakat ke atas Pendapatan. In *Zakat Menuju Pengurusan Profesional*. Ed. Mujaini Tarimin. Kuala Lumpur: Utusan Publications.
- Tarimin, M. (2011). *Kontinuiti Pembangunan Zakat di Malaysia*. Shah Alam, Selangor: Lembaga Zakat Selangor.
- Tarimin, M. (2012). *Zakat Al-Mal al-Mustafad Amalan dan Pengalaman di Malaysia*. Kuala Lumpur: Pusat Pungutan Zakat.
- Wahab, A.A. 1991. Zakat ke atas pendapatan. In *Forum Usahawan Dan Zakat – Ke Arah Pembersihan Harta*, 23 Mei 1991 di Dewan Besar Dewan Bandaraya Kuala Lumpur.

Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

Volume 4 No 1 (2022) 73-92 P-ISSN 2656-2871 E-ISSN 2656-4351

DOI: 10.47467/alkharaj.v4i1.443

Wiraatmaja, N. 2014. *Isu-Isu Pelaksanaan Kutipan Zakat ke atas pendapatan Di Provinsi Aceh, Indonesia*. Disertasi Ijazah Sarjana. Kuala Lumpur: Jabatan Syariah dan Ekonomi, Akademi Pengajian Islam, Universiti Malaya.

Zuhdi, M. (1993). Gaji dan Pendapatan Profesional. *Jurnal Syariah*, 1(1): 32-41.