

**ANALYSIS OF ZAKAT AND TAX POLICIES DURING THE
COVID-19 PANDEMIC**

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Abstract

The relationship between zakat and tax dates back to the early days of the development of Islam. Zakat is one of the pillars of Islam whose obligation is absolute upon one's assets according to certain rules that have been regulated in the Al Quran and Hadith. Meanwhile, taxes are contributions issued by the public to be deposited with the government as state treasury, which is allocated to meet state expenditures. Since Covid-19 was declared a pandemic, Indonesia has been affected by the Covid-19 virus. Impact arising from various sectors such as health, education, socio-culture and economy. Various policies issued by the government to cut the spread of the Covid-19 virus, such as social distancing, studying or working from home and PSBB. Other than that, the government issued policies to restore the economy such as zakat and tax policies. This research was conducted to map and analyze zakat and tax policies issued by the government in order to reduce the economic impact of the Covid-19 pandemic. The research used a qualitative method with a descriptive approach obtained by studying the literature. The results of the study state that Indonesia has issued policies to help people affected by Covid-19 through zakat and tax policies. The research used a qualitative method with a descriptive approach obtained by studying the literature. The results of the study state that Indonesia has issued policies to help people affected by Covid-19 through zakat and tax policies. The research used a qualitative method with a descriptive approach obtained by studying the literature. The results of the study state that Indonesia has issued policies to help people affected by Covid-19 through zakat and tax policies.

Keywords : Zakat, Tax, Policy, Impact, Pandemic

1. INTRODUCTION

Since 2020, the world has been shocked by the outbreak of a virus called the corona virus (Covid-19). The world health agency or often referred to as WHO (World Health Organization) officially announced the corona virus (covid-19) as a pandemic on March 9, 2020. Based on data from the Covid-19 Handling Task Force as of March 3, 2021, it shows that there are 1,414,741 people. confirmed positive cases of Covid-19 in Indonesia. The corona virus is a type of virus that is easily transmitted so limiting contact with other people is a way to cut the spread of the covid-19 virus. Therefore, the President of In the economic sector, the various kinds that have been caused by Covid-19, such as having a terrible impact on investment, make people choose to be very careful in buying goods so

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that it has an effect on decreasing people's purchasing power. In investing, it has an influence on market projections. Investors may tend not to invest due to changing market assumptions and unclear supply chains (Pepinsky & Wihardja, 2011). Covid-19 has also had an impact on Indonesia's export and import sector and the trade sector. In the trade sector, from the side of tax revenue has decreased.

In addition, covid-19 caused an increase in the number of unemployed in Indonesia. Based on data from the Central Statistics Agency (BPS), the unemployment rate in Indonesia for August 2020 was 7.07 percent, an increase of 1.84 percentage points compared to August 2019. The increasing number of unemployed will have an impact on decreasing economic growth. Reporting from kontan.co.id Inspector General of the Ministry of Finance Sumiyati said that the poverty and unemployment rates are expected to rise quite significantly due to the pandemic. The unemployment rate will increase by around 3.02 to 5.71 million and unemployment will increase by approximately 4.03 million to 5.23 million. This is in line with research conducted by Indiyani (2020) regarding unemployment amid the Covid-19 pandemic showing that the increase in unemployment is due to employees being laid off from office. The majority of layoffs occurred in the micro-scale business aspect, in the informal aspect, reaching 56.7% of the total workforce. Increasing the number of unemployed in Indonesia can have various impacts such as increasing poverty, lack of public purchasing power, low state income so that it will weaken Indonesia's economic growth.

Of the various impacts caused, several policies were issued by the government to restore Indonesia's economy. In Indonesia, state revenue comes from taxes that people pay to the state, while in the Islamic economic system, the zakat instrument is present as an economic driver that can provide benefits. Zakat and taxes are obligations that must be paid, but zakat and taxes have different meanings and different characteristics. Because in essence, zakat and taxes have the same order to issue some assets according to certain rules. Zakat is paid according to the orders of Islamic law while taxes are according to government regulations. In Islam, zakat is used as a distribution of wealth from the giver (muzakki) to the recipient (mustahik). Meanwhile, in state regulations, funds obtained from taxes are allocated for infrastructure development. Zakat and taxes play an important role in the country's economy, zakat solves problems on a micro level, while taxes solve problems at a macro level. With the existence of zakat and tax policies, it is hoped that it can help to answer the challenges of the economy in Indonesia today. Zakat and taxes play an important role in the country's economy, zakat solves problems on a micro level, while taxes solve problems at a macro level. Therefore, the author raises the theme Analysis of Tax Zakat Policy during the Covid-19 Pandemic. Zakat solves problems on a micro level, while taxes solve problems at a macro level. With the existence of zakat and tax policies, it is hoped that it can help to answer the challenges of the economy in Indonesia today. Zakat and taxes play an important role in the country's economy, zakat solves problems on a micro level, while taxes solve problems at a macro level. Therefore, the author raises the theme Analysis of Tax Zakat Policy during the Covid-19 Pandemic.

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2. LITERATURE STUDY

The position of zakat and taxes in Islam is not only a source of state revenue but also as an effort in economic development. Several previous studies have found that zakat and taxes have an important role in the country's economic growth but still have several obstacles such as being obstructed in their collection, where zakat is only collected about 3% of the existing potential, while taxes only collect 83.4% of the total tax revenue collected. targeted (Hidayatulloh, 2019).

The management of zakat and taxes in various Muslim countries has different policies. Saudi Arabia has a single obligation, in the sense that if a Muslim has paid zakat, then they are not taxed. And zakat in Saudi Arabia is collected by the Ministry of Finance and distributed through the Ministry of Manpower and Social Security. Meanwhile, Malaysia enforces another provision, namely zakat deducting taxes borne by the Muslim community, provided that zakat is paid in official government institutions. Indonesia applies a tax deduction system, meaning that zakat paid only reduces taxable income (Ridwan, 2014).

The emergence of the notion that zakat can be deducted from taxable income in the calculation of personal or corporate income tax can spur the public's enthusiasm to pay zakat through legal institutions, even though zakat itself cannot be directly deducted from income tax. This of course needs to be disseminated to the public at large so that people can take advantage of zakat facilities as a deduction from taxable income. (Nasruddin, 2011)

In the midst of the Covid-19 pandemic, zakat and tax policies certainly contributed to restoring the Indonesian economy. Before the covid-19 virus pandemic, the recipients of zakat funds were only for 8 groups, as confirmed in the surah at Taubah. In current conditions, zakat is used as an instrument for funding sources in dealing with Covid-19. However, the use of zakat funds for these conditions is carried out freely, but must be based on clear criteria so as not to leave the zakat function itself (Saputra, 2020). The Indonesian government with laws and regulations as a product of policies relating to the public interest, has formulated policies in order to stimulate the situation during the pandemic for all lines affected by a decline or a slowdown in order to increase again and the rate of growth to stabilize again. In handling the impact of the COVID-19 outbreak, the government also provides incentives to taxpayers who help in handling COVID-19

such as lowering rates and exemption from PPh, aiming to accelerate handling of the impact of COVID-19 (Pandyanoor, 2020).

3. RESEARCH METHODOLOGY

This study used a descriptive qualitative method, which is a study that used qualitative data and then described it descriptively. Qualitative research is a study that is used to examine natural objects where the researcher is the key instrument, the data collection technique is carried out in combination, the data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalization. Qualitative research aims to maintain the form and content of human behavior and analyze its qualities, instead of turning it into quantitative entities (Mulyana, 2008: 150).

In this study using a literature study instrument. This research is obtained from the results of literature studies obtained from studying various reference books as well as the results of similar previous studies which are useful for obtaining a theoretical basis for the problem under study.

4. RESULT AND DISCUSSION

a. Definition of Zakat and Tax

According to Qardhawi quoted from (Ismail, 2018), the word zakat has several meanings, namely an-namaa (growth and development), ath-thaharatu (holiness), al-barakah (blessings), katsrah al-khair (many), and ash-shalahu (success) 10. Something is zaka, means to grow and develop, and a person who is given the character of zaka, means a person S is good. Meanwhile, in terms of zakat, although the scholars put it differently from one another, the principle is the same, namely zakat is the transfer of ownership rights over certain assets to certain people who have been determined by the Shari'a, solely because of Allah.

Zakat is an *ijtima'iyah maliyyah* worship that has a very important, strategic and decisive position, whether seen from the teachings of developing the welfare of the people. This has proven that in the history of the development of Islam, zakat has become a source of state revenue and a very important role as a means of spreading the Islamic religion, developing the world of education and knowledge, building infrastructure, providing Islam or the cultural side, developing science, building infrastructure for providing social welfare services. (Ministry of Religion, 2013).

Meanwhile, tax in Arabic is known as "Adh-Dhariibah" which means: "The levies drawn from the people by tax collectors." Experts have different opinions in defining taxes, Adriani defines taxes with; public contributions to the state (which can be imposed) which are owed by those who are obliged to pay them according to general regulations (Laws) with no return that can be directly appointed and whose use is to finance general expenses related to the state's duty to organize the government . Rochmat Soemitro is of the opinion that taxes are the people's contribution to the State Treasury based on law

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(which can be enforced) without receiving lead services (counter-performance) which can be directly demonstrated and which are used to pay for general expenses (Ridwan, 2014).

Yusuf Qardhawi argues: "Taxes are obligations imposed on taxpayers, which must be deposited to the state in accordance with the provisions, without getting any performance back from the state, and the result is to finance general expenses on the one hand and to realize some of the economic, social, political and economic objectives. the goals to be achieved by the state.

b. The Relationship Between Zakat and Taxes

From the above understanding, it can be concluded that zakat and taxes are individual expenditures or mandatory deposits to community institutions designated for central and regional states with the aim of general welfare by sharing different provisions. Afzalur Rahman once mentioned the difference between the concept of zakat and the concept of tax (1996: 243-245), as follows:

Table 1. The Relationship Between Zakat and Taxes

No.	Description	Concept of Zakat	Tax Concept
1.	Nature	Religious obligations and a form of worship	Economic policy to generate revenue for the government
2.	Subject	Mandatory for all Muslims in a country	It is obliged to all society regardless of religion, caste, and others.
3.	Liability status	Liabilities that must be paid under any circumstances are inevitable.	Liabilities that the incumbent government can defer
4.	Rates	The source and amount are determined by the Koran and the Sunnah, it cannot be changed by anyone	The source and amount of taxes can be changed from time to time according to government requirements
5.	Use of funds	Items of expenditure and mustahik zakat are stated in the Qur'an and hadith, no one has the right to change them	Tax spending can be changed or modified according to government needs
6.	Benefit recipients	Zakat is obtained from the rich and is given to the poor	Taxes provide benefits to both the rich and the poor. Under certain conditions it is more profitable for the rich.
7.	Acquisition objective	Zakat is imposed to prevent irregularities and imbalances in the distribution of wealth and to prevent the accumulation of assets in the hands of a few people	Taxes are levied for the main purpose of obtaining income or income

As for Yusuf Qardhawi, he sees the issue of zakat and tax from several sides. According to Qardhawi, there are sides to the equation between zakat and taxes (Qardhawi, 1994: 2 / 997-1004), namely:

- 1) The element of coercion
- 2) Paid to local or central government
- 3) There is no compensation from the payment of obligations (zakat or tax)
- 4) There are social, economic and political goals, as well as financial goals

The sides of the differences are:

- 1) Name and meaning indication; Zakat is more focused on the meaning of purification, growth and blessings. While taxes are more focused on the imposition of obligations.
- 2) Substance and goal. Zakat is worship as a form of gratitude and taqarrub to Allah, while tax is only a civil obligation as a citizen.
- 3) Determination of nishab or minimum limit of obligations and the amount issued
- 4) Immutability and immutability.
- 5) The object of zakat is different from taxes.
- 6) The relationship of obligations, taxes is the relationship between a citizen and the ruler, while zakat is the relationship between a person and his God.
- 7) Purpose, zakat has elements of spiritual and moral (khuluqiyah) objectives whereas tax does not.
- 8) Legal principles, taxes have different legal principles in theory, while zakat is clear, the legal principle is that it comes from Allah alone.

c. Zakat and Taxes in Islamic Economics

Zakat as the third pillar of Islam has references and a strong legal basis, namely the Koran and al-Hadith. Some of the verses of the Al-Qur'an regarding zakat came down in Makkah and some came down in Medina. The verses of the Koran and the Hadith of the Prophet Muhammad about zakat are all present in general / global forms. This shows the desire of Allah SWT so that zakat is always dynamic, always varied and productive throughout the ages. The following are arguments that strengthen the law of zakat QS At-taubah verse 71:

“And people who believe, men and women, some of them become helpers for others. They command (do) what is wrong, and prevent what is wrong, pray, pay zakat, and obey Allah and His Messenger. They will be given mercy by Allah. Truly, Allah is all-powerful, all-wise.”

Surah At-taubah 103

"Take zakat from their property, to clean and purify them, and pray for them. In fact, your prayer (brings forth) peace of mind for them. Allah is All-Hearing, All-Knowing. "

QS Al-Baqarah 43

"And do the prayers, pay zakat, and bow with the people who bow."

Al-Bayyinah 5

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Meaning: "Whereas they are only ordered to worship Allah sincerely to obey Him solely because of (practicing) religion, and also to pray and pay zakat; and that is the true religion. "

According to the narration of Tirmidhi from Ibn Umar, ra: "*Whoever utilizes (develops) property, is not obliged to do zakat on it unless it has reached a period of one year.*" Mauquf hadith

In system Islamic economics and conventional economics recognize the existence of taxes. As stated by Prof. Rahmat Soemitro taxes are defined as compulsory levies in the form of money that must be paid by residents as compulsory contributions to the state or government in connection with income, ownership, purchase price of goods, and others.

Tax law in Islam, there are two views that can emerge. The first view is to agree with the permissibility of the existence of taxes, while the second view is that which views that tax collection is an act of tyranny and it is haram. The choice of tax liability as a solution has sparked debate among Islamic jurists and economists:

According to Abu Yusuf in his book al-Kharaj states that all khulafa ar-rashidin, especially Umar, Ali and Umar bin Abdul Aziz are reported to have emphasized that taxes must be collected with justice and prosperity, not allowed to exceed the ability of the people to pay, nor do they make them unable to fulfill their basic daily needs. Abu Yusuf supports the ruler's right to increase or decrease taxes according to the capacity of the burdened people (Chapra, 2000).

Marghinani in his book al-Hidayah, argues that: If state resources are insufficient, the state must collect funds from the people to fulfill public interests. If these benefits are enjoyed by the people, they are obliged to pay the costs. (Chapra, 2000)

M. Umer Chapra, in Islam and The Economic Challenge stated: The right of the Islamic state to increase resources through taxes in addition to zakat has been defended by a number of jurists who in principle represent all fiqh schools. This is because zakat funds are used in principle for the welfare of the poor, even though the state needs other sources of funds in order to carry out the functions of allocation, distribution and stability effectively. This right is defended by the jurists based on the hadith, "*On your property there are other obligations besides zakat.*" (Chapra, 2000).

Tax law is a collection of regulations governing the relationship between the government and the people or taxpayers. The government as tax collectors and taxpayers or the people as taxpayers. The main points of national legal products regulating taxation can be stated as follows:

- 1) Law No. 36 of 2008 concerning the Fourth Amendment to Law Number 7 of 1983 concerning Income Tax
- 2) Law No. 28 of 2007 concerning General Taxation Provisions. Amendments to Law no. 6 of 1983

- 3) Law No. 12 of 1985 concerning land and building taxes
- 4) Law Number 42 of 2009 concerning Third Amendment to Law Number 8 of 1983 concerning value added tax for goods and services and sales tax on luxury goods.
- 5) Law Number 21 of 1997 concerning fees for the acquisition of rights to land and / or buildings (amended to Law Number 20 of 2000)
- 6) Government Regulation (PP) Number 25 Year 2009 entitled Income Tax (PPh) on Sharia-Based Business Fields.
- 7) More details regarding statutory regulations in the form of Laws (UU) and Government Regulations (PP) can be seen on the website <http://www.pajakonline.com/> and <http://www.pajak.go.id/>.

Referring to data released by the Directorate General of Taxes, in 2008, taxes contributed nearly 70% of the total funds from the APBN where as is known, there are many sectors that still need funds from the APBN, such as the education, health and security sectors. It is in these sectors that APBN funds will be distributed. The tax is paid according to the law because the tax will ultimately be enjoyed by the public in the form of services provided by the State. As long as the tax is still running in accordance with the principle of justice, it is okay for us to pay taxes in accordance with applicable regulations. Without taxes, the government will not be able to run properly and of course this will have an impact on society. Although tax and zakat are basically almost the same in their goal of increasing social welfare through funds obtained from the community, there are actually some striking differences that make the position of tax and zakat not equal (Surahman, 2017).

d. Zakat and Tax Policies During the Covid-19 Pandemic.

Since the declaration of Covid-19 as a pandemic in March 2020 by WHO, it has had various impacts in all sectors, from social, employment education to industrial performance in all sectors in the country. To reduce the spread of the Covid-19 virus, the government has begun to implement several policies such as PSBB or large-scale social restrictions, social distancing, studying or working from home. The government as the policy maker has made every effort to reduce the impact. During the current pandemic, many policies were made to stimulate the situation for all affected lines to experience a decline or a slowdown so that they can rise again and their growth rate will return to the corridor desired by the government.

Covid-19 has been considered a disaster, therefore zakat funds can be used to help people affected by Covid-19. Al Qardhawi (2005) also discusses that zakat is one of the sharia social security funds which is very much needed by the community, especially for the poor. Zakat institutions must pay attention to the needs of the community and fulfill their basic needs such as food, health, etc. The concept of zakat itself is a fundamental foundation of Islamic economics to bring balance between rich and poor people and to strengthen the entire nation. Al Anshory et al. (2020) said that zakat institutions have an

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important and strategic role to help the government in preventing Covid-19 considering its position as a philanthropic organization.

The Indonesian Ulama Council has allowed the use of zakat funds to deal with the Covid-19 pandemic. The fatwa is contained in No. 23 of 2020 concerning the use of infaq, alms, and zakat funds to deal with the impact of the Covid-19 pandemic. BAZNAS and LAZ have shown their involvement in pandemic response activities, both in terms of health programs and socio-economic programs. Based on data from Baznas and the distribution of zakat funds for handling Covid-19.

Table 2. Distribution of Zakat Funds for Handling Covid-19

No.	Program area	Amount (in IDR)
1.	Health Emergency	
	a. Health Promotion (Education, PHBS, Spraying disinfectants, etc.)	268,777,411
	b. Curative (PPE, health workers, RSB isolation room, etc.)	1,823,852,122
2.	Socio-Economic Emergency	
	a. Family Logistics Package	933,710,000
	b. Cash for Work	170,868,000
	c. Zakat Fitrah	3,830,125,000
	d. BTM	70,200,000
3.	Existing Program Security	480,928,530
	Total	7,578,461,063

Sources : BAZNAS, 2020

From the table above, BAZNAS has distributed funds in several sectors, first the health emergency sector, to stop the distribution of the covid-19 virus, zakat funds are used to buy PPE, establish isolation rooms, spray disinfectants, and provide education to the public. Second, the social and economic emergency sector, to help restore economic conditions caused by the covid-19 virus, zakat funds are channeled to provide family food assistance, cash for work, zakat fitrah, BTM, as well as for assistance for laid-off employees or workers. Third, the existing program sustainability sector. for this sector, BAZNAS disbursed Rp. 480,928,530. The total distribution of funds for the three sectors reached Rp. 7,578,461,063 (BAZNAS, 2020).

BAZNAS RI has also collaborated with daily workers such as online motorcycle taxi drivers and others to cooperate with BAZNAS in carrying out environmental cleaning such as spraying disinfectants in public areas and for this cooperation BAZNAS provides wages to them. BAZNAS has also realized an economic emergency program by prioritizing zakat fitrah funds for those families affected by Covid-19. And Baznas also provides direct assistance to people in need in order to maintain their purchasing power during this pandemic. Besides that, BAZNAS also distributes zakat funds to protect the businesses of partners affected by Covid-19. BAZNAS made adjustments such as business adaptations during the Covid-19 pandemic and provided product innovations to partners such as sewing machines for making masks, this is done so that business partners

continue to run even when the Covid-19 pandemic (BAZNAS, 2020). The use of zakat for handling the covid-19 disaster carried out by BAZNAS has seen many benefits. This is in accordance with the maqashid sharia in Islam. The purpose of maqashid sharia is to safeguard and protect the general needs of humans. The level of needs, namely, the needs of dharuriyyah, hajiyyah, and tahsiniah.

In addition to zakat funds, from the tax side, the government has implemented policies amid the Covid-19 virus outbreak, one of which is the tax policy that is enacted. The government through the Ministry of Finance has issued several incentive and relaxation policies in the field of taxation for taxpayers affected by the Covid-19 outbreak. The tax incentives imposed by the government during the pademi include:

- 1) Income Tax Incentives (PPh) Article 21. PPh Article 21 is borne by the government for the tax period January 2021 to June. This incentive only applies to employees with certain criteria, including those who have a Taxpayer Identification Number and receive a regular annual gross income of not more than IDR 200 million.
- 2) Article 22 Import Income Tax Incentives. The government exempts PPh Article 22 Import on taxpayers who:
 - Have a business field classification code according to the PMK Attachment 9/2021;
 - It has been designated as an Export Destination Ease Company (“KITE”); or
 - Has obtained a bonded zone operator license or a bonded zone entrepreneur license or an entrepreneur in a bonded zone concurrently as an operator in a bonded zone ("PDKB") at the time of releasing goods from the bonded zone to other places in the customs area.
- 3) Income Tax Installment Incentives Article 25 The government has also issued a policy to reduce the Article 25 Income Tax installments by 50% of the installments that should have been poured, which are given for the tax period from January 2021 to June 2021. Taxpayers who take advantage of the deduction of Article 25 Income Tax installments must submit a report. realization every month using the available form no later than the 20th of the following month after the tax period ends.
- 4) Value Added Tax (VAT) Incentives. Taxable Entrepreneurs (PKP) can be given a preliminary refund of overpayment of taxes as low-risk PKP, which is given for the tax period from January 2021 to June 2021. PKP that meets the criteria can be given a preliminary refund of overpayment of tax as a low-risk PKP with the following conditions:
 - PKP does not need to submit a request for designation as a low-risk PKP
 - The Director General of Taxes does not issue an ex officio decision as a low-risk PKP; and
 - PKP has a Business Field Classification in accordance with the attachment listed in Appendix PMK 9/2021, KITE facilities or bonded area operator permits, bonded area entrepreneur permits, or PDKB permits granted to PKP are still valid at the time of submission of restitution overpayment notification.

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Then the government also set some relaxation, including:

- Decrease in Corporate Income Tax Rates
- Extension of time in Tax Administration
- Granting Customs facilities
- Tax on Electronic Transactions.

There is a tax policy that is very helpful for taxpayers, especially corporate taxpayers, in terms of reducing the corporate income tax rate. This step taken by the government to help and protect the taxpayer's business from liquidation in the future will be even more severe. Tax-related policies, taken with the main objective by the government, are the basis that is affected by the COVID-19 pandemic, which is related to supporting the Health system which assists in handling and overcoming the COVID-19 pandemic outbreak. The government provides tax incentives for goods and services intended to tackle the COVID-19 pandemic, including value added tax, business income tax and import tax issued by PMK No. 28/2020.

Tax-related policies as referred to in Ps. 1 paragraph (4) Perppu No. 1 of 2020, namely the adjustment of the Income Tax rate for domestic corporate taxpayers and permanent establishments. This represents a change in Ps. 17 paragraph (1) regarding Income Tax, which initially the tax rate is subject to 25% (twenty five percent) will become 22% (twenty two percent) which is valid in the 2020 Tax Year and 2021 Tax Year, and 20% (twenty five percent). percent) which comes into force in the 2022 tax year. Applies to corporate taxpayers who have listed on the stock exchange with certain conditions for the adjustment of the excess rate of 3% (three percent) low income tax of 19% (nineteen percent) in effect in the 2020 and 2021 tax, and 17% (seventeen percent) starting in the 2022 fiscal year. Benefits for corporate taxpayers is a reduction in tax rates on their business income and it can affect cash flow in doing business. The impact of the COVID-19 pandemic has disrupted company cash flows, the Government has formulated policies to stimulate conditions during the pandemic for all affected lines to experience a decline or slowdown so that they can return and move towards stability. The plan that has been announced is also related to increasing the restitution of tax refunds paid by taxpayers. Currently, the maximum refund for individual non-employee Income Tax is Rp.100,000,000.00 (one hundred million rupiah), for corporate taxpayers Rp.1,000,000,000.00 (one billion rupiah), and Taxable Entrepreneurs (PKP) Rp.1,000,000,000.00 (one billion rupiah). The increase is up to IDR 5,000,000.

This policy was issued by the government to support the handling of the COVID-19 pandemic to trigger the impact of the COVID-19 pandemic to be reduced so that the Minister of Finance Regulation No. 28/2020 concerning the Provision of Tax Facilities for Brand and Services Needed in the Context of Handling the 2019 COVID-19 Disease Pandemic (Minister of Finance of the Republic of Indonesia, 2020b).

Policy benefits for taxpayers, namely a reduction in rates to an exemption from taxes imposed in connection with income obtained by the taxpayer. The point is to provide additional income for Personal Taxpayers (WPOP) because they bear taxes on their income. Additional capital in cash flow for Corporate Taxpayers (Corporate Taxpayers)

is used as a decrease in the payment paid for PPh Ps. 25 and a decrease in tax rates on business income because there has been a reduction in activities or even stopping businesses due to the impact of COVID-19. The government also provides incentives for MSME taxpayers, namely a reduction in tax rates so that the benefits can be used as innovation in business and survive during a pandemic like this. In handling the impact of the COVID-19 outbreak.

5. CONCLUSION

Zakat and taxes are two different things but both have a positive impact on the country if managed wisely. Zakat is a Muslim expenditure whose allocation has been stipulated in the Qur'an. Meanwhile, taxes are public contributions to the government. The government is authorized to collect taxes and issue policies on the allocation of tax funds. Zakat has a high spiritual and moral purpose. Taxes aim to generate money to fill the state treasury which will later be used for state spending. Zakat and tax have several basic elements in common, zakat and tax also have several differences, the differences between zakat and tax are the use of funds, the purpose of obtaining, beneficiaries, tariffs, and others. between these differences, the two systems have the same main elements among them is that in terms of compulsion, zakat and tax are both obligations that one day must be or are forced to issue by the owner, in terms of their management, zakat and taxes can also be managed and regulated by state institutions. To be able to reduce the impact of the COVID-19 pandemic, the Government of Indonesia with laws and regulations as a product of policies relating to the public interest has exerted its efforts in formulating policies to stimulate economic growth through tax zakat policies that will have an impact on Indonesia's development.

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