

INCOME ZAKAT KIFAYAH LIMITS IN KEDAH STATE: A STUDY

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ABSTRACT

This study aims to identify the kifayah limit for income zakat in the State of Kedah, with a focus on the minimum living requirements set to determine eligibility for zakat payment. Income Zakat is one of the important instruments in the Islamic economic system that works to reduce poverty and economic imbalance in the community. However, determining the exact kifayah limit is critical to ensure that zakat can be channeled to those who really need it. This study uses a qualitative approach including secondary data analysis from official reports on the Kedah State Zakat Board (LZKN) website and the Zakat on Touch application as well as interviews with zakat experts and individuals involved in zakat management at LZKN. The results of the study show that there are variations in the determination of kifayah limits based on demographic, economic, and social factors. This study also found that determining kifayah limits more dynamically and contextually can increase the effectiveness of income zakat collection and distribution in this state. The implication of this study is the need for improvements in the guidelines for determining kifayah limits to be more reflective of the current situation and challenges faced by the community in Kedah. This study is expected to contribute to policy makers and LZKN authorities to improve the zakat collection and distribution system as well as strengthen the economic well-being of the community.

Keywords: *Kifayah Limit, Income Zakat, Kedah.*

INTRODUCTION

Zakat is one of the pillars of Islam that must be implemented by every Muslim individual who meets certain conditions. In this context, income zakat is one form of zakat that is imposed on the income earned by individuals. Zakat aims to cleanse the soul, property and help the needy, including the poor, the poor, and other deserving recipients of zakat. This is in accordance with the words of Allah SWT in surah al-Baqarah verse 267:



مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ لَخَبِيثَاتُ ۖ وَالَّذِينَ لَا تَتَمَنَّوْنَ لِأَرْضِ ۖ وَأَمْتُوا أَنْفُسَهُمْ مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنْ أَرْضِنَا يَا أَيُّهَا
حَمِيدٌ غَنِيٌّ لِلَّهِ أَنْ عُلْمُوا إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ

Meaning: "O believers! Spend (give zakat) part of the good results of your efforts and part of what you produce from the earth and do not choose the bad, if you yourself do not like it. Know that God is Rich and Always Praised."

Through the verse above, the scholars have taken this verse as a basis and proof of zakat for the agricultural category and income as well as zakat income from employment which is part of the halal and good results of business.

In a hadith (which means): It was narrated by Said bin Abi Burdah from his father from his grandfather from the Prophet Muhammad SAW said: "Charity is emphasized on every Muslim and the Companions asked: O Prophet of God, what about those who do not get (something to give in charity)) He replied: He works with his hands (work), so that he benefits himself and then he gives charity." (Hadith narrated by Bukhari & Muslim).

In addition, a hadith narrated from Abu Musa Asya`ri R.A which means: "Every Muslim is required to give charity (zakat), they said to the Messenger of Allah: if we do not have property, what will we do? His Majesty replied: Try with all your energy to support yourself and then pay alms (zakat). They say again: if our efforts do not work? His Majesty replied: Give help to those who wish. They said again: If we are not able? His Majesty's words: Do good or good things. If we are not able? His Majesty's words: So, refrain from doing bad things, indeed that act for you is charity." (Hadith narrated by Bukhari).

Had kifayah refers to the minimum level of basic requirements set for individuals or families to determine eligibility to receive or pay zakat. Setting the correct kifayah limit is important to ensure that the collected zakat can be distributed to those who really need it and avoid imbalance in the distribution of zakat.

The state of Kedah, like other states in Malaysia, has a zakat distribution system managed by the Kedah State Zakat Board (LZNK). In an effort to improve the distribution of zakat, determining the kifayah limit is an important aspect that needs to be studied in depth. Although there are general guidelines for determining kifayah limits, factors such as demographic, economic, and social factors in the State of Kedah may require a more specific and dynamic approach to ensure the effectiveness of zakat distribution.

The main objectives of this study are to:

1. Identify the income zakat kifayah limit in the State of Kedah.



2. Recommend improvements in the guidelines for determining kifayah limits to be more reflective of the current situation.

LITERATURE REVIEW

Kifayah Limit

Kifayah limit refers to the minimum level of basic needs that an individual or family needs to live a proper life without depending on others. In the context of zakat, the kifayah limit is used as a guide to determine whether a person is eligible to receive zakat or not.

If the income of an individual or family does not reach the prescribed kifayah limit, they are eligible to receive zakat assistance. On the other hand, if their income exceeds the kifayah limit, they are considered self-sufficient and are not eligible to receive zakat. This kifayah limit includes basic needs such as food, clothing, housing, education, health, and other basic needs needed to live with dignity (Mohd Adib Abd Muin, et. al., 2024; Azman Ab Rahman, et. al., 2017)

Had kifayah means an expense that needs to be incurred by a person to ensure subsistence needs by considering the average level of life in the Community whether from the perspective of prosperity and wealth of a Community (Al-Fanjari, 2010).

According to Azman Ab Rahman, et. al., (2017) had kifayah is the dividing line between those who have to pay zakat and those who are entitled to receive zakat. Zakat kifayah limit in Malaysia is based on income tax assessment and Average Poverty Line (PGK). It is also not just looking at the total income of a person but looking at the needs that should be owned by a person or a family according to current needs. In fact, Islam gives zakat relief on property used for self-sufficiency and people who are under his care or custody such as his wife, children, parents and siblings.

If referring to the items of zakat kifayah limits according to syarak as in Table 1 below.

Table 1: Items of zakat kifayah limits according to Islamic scholars and scholars

Names of Islamic Scholars and Scholars	View on Kifayah Limit Items
1. Imam al-Mawardi (t.t)	In his book al-Ahkam al-Sultaniyyah states that kifayah (sufficiency) has three (3) forms, namely: First: The number of dependent individuals. Second: The number associated with it from



	<p>horses (rides)* and workers. Third: The place that determines the height or lowness of value or price. Then it is estimated the adequacy in terms of sustenance, clothing in the whole year.</p> <p>The hadith regarding the responsibility of the wife and children as narrated by Aisyah which means: From 'Aisyah RA said: Hind binti 'Utbah RA said:</p> <p><i>“O Messenger of Allah may Allah bless him and grant him peace, indeed Sufyan is a stingy person, he did not give me sufficient sustenance for me and my son, except for something that I took (from his wealth) without him knowing about it. The words of the Prophet SAW: "Take what is sufficient for you and your child properly." (Sahih al-Bukhari, 1422H: Kitab al-Nafaqat, 7/65)</i></p> <p>*Riding Horses here can be translated to vehicles today.</p>
2. Ibn Qudamah (1968)	<p>In his book al-Mughni stated the level of need of a person who is given zakat and its sufficiency, increases for someone who has a child, because of the child. It is the same with someone who owns a horse because of his horse, also someone who owns slaves* for the purpose of war based on their responsibility to provide for them.</p> <p>*Slave in modern times refers to</p>



	someone who has employees or employees.
3. Jabatan Wakaf, Zakat & Haji (JAWHAR) 2009	<p>JAWHAR issued guidelines regarding the basic components of the kifayah limit that are considered as follows:</p> <ol style="list-style-type: none"> i. Food – Basic food and drink that is needed or consumed by an individual and dependents under him that meet basic needs. ii. Clothing – Clothing required by an individual and dependents that meet basic needs. iii. Protection - Protection for yourself and dependents under it includes house rent or house installment payments, water and electricity bills and everything related to the basic needs of a residence based on minimum requirements. iv. Medicine – Refers to all forms of medicine, common treatment, purchase of common medicine, purchase of common medical equipment, minor treatment from any medical center and other alternative treatment. v. Education – Refers to the form of Education, fardu ain Education expenses, expenses related to Self-Education, family members whether at pre-school,



	<p>primary, secondary, college and university levels. It also covers the requirements related to Education such as the purchase of equipment for learning.</p> <p>vi. Transportation - All expenses related to paid transportation (fare) by an individual and his/her dependents and passengers as required by syarak.</p>
4. Mujaini Tarimin. (2012)	<p>For the items under life-saving needs, health funding should be accepted by all states as the current need for health expenditure and disease treatment is very necessary.</p> <p>The same goes for home security system fees, cctv equipment, martial arts and swimming class expenses should also be considered. For items under the need to take care of offspring, marriage is one of the efforts towards that purpose, so that an exemption is also given for the expenses of the wedding. It's just that it doesn't need to be limited to once in a lifetime and should also be considered to cover dowry, gifts and related expenses.</p> <p>In addition, narrow houses also contribute to social symptoms and need to be addressed by considering that housing allocations must be able to accommodate houses that have at least three bedrooms. For items under current hajiyyat requirements, expenses for</p>



	<p>education can be taken into account, either for oneself or for dependents. It is something that is necessary for Muslims to get out of the problem of illiteracy, blindness to the Quran and ignorance. Likewise, education that can improve the economy such as technical skills, vocational and so on. The management of families with disabled people (OKU) and housekeepers can also be considered for exemption because it has become a necessity at this time.</p>
<p>5. Azman Ab Rahman, Tengku Mansur Tengku Zainal Abidin & Zulhilmi Mohamed Nor. (2017).</p>	<p>Azman Ab Rahman et al. el., 2017) states that the kifayah limit is as follows:</p> <ol style="list-style-type: none"> i. Personal expenses include food, clothing, shelter, transportation/vehicle for personal use, education, medical, utilities and communication. ii. Dependents of family members include wife, children and servants (does not exist in this era). Both parents are not included because based on the understanding of the hadith of the Prophet Muhammad SAW which states that giving and meeting the needs of parents is included in the category of doing good to both parents. iii. The following matters include debts due to guarantees or solving problems and misfortunes



	<p>that befall and require a lot of expenses such as the destruction of property or health reasons.</p>
<p>6. Fidlizan Muhammad, Azila Abdul Razak, Salwa Amirah Awang & Mohd Yahya Mohd Hussin. (2017); Fidlizan Muhammad, Azila Abdul Razak, Mohd Yahya Mohd Hussin & Noor Hamizah Saidin. (2015).</p>	<p>In general, there are ten items listed in the allowable expenses, namely:</p> <ol style="list-style-type: none"> i. personal expenses, i. wife, iii. child, iv. Parental giving, v. Education funding, i. medicine, vii. residence, viii. vehicle, ix. EPF deduction x. Savings in Tabung Haji (Web/portal of the state zakat institution). <p>EPF deductions are excluded because the zakat payer no longer has perfect ownership of the deduction until it reaches a certain maturity period. While savings in Tabung Haji are exempted because it is an institution that will issue zakat to its depositors, therefore zakat will not be charged twice a year.</p>
<p>7. Hairon Zainal Abidin & Muhammad Noor Habibi Long. (2019)</p>	<p>The least amount of expenses deducted is the state of Kedah (Portal LZNK until 2023) with limited to three items namely personal expenses, wife and children. While the state with the most list of deductions is the state of Perlis which is all 10 items. other states mostly six to seven items</p>



	only.
8. Mohd Adib Abd Muin, Azizah Che Omar, Amirul Haqem Abd Ghani, Muhammad Fakhirin Che Majid, Mohamad Irfan Shahrudin, Mohd Shahril Ahmad Razimi. (2024).	<p>Among the values and kifayah limit items for the states in Malaysia include:</p> <ul style="list-style-type: none"> i. Self i. Wife iii. Wife works iv. Wife does not work v. Child <ul style="list-style-type: none"> i. Child studying at Institute of Higher Education vii. Children over 18 years old. viii. Children aged 7 to 17 years ix. Children aged 0 to 6 years. x. Children with Disabilities (OKU). xi. Childcare costs. xi. Parents xiii. Treatment/ medicine xiv. Employee Provident Fund (EPF) savings. xv. Hajj Fund savings xvi. Takaful xvii. Home xviii. Education xix. Cars / Transportation

Source: Results from previous studies.

The kifayah limit for zakat payers in the state of Kedah for the year 2024 has been updated in the Zakat on Touch application where the deduction amount for each dependent has been added and there are new items added such as EPF contributions and Tabung Haji contributions for the year 2024. The current nisab rate is (85 grams x RM 325.68 current gold price) equals RM27,682.96. The kifayah limit is based on Table 2 below:



Table 2: Sufficient Income Zakat Limit in the State of Kedah for the Year 2024

Self	RM10,000
Wife	RM4,000 per person
Child	RM2,000 per person
Total	RM16,000

Source: Results from interviews with LZNK Zakat Officers and the Zakat on Touch Application (As of October 2024).

Income Zakat

Income zakat is zakat that is imposed on a Muslim due to earning income either through *mal mustafad* or *mal mustaghallat*. *Mal mustafad* means property obtained as a result of work, gifts and so on. On the other hand, *mal mustaghallat* is property obtained through property development efforts such as business, rent and so on. The jurists have made zakat obligatory on income because income is a growing property (الانماء) and can bring a good income, especially for someone who holds professional or high-level positions in an organization. It is also one of the main economic activities in this day and age, not to mention a job with a fixed salary whether in the government or private sector has become part of the main source of sustenance in today's life and at the same time, a person also generates other income such as doing business, activities rent, consultancy and so on that provide good returns. In fact, from the income, a person has to pay tax to the authorities (Kedah State Zakat Board, 2020).

According to al-Qaradawi (1991) states that zakat income is generated from a form of trade, business or livestock through an individual or company, income through salary or wages of a job and service performed as well as income based on a certain situation such as gift, inheritance, subsidy or resulting from transfer income then it is classified under income zakat. The views of four famous schools such as Imam Malik, Imam Hanafi, Imam Syafie and Imam Hanbali argue that income zakat is obligatory through a year's haul (Ibn Hazm, 1349H; Ahmad ibn Hanbal, 1981 and al-Zuhayli, 1989).

The majority of contemporary jurists in Malaysia agree with the implementation of zakat income based on the haul and the calculation of zakat income is the sum of all income from various sources within a year and deducted with the basic expenditure requirements which are more or less the same as the expenditure rate used by the IRB (Razali & Muhsin, 2017).

According to Mahmood Zuhdi (2002), an individual's income is diverse, so the individual's understanding and awareness 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 from the point of view of halal and haram. This is because, to ensure that every property that is owned is not defiled and is in line with the requirements of Shariah.

The nisab rate for zakat on basic income is the same as zakat on gold weighing 85 grams, which is 20 mithqal or 200 dirhams. Al-Qaradawi's view (1991) 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) which is that income zakat nisab is based on agricultural zakat nisab. Al-Qardawi (1991) has given two steps regarding nisab, namely:

- i. Nisab is calculated from the time a person receives a salary or wages. Therefore, the obligation to pay zakat income starts at the same time if the nisab is sufficient or exceeds the specified nisab rate.
- ii. Nisab is determined when the individual collects all the amount of salary or wages at a certain time for a sufficient period of one year equal to agricultural zakat. But this method is subject to the government.

Income zakat is always increasing every year, if you look at the amount of income zakat collection in the state of Kedah from 2005 to August 2024 there is a considerable increase. This can be seen as Table 3 below:

Table 3: Total Income Zakat Collection in the State of Kedah from 2005 to August 2024 (RM Million)

Year	Total Collection
2005	15.38
2006	16.22
2007	17.97
2008	25.99
2009	39.04
2010	44.60
2011	49.92
2012	60.07
2013	64.27
2014	78.02



2015	82.58
2016	86.61
2017	95.81
2018	110.19
2019	118.75
2020	129.63
2021	135.55
2022	149.83
2023	162.85
October 2024	118

Source: Results from interviews with LZNK Zakat Officers and the Zakat on Touch Application.

Income Zakat Fatwa in the State of Kedah

Kedah State Fatwa Committee on 27th July 1985 agreed that zakat salary and independent income is mandatory for Muslims in Kedah State. This Fatwa Zakat Salary and Independent Income came into force on 02 January 1986 and was gazette on 10 April 1986 under the Islamic Religious Administration Enactment Year 1962 Number 9 of 1962 as follows (Zakaria Othman, 2020):

"The fatwa committee has studied the payment of zakat on salary income and other sources of income (independent income) received that are 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 must follow the Hanafi Madhab and be united with the accumulated money and must be zakat when there is an even haul starting from when the nisab is sufficient, this means that any income earned in the middle of the haul, must be zakat once even before the haul has been even for each and every one of those incomes" .

The Kedah State Government Assembly in 2007 approved the implementation of the mandatory payment of Zakat Income through salary deductions for government employees / statutory bodies / subsidiaries of the state government. This decision is based on the minutes of the Kedah State Government Meeting Darul Aman Paper No. 6(F)465/2007 as follows (Zakaria Othman, 2020):



"The Council agreed to adopt the circular Mandatory Instruction on Payment of Income Zakat Through Salary Deductions for Government Employees / Statutory Bodies / Subsidiaries of State Government Companies who are Muslims".

The fatwa related to income zakat was again discussed in 2018, and the Kedah Darul Aman State Fatwa Committee Meeting that convened on April 26, 2018 agreed that (Zakaria Othman, 2020):

- i. Professional earnings mean all income/remuneration obtained from expertise and contributions in any form including professional service fees, consultancy services, commissions, royalties, honorariums, seasonal profits and other related earnings.
- ii. Professional income is required to pay zakat because it includes business zakat.
- iii. Therefore, any Muslim who meets the conditions is obliged to pay zakat on professional earnings based on gross annual income. The rate of zakat that is charged is 2.5% of the total income.

RESEARCH METHODS

This study uses a qualitative approach involving secondary data analysis and in-depth interviews with stakeholders. Secondary data is obtained from official reports issued by LZNK, while primary data is obtained through interviews with zakat experts, zakat managers, and zakat recipients in the State of Kedah. This approach allows the writer to gain a deeper understanding of the issue being studied and how the kifayah limit is determined and applied in the local context.

RESEARCH RESULTS AND DISCUSSION

The results of the study show that the determination of kifayah limits in the State of Kedah is not uniform and depends on various factors including family size, geographic location, and the current cost of living. For example, a family living in an urban area may need a higher kifayah limit than a family in a rural area due to the difference in the cost of living. The study also found that there is a need to improve kifayah limit items that are broader and fair for zakat payers by taking into account important items such as takaful, the category of children who are in school, continuing their studies at Higher Education Institutions, children working or not working, children and disabled dependents, child care costs at daycare, hospital treatment or funding costs, wage earners/housekeepers costs, education costs, security costs, and transportation/cars.

The findings of this study emphasize the importance of a more flexible and contextual approach in determining the kifayah limit in a broader and fair manner. This includes considering dynamic changes in the cost of living, inflation, and basic needs that vary by location. In addition, this study also suggests that LZNK consider input from various



stakeholders, including zakat recipients and the local community, in the process of determining the current kifayah limit.

Implications and Recommendations

The results of this study provide some important recommendations to policy makers and LZNK authorities:

1. Review the guidelines for determining kifayah limits to be more responsive to socioeconomic changes based on current conditions.
2. Apply an approach to determining kifayah limits that is more based on data and evidence to ensure that zakat can be collected and distributed more fairly, efficiently, and effectively.
3. Involve more experts and stakeholders in the process of setting kifayah limits to ensure transparency and compatibility with the current situation so that it is more relevant and meets the current needs of zakat payers.

CONCLUSION

This study has outlined the importance of determining an accurate and relevant kifayah limit in ensuring the effectiveness of income zakat distribution in the State of Kedah. This finding emphasizes the need for improvement in the existing guidelines and urges the LZNK to continue to renew their approach to be more effective in achieving the goal of zakat, which is to help the truly needy and reduce the gap of economic imbalance in society.

Past studies on income zakat kifayah limits in the State of Kedah also emphasized the importance of setting relevant and dynamic kifayah limits to ensure a more effective and fair distribution of zakat. These studies suggest that the kifayah limit be determined based on the current situation and specific factors that affect the lives of the people in the state. Although the LZNK has updated the amount of the new kifayah limit along with the addition of KWSP and Tabung Haji items. So, it is also suggested that the new kifayah limit rate be reviewed and re-evaluated so that it can give justice to zakat payers and further prevent them from avoiding or neglecting to pay zakat. Among the things that need to be evaluated and studied are the types and limits of deductions for family expenses (food, clothing, housing, education, transportation, medical), successful wife category, child category according to age and education, disabled dependents, wage earner costs, patient dependents chronic and childcare in a nursery or nursing home. Setting the kifayah limit of zakat is a matter of ijthadi and is the responsibility of the government and qualified management to ensure that the rate is appropriate to the ever-changing time, economic and social conditions. It is hoped that with the new kifayah limit rate, the management of the collection and distribution of zakat can be strengthened, and the teachings of Islam can be raised to a higher level in accordance with the requirements of syariah.



Zakat is a system that emphasizes the unity of quality and quantity. Zakat is required to protect property, train the soul and ensure the development of the community. The zakat system becomes a mechanism, which works on the entire life system of a society to enjoy a harmonious and prosperous life. That is why Allah SWT reminds Muslims to immediately fulfill their obligation to pay zakat, before the moment of death arrives. Allah SWT said:

لصَّالِحِينَ مِّنْ وَأَكُنْ فَأَصْدَقَ قَرِيبٌ أَجَلٌ إِلَىٰ أَخْرَجْتَنِي لَوْلَا رَبِّ فَيَقُولُ لِمُوتًا أَحَدَكُمْ يَا أَيُّهَا أَنْ قَبْلَ مِّنْ رَزَقْنَاكُمْ مَا مِنْ وَأَنْفُسًا

Meaning: "And spend (give zakat) part of the sustenance that We have given you before one of you reaches His death, (if not) then he (at that time) will plead saying: "O my Lord! It would be good if you delayed the arrival of my death to a little more time, so that I can give alms (zakat) and I can also become one of the pious people." (al-Munafiqun (63):10)

This makes us always try to lighten the burden of other Muslims, then Allah SWT promises to lighten our burden. Hadith from Abu Hurairah r.a. that the Prophet SAW said which means:

"Whoever frees someone from the hardships of the world, then Allah will free him from the hardships on the Day of Resurrection. Whoever makes things easier for people in trouble, then Allah will make things easier for them in this world and the hereafter. Whoever covers the shame of his Muslim brother, then Allah will cover his shame in this world and the hereafter. God will help the servant as long as the servant helps his brother." (Muslim History)

APPRECIATION

In appreciation, the author would like to express a million thanks to the Research Management Center (RMC), Universiti Utara Malaysia (UUM), and the Ministry of Higher Education (KPT) for funding this study through the FRGS Grant Scheme (Phase 1/2019/ Code SS01/UUM/ SO 14213) which has been approved. I would also like to thank the Innovation Research Institute (IPIZ UUM), as well as the external agencies of the Kedah State Zakat Board (LZNK) who supported this study.

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