

Basic Needs Calculation in Income Zakat: An Analysis of the Existing Disparities

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ABSTRACT:

There are several methods of calculating income zakat practiced by states in Malaysia at present, especially regarding the deduction of basic needs. Some states use the deduction of basic needs method while other states give zakat payers the choice of whether to use the deduction method or not. Is this deduction method something that is mandatory to implement or not? And why do the basic needs items varies according to each state. This study uses a qualitative approach using the documentation method. While the data analysis uses the content analysis method. This study found that this issue from the usul aspect falls into the category of ijtihad matters. This is because there is no conclusive evidence that indicates the obligation of the basic needs deduction method. Therefore, the discussion of its jurisprudence is open to the ijtihad. The findings of this study explain that there are three main opinions that are currently implemented, namely mandatory deduction, non-mandatory deduction and giving the payer the choice of whether to use the deduction method or not. Five states in Malaysia use the basic needs expense deduction method. While other states give zakat payers the choice of whether to use the deduction method or not. Meanwhile, the National Zakat Board (BAZNAS) and the Zakat House (RZ) in Indonesia do not make deductions against basic needs. The findings of this study also found that giving zakat payers the choice is more appropriate based on the infaq dalil of Saidina Abu Bakar in the Battle of Tabuk. Furthermore, it is a simple approach and does not burden the public in calculating income zakat.

Keywords: Zakat on income, basic needs expenditure, al-ḥawā'ij al-asāsiyyah.

Introduction

Income zakat represents one of the more recent sources of zakat in Islamic jurisprudence and is not mentioned in classical fiqh texts. Classical fiqh literature primarily discusses zakat on agriculture, livestock, gold and silver, rikaz (buried treasures), minerals, and zakat al-fitr, particularly within the major Shafi'i fiqh texts (Mahmood Zuhdi, 2003). However, contemporary zakat fiqh texts have incorporated

discussions on income zakat (al-Qaradawi, 1994). In practice, all Malaysian states have adopted the implementation of income zakat through state-issued fatwas. Its implementation has been generally well received by the public, with collection amounts increasing, making it one of the largest contributors to total zakat collections, despite a small segment of society not fully endorsing these fatwas (Razali & Paizin, 2017).

Income zakat refers to zakat levied on any income earned by an individual, whether through self-employment or working under an employer (Al-Qaradawi, 1994). Meanwhile, basic needs (al-hawā'ij al-asāsiyyah) refer to essential human requirements that enable a person to lead a life free from hardship and difficulties (Al-Zuhayli, 1989).

Literature Review

From the perspective of fiqh

Malaysia appears to be ahead in the practical implementation of income zakat compared to Middle Eastern countries such as Saudi Arabia, Egypt, Kuwait, and others. In Southeast Asia, only Malaysia and Indonesia, and in Africa, Sudan, have adopted income zakat. Neighboring countries like Singapore, Thailand, and Brunei have not implemented it. Middle Eastern countries such as Kuwait, Jordan, and Saudi Arabia also focus more on business zakat and savings zakat (BAZNAS, 2025; RZ, 2025; MUIS, 2025; KHEU, 2025; Mstar, 2017; Diwan al-Zakāt Sudan, 2025; Razali & Paizin, 2017).

Linguistically, al-hawā'ij (حوائج) is the plural form of hā'ijah (حاجة) or hajah, defined as "something desired or needed, which a person endeavors to obtain, for example, going out to purchase household necessities." The term asasiyyah (أساسية) refers to the origin or foundation of something (al-Mu'jam al-'Arabiyy al-Asasiy, n.d.). In terms of usage, basic needs refer to those necessities required for human survival, helping individuals avoid hardships and difficulties (Al-Zuhayli, 1996). Al-Kasani (2005) describes them as essential for maintaining life, including housing, clothing, and certain equipment. Ibnu Malik is often cited in defining basic needs as follows:

"Any necessity that directly prevents destruction, such as expenses, housing, military equipment, and clothing for cold and hot seasons, or indirectly prevents harm, such as debts, work tools, household furniture, vehicles, and books for

scholars. If a person has money but needs it urgently to meet these necessities, it is considered a basic need; similar to stored water for drinking, one may consider it insufficient for ablution, thus permitting tayammum" (Al-Qaradawi, 1994; Al-Zuhayli, 1989).

Imam Nawawi (2003) asserts that daily necessities—food, shelter, clothing, and common life requirements—should be consumed moderately, avoiding both deficiency and extravagance. Mujaini (2005) shares a similar view, emphasizing only the minimum necessary to meet life's basic needs. According to Al-Zuhayli (1989), human welfare (mashlahah) should be prioritized; for instance, clothing needs must account for both summer and winter seasons.

There are two types of human basic needs: 1) natural needs, such as food, clothing, and housing, and 2) common needs, such as health, education, and skills, which ensure physical and spiritual comfort (Mujaini, 2012).

The obligation of income zakat is not explicitly stated in shariah texts, unlike zakat on gold, silver, livestock, and other assets. Nevertheless, significant indications from these texts suggest the obligation of income zakat. Al-Qaradawi (1994) notes that many Quranic verses and hadiths point generally to the obligation of income zakat.

Logically, the wisdom behind zakat is to purify wealth and the self of the payer. Therefore, should salaried individuals in the public or private sectors not engage in purifying their wealth and themselves? In fact, salaried individuals may sometimes appear wealthier than rural farmers (Al-Qaradawi, 1994; Mahmood, 2003; Mujaini, 2012). Fundamentally, the institution of zakat ensures social justice by redistributing wealth to the asnaf (eligible recipients) who are in greater need (Afzal, 1994). Consequently, income zakat is considered highly relevant in contemporary times.

Methods of Calculating Income Zakat

As income zakat is a relatively new area of ijtihād among contemporary scholars, there are differing opinions regarding its calculation methods. Al-Qaradawi (1994) argues that its nisab should follow the nisab for gold and silver, i.e., in monetary terms, as salaries and wages are typically paid in money. Muhammad al-Ghazali (2005) suggests analogizing it to the agricultural nisab due to its seasonal and recurring nature, similar to farm produce. Mujaini (2012), on the other hand, proposes that income in the form of bonuses, allowances, and transferred income should follow the nisab for rikaz, as such earnings are obtained irregularly.

Regarding the haul (minimum holding period) for income zakat, if it is analogized to agriculture or rikaz, no haul is applied. However, if it is analogized to gold and silver zakat, the haul is set at one year (Al-Zuhayli, 1989; Al-Qaradawi, 1994; Rosele, 2016).

The determination of the zakat rate also varies according to these analogies. A rate of 2.5% is applied if following the gold and silver zakat, whereas a rate of 5–10% is applied if following agricultural zakat (Al-Qaradawi, 1994; Al-Zuhayli, 1989).

Deduction of Basic Needs

In this context, the issue of deducting basic needs also falls within the scope of ijtihād. The Hanafi school of thought mandates that basic needs be deducted prior to the calculation of nisab. According to this perspective, the deduction ensures the eligibility of individuals as wealthy and financially capable (Al-Qaradawi, 1994; Al-Zuhayli, 1989). However, the majority of scholars disagree with this view, arguing that the method of deducting basic needs has been abrogated by the obligatory nisab requirement (Al-Zuhayli, 1989). They reference the meaning of Allah's statement:

"And they ask you what they should spend. Say: 'What is beyond your needs' (al-'afw)" (al-Baqarah: 219)

This verse specifically addresses voluntary charity (sadaqah) rather than zakat, as it was revealed in Mecca, whereas the obligation of zakat was established in Madinah (Al-Qurtubi, 1998).

Currently, ten deduction items are permitted in income zakat calculations: personal expenses, maintenance for spouse, children, and parents, housing and vehicle loans, Tabung Haji savings, Employees Provident Fund (EPF) contributions, medical expenses, and educational expenses or PTPTN loan repayments (state zakat institutions' websites).

According to Fidlizan (2016), not all of these items are considered basic needs. The obligation to provide for parents varies depending on circumstances; children are not required to support wealthy parents. Tabung Haji savings are deductible to prevent the same wealth from being subject to zakat twice within a year. Similarly, EPF contributions are deductible because they are legally mandated deductions.

From this literature review, several questions arise: What fiqh evidence supports the deduction of basic needs? Which basic needs items are appropriate in contemporary times? And what should be the applicable value for each of these items?

Research Methodology

This study adopts a qualitative approach, providing in-depth examination and clarification of concepts while interpreting key terms related to income zakat (Sharma, 2011; Rohana, 2003). The research analyzes both primary and secondary data sourced from the Quran, Hadith, as well as documentation from written texts and official zakat websites in Malaysia and Indonesia. Additionally, the study employs interviews with state zakat management authorities to obtain supplementary information. Data analysis is conducted using content analysis, which involves organizing the data according to specific categories (Sharma, 2011; Mulyana, 2008).

Findings And Discussion

1. Concept of Basic Needs (al-ḥawā'ij al-asāsiyyah)

Numerous perspectives have been offered by past and contemporary scholars regarding the meaning of basic needs (al-ḥawā'ij al-asāsiyyah), as discussed in the preceding subtopic. Traditionally, basic needs encompassed essential items required to sustain life, such as food, clothing, and shelter. However, recent developments indicate that the needs of modern society have expanded to include education, transportation, health, and safety.

Basic needs can be classified into two categories:

1) Natural needs (ṭabīʿī), including food, clothing, and housing, and 2) Customary needs (lāzim), which include expenses for health and education (Mujaini, 2010). Expenditures for basic needs should take precedence before assisting others, as highlighted in the term al-ʿafw in Surah al-Baqarah, verse 219. According to Ibnu ʿAbbas, al-ʿafw refers to what exceeds the needs of one's family (Ibnu Kathir, 1993). Similarly, Imam al-Qurtubi (1998) interprets it as "what is easy, abundant, and readily given without hardship." This aligns with Al-Qaradawi's (1994) view that an individual's needs may vary depending on time and place, and that certain taḥsīniyyāt may be considered basic needs in a different context. Therefore, reasonable contemporary basic needs should be reassessed (Afzal, 1994).

2. Shariah Evidence for Deducting Basic Needs Expenses

All zakat institutions rely on the primary reference of Fiqh al-Zakat by Al-Qaradawi (1994). Among the arguments cited by Al-Qaradawi (1994) are:

a. Quranic Evidence :

"And when they ask you what they should spend, say: what is surplus" (Al-Baqarah: 219).

Ibnu ʿAbbās explains in Tafsir Ibnu Kathir (1993) that al-ʿafw refers to the surplus beyond one's own necessities. Al-Qaradawi (1994) emphasizes that this verse clearly indicates that

zakat is required only on what remains after personal expenses, echoing Mujaini (2012), who terms this remainder as "actual income." While the verse does not explicitly mention zakat, it conveys the principle that income zakat should not burden the payer and should only be taken from surplus after essential expenditures.

b. Hadith Evidence regarding "one dinar":

"A person asked the Prophet (PBUH) about spending one dinar. The Prophet (PBUH) instructed to spend first on oneself, then on one's child, spouse, and servant, and finally, 'you may consider yourself'" (Abi Dawūd, 2009, no. 1691).

Al-Qaradawi (1994) interprets this hadith as emphasizing that provision for oneself and family should take priority over spending on others. The term nafkah in this context can also encompass expenses or voluntary charity. Although the hadith does not specifically mention zakat, it reflects the principle of prioritizing essential expenditures for oneself and dependents before addressing others.

c. Prophetic Saying on Charity:

"Charity is the responsibility of the wealthy; prioritize those in your own care" (al-Bukhari, 2002, no. 1426).

This indicates that only those with sufficient means are obligated to give charity. The term charity here can also extend to zakat. Those with financial obligations are not considered wealthy until their essential needs are met, demonstrating the necessity of deducting basic needs before calculating zakat (Al-Qaradawi, 1994).

d. Hadith on Calm Zakat Payment:

"Give zakat from your wealth with ease and peace of mind" (Ahmad, 2001, no. 22260).

Al-Qaradawi (1994) notes that zakat should be given calmly, which is facilitated by deducting personal needs first. Although this hadith primarily serves as guidance to improve the proper observance of zakat, the deduction of basic needs can contribute to easing the

concerns and ensuring peace of mind among zakat payers.

e. Statement from the Tabi'in, 'Aṭā' bin Abi Rabah:

"It is necessary to deduct the basic needs of farmers before levying zakat on agricultural produce" (Al-Qaradawi, 1994).

This illustrates that the practice of deducting basic needs has historical precedence and is not a novel concept in zakat law.

f. Alignment with Hanafi School:

The Hanafi school prioritizes the payer's needs to prevent a scenario where the payer becomes dependent on zakat due to insufficient personal resources (Al-Kāsānī, 2005; Al-Qaradawi, 1994). The majority of scholars, however, argue that the nisab itself suffices to determine zakat obligation (Al-Zuhayli, 1989).

The researcher posits that deducting basic needs provides convenience and financial comfort to zakat payers, analogous to annual income tax calculations by revenue authorities, which consider personal expenses before taxation. Despite scholarly differences, this deduction falls within the scope of permissible ijtihad. Consequently, deducting basic needs is deemed appropriate and relevant, particularly when linked to income taxation principles.

3. Basic Needs as Deduction in Zakat Calculation

Significant differences exist in income zakat calculations across Malaysian states. Some states mandate deduction of basic needs expenses, while others allow it as an option. States mandating such deductions include Perlis (MAIPs, 2025), Perak (MAIAMP, 2025), Selangor (LZS, 2025), Terengganu (MAIDAM, 2025), and Kelantan (MAIK, 2025).

In contrast, Indonesia's BAZNAS and Rumah Zakat do not consider basic needs deductions; zakat is calculated on total income directly (BAZNAS, 2025; RZ, 2025). Based on the al-'afw verse and the majority scholarly opinion, deduction of basic needs is not obligatory but optional, providing flexibility for payers. The practice of Saidina Abu Bakar (r.a.) in donating all his wealth during the Battle of Tabuk, unchallenged by the Prophet (PBUH) (al-Tirmidhi, 1978, no. 367), illustrates that omission of such deduction is permissible.

4. Deduction Items

All states provide a list of allowable deductions for income zakat, covering both basic needs and other items. The maximum number of items is ten, while the minimum is four, as shown in Table 1.

Table 1: Deduction Items for Income Zakat in Malaysia except expenses for himself, spouse and children.

State	Vehicle	House	Parents	Haji	EPF	Medical	Education
Perlis	/	/	/	/	/	/	/
Kedah	x	x	x	/	/	x	x
P.Pinang	x	x	/	/	/	x	x
Perak	x	x	/	/	/	/	x
Selangor	x	x	x	/	/	/	/
Wilayah	x	x	/	/	/	x	/
N.Sembilan	x	x	/	/	/	x	x
Melaka	x	x	/	/	/	x	x
Johor	x	x	/	x	x	/	/

Pahang	x	x	/	/	/	/	x
Terengganu	x	x	/	/	/	x	/
Kelantan	x	x	/	/	/	/	x
Sabah	x	x	/	/	/	/	x
Sarawak	/	/	/	/	/	/	/

Indicators : / = available x = not available

Sources : MAIPs (2025), LZNK (2025), MAINPP (2025), MAIAMP (2025), LZS (2025), PPZ (2025), PZNS (2025), PZM (2025), MAIJ (2025), PKZ (2025), MAIDAM (2025), MAIK (2025), MUIS (2025), MIS (2025).

Analysis shows that medical expenses are considered in eight states, education in six states, and parental support in only two states. Housing and vehicle costs are generally excluded, except in Perlis and Sarawak. This raises the question of whether expenses for healthcare, education,

vehicles, and housing should be considered basic needs in the current context.

5. Value of Each Basic Needs Item

There are significant variations in the monetary values assigned to each deduction item among Malaysian states (Table 2).

Table 2: Monetary Value of Each Basic Needs Item in Malaysia.

States	Basic needs items (RM)							
	1. Self	2. Spouse	3. Child	4. Vehicle	5. House	6. Parents	7. Medical	8. Education/ PIPIN
Perlis	8,000	3,000	Real	Real	Real	Real	Real	Real
Kedah	10,000	4,000	2,000	X	X	X	X	X
Pulau Pinang	9,000	3,000	1,000	X	X	Real	X	X
Perak	10,800	5,000	2,300 2,800 (HEI)	X	X	3,000	500 2,400 (chronic)	X
Selangor	14,580	4,944 (work) 2,004 (not working)	7,356 (HEI) 4,944 (>18) 4,896 (<18) 2,100 (<6) 3,960 – childcare	X	X	X	2,916 (chronic)	X
Wilayah Persekutuan	12,000	5,000	2,000 (<18) 5,000 (>18)	X	X	Real	X	2,000
Negeri	9,000	4,000	8,000 (HEI)	X	X	Real	Real	X

Sembilan			2,000 (not HEI) 6,000 (disabled)					
Melaka	9,000	5,000 (not working)	1,000	X	X	Real	X	X
Johor	9,000	3,000	1,000	X	X	Real	Real	Real
Pahang	14,400 / 6,000 (works)	3,000	3,600 (< 7 y) 2,400 (> 6 y) 4,200 (HEI)	X	X	4,200	2,400 (chronic)	X
Terengganu	12,432	3,612 (work) 1,476 (not working)	1,872 - <6 y 2,856-7-17 y 6,972- HEI 6,000 – disabled 3,520 – childcare	X	X	Real	Real	Real
Kelantan	Real	Real	1,000 (ps/ss) 4,000 (HEI)	X	X	Real	Real	X
Sabah	9,000	4,000	2,000	X	Real	Real	X	X
Sarawak	Real	Real	Real	< 1,000		Real	X	X

Indicators : real = real value, y=years, HEI = high education institutes, ps = primary school, ss = secondary school.

Sources : MAIPs (2025), LZNK (2025), MAINPP (2025), MAIAMP (2025), LZS (2025), PPZ (2025), PZNS (2025), PZM (2025), MAIJ (2025), PKZ (2025), MAIDAM (2025), MAIK (2025), MUIS (2025), MIS (2025).

For personal expenses, the lowest allocation is RM8,000 (Perlis and Melaka) and the highest is RM14,580 (Selangor). However, there are states that set the expenses for spouses at RM3,000. While the expenses for children are as low as RM1,000 per year. These figures appear inconsistent with realistic annual expenditures, highlighting the need for reassessment.

6. Maqāṣid al-Sharī'ah Approach to Strengthen Basic Needs Determination

The researcher argues that the Maqāṣid al-Sharī'ah framework can strengthen the determination of basic needs (ḥawā'ij al-asāsiyyah). Derived from maqṣad (goal or purpose), Maqāṣid al-Sharī'ah refers to the objective behind legal rulings, aiming to promote human welfare and prevent harm (Al-Zuhayli, 1996; Mahmood Zuhdi, 2012). It focuses on five core objectives: preservation of

religion, life, intellect, lineage, and property (al-Ghazali, 1997).

Within this framework, human needs are categorized into three tiers: *ḍarūriyyāt* (essential), *ḥājiyyāt* (complementary), and *taḥsīniyyāt* (luxury) (al-Ghazali, 1997; Ibnu 'Asyur, 2007; Mahmood Zuhdi, 2012; Al-Zuhayli, 1996). *Ḍarūriyyāt* cover minimal essentials such as food, clothing, and shelter. *Ḥājiyyāt* includes conveniences improving comfort, such as adequately furnished homes, nutritious meals, and functional vehicles. *Taḥsīniyyāt* encompasses luxury items beyond basic needs, such as high-end vehicles, branded clothing, or premium residences, which are not intended for zakat support.

Applying Maqāṣid al-Sharī'ah allows for a more comprehensive determination of basic and

current needs across social, economic, educational, health, and safety dimensions.

Recommendations

In conclusion, scholarly opinions supporting the deduction of basic needs are more relevant for the implementation of income zakat today. Basic needs should be refined to include food, clothing, housing, education, security, and healthcare, as some states currently exclude certain essential items.

This study proposes that basic needs should be further refined to comprehensively encompass all relevant aspects, including expenditures on food, clothing, housing, education, safety, and healthcare. This is due to the fact that some states exclude certain items from their calculations. Although some items may not traditionally be classified as basic needs, they have evolved into contemporary necessities and can now be considered within the category of *ḥājīyyāt*.

This study also recommends that the prescribed deduction values be reviewed and adjusted to reflect current living costs. For example, the deduction allocated for a spouse is set at RM3,000 annually, which is no longer reasonable. If daily food expenses are estimated at RM10, the annual cost alone amounts to RM3,650, excluding additional expenses such as clothing and other necessities. Similarly, the annual deduction of RM1,000 allocated for a child is no longer appropriate in the present context.

Therefore, this study proposes the development of a more realistic calculation method to determine the actual level of basic needs expenditure for each relevant party. This is crucial to safeguard the credibility of zakat institutions in the eyes of the public and, more importantly, to ensure that all parties are treated fairly and equitably.

This study further recommends adopting the concept of *maqāṣid al-sharī'ah* as a foundational framework in determining both basic and contemporary needs for all stakeholders. This framework, which classifies human needs into three hierarchical levels of priority, is considered more appropriate and practical. Consequently, the determination of income zakat calculations would be more comprehensive and equitable for all parties involved.

Conclusion

Enhancing the method of income zakat calculation by incorporating appropriate deductions for *al-ḥawā'ij al-asāsīyyah* would promote greater social justice, particularly for zakat payers. Moreover, such improvements can counter criticisms that zakat management fails to consider the actual needs of payers, potentially resulting in them bearing a higher cost of living than zakat recipients. Therefore, the accurate application of basic needs deductions (*al-ḥawā'ij al-asāsīyyah*) is essential to ensure fairness and equity.

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