



RESEARCH ARTICLE

Proposed Value and Current Kifayah Limit (*Haddul Kifayah*) Items for Income Zakat in the State of Kedah

Mohd Adib Abd Muin^{1*}, Azizah Che Omar², Amirul Haqem Abd Ghani³, Muhammad Fakhirin Che Majid⁴, Mohamad I'rfan Shahrudin⁵, Mohd Shahril Ahmad Razimi⁶

^{1,3,4,5}Islamic Business School (IBS), College of Business, Universiti Utara Malaysia, 06010 Kedah Malaysia

²School of Multimedia Technology and Communication (SMMTC) College of Art and Sciences, Universiti Utara Malaysia, 06010, Kedah Malaysia

⁶Seri Begawan Religious Teachers University College, BA 2111, Brunei Darussalam

ARTICLE INFO

ABSTRACT

Received: Apr 24, 2024

Accepted: Jul 5, 2024

Keywords

Proposals

Values and Items

Kifayah Limits (*haddul kifayah*)

Income Zakat

Kedah

***Corresponding Author:**

mohdadib@uum.edu.my

Zakat collected from income category is one of the largest contributions out of the total amount and various type of zakat collection in Malaysia. Value and Item kifayah limit (*haddul kifayah*) for income zakat in the state of Kedah is the same as the basic deduction used by the Inland Revenue Board (IRB) which is a deduction for oneself, spouse and children. There are two objectives to be studied, namely, to compare the value and kifayah limit (*haddul kifayah*) items for each state in Malaysia and to suggest improvements in the value and current kifayah limit (*haddul kifayah*) items for income zakat in the state of Kedah. The research methods are a multi-qualitative approach using content analysis, library research and interview discussions supported by participant observation. The study focuses on the zakat in the State of Kedah. The findings show that the value and item limit of kifayah in the state of Kedah has not been updated for a long time. Therefore, the proposed improvement of the value and current kifayah limit (*haddul kifayah*) items for income zakat in Kedah based on the findings, will be discussed in depth in hope to be guide for the Lembaga Zakat Negeri Kedah (LZNK) to proposing and subsequently applying to zakat payers in the future.

INTRODUCTION

Zakat in terms of language is clean, fertile, growing, or increasing. While from the Islamic point of view is to issue a certain part of the property, at a certain rate, to a certain group when the conditions are sufficient. The obligatory condition of zakat is Muslim, independent, perfectly owned (property owner has full authority to spend the property), enough nisab (minimum level to determine whether the property is obligatory zakat or not) and enough haul (enough one year migration (354 days) property owned). Zakat is one of the pillars of Islam that must be fulfilled by every Muslim individual. The obligation to pay zakat started in the second year of the migration. Among the words of Allah SWT recorded in the Qur'an surah al-Baqarah verse 267 which means: "O you who believe, spend (in the way of Allah SWT) part of the fruits of your good deeds and part of what We bring it out of the earth for you". Allah SWT has also explained that all the 'results of your good efforts' must be paid zakat. Therefore, for anyone who makes eating the salary as a profession, then that is also included in the 'result of effort' that is obligatory zakat. The words of Rasulullah SAW which means: "It is an obligation on every Muslim to give alms (zakat)". They asked, "O Messenger of Allah SAW, what about those who do not have property?".

He replied, "Work to get something for himself and then give alms." They asked, "If you do not have a job?". He said, "Help those who ask for help". They asked again, "What if not in power?". He replied, "Work to the path of good and leave evil, it is charity" (Hadith narrated by Muslim).

According to Yusof al-Qaradawi (2003) income zakat is divided into two types namely first; salary or wages received as a result of work done by a person for another party whether government, company, or individual by earning salary or wages as a reward for the return from work done while the second type is income as a professional i.e. earnings from the work done by oneself without relying on others because of hand or mind skills such as skills produced by a doctor, lawyer, engineer, accountant, tailor, artist, carpenter and others.

In another verse of the Qur'an, Allah SWT has said that paying zakat is part of the characteristics of a believer. The words of Allah SWT in surah al-Taubah verse 71 which means: "And the believers, men and women, some of them are helpers of the other half; they enjoin good and forbid evil; and they establish prayer and give zakat and obey Allah SWT and His Messenger. They will be blessed by Allah SWT; Indeed, Allah SWT is Almighty and Most Wise".

Had kifayah

The kifayah limit is a minimum necessity rate set based on the current cost of living (JAWHAR, 2009). The meaning of kifayah is enough or sufficient what is most important to him, or what is enough to live (Ibn Manzur, 1992). While in terms of the term kifayah limit means the necessary expenses to ensure the needs of living by considering the average level of life in society either in terms of prosperity or wealth of a society (al-Fanjari, 2010).

Based on the hadith text that can be understood about the kifayah limit which shows the comparison between the poor and the rich and can assess the adequacy rate of an individual so that he is eligible to receive zakat funds. Among them as explained in the hadith of the Prophet Muhammad SAW which means: "It is not called a poor person if he asks people and enough for him a bite and two bribes, one dates and two dates seeds, but a poor person does not have enough wealth, it is not known people will be poor, then they will be given alms to him, and he will not stand, begging for human beings "(Hadith Narrated by al-Bukhari, Kitab al-Zakah, 2/125)

Imam al-Mawardi (t.t) in the book al-Ahkam al-Sultaniyyah has outlined the rate of giving zakat which is guided by the sufficiency is divided into three forms namely:

1. The number of individuals who are dependent on their offspring and slaves.
2. The number associated with it is from horses (rides) and workers.
3. Places that determine the height or low value or price (different places or countries than different values and prices).

For those who have income that exceeds the kifayah limit rate, and then they are among the rich who are able and obliged to pay zakat according to the qualifications set by the state zakat institution. Based on the guidelines issued by JAWHAR 2009, the basic components of the kifayah limit considered are as follows:

1. **Food:** Basic food and drink required or consumed by an individual and his or her dependents who meet basic needs.
2. **Clothing:** Clothing required by an individual and his or her dependents who meet basic needs.
3. **Coverage:** Coverage for self and dependents under it includes house rent or payment of house installments, water bills, and electricity as well as everything related to the basic needs of a dwelling based on minimum needs.
4. **Medicine:** Refers to all forms of medicine, regular treatment, purchase of regular medicine, purchase of regular medical equipment, minor treatment from any medical center and other alternative treatments.
5. **Education:** Refers to the form of Education, Compulsory Education expenses, expenses related to Personal education, family members whether at the preschool, primary, secondary, college and university levels. It also covers the needs related to the Education such as the purchase of equipment for learning.

6. **Transport:** All expenses related to paid transport (fare) by an individual and his dependents as well as travelers required by Islamic law.

According to Azman Ab Rahman et. al., (2017) kifayah limit not only looks at the total income of a person but also looks at the needs that should be owned by an individual or a family according to current needs by considering the release of zakat on property used for subsistence needs and those who are under his responsibility such as wives, children, parents, and siblings. The determination of kifayah limit for zakat payers refers to the method of deduction of expenditure items where all the deduction items are also used as relief items in the calculation of income tax of the Inland Revenue Board (IRB). Taxpayers are subject to several types and rates of discharge that have been determined such as personal expenses, education, medicine, insurance, zakat and et cetera.

In general, the items of kifayah zakat limit that have been discussed by Islamic scholars based on the hadith of the Prophet Muhammad PBUH are as follows (Azman Ab Rahman et. El., 2017):

1. Personal liabilities include food, clothing, shelter, transportation / vehicles for personal use, education, medicine, utilities, and communications.
2. The responsibilities of family members include wives, children, and servants (does not exist today). Excludes both parents because based on the understanding of the hadith of the Prophet Muhammad SAW which states giving and meeting the needs of parents is included in the category of doing good to both parents.
3. Future matters include debt due to guarantees or solving problems and disasters that befall and necessitating large expenditures such as destruction of property or health reasons.

Based on the annual report in 2016 of Poverty Line Income (PGK) has outlined that RM970 as PGK for households in urban areas of Peninsular Malaysia and RM830 for Village Areas. The PGK is for four households only. If based on the tax relief status that has been outlined by the IRB, an individual can know the eligibility status and the amount of tax to be paid through the information provided online accurately. In the context of income zakat, there are two conditions that must be met by the individual payer, namely must be sufficient haul (period / year) and *nisab* (rate).

The kifayah limit for zakat payers in the state of Kedah is based on Table 1 below:

Table 1: Income kifayah zakat limits (haddul kifayah) in the state of Kedah

| | |
|-----------------|-------------------------|
| Own self | RM9,000 |
| Wife | RM3,000 a person |
| Children | RM1,000 a person |
| Total | RM13,000 |

Sources: Lembaga Zakat Negeri Kedah (LZNK) Official Website

For individual zakat payers who have income exceeding the *kifayah asnaf* limit, the eligibility to pay income zakat should be compared with the current annual *nisab* of zakat in Kedah, which is RM15,767.73 (Current price RM185.50 x 85g of gold in February 2020). Through these comparisons, not all individuals are eligible to pay income zakat if the net income after deduction of personal and dependent expenses is less than the annual zakat *nisab*. This group is categorized as individuals who are not eligible to pay income zakat as the same approach is used in the tax practice adopted by the IRB in Malaysia.

ZAKAT INCOME

Zakat income based on the Kedah fatwa council is (Source LZNK website): The fatwa committee has reviewed the payment of zakat on salary income and other sources of income received related to it and agreed to give the opinion that salary money, allowances, gifts and other income given by a person from time to time should imitate the Hanafi School of thought combined with the money accumulated and should be zakat when even haul starting from since enough *nisab*, this means any income earned in the middle of haul, should be zakat even if it is not enough haul for every single income. "

Income zakat in this article refers to the source of income and wages received after doing a job. According to al-'Aydarus (2014) income zakat which refers to salaries and wages belongs to the meaning of zakat mal al-mustafad which is an amount earned by a person and has it with new ownership while in haul through a path that does not violate Islamic law. Zakat al-Mal al-Mustafad is the property of income derived from the actual work done by Muslims such as the proceeds of property acquired by employees as a source of income in the form of salaries, wages, rewards of professionals such as doctors, lawyers, architects, engineers, consultants, and other income (Razali & Muhsin, 2017 & Fidlizan et. al., 2015).

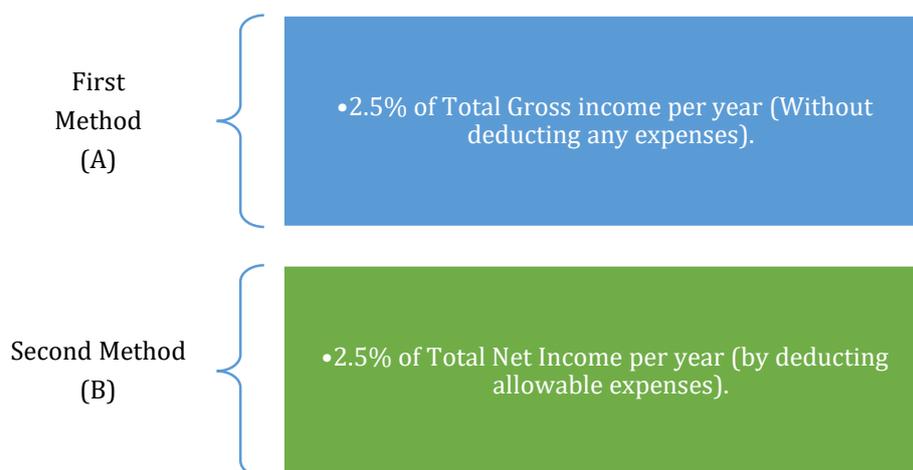
According to Yusof al-Qaradawi (1991) the type of income zakat is derived from a form of trade, business or livestock through individuals or companies, income through salary or wages of a job and services performed as well as income based on a situation such as gifts, inheritance, subsidies or resulting from transfer income then it is classified under income zakat. The views of the four famous schools of thought such as Imam Malik, Imam Hanafi, Imam Syafie and Imam Hanbali argue that zakat is obligatory through one year haul (Ibn Hazm, 1349H; Ahmad ibn Hanbal, 1981 and al-Zuhayli, 1989). Most contemporary jurists in Malaysia agree with the implementation of income zakat based on haul and calculation of income zakat is summed up all income from various sources within a year and deducted with basic expenditure requirements approximately equal to the expenditure rate used by the IRB (Razali & Muhsin, 2017).

According to Mahmood Zuhdi (2002) the income of an individual is diverse, so the understanding and awareness of the individual in identifying the source and value of payment obtained for the purpose of calculating the amount of zakat that needs to be issued is very important, especially in terms of halal and haram. This is because, to ensure that every property owned is not polluted and in line with Islamic requirements. The nisab rate for basic income zakat is the same as the gold zakat weighing 85 grams of 24k gold which is 20 mithqal or 200 dirhams. Yusof al-Qaradawi's (1991) view for income zakat nisab is based on the value of gold nisab and does not follow the haul round. This shows a slight difference with Muhammad Ghazali (2005) that the income zakat nisab is based on the agricultural zakat nisab rate. Yusof al-Qardawi (1991) has given two steps regarding nisab, namely:

1. Nisab is considered starting when a person receives a salary or wages. Therefore, the obligation to issue income zakat starts at the same time if the nisab is sufficient or exceeds the prescribed nisab rate.
2. Nisab is determined when the individual collects the entire amount of salary or wages at a given time with a sufficient period of one year equal to agricultural zakat. But this method is subject to the government.

There are Two (2) methods to issue income zakat in the state of Kedah (refer zakatkedah.com.my), namely:

Table 2: Two methods Income Zakat in the State of Kedah



Source: jomzakatkedah.com.my

1. **First method A (Without deducting any expenses):** 2.5% of total gross income per year. Example of salary **RM7,500** per month x **12 months** = **RM90,000**. The amount of income zakat charged is **RM90,000 x 2.5%** per annum = **RM2,250 (RM187.50** per month).
2. **The second method B (Deducting allowable expenses):** Income per year is deducted from the (basic) living needs of the year. Example of monthly salary **RM7,500 x 12 months** = **RM90,000**. Then the amount is deducted from the necessities of life [**RM9,000** (self), **RM3,000** (wife) **RM1,000** (per child)] = **RM13,000**. Total annual salary **RM90,000** - total living expenses **RM13,000** = **RM77,000**. The zakat rate charged is **RM77,000 x 2.5%** per annum = **RM1,925 (RM160.4** per month).

Therefore, there are two objectives to be achieved in this study, namely:

1. Make a comparison of the value and item limit kifayah for income zakat of each state in Malaysia.
2. Propose the value and current kifayah limit items for income zakat in the state of Kedah.

RESEARCH METHOD

This study uses methods based on content analysis and library research to see the value and items of the current kifayah limit in the journal articles and websites of the zakat board of the states in Malaysia. The method of interviewing one (1) zakat officer in LZNK, one (1) academic and one (1) income zakat payer in Kedah has been implemented to obtain feedback and opinion on the item and value of current kifayah limit for income zakat in state of Kedah. Qualitative analysis will be used in this study to achieve the set objectives.

FINDING

The findings of the study can be summarized in tables 3 and 4 below.

Table 3: Values and items of Kifayah limit (Basic expenditure expenditure in calculation) income zakat of states in Malaysia

| <i>Nisab</i> (85 grams gold) | (1) 13,968 | (2) 14,857 | (3) 16,005 | (4) 15,936 | (5) 14,139 | (6) 9,430 | (7) 14,000 | (8) 13,981 | (9) 15,936 | (10) 15,936 | (11) 13,972 | (12) 13,900 | (13) 12,500 | (14) 14,456 |
|------------------------------|---------------|---------------|---------------|---------------|-----------------|--------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
| <i>Haddul kifayah</i> | Kuala Lumpur | Selangor | Kedah | Perak | Negeri Sembilan | Melaka | Pulau Pinang | Perlis | Pahang | Johor | Terengganu | Kelantan | Sabah | Sarawak |
| 1. Own self | 12,000 | 11,300 | 9,000 | 10,800 | 9,000 | 8,000 | 9,000 | 8,000 | 14,400 | 9,000 | 8,000 | 9,000 | 9,000 | 5,244 |

| | | | | | | | | | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2. Wife | 5,000 | 5,000 | 3,000 | 5,000 | 4,000 | 0 | 3,000 | 0 | 0 | 3,000 | 5,000 | 3,000 | 4,000 | 1,656 |
| 3. Wife (working) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,000 | 0 | 0 | 0 | 0 | 0 |
| 4. Wife (Not working) | 0 | 0 | 0 | 0 | 0 | 5,000 | 0 | 3,000 | 3,000 | 0 | 0 | 0 | 0 | 0 |
| 5. Children | 2,000 | 0 | 1,000 | 0 | 0 | 1,000 | 1,000 | 1,000 | 0 | 1,000 | 1,000 | 0 | 2,000 | 1,500 |
| (5a) IPT | 5,000 | 6,850 | 0 | 2,800 | 8,000 | 0 | 0 | 0 | 4,200 | 0 | 0 | 4,000 | 0 | 0 |
| (5b) 18 above | 0 | 2,350 | 0 | 2,300 | 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1,000 | 0 | 0 |
| (5c) 7 - 17 age | 0 | 3,150 | 0 | 0 | 0 | 0 | 0 | 0 | 2,400 | 0 | 0 | 0 | 0 | 0 |
| (5d) 0 - 6 age | 0 | 1,450 | 0 | 0 | 0 | 0 | 0 | 0 | 3,600 | 0 | 0 | 0 | 0 | 0 |
| 6. Children (Disable) | 0 | 2,400 | 0 | 0 | 6,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Children Care Cost | 0 | 3,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Parents | V | 0 | 0 | 3,000 | V | V | V | V | V | V | V | V | V | V |
| 9. Medical expenses/ critical | 0 | 2,400 | 0 | 500 | 0 | 0 | 0 | V | 0 | V | 0 | V | 0 | 0 |
| 10. EPF | V | V | 0 | V | V | V | V | V | V | V | V | V | V | V |
| 11. Tabung Haji | V | V | 0 | V | V | V | V | V | V | V | V | V | V | V |
| 12. Takaful | 0 | 0 | 0 | V | V | V | V | V | V | 0 | V | V | V | 0 |
| 13. Home Rental Fee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | V | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Education | V | 0 | 0 | 0 | 0 | 0 | 0 | V | 0 | V | V | 0 | 0 | 0 |
| 15. Car/ Logistic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | V | 0 | 0 | 0 | 0 | 0 | 0 |

Source: Various Sources of Online Zakat Website of the States in Malaysia accessed in December 2019. The values shown are actual and current values. For (O), the item is not applied in the calculation of income zakat, while (V) is an item that is considered in the calculation of income zakat.

Table 4: Interviews with Three (3) Informants

| | |
|--|--|
| <p>Knowledge of the value and kifayah limit items for income zakat in the state of Kedah</p> | <p>Informant 1: “My view on the value and kifayah limit items for income zakat in the state of Kedah is the same as the rejection in the IRB. Only we have to understand that zakat is an obligation towards Muslims. So we should prioritize paying zakat, especially income zakat so that it can purify the soul and property we get. Therefore, as a zakat officer, I understand and am confident that the existing values and items do not burden the zakat payers but the community should take the opportunity to perform this worship to complete one of the pillars of Islam as prescribed”. (Zakat Officer at LZNK)</p> <p>Informant 2: “Yes, I know clearly that the value and item limit of kifayah zakat income in the state of Kedah is only focused on self-denial, wife and</p> |
|--|--|

| | |
|---|--|
| | <p>children only. To me it was a basic push. If we can re-evaluate these items and values based on the current economic situation it may be possible to improve." (Academic at UUM)</p> <p>Informant 3: "If you ask me ... to be honest, I did not notice this kifayah limit. After I scrutinized the time to make the new income zakat payment I realized about the value and items that need to be deducted because before this I just let the treasurer manage it .. just deduct the salary .."(Senior Lecturer at UUM)</p> |
| <p>Views on the value and current kifayah limit items for income zakat in the state of Kedah.</p> | <p>Informant 1: "I agree that income zakat in the state of Kedah may not be the same as in the state of Selangor, Kuala Lumpur Region, Negeri Sembilan and others. But if we look from the point of view of the implementation of zakat as worship then the current value and kifayah items are the basic values .. that is why we at LZNK prioritize the first calculation of 2.5% multiplied by the total gross income per year .. then the amount of zakat issued will be more than the second calculation method..so we staff at LZNK can be an example to zakat payers out there. Apart from that, we see the concept of tazkiyatul mal which is to purify the heart... because the more we pay zakat because of Allah SWT then the more sustenance we will receive..so in my opinion the value and item of this kifayah limit is appropriate in any situation " . (Zakat Officer at LZNK)</p> <p>Informant 2: "My personal view is justified if the value and item limit of this kifayah is reviewed based on the current economic situation. If we look at the expenses of a family in this situation of rising cost of living and uncertainty .. I think there must be more people affected, especially the M40 group who have very high dependents... if they prioritize income tax over zakat then we need to study how to Attract this group so that there is awareness to pay zakat..this zakat is an act of worship..and this phase of zakat balances the rich and the poor..that is to close the economic gap so that society can live in harmony... can avoid social problems... theft, cheating and so on. .that is why I think it is good to study the specific assessment of some items and the latest value is included in the expenditure or basic deduction in income zakat..especially in Kedah so that income zakat payers in this state do not run to other states that can provide special to them..need to do something and this became a perk It is important to ensure that LZNK can continue to operate properly. " (Academic at UUM)</p> <p>Informant 3: "In my opinion as an income zakat payer in the state of Kedah. It is an obligation to Muslims..so our responsibility is to ensure that the income we earn is good and thanks... ye lah... maybe we should work eight (8) hours a day... but what happens may be five (5) to six (6) hours only... so we pay zakat because we want to cover the remaining hours that we do not work... I think like that..that's why I make income zakat deduction every month through the treasurer UUM..easy and easy..For the value and item limit of kifayah zakat I just noticed this income after looking at this set of interview questions..so there may be other additions so that the zakat payer is not exempt from paying this zakat. " (Senior Lecturer at UUM)</p> |

| | |
|---|---|
| <p>Views on improvements to new kifayah item items and value for income zakat in the state of Kedah.</p> <ul style="list-style-type: none"> i. Self RM12000 per year ii. A wife of RM5000 a year iii. A child of RM3000 a year iv. Tabung Haji (RM200 x 12 Months = RM2400 per year) v. Employees Provident Fund (EPF) = RM6000 per year vi. Education = RM10000 per year vii. Transportation = RM6000 per year viii. Deferred Dependent Disability (OKU) = RM3600 per year ix. Childcare Offer to Nursery / Nanny = RM3600 per year | <p>Informant 1: "For the improvement of this item and the value of the kifayah limit I agree with the proposed value given..only we at LZNK can ask for help from the research group to do a detailed study and justify the total kifayah limit for other states... and we at LZNK who confirm and make a decision are the authoritative people that is among the top management of LZNK and the members involved..if the researcher can submit this proposal to the highest level then I agree je... personally all I agree..unless there are items and value that needs to be reconsidered whether it should be included in the proposal such as Hajj Fund and EPF... because this Hajj Fund is not mandatory for the indigent and this EPF is savings... for those who take a pension scheme no EPF..so it is good to look again..while others I do not deny that there is a need to be studied and brought to an authoritative management ". (Zakat Officer at LZNK)</p> <p>Informant 2: "I see if all these items and values are agreed then the amount of zakat will probably be reduced... and this will affect the LZNK itself for the short term... .but if viewed from the Long Term it gives justice and space to the payer zakat that is young and affected by the worsening economic problems... there must be an issue of Covid-19..maybe some have to be laid off and so on..so I agree with all these items and values to be improved in the basic rejection of the income limit kifayah zakat for the coming year. " (Academic at UUM)</p> <p>Informant 3: "I strongly agree if a re-evaluation is made and there are improvements to the new kifayah item and value limit for income zakat in the state of Kedah. At least it can ease the burden on zakat payers to issue a high amount of zakat... so if this new rejection is possible, zakat payers will prefer zakat over income tax..because this income tax we know there is a rebate for takaful expenses, Education, children OKU, EPF deduction and send the child to the babysitter... if the zakat party can coordinate with the IRB deduction, there may be an attraction to pay zakat..need to propose and implement it as soon as possible .."(Senior Lecturer at UUM)</p> |
|---|---|

Based on the findings of the study above clearly shows that the item and value of kifayah limit in income zakat needs to be re-evaluated, especially the household kifayah limit is increased for household heads, wives and children based on the current economic situation. Even item rates and new kifayah limit value for additional kifayah in expenses under dependents such as parent's expenses, Tabung Haji savings, Employees Provident Fund (EPF) deductions, food, Disability dependents (Blue Badge Holder), chronic patient dependents, and the cost of childcare at the nursery or daycare center should be considered in income zakat. This is because, by increasing the new kifayah limit rate for income zakat payers it will ease the burden of the payer and provide justice to the payers and recipients of zakat. Apart from that, the zakat payers will be more sincere and satisfied in paying the income zakat to the zakat institution, in fact they are more satisfied because the deductible items considered are better and reasonable with the current economic and social situation. The problem that occurs at the LZNK level is in terms of collection of zakat amount may be reduced if seen in the short term because zakat payers get high deductions then they will pay a lower amount than before. But if seen from the long term, there may be more people who will give priority to zakat over income tax because their right as zakat payers has been given through the renewal of items and the value of the kifayah limit introduced. Even zakat payers can be educated to be more sincere and responsible to perform this zakat worship compared to taxes.

CONCLUSION

In conclusion, income zakat is the highest source in zakat collection compared to other property zakat in the state of Kedah. The research done on the item and the value of the kifayah limit shown on the LZNK website online there is a kifayah limit rate that only considers the total expenses of self, wife and children which is RM13,000 until now. It is therefore suggested that the rate of deductible items and the value of the new kifayah limit in income zakat should be reviewed and re-evaluated to give justice to zakat payers based on the current economic situation and further prevent them from avoiding paying zakat to zakat institutions. Among the things that need to be evaluated and studied are the type and limit of deducting family expenses such as basic expenses (food, clothing, shelter, education, transportation, medical), category of successful wife, category of children according to age and education, dependents of the disabled, dependents of chronic patients and childcare in a nursery or nursing home.

The determination of haddul kifayah zakat is a matter in the form of ijthadi and it is the responsibility of the government and qualified management (LZNK) to ensure a rate that is appropriate to the ever-changing time, economic and social conditions. It is hoped that with the proposed items and the value of this new kifayah limit can further strengthen the management of collection and distribution of zakat and can raise the Islamic syiar to a higher level in accordance with the requirements of Islamic law and promote the care of asnaf to the best level (Azizah et. Al., 2023 & Azizah et. Al., 2021). In addition, with increasingly sophisticated technological methods, income zakat can be made through digital payment transactions or Payment technology (PayTech) to utilize company resources optimally to improve performance (Mohd sollehudin et. Al., 2024 & Firdaussiah et. Al., 2024). This is in line with the changing times that we once experienced in the time of Corono Virus (CoVid-19) (Mohd Adib et. Al., 2022).

Appreciation

As an appreciation, the researchers would like to thank the Research and Innovation Management Center (RIMC), Universiti Utara Malaysia (UUM), and Ministry of Higher Education (MOHE) for funding this study through the FRGS Grant Scheme (Phase 1/2019/SS01/UUM/SO Code 14213) which has been approved. Also special thanks to Innovation Research Institute (IPIZ UUM), as well as the external Agency of the Kedah State Zakat Board (LZNK) for supporting this study.

REFERENCES

- Al-'Aydarus, Zayn Muhammad Hussayn. (2014). *Al-Khulasah fi Fiqh al-Mu'amalat wa yalihi al-Khulasah fi Fiqh Zakah: Dirasah Fiqhiyyah Muqaranah*. Tarim: Maktabah Tarim al-Hadithah.
- Ahmad Ibn Hanbal. (1981). *Masa'il al-Imam Ahmad: Riwayat Ibnuhu 'Abdullah bin Ahmad*. Beirut: al-Maktabah al-Islami.
- Azizah Che Omar, Norhana Yusof, Mohd Adib Abd Muin, Nurulnadwan Aziz, & Mohd Fakhrul Azreen Mohd Nizam. (2023). Expert Review on Augmented Reality Mobile Application for Promoting Asnaf Care. *Journal of Advanced Research in Applied Sciences and Engineering Technology*, 33(3), 17-27. <https://doi.org/10.37934/araset.33.3.1727>.
- Azizah Che Omar, Nurulnadwan Aziz, Mohd Adib Abd Muin, Subashini Annamalai, Muhamad Amar Mahmud, (2021). Development and Expert Review of Izakat Kedah Mobile Application. *International Journal of Interactive Mobile Technologies*, 15(20), 34 - 49. <https://doi.org/10.3991/ijim.v15i20.23715>.
- Azman Ab Rahman, Tengku Mansur Tengku Zainal Abidin & Zulhilmi Mohamed Nor. (2017). Penentuan Had Kifayah Zakat Berdasarkan Maqasid Syariah. *Jurnal Sains Insani* 2017, Vol. 2 No. 1: 48-53.
- Al-Fanjari, Muhammad Shauqi. (2010). *Al-Islam wa al-Tawazun al-Iqtisadi baina al-Afrad wa al-Dual*. Jil 1. Wazarat al-Auqaf.
- Fidlizan Muhammad, Azila Abdul Razak, Salwa Amirah Awang & Mohd Yahya Mohd Hussin. (2017). *Status Kelayakan Membayar Zakat Pendapatan Berdasarkan Had Kifayah Perbelanjaan*. Dalam Zahari Mahad Musa, Azman Ab Rahman & Adibah Abdul Wahab. *Memperkasa Kutipan dan Agihan Zakat di Malaysia*. Bandar Baru Nilai: Universiti Sains Islam Malaysia (USIM).

- Fidlizan Muhammad, Azila Abdul Razak, Mohd Yahya Mohd Hussin & Noor Hamizah Saidin. (2015). *Analisis Kepatuhan Menghitung Zakat Berasaskan Sumber Pendapatan*. Dalam Nor Aini Ali, Azizi Che Seman & Mohammad Taqiuddin Mohamad. *Isu Kotemporari Pengurusan dan Pembayaran Zakat di Malaysia*. Kuala Lumpur: Majlis Agama Islam Wilayah Persekutuan.
- Firdaussiah, S. N., Sutjipto, M. R., & Febrianta, M. Y. (2024). HOW TO UTILIZE COMPANY RESOURCES OPTIMALLY TO IMPROVE BUSINESS PERFORMANCE. *Journal of Law and Sustainable Development*, 12(4), e3491. <https://doi.org/10.55908/sdgs.v12i4.3491>.
- Ibn Hazm. (1349H). *Al-Muhalla*. Mesir: al-Taba'ah al-Muniriyah.
- Ibn Manzur, Jamaluddin Muhammad Ibn Mukram. (1992). *Lisan al-Arab*. Ed. Ke-2. Beirut: Dar Ehya' al-Turath al-Arabi.
- Mahmood Zuhdi Abd Majid. (2002). *Peranan Zakat dalam Pembangunan Ummah*. Dalam, Nik Mustapha Nik Hassan (Ed.). *Ekonomi Islam dan Pelaksanaannya di Malaysia*. Kuala Lumpur: Institut Kefahaman Islam Malaysia.
- Al-Mawardi, 'Ali bin Muhammad bin Muhammad al-Basri. (t.t). *Al-Ahkam al-Sultaniyyah*. Kaherah: Dar al-Hadith.
- Shuib, M. S., Mohd Adib Abd Muin, Mohamad Naimi Mohamad Nor, Suhaimi Ishak, Mohammad Taqiuddin Mohamad, Nuruul Hidayah Mansor, Amirul Haqem Abd Ghani, Wazin Man @ Othman, & Wan Anis Wan Mohd Assrudin. (2023). Digital Payment Transactions: Islamic Finance Perspective. *Journal of Advanced Research in Applied Sciences and Engineering Technology*, 36(2), 12–20. <https://doi.org/10.37934/araset.36.2.1220>.
- Mohd Adib Abd Muin, Mohd Sollehudin Shuib, Azizah Che Omar, Amirul Haqem Abd Ghani, and Normaizatul Akma Saidi. "The Challenges of the Industrial Revolution 4.0 in Islamic Social Entrepreneurship in the Covid-19 Era." *Journal of Advanced Research in Applied Sciences and Engineering Technology* 28, no. 2 (2022): 235-246. <https://doi.org/10.37934/araset.28.2.235246>.
- Muhammad Zakariyya Khandhalawi. (2016). *Terjemahan Kitab Fadilat Sedekah*. (Penterjemah: Muhammad Razif Abd Wahab). Kuala Lumpur: Maktabah Ilmiah Sdn Bhd.
- Muhammad Ghazali. (2005). *Al-Islam wa al-Awda' al-Iqtisadiyyah*. Kaherah: Nahdah al-Misr. Perlembagaan Persekutuan. (2006). Percetakan Nasional Berhad.
- Yusof al-Qaradawi. (2003). *Fiqh al-Zakah: Dirasah Muqaranah li Ahkamiha wa Falsafatiha fi Daudi al-Quran wa al-Sunnah*. Kaherah: Maktabah Wahbah.
- Yusof al-Qaradawi, Y. (1991). *Fiqh Zakat*. Jilid 2. Beirut: Muassasah al-Risalah.
- Razali Md Jani & Muhsin Nor Paizin (2017). *Zakat Pendapatan Konsep Hawaii Asliyyah Mendasari Perbelanjaan Isi Rumah*. Kuala Lumpur: Pusat Pungutan Zakat (PPZ).
- Al-Zuhayli, Wahbah. (1989). *Al-Fiqh al-Islami wa Adillatuhu*. Damsyiq: Dar al-Fikr. Diakses pada 10 Jun 2019 dari <http://www.zakatkedah.com> Access on 10 Jun 2023 <https://jom.zakatkedah.com.my/kirazakat/tabkirazakat.php?op=1&ibx=00&kaedah=B>