

ENHANCING THE EFFECTIVENESS OF THE ZAKAT MANAGEMENT SYSTEM TO REDUCE TAXABLE INCOME FOR MUSLIM COMMUNITIES IN EAST JAVA

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Abstract: In Muslim communities of East Java, taxpayers lack knowledge about the management, regulation, and calculation of *zakat* as a tax deduction. This gap in understanding impedes effective use of *zakat* funds for community improvement. Therefore, this study aimed to find out the challenges faced in implementing *zakat* management as a deduction from taxable income of Muslim communities in East Java and propose how to tackle them. A qualitative approach was used, focusing on analyzing phenomena in their natural setting. To get a comprehensive analysis of phenomenology related to the *zakat* management mechanism, data collection techniques, including observation, interviews, and documentation, were used. The results showed that the management of *zakat* as a deduction from taxable income involves *zakat* through official organizations recognized by the Government, including BAZNAS (National Board of Zakat) and LAZ (Zakat Collection and Distribution Organizations). Once the *muzakki* fulfill their tax obligations, they receive a *zakat* Payment Receipt (BSZ) that can be attached to the Tax return (SPT) when paying taxes. As a result, the taxable income is directly reduced by the actual amount of *zakat* paid, which can lead to tax savings. Low awareness of *zakat* payment, reluctance to pay *zakat*, and lack of complete trust in BAZNAS and LAZ organizations were the challenges encountered in implementing *zakat* deductions. Other challenges include a limited number of BAZNAS/LAZ organizations that are recognized by the government, insufficient socialization and education on Law No. 23 of 2011 regarding *zakat* management, less significant tax reduction, and differences in interpretation when calculating the deduction of taxable income on *zakat* income.

Keywords: *Zakat*, Tax, Income

Abstrak: Pada masyarakat muslim Jawa Timur, wajib pajak kurang memiliki pengetahuan tentang pengelolaan, pengaturan, dan penghitungan zakat sebagai pengurang pajak. Kesenjangan pemahaman ini menghambat efektivitas penggunaan dana zakat untuk perbaikan masyarakat. Oleh karena itu, penelitian ini bertujuan untuk mengetahui tantangan yang dihadapi dalam penerapan pengelolaan zakat sebagai pengurang penghasilan kena pajak masyarakat muslim di Jawa Timur dan

mengusulkan cara penanggulangannya. Pendekatan kualitatif digunakan, berfokus pada analisis fenomena dalam latar alaminya. Untuk mendapatkan analisis fenomenologi yang komprehensif terkait mekanisme pengelolaan zakat digunakan teknik pengumpulan data yang meliputi observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa pengelolaan zakat sebagai pengurang penghasilan kena pajak melibatkan zakat melalui organisasi resmi yang diakui oleh Pemerintah, antara lain BAZNAS (Badan Zakat Nasional) dan LAZ (Badan Penghimpun dan Penyalur Zakat). Setelah *muzakki* memenuhi kewajiban perpajakannya, mereka menerima Bukti Setoran Zakat (BSZ) yang dapat dilampirkan pada Surat Pemberitahuan Pajak (SPT) saat membayar pajak. Akibatnya, penghasilan kena pajak langsung dikurangi dengan jumlah zakat yang sebenarnya dibayarkan, yang dapat menyebabkan penghematan pajak. Kesadaran membayar zakat yang rendah, keengganan untuk membayar zakat, dan kurangnya kepercayaan penuh pada organisasi BAZNAS dan LAZ menjadi tantangan yang dihadapi dalam pelaksanaan pemotongan zakat. Tantangan lainnya adalah masih sedikitnya organisasi BAZNAS/LAZ yang diakui oleh pemerintah, sosialisasi dan edukasi yang kurang tentang UU No. 23 Tahun 2011 tentang pengelolaan zakat, pengurangan pajak yang kurang signifikan, dan perbedaan interpretasi dalam perhitungan pemotongan penghasilan kena pajak atas pendapatan zakat.

Kata Kunci: Zakat, Pajak, Penghasilan

Introduction

Islam is a universal religion that guides various aspects of life, including the relationship with Allah and interactions among human beings. Muslims are encouraged to seek *hablumminallah*, which can be achieved through acts of worship, such as prayer (shalat) or fasting to draw closer to the *Khaliq*. To achieve *hablumminannas*, Muslims are encouraged to show care and concern for others and provide assistance to those in need through acts of *zakat*, *infaq*, and alms.¹

According to the 2010 census, East Java has a Muslim population of roughly 36,113,39 people out of a total population of 207,176,162 people. This means that the Muslim population represented 87.18% of the total population of East Java.² With this very large

Muslim population, it is possible to collect or distribute *zakat*, *infaq*, and alms³ for the betterment of East Java.

Table 1. The Population of East Java by Religion

Province/Religion of East Java	
Islam	36.113.396
Christian	638.467
Catholic	234.204
Hindu	112.177
Budha	60.760
Khong Hu Chu	6.166
Other	2.042

Source: Population Census Data - Central Bureau of Statistics, 2019

The current situation is that the management of Zakat and taxes is still managed separately, while several other Islamic countries have adopted an integrated

¹ Muhammad Dandy Alif Wildana, Asfi Manzilati, "Hablumminallah dan Hablumminannas dari Zakat," *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, Vol. 2 No. 2, (2018), 47.

² BPS, Penduduk Menurut Wilayah Jawa Timur dan Agama yang dianut, <https://jatim.bps.go.id/>

dynamictable/2019/10/09/120/jumlah-penduduk-menurut-kabupaten-kotadan-agama-yang-dianut-di-provinsi-jawa-timur-2019.html, accessed Sept. 01, 2019.

approach. Indonesia heavily relies on taxes as a source of development funds in the aftermath of the monetary crisis. While *zakat* can also be the largest source of development funds, it is still not maximally empowered, which is an important pillar in Muslim social welfare.³ The management of *zakat* is regulated by Law Number 23 of 2011 Article 22, which says that *zakat* paid by *muzakki* to BAZNAS or LAZ can be deducted from taxable income.

Throughout history, *zakat* has assisted in bridging the gap between *aghniya* and state *fuqara`* circles.⁴ A good example is the *Khulafat al-Rasyidin* era when *zakat* had a more significant impact in addressing socioeconomic disparities due to a more intensive and integrated *zakat* collection system and a large Muslim population. Therefore, to fulfill the rights of the less fortunate, Islamic teachings emphasize that the collection and distribution of *zakat* should be performed by the state or government directly acting as a representative of the community.

Based on data provided by the Central Statistics Agency (BPS), the poverty rate in East Java in September 2018 was 10.85 percent, which is roughly 4,292.15 thousand people. Data from March 2018 showed that the poverty rate was 10.98 percent, representing 4,332.59 thousand people. According to these figures, the population of people living in poverty decreased by 40.44 thousand between March and September 2018. The percentage of the poor population in urban areas in East Java decreased from 7.06 percent in March 2018 to 6.97 percent in September 2018. On the other hand, the percentage of the poor population in rural areas in East Java

decreased from 15.30 percent in March 2018 to 15.21 percent in September of the same year.⁵

Graph 1. Percentage of Poor Population in East Java



Source: Percentage of Poor Population in East Java - Central Bureau of Statistics

Article 1 paragraph (1) letter (a) Government Regulation Number 60 of 2010 and Minister of Finance Regulation No. 254/PMK.03/2010 states that obligatory *zakat* or religious contributions can be deducted from the gross income of individual Muslim taxpayers and/or by taxpayers of domestic entities owned by followers of Islam. Once deducted, they can be paid to *amil zakat* institutions such as BAZNAS, LAZ, and BAZIS, as well as non-governmental organizations, such as mosques, prayer rooms, and Independent Islamic Foundations.⁶

This policy can spur *zakat*-obligatory Muslim communities to pay *zakat*, eliminating double obligations and getting proof of *zakat* payment, which can reduce taxable income. If the government implements a mandatory system for *zakat* deduction from taxable income, chances are the number of *muzaki* could increase because such a system boosts faith, gratitude, clarity, and cleanliness of their

³ IMZ, *Indonesia Zakat dan Development Report Menggagas Arsitektur Zakat Indonesia: Sinergi Pemerintah dan Masyarakat Sipil Dalam Pengelolaan Zakat Nasional* (Jakarta: IMZ, 2019), 148.

⁴ Adiwarmarman Azwar Karim, *Sejarah Pemikiran Ekonomi Islam* (Jakarta: Rajawali Pers, 2016), 57.

⁵ BPS, "Persentase Penduduk Miskin di Jawa Timur 2018," <http://www.bps.go.id/>, accessed on 01 September 2019.

⁶ Government Regulation Number 60 of 2010 concerning Zakat or Obligatory Religious Contributions, which may be deducted from gross income.

souls and assets, making them want to fulfill their *zakat* obligations. For *mustahiq*, such a system has the potential to increase their welfare by helping them maintain their religion and morals, as well as keeping them motivated to improve their work ethic and worship.

Zakat, as a deduction from taxable income in all taxpayer Muslim communities, faces challenges that impact its full realization. As a result, this study aimed to identify these challenges and propose viable solutions. By addressing these challenges, this study will help The Ministry of Religion, Regional Office of East Java, BAZNAS, LAZ or BAZIS, and other non-governmental organizations to increase the number of *muzakki* in the future. If *zakat* deductions are properly utilized, they can bring economic equity by increasing the welfare of *mustahiq*. This study also sought to provide a comprehensive overview of the management of *zakat* as a deduction to help policymakers, researchers, and stakeholders understand the current state of *zakat* as a deduction from taxable income among Muslim taxpayers.

Methods

The method used in this study involves a qualitative approach, which analyses phenomena in their natural setting. This natural setting produces descriptive or analytical study results, revealing an individual's direct awareness and experiences, such as feelings and perceptions.⁷ To get a comprehensive analysis of phenomenology related to the management mechanisms, provision, and calculation of *zakat* as a deduction from taxable income of Muslim taxpayers, data collection techniques such as observations, interviews, and documentation, as well as studies involving analysis and processed knowledge, were employed. By

using these techniques, it was possible to understand the obstacles encountered in implementing *zakat* deductions and propose viable solutions that promote the smooth implementation of *zakat* deductions to reduce the taxable income of Muslim taxpayers within the jurisdiction of the Ministry of Religion in East Java.

Results and Discussion

1. Zakat Concept

Zakat is an obligatory duty recommended by Allah SWT for Muslims to extend their hands to the *mustahiqs*, which according to the Quran, are the poor, the needy, wayfarers, and those in debt.⁸ Income *zakat* or *zikat* on earnings is the widely practiced form of *zakat*. It describes an individual or profession paying for wealth or income when it reaches the *nisab*. According to the MUI fatwa, income involved in *zakat* obligation can be derived from the salary, honorarium, wages, and services obtained in a halal way.⁹ Al-Baqarah (2): 43 says that *zakat* has a very important position in various contexts, strengthening the relationship between individuals with Allah SWT, themselves, society, and their wealth.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish prayer and give *zakat* and bow with those who bow [in worship and obedience]."

2. Tax

Taxes are compulsory contributions that people make to the state treasury, usually

⁷ Suharsimi Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktik* (Jakarta: Rhineka Cipta, 2010), 3.

⁸ Irfan Syauqi Beik and C. Pratama, "Analisis Pengaruh Zakat terhadap Penurunan Tingkat Kemiskinan dan Peningkatan Kesejahteraan Mustahik Berdasarkan Model CIBEST," in Irfan Syauqi Beik and Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah*, Edisi 1 Cetakan 1 (Jakarta: Rajawali Press, 2016), 101.

⁹ Asnaini, *Productive Zakat in the Perspective of Islamic Law*, (Yogyakarta: Student Library, 2018), 63.

enforced by the law. Rather than being used to give taxpayers direct or individual services, collected taxes are used to fund public expenses for the betterment of the community as a whole.¹⁰ One common type of tax is income tax, which is imposed on individuals or entities based on the income derived from business profits, salary, honorarium, gifts, and others.¹¹ Tax collection should be based on the law and article 23A of the 1945 Constitution paragraph (2)¹² confirms this, stating that Taxes and levies that are for the needs of the state are regulated by law.¹³

3. *Zakat as a Deduction for Taxable Income (PKP)*

Zakat, as a reduction of taxable income, is regulated by Law Number 23 of 2011 in lieu of Law Number 38 of 1999 on income tax. Article 14, paragraph (3) of Law Number 38 of 1999 states that the reduction in taxable income is necessary to prevent double-burdening, such as fulfilling both *zakat* and tax obligations. On the other hand, Law Number 23 of 2011 Article 22 states that *zakat* paid by *muzakki* to BAKZNAS is deducted from taxable income.¹⁴

4. *Provisions for the Management of Zakat as a Deduction from the Taxable Income of the Muslim Communities*

Zakat, which shares similarities with income tax, is known as professional *zakat*, which is *zakat* on income derived from an individual's

wages from professions such as doctors and lawyers, and architects.¹⁵

According to Law Number 36 of 2008, article 17, paragraph 1 on Income Tax, the personal income tax withholding rate is as follows:¹⁶

Table 2. Individual Taxable Income Rates (PKP)

Layer of Taxable Income (PKP)	Tax Rates
up to IDR. 50,000,000	5%
≥ IDR. 50.000.000 up to Rp. 250.000.000	15%
≥ IDR. 250.000.000 up to IDR. 500.000.000	25%
≥ IDR. 500.000.000	30%

Table 3. Tariff of Taxable Income (PKP) Compulsory Entity/Permanent Establishment (BUT)

Year	Tax Rates
In 2009	28%
The company whose 40% of shares are traded on the Indonesia Stock Exchange	25%
Gross circulation up to IDR. 50,000,000,000	5% lower than it should be
≥ IDR. 500.000.000	50% reduction from what it should be

Source: Law Number 36 of 2008 Article 17

If the individual's income falls below the specified threshold or less than taxable income (PKP), they will be exempt from income tax. Taxable income (PKP) is obtained by subtracting non-taxable income (PTKP) from

¹⁰ Mardiasmo, *Taxation*, Latest Edition (Yogyakarta: ANDI, 2018), 153.

¹¹ Puji Rahayu, *Taxation*, (Sidoarjo: Indomedia Pustaka, 2019), 1.

¹² Law of 1945 concerning Tax Collection, Article 23 paragraph (2) letter (a)

¹³ Diaz Priantara, *Perpajakan Indonesia*, (Jakarta: Mitra Wacana Media, 2016), 9.

¹⁴ Law Number 23 of 2011 concerning Management of Zakat.

¹⁵ M. Amir Sholehuddin, Head of the Division of Islamic Religious Information, Zakat, and Waqf, *Interview*, Sidoarjo, February 18, 2020.

¹⁶ Law Number 36 of 2008 concerning Income Tax.

net income. According to Number 101/PMK.010/2016 issued by the Minister of Finance of Indonesia, PTKP can be calculated as follows:¹⁷

5. Calculation of Zakat as a Deduction from Taxable Income of the Muslim Communities in East Java

Provisions for the calculation of *zakat* as a deduction from the taxable income of the Muslim communities are regulated by the tax law. Calculation of taxable income (PKP) involves subtracting non-taxable income (PTKP) from net income. The amount of PTKP varies greatly depending on the status of the taxpayer.¹⁸ Here is the calculation of assets subject to *zakat* when it reaches nishab and (haul) period.

Case Study (Personal/Single Income)

Mrs. X is an employed Muslim and an unmarried taxpayer (TK/0) with an income of Rp. 63,120,000/year. Mrs. X also pays her *zakat* income to BAZNAS Sidoarjo Regency according to the Directorate General of Tax Regulation Number PER-15/PJ/2012. Here is an illustration of how to calculate Mrs. X's income tax:¹⁹ Mrs. X makes her *zakat* payments to get proof of *zakat* payment.

Table 4. Income *Zakat* Calculation

The basis for the Imposition of <i>Zakat</i>	IDR. 63.120.000
<i>Zakat</i> (2.5%)	IDR. 1.578.000

Mrs. X files her Annual Income Tax Returns:

Table 5. Income Tax Calculation

Net Income	IDR. 63.120.000
(-) PTKP (TK/0)	IDR. 54.000.000
PKP	PPh payable (5% x PKP)
PPh payable (5% x PKP)	IDR. 456.000

After filling out annual income tax returns, Mrs. X can calculate *zakat* as a deduction from taxable income as follows:

Table 6. Calculation of *Zakat* as a Deduction from Taxable Income

Net Income	IDR. 63.120.000
(-) <i>Zakat</i> (2.5%)	IDR. 1.578.000
Net Income after <i>Zakat</i>	IDR. 61.542.000
(-) PTKP (TK/0)	IDR. 54.000.000
PKP	IDR. 7.542.000
PPh payable (5% x PKP)	IDR. 377.100

6. Challenges Encountered in the Implementation of Zakat Management as a Deduction from the Taxable Income of the Muslim Communities in East Java

Indonesia knows the value of *zakat* as evidenced by the issuance of Law Number 38 of 1999, which was later revised into Law Number 23 of 2011 concerning the management of *zakat*. The enactment of this law shows that the state views the *zakat* as a religious institution that can promote justice and social welfare. Besides the religious significance, *zakat* is also a manifestation of the implementation of the final precepts of Pancasila that promote social justice for all Indonesian people.

Following the government's recognition of *zakat* for religious significance, it can be concluded that there is harmony and strong integration between religion and the state regarding *zakat*. Religion and the state are connected as they both view paying *zakat* is because *zakat* as a way of fulfilling religious obligations and achieving social welfare

¹⁷ Regulation of the Minister of Finance of Indonesia Number 101/PMK.010/2016 concerning Non-Taxable Income (PTKP).

¹⁸ Regulation of the Minister of Finance of Indonesia Number 101/PMK.010/2016 concerning Non-Taxable Income (PTKP)

¹⁹ H. Wahyudi, Zakat Empowerment Staff, *Interview*, Sidoarjo, 28 February 2020.

within the country. A devout Muslim must pay *zakat*, and a country that encourages participation in *zakat* can surely prosper.²⁰

The significant impact of *zakat* in Indonesia can promote social justice and social welfare through nationally equitable national development. If *zakat* is managed properly, its urgency and purpose can be realized, ensuring the needs of the less fortunate are fulfilled. Meanwhile, there are long-standing provisions and mechanisms for managing *zakat* as a deduction from taxable income, many people are still reluctant to take advantage of these provisions.

This reluctance is caused by several challenges, including low awareness of the importance of participating in *zakat*. As a result, there is a low collection of *zakat* by the National Amil *Zakat* Agency (BAZNAS) and the Amil *Zakat* Institution (LAZ), both at the national, provincial, and district/city levels. The lack of awareness of the Muslim community to pay *zakat* hurts the effective management of *zakat* funds, which can do wonders for the economy. For many Muslims, fulfilling the obligation of *zakat* is limited to the payment of *zakat fitrah* during the month of Ramadan. This misconception prevents many people from paying *zakat*, which negatively affects the effective management of *zakat* funds. *Zakat* is not only a form of worship that is applied in the month of Ramadan alone but can also be paid in other months to improve social welfare.²¹

7. Potential Solutions to Challenges Encountered in Implementing Zakat Management as Deductions from Taxable Income of the Muslim Communities in East Java

In the Islamic context, managing *zakat* properly and correctly can reduce socio-economic disparities and promote a more balanced society. The principles of *zakat* in Islam can instill a spirit of enthusiasm in individuals, which can ultimately improve their economic life. Islam also views poverty as a problem that should be taken seriously and employ strategies that can lead to solutions. One of the solutions to poverty is wealth, which Islam views as a gift or favor from Allah SWT that should be used beneficially.²²

To provide solutions to challenges encountered in the implementation of *zakat* management as a deduction from the taxable income of the Muslim community in East Java, the Government has made several settlement efforts to reinforce legal certainty. *Zakat* management involves planning, implementing, and coordinating the collection, distribution, and utilization of *zakat*, which is an obligatory duty for Muslims or business entities to give part of their assets to the eligible, according to Islamic law. To increase the efficiency and effectiveness of services in *zakat* management, *zakat* should be managed institutionally, adhering to Islamic law, trustworthiness, expediency, fairness, legal certainty, integration, and accountability. In doing so, it is possible to achieve an effective *zakat* management system with impactful outcomes.²³

²⁰ Novi Febriyanti, "The Review of Islamic Law on the Distribution of Zakat Directly by Muzaki to Mustahik in the Sunan Ampel Religious Tourism Area in Surabaya," *IQTISHADUNA*, 11(2), (2020), 55-69.

²¹ Novi Febriyanti, "Mekanisme pengelolaan zakat sebagai pengurang penghasilan kena pajak masyarakat muslim di Kementerian Agama Kantor Wilayah Provinsi Jawa Timur," *Masters Thesis*, UIN Sunan Ampel Surabaya, 2020.

²² Bank Indonesia, *Effective Management of Zakat: Concepts and Practices in Several Countries* (Jakarta: Department of Islamic Economics and Finance, 2016), 14.

²³ M. Amir Sholehuddin, Head of the Division of Islamic Religious Information, Zakat, and Waqf, *Interview*, Sidoarjo, March 12, 2020.

To solve the low level of low awareness of the importance of participating in *zakat*, the government, scholars/kyai, and intellectuals should raise awareness by socializing and educating the community about *zakat*. By maintaining these efforts, the Muslim community can be increasingly knowledgeable about their religious obligations and how to fulfill them. Employing socialization and educational da'wah movements or activities can lead to the effective management of *zakat* funds as a deduction from taxable income by helping individuals learn how to manage and develop *zakat* resources. It is also important to promote the conscious movement of *zakat*, *infaq*, alms, and other acts of giving within the Muslim community groups, such as government agencies. This socialization process can cultivate a more inclusive and caring society for all.

Conclusion

In conclusion a critical study on "Mechanism of *Zakat* Management as a Deduction from the Taxable Income of Muslim Communities in the Ministry of Religion Regional Office of East Java provided very valuable insights.

Firstly, The Ministry of Religion, Regional Office of East Java Province, which regulates government agencies, is working hard to manage the empowerment of *zakat* and the implementation of *zakat* management as a deduction from taxable income. Through their efforts, they have handled *zakat*-related matters correctly and properly.

Secondly, challenges encountered in implementing *zakat* management as a deduction from taxable income for Muslim communities include low awareness of the importance of participating in paying *zakat*, reluctance to pay *zakat* to official bodies/institutions, lack of complete trust in BAZNAS/LAZ, limited number of BAZNAS/LAZ acquired by the government at

both national and local levels, insufficient outreach and education on Law Number 23 of 2011 concerning the management of *zakat*, less significant tax deductions and differences in interpretation when calculating the deduction of taxable income on *zakat* income.

Thirdly, one way of solving the challenges encountered in implementing the *zakat* management as a deduction from the taxable income of Muslim communities is by the Government strengthening legal certainty regarding criminal sanctions or fines for those who violate the provisions of *zakat* management, including planning, implementing, and coordinating activities in the collection, distribution, and utilization of *zakat*. By strengthening the legal certainty, it can be easy to create an effective *zakat* management system. Other ways to solve challenges encountered in implementing *zakat* management as a deduction from taxable income of Muslim Communities in East Java include increasing socialization and educating individuals about Law Number 23 of 2011 concerning the management of *zakat*, establishing more BAZNAS/LAZ acquired by the government, and reducing the complexity of the *zakat* management system as a deduction from taxable income.

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