



Taxes and Islamic Philanthropy: Unlocking the Potential of Waqf in Individual Tax Reductions

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Received: July, 2024; Revised: August, 2024; Published: August, 2024

Abstract

Waqf, which is a form of Islamic philanthropy based on the principles of social justice and wealth distribution, has great potential to influence tax structures and government policy. This study examines the potential for integration between the tax system and Islamic philanthropy, with a focus on utilizing the concept of waqf as an instrument to reduce individual tax burdens. The research method is a literature survey of more than 20 articles related to social funds sourced from waqf as a strength of Islamic philanthropy by trying to study and analyze using qualitative methods. The results of the research are that there are five strategies that can be implemented within the framework of waqf cooperation with taxes. First, waqf assets that have been developed and have added value are entitled to tax benefits. Second, the results of cash waqf investments are eligible for tax incentives. Third, waqf assets may qualify for income tax exemption. Fourth, provide tax benefits to waqf donors. Lastly, provide tax incentives to business actors who help waqf institutions or movements. So the potential of waqf as a tax reduction instrument can be optimized, providing significant benefits for Muslim communities and driving the sustainable growth of Islamic philanthropy.

Keywords: Tax; Islamic Philanthropy; Waqf.

Abstrak

Wakaf, yang merupakan bentuk filantropi Islam yang mendasar pada prinsip-prinsip keadilan sosial dan distribusi kekayaan, memiliki potensi besar untuk mempengaruhi struktur pajak dan kebijakan pemerintah. Studi ini mengkaji potensi integrasi antara sistem pajak dan filantropi Islam, dengan fokus pada memanfaatkan konsep wakaf sebagai instrumen untuk mengurangi beban pajak individu. Metode penelitian adalah survei literatur terhadap lebih dari 20 artikel terkait dana social yang bersumber dari wakaf sebagai kekuatan filantropi islam dengan mencoba mengkaji dan menganalisis dengan metode kualitatif. Hasil penelitian adalah ada lima strategi yang bisa dilakukan dalam kerangka kerja sama wakaf dengan pajak. Pertama, harta wakaf yang telah dikembangkan dan mempunyai nilai tambah berhak mendapatkan keuntungan pajak. Kedua, hasil investasi wakaf tunai layak mendapat insentif perpajakan. Ketiga, aset wakaf mungkin memenuhi syarat untuk mendapatkan pembebasan pajak penghasilan. Keempat, memberikan manfaat pajak kepada donatur wakaf. Terakhir, memberikan insentif pajak kepada pelaku usaha yang membantu lembaga atau gerakan wakaf. Maka potensi wakaf sebagai instrumen pengurangan pajak dapat dioptimalkan, memberikan manfaat yang signifikan bagi masyarakat Muslim dan menggerakkan pertumbuhan filantropi Islam secara berkelanjutan.

Kata Kunci: Pajak; Filantropi Islam; Wakaf

<https://doi.org/10.53491/oikonomika.v5i1.706>



INTRODUCTION

Philanthropy is known as an activity that reflects love for humans in the form of charity, donation, zakat, endowments, alms, donating, mutual cooperation and volunteering (Arifatin et al., 2023). Philanthropy has the benefit of helping increase government funding and improving people's lives in various sectors, including welfare, economy and education. Islam views generosity as a noble act, especially if generosity involves a Muslim being devoted to Allah and thereby benefiting from His beauty and help (Nawawi, 2015). Meanwhile for recipients, Islamic philanthropy functions to help, assist and guide them towards a better and more prosperous life so that they can fulfill their living needs properly, avoid the dangers of disbelief, and at the same time can eliminate disbelief, envy and other heart diseases (Rois, 2011).

In Muslim societies, philanthropy and the obligation to pay taxes are two important components in fulfilling social and religious responsibilities (Mohamad, 2018). Islamic philanthropy, represented by the practice of waqf, describes the voluntary principle of giving away a portion of one's assets for the benefit of the public. On the other hand, paying taxes is a legal obligation which aims to support development and provision of public services by the government (Faisal et al., 2022).

However, the collaborative potential between Islamic philanthropy and the tax system is often not fully maximized. There is a great opportunity to integrate endowment practices into individual tax planning strategies. Moreover, seeing the potential for land waqf assets registered with BWI amounting to 4,359,443,170.00 and cash waqf reaching 1.4 trillion rupiah as of March 2022. So, it is a challenge for the government to maximize existing waqf assets used for financing in carrying out the revenue and expenditure process. Treasury Fund. Government spending needs to understand what must be spent in accordance with sharia rules, in the initial stages of this paper, maximizing waqf assets invested forever can be used for financial circulation of the state treasury by minimizing debt and at the same time economic development for Mauquf alaih (Rosadi et al., 2018). By understanding and utilizing relevant tax incentives, Muslim individuals can minimize their tax burden while fulfilling their philanthropic obligations (Saputri, 2021).

Research on the interaction between taxation and Islamic philanthropy has significant implications for mobilizing resources for social and economic development (Billah, 2020). Understanding how waqf can be used as a means of reducing individual taxes can open the door to more inclusive and sustainable Islamic financial innovation (Fauzia, 2013). But currently, Indonesia does not have a specific law that regulates waqf tax, it is still part of regular tax regulations. For example, only the explanation of article 3 paragraph 1 of the PBB Law mentions waqf land as an exception to the Land and Building Tax (PBB) object. Purchases of waqf property are also excluded from the BPHTB Law concerning Tax Objects for Acquisition of Land and Building Rights (BPHTB); However, the provisions of the BPHTB Law regarding this matter are contained in article 3 paragraph 1. Waqf assets that

<https://doi.org/10.53491/oikonomika.v5i1.706>



are not in the form of land or buildings, such as money or other assets, are not explicitly mentioned in tax regulations to date.

The voluntary nature of waqf can be an obstacle to realizing its full potential. It is hoped that the regulation regarding the obligation to pay taxes will increase the realization of waqf and also maximize tax revenues (Rudianto et al., 2021). Therefore, this research aims to analyze the potential synergy between Islamic philanthropy in the form of waqf and the tax system to create a mechanism that allows individual tax reduction by empowering communities through investment in welfare and community development programs.

LITERATURE REVIEW

Islamic Philanthropy

Waqf is a word that comes from Arabic, namely waqf, which means to hold, stop or restrain (Kahf, 1999). Meanwhile, according to the term, it means stopping the transfer of ownership of an asset that is useful and long-lasting so that the benefits of the asset can be used to search for it. Several philanthropy books link these popular terms well by defining philanthropy as, "voluntary action for the public good", or "voluntary action (Piliyanti & Awirya, 2022). There are two important elements of philanthropy in this definition: first, voluntary action. A philanthropic act does not originate from coercion or obligation. For example, paying taxes is not a philanthropic act because taxes are the obligation of every citizen (Hambali & Aisyah, 2021).

The word "philanthropy" is a new term in Islam, however recently a number of Arabic terms are used as its equivalent. Philanthropy is sometimes equated with al-ata' al-ijtima'i which means social giving, al-takaful al-insani which means humanitarian solidarity, ata' khayri which means giving for good, or sedekah which means charity. The term alms is already known in Islam, but the term Islamic philanthropy is an adoption of the word today (Zaenal et al., 2022).

Implicitly, the legal basis of Islamic Philanthropy is not clearly explained because this is a term nowadays as a form of caring for others. As we know, Allah promises that if we help 'Allah', Allah will definitely help us. So this is mentioned in the Qur'an, letter Muhammad (47) verse 7.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِن تَنْصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

Meaning: O believers, if you help (religion) Allah, surely He will help you and strengthen your position.

Apart from that, talking about Islamic Philanthropy cannot be separated from the function of ZISWAF (Zakat, Infaq, Alms and Waqf). So the Al-Qur'an also explains the importance of carrying out Islamic philanthropy such as Zakat. One of the new forms of philanthropy that is being developed is social justice philanthropy or social change philanthropy (Fauzia, 2013). As reflected in the term, social change philanthropy aims to carry out social change and create a just order for everyone. In contrast to traditional philanthropy

which only touches on social inequality, such as poverty, social change philanthropy seeks to take action at the roots that cause poverty.

Waqf

The form of philanthropy in Islam is waqf (waqf), masdar from the verb waqafa-yaqifu, which means "to protect or hold". Waqf is a word that comes from Arabic, namely waqf, which means to hold, stop or restrain (Lamido & Haneef, 2021). Meanwhile, according to the term, it means stopping the transfer of ownership of a property that is useful and long-lasting so that the benefits of the property can be used to seek the pleasure of Allah SWT. (Asymuni A Rahman, Tolchah Mansur, nd) Waqf can also be interpreted as giving permanent property for socio-religious purposes, such as someone donating a plot of land to build a mosque or to use as a public cemetery (Mardani, 2012). The legal basis for waqf is found in Surah Āli 'Imrān verse 92:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

The meaning: You will never reach (perfect) virtue until you spend some of the wealth you love. And whatever you earn, Allah knows it.

In this verse there is an order to give away the wealth of one's loved ones, which is meant by waqf as explained by the hadith of the Prophet narrated by Bukhari Muslim that after this verse was revealed, Talha, one of the Companions of the Prophet from the richest Ansar group in Medina, donated his favorite date palm garden.

Waqf is viewed in terms of who it is intended for, so waqf can be divided into two: first, expert waqf, namely waqf which is aimed at one or more specific people, the family of the person who is waqf or not (Sa'adah, 2008). This waqf is also called a special waqf because it is intended for certain people. Second, khayrī waqf is a waqf whose benefits from the beginning were intended for the general interest and not specifically for certain people, such as donating land to build a mosque or madrasa.

Waqf Potential

Waqf is one of the Islamic Philanthropic funds which has great potential for the welfare of the country. This potential will be effective if management is carried out seriously, and this potential will become wishful thinking if managed not seriously. Indonesia is classified as a country with the largest potential for waqf, this is because its population is predominantly Muslim. President of the Islamic Development Bank (IDB) Ahmad Mohammed Ali said that the Indonesian Waqf Board (BWI) has the potential to become the center of the waqf movement in Southeast Asia. Apart from that, he said that BWI should establish a Waqf Bank for ASEAN countries which would then be managed for the common benefit (Lita, 2017).

1. Potential of Waqf in Education

Education is one of the sectors that can benefit most from waqf. Through waqf funds, educational institutions can build and maintain schools, colleges and training centers.

<https://doi.org/10.53491/oikonomika.v5i1.706>



Quality education is the foundation for intellectual and economic growth, and endowments can help ensure broader access to quality education.(Sundari, nd)

2. Waqf in Health

Indonesia's health system can also benefit greatly from waqf investments. Construction of hospitals, clinics and other health facilities can be financed through waqf funds. This will increase people's access to quality health services.

3. Infrastructure and Economic Development

Waqf investments can also support infrastructure development, such as bridges, roads and other public facilities. This will have a positive impact on regional and national economic growth. Through waqf, people can contribute to the development of their country.

Taxes in Islam

Taxes are contributions that citizens are required to make to support states, provinces, municipalities, and other government entities(TRIANTI, nd). Based on the theory and principles of taxation, tax collection is a logical result in social, governmental and state life as a reflection of justice for welfare. Tax in Arabic is called Al-Ushr, Al-maks, or Adh-Dharibah, which means levies collected by tax collectors from the community. Al-kharaj, another name for tax that can also be used in Arabic, is more often used for levies that are explicitly tied to land. Au Yussuf interprets tax in his book as part of what Allah requires Muslims to give part of their wealth to finance various needs and expenditure items which are their obligations when Baitul Mal does not have money/assets (Ridlo, 2019).

State revenue is money that goes into the state treasury. State revenue has an important role in the economic growth of a country(Saputra, 2022). The greater the state revenue, the greater the country's economy. The state has an obligation to improve the welfare of all its people as stated in the law and to realize this, of course, requires very large funding and takes place in stages (Chenge & Mba, 2023).

Islam allows taxes because it is for the benefit of the people. Because government funds are no longer sufficient to cover expenses, taxes must now be paid by every citizen (taxpayer) in a country. If these costs are not covered, then losses will occur, and Muslims have an obligation to prevent losses (Franciska, 2023).

RESEARCH METHODOLOGY

This article reviews and discusses Collaborative potential between Islamic philanthropy and the tax system, namely in this paper we want to analyze how waqf can be used as an alternative to reducing individual taxes. This paper is a literature survey of more than 20 articles related to tax-deductible waqf originating from waqf as a strength of Islamic philanthropy by trying to study and analyze it using qualitative methods. This study is based on descriptive qualitative data analysis methods using content analysis using point of view. Explain and describe the situation in general, based on data collected from various situations that occur. The stages involve collecting data, classifying it according to the research formula

and then analyzing the collected data, then summarizing it in narrative form (Koh & Owen, 2000).

RESULTS AND DISCUSSION

Waqf Concept in Tax Reduction

Today, philanthropy has a number of goals that are not solely religious, but also social and political. For example, there are philanthropic institutions whose targets are only social services, with the belief that by providing services, the burden of poverty on society can be reduced or even eliminated. Meanwhile, there are also philanthropic institutions that are engaged in social change, making social justice their main goal.

Waqf is a real manifestation of humanitarian values and social solidarity in Islam. In the context of tax deductions, waqf functions as a legal and structured way to transfer ownership of assets from individuals or institutions to foundations or charities. Thus, the value of donated assets is no longer taken into account in tax calculations, thereby providing a real tax reduction effect (Yunita, 2016).

Taxation and Islamic philanthropy both have the aim of improving the welfare of society. Taxes are used by governments to finance public programs and services, while Islamic philanthropy provides financial support or other resources for charitable and humanitarian activities (Khan, 2015).

Waqf institutions have a variety of taxation options available to them. The options for imposing taxes on waqf institutions are actually very varied. By imposing a low tax rate, tax can be applied to waqf assets that have been produced and have added value (Rudianto et al., 2021). Apart from that, tax can also be imposed on the results of waqf investments in money and land that are not certified. However, the implementation of levies for waqf institutions is expected to follow the implementation of incentives. The aim is for waqf assets to increase quickly so that they can be enjoyed by more people. One of the benefits of the practice of waqf is the possibility of tax deductions given to individuals or companies who donate their assets (Ulirrahmi & Yazid, 2022). In countries where the majority of the population is Muslim or have regulations that support waqf, there are significant tax incentives to encourage this practice. There are several ways that waqf can reduce taxes, namely (Arifin, 2020):

1. **Income Tax Deduction:** In some countries, individuals or companies that donate some or all of their income can deduct the amount of income tax they must pay. This can be done by declaring their waqf to the competent tax authority.
2. **Property Tax Deduction:** Property or assets given as a waqf may also provide tax benefits. Some states provide property tax deductions or taxes on capital gains when the property is donated.
3. **Corporate Tax Reduction:** Companies involved in waqf practices can also take advantage of tax incentives. Several countries provide tax incentives to companies active in philanthropic activities, including waqf.

<https://doi.org/10.53491/oikonomika.v5i1.706>



Apart from the tax benefits that can be obtained, waqf also has a positive impact in supporting the public interest and empowering the community. The practice of waqf not only helps individuals or companies to reduce their taxes, but also makes a real contribution to improving the social and economic conditions of the wider community. However, it is important to note that tax incentives relating to waqf can vary significantly between countries and regions. Therefore, individuals or companies planning to endow their assets should consult with local tax authorities or tax experts to understand the tax incentives and requirements that apply in their area.

On the other hand, implementing taxes on waqf institutions also has the potential to address various challenges. The first thing that needs to be addressed is literature, both from the leadership of waqf organizations and from tax officials. Utilizing waqf as a tax deduction requires careful consideration:

1. **Legal Compliance:** Individuals or institutions planning to use waqf as a tax deduction must ensure that their actions comply with applicable laws and regulations.
2. **Clear Philanthropic Goals:** Waqf which is created as an effort to reduce taxes must still have clear philanthropic goals and be in accordance with Islamic teachings.

The use of waqf as a tax deduction also has legal and social implications:

1. **Regulation and Transparency:** Countries need to develop clear regulations regarding the use of waqf as a tax deduction. Transparency in the management of waqf funds is an important key in maintaining the integrity and goals of philanthropy.
2. **Community Empowerment:** Utilizing waqf as a tax deduction can encourage active community participation in charity and philanthropy, which can ultimately improve social welfare.

The potential for moral hazard is the final obstacle in providing tax incentives for waqf bodies. The moral danger discussed is someone's malicious desire to use existing laws to avoid paying taxes. Tax evasion, tax avoidance, and tax planning are examples of moral hazard in the tax system. Tax evasion is a deliberate violation of tax regulations to reduce the tax obligations owed. An example is when a taxpayer does not register his assets. Tax evasion refers to the actions of taxpayers who attempt to exploit existing loopholes in tax laws to reduce the amount of tax owed to them (Thian, 2021).

Tax planning is the behavior of taxpayers who use tax reduction/withholding plans in accordance with applicable tax regulations to try to reduce the amount of tax they must pay. Because this activity does not violate the law, it is permitted (Rifani, nd). In addition, by declaring their ownership as waqf property, irresponsible parties can take advantage of the tax benefits provided to waqf institutions to reduce the amount of tax they have to pay. Creating more prosperity for the people. Various forms of support aimed at the benefit of the ummah may be done, one of which is by levying taxes on the residents of the country (Emzaed et al., 2018).

Within the framework of waqf collaboration with tax, there are five strategies that can be carried out within the framework of waqf collaboration with tax. First, waqf assets that

have been developed and have added value are entitled to tax benefits. Second, the results of cash waqf investments are eligible for tax incentives. Third, waqf assets may qualify for income tax exemption. Fourth, provide tax benefits to waqf donors. Lastly, provide tax incentives to business actors who help waqf institutions or movements.

Meanwhile, regarding tax regulations relating to waqf, it is important to remember that waqf regulations in tax law are under the jurisdiction of the Indonesian House of Representatives (DPR RI), not tax officials, because they serve as implementers, not regulators. Although it is possible to include waqf in regulations, its function is limited as a tax deduction. It is also important to complete the administration related to waqf assets, and the waqif must ensure accurate recording of his waqf assets to avoid problems in the future.

CONCLUSION

Waqf is one of the philanthropic practices whose benefits can now be used to reduce individual taxes. Moreover, the aim of waqf itself is social development and community welfare. The close relationship between religious values, philanthropy and efforts to reduce the tax burden makes waqf a concrete solution that can produce multiple benefits. The importance of understanding tax requirements and incentives in each region emphasizes the need for a wise approach in implementing waqf as a tax reduction strategy.

There are five strategies that can be implemented within the framework of waqf cooperation with taxes. First, waqf assets that have been developed and have added value are entitled to tax benefits. Second, the results of cash waqf investments are eligible for tax incentives. Third, waqf assets may qualify for income tax exemption. Fourth, provide tax benefits to waqf donors. Lastly, provide tax incentives to business actors who help waqf institutions or movements. By integrating these aspects, the potential of waqf as a tax reduction instrument can be optimized, providing significant benefits to Muslim communities and driving the sustainable growth of Islamic philanthropy.

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