

Christian Tithe *vis-a-vis* Islamic Zakat Concept: A Comparative Study in Socio-Economic Scope

Khaerud Dawam¹, Muhammad Yusuf Ibrahim², Aisyah As-Salafiyah³, Rusdi Hamka Lubis⁴

Abstrak

¹Tazkia Islamic University
College, Indonesia,
2005.khaerud.035@student.t
azkia.ac.id

²Tazkia Islamic University
College, Indonesia,
muhammad.ibrahim@student
.tazkia.ac.id

³Tazkia Islamic University
College, Indonesia,
17103002@student.tazkia.ac.i
d

⁴Institut PTIQ Jakarta,
Indonesia,
rusdihamka@ptiq.ac.id

This study is aim to compare a social fund concept in Islam and Christian. Comparing a tithe as an instrumen of christian social funds and zakatas an instrument of Islamic social funds. Moreover, this study will delve a scheme of each concepts and compare its effeciency in achieve a socio-economic goals. The study was applied a dual qualitative methods. The first is literature review method, which is use to identify a relevant theories of a study. Theories will be compared by a second method, that is, qualitative comparative analysis method. The findings is, tithe and zakat has same objectives, that is, a human prosperity. But, both of these differences in collecting and distribution procedure. A tithe is collected of 10% from a congregation when he gets sustenance. And the distribution is left to the church for any purpose. Meanwhile, a total collection fund of zakat is only 2.5% per Muslim. Then, it's only obligated to a man who meet requirement. Distribution concept that was regulated in Islamic scripture (Qur'an). The research was only compare a tithe and zakat instruments as a representation of Islam and Christian social funds. And the study was only a theoretical research. That is limited in Islam and Christian in social-economic views. The study inspired by two previous studies, that is, Dahl & Ransom (1999) and the study of Ahmad & Mahmood (2009). Researcher hasn't found a study as like as this study yet. So, it can be stated that it was an original study.

Keywords Tithe, Zakat, Comparative Study, Socio-Economic Development

INTRODUCTION

Religion is a complex existence, although its origins are obscure (Cicero, 1967). But, its existence reflects a self-transcendence (vertical to the God and horizontal to another human) of a human nature (Obioha, 2009). It also guides a human to be kind in attitude. Even though, a precisely constitutes of it, still not agreed among a scholars yet. But, if is stated that religion was a social obligations of God for a human, so, the statement can't be refuted as stated in Morreall & Sonn (2014). Therefore, by way of religion, a human morality will be improved among society. Because a religion in not a worship tool only. But, it also contain a social dimension for a human prosperity (Obioha, 2009). Thus, a social fund has exists to help a vulnerable society and it evidence succeed to solve it (Chakrabarti & Dhar, Social Funds, poverty management and subjectification: beyond the World Bank approach, 2013).

Social fund has also becomes a social dimension in religion. And each religion has its own social fund concept. As an example, Islam has zakat as a social fund instrument of its religion (Ahmad & Mahmood, 2009). Vis-à-vis by tithe, which applied by a Christian especially Catholic to collect a fund from a church congregation and the fund will be distributed for a church program and human prosperity (Swainston H. D., 1992). Both of these concept has a similar goals, that is a human prosperity.

Therefore, if the concepts are compared vis-a-vis, there will be an interesting discussion. Moreover, a study which compare a Christianity and Islam still limited to theology or axiology. As previous studies such as Alavi (2007) which discuss a similar thing, but the study is only compare in

axiological side. Then, Zaidan (2003) which also compare an Islamic religion with Christianity, but the discussion is focused on a fundamental discourses. In fact, there is a study which analyze a relationship between these religions, such as a study of Michel (1997) and (Effungani & Mavole, 2018). Evenmore, a study which apply a state theme is also exist. The study has applied by Alamdari (2004) which is used Iran state as a geographical object of his study. Till a study about heritage of Abrahamic religion in dual perspectives, which was discussed in Chapman (1996).

The studies is not only contained in a research form. In fact, there is a several book which elaborate this theme. But an elaboration still discuss and compare it extensively. One of the book is Renard & Renard (2011), where the book compares both of religions from a Christian perspective. While a similar book with Islamic perspectives has been authorized by Samad (2003). And that makes it more interested to discuss is, the studies of Islam-Christian comparison is not limited in theology. The study has widened up to politics and humanity. A substantiation of political comparison study of Islam-Christian study is the work of Driessen (2013) and Sinn & Sinaga (2010) for work in humanity.

However, from the many studies, the researchers can't find a comparative study of islam-Christian which focused on economic views. Even though, a success in humanity can't be separated from economy, or its called by socio-economic. Where in socio-economic concept, a prosperity is an highlight of its goals (Fritz & Koch, 2016). And the religion has an instrument that can be applied in successing its goals as explain above.

Regarding to this assumption, this study is required to seek a practical concept which more effective in achieving a socio-economic goals. Moreover, Christian has tithe as a social fund to help a human in achieve a prosperity (Dahl & Ransom, 1999). And Islam also has its social fund concept for a human prosperity, such as zakat (Ahmad & Mahmood, 2009).

Therefore, to expand a study of Islam-Christian comparison, the current study will compare a social fund concept of those religions, but limited to tithe and zakat. The concept (collection and distribution system) will be analyzed based on literature review and historical approach. Then, it will be compared to seek an efficient and effective concept in achieve a prosperity. Where the current study will be started from an explanation of tithe and zakat, then its concept and applications in reality. Furthermore, the concept will be compared to seek an efficient concept to applied. So, the study will be closed by a statement based on a result and added with a suggestion, which concept is more appropriate to be implemented for achieving a socio-economic goals.

TITHE

A Brief Explanation of Tithe

Tithe is a term which come from old english language *teogopa*. Its defined as an obligation of God for his servant to share a tenth part of his servant which based on God's order in bible (Boddie, 2005). Definitely, it was firstly practiced by Abraham and his grandson as explain in Genesis 14:18–20 & Genesis 28: 20-22. And it also mentioned in Leviticus 27: 30 as the one of Moses's law. But, in another note, tithe was firstly obliged for a church in 1838 when God has answer the pray of Joseph Smith. In fact, its not only a tenth, but a free-will offerings

and contribution for a church. Where a congregation is to pay a tithe (one-tenth) of their sustenance annually, as their devotion to God and church. Such as explained in *the church of Jesus Christ of Letter-Day Saints*, Doctrine and Covenant 119: 1-5. The application of tithe was destined for an operations of church (Jambrek, 2007). Even though, previously, its refined as a tax for church (Burg, 2004).

Regardless of it, tithe has become a milestone of Christians economy and unity to expands their belief. Because, originally, a tithe is an embodiment of Jesus taught about an establishment of justice, mercy, and obedience for a humankind. Where it was based on Matthew 23: 23 (Westfall & Porter, 2011). Then, A tithe was taught and popularized by early Christian church councils in 567 M, and its remains a primary doctrine in Christian denominations. Even though, if its explored more, the law of obligation of tithe is not exist in extant extrabiblical of ancient Near East, but the practice was ingrained in a Christianity (Baker, 2009). An regarding to Deuteronomy 14: 28, an obligation of tithe's collection is not to a church but to support a Levites and help a poor people.

Tithe's Concept and Its Currently Application

A Christians agreed to allocate their sustenance for God, church, missions, and its kind. While, recently, an applicative method which can be applied by them was only a tithe (Budiselic, 2014). And Christianity set a total of that offering in one-tenth. Where a congregation collect one-tenth part of his sustenance annually (Dahl & Ransom, 1999).

Which if consider to Novakovic & Punda (1995), the aim of its application is aimed to support God's servant and church cengregerations. Where originally, in the bible, a peoples who has right to receive a tithe are widows, orphans, foreigners, and priests (Smith, 2007). But currently, an application of tithe is quite difference than its original concept. As explained by Swainston H. D. (1992) that an allocation of tithe currently is used to purchase, build, and daily operation of church. Even a congregation must agree if the wealth of tithe is used for any purposes (Dahl & Ransom, 1999).

Futhermore, the things to note on a tithe's currently pratice is a collection concept. Where a congregation is required to deliver a tithes to the bishop. But a bishop didn't want to explain it in detail, by a rationale that a tithe is a relationship between God and human. But a statement is vulnerable to critisize. Evenmore, Dahl & Ransom (1999) states that in their work that there are an unscrupulous which on behalf of God. And in outline, it can be stated that a currently practical concept of tithe's collection is centralized to a church. Moreover, a distribution and allocation of tithe's fund will be fully handed by a church, and its application complying a church policy.

Tithe for A Socio-Economy

Practice and essence of tithe was mentioned, either on old testament and new testament. Where the first practice of tithe was paid by *terumah* (agricultural product) and given to Levites. Because at the time, Levites is a successor of Aaronic priest which has a daily duty to take care of a peoples. So, a Levites lives in simplicity. And as explain in Deuteronomy 14: 28 that tithe originally aimed to support a Levites and help a people from a poverty. Based on it, it can be stated that

tithe is a part of socio-economic concept.

Before, in the early time of tithe's practice, a tithe was taken to every home to supportan economy of Levites, strangers (newcomers), poor people, and widows (Lansdell, 1906). As explained by Richards (1985) which states the tithe is provided to a man who dedicates his life ministry. And it also destined to homeless people and a man who can't take care of himself. Where a tithe emphasize a Christian to spread a love and care of a human life. Its illustrates a tithe as a systematic giving. And Paulus teaches the followersto more grasp on the tenet. Which more prioritize a humanity than a church majesty (Moretsi, 2009). Its indicates that a tithe was a social funds instrument of a Christian that aim to buttress socio-economic development of a people.

ZAKAT

Definition and Essence of Zakat

Zakat is the one of five Islamic pillar, so the law of collecting zakat for a Muslim are obligatory (Nurlaelawati, 2010). Its defined as *At-Thohuru* that means a purification. The meaning is, God will purified the soul of the people who has paid zakat, as explained in Qur'an At-Taubah 9: 103. Besides it, zakat is also defined as *Al-Barkah* (Bless), *An- Numuw* (Growing), and *Ash-Sholah* (Worship). It can be seen in Ar-Rum 30: 39. And it was mentioned in Qur'an till 82 times in different terms.

The essence of those terms are love and care. Where a humankind is expected to love and help each other. Zakat was a manifestation of a Muslim's faith principal that was taught by prophet Muhammad. As conveyed by his servant that none of person will believe until he love their brother what he love fo himself. The statement was proclaimed by Bukhari and Muslim as hadith narrators (Nawawi, 2018). Based on the principal, zakat is used as an implementation of that teachings. It becomes a fundamental concept of Islamic social wealth fund. And the goals of zakat was a prosperity, because zakat was exist to solve a poverty and help each other (Lessy, 2013). While for an individual, zakathas functioned to train a Muslim's heart from their altruism (Lessy, 2009).

Concept and Practice of Zakat

Regarding to Zaid (2000), zakat was firstly implemented among a Muslims at 624 C or the second year of Muslim's calendar (Hijriyah). Its an obligatory alms-giving which determined directly by God to the belief as a worship to him (Lessy, 2013). But, after prophet Muhammad pass away, there is a several faction who doesn't want to pay zakat. Therefore, the calipt who continues prophet's leadership solve it by force (Suratmaputra, 2002; Bin Nishwan, et al., 2020). An historical records indicates a duty of zakat.

Zakat itself has divided into two types, that is zakat *fitriah* (purification) and zakat *maal* (wealth) (Lessy, 2013). Zakat *fitriah* was an obligatory alms-giving which collected annually in Ramadhan of 2.5 kg of indigenous local staple (Adnan & Barizah, 2009). While a zakat *maal* is an obligatory alms-giving which collected from an object, such as gold, silver, livestock, farm, and trade property (Wheeler, 2004). In brief, zakat *maal* is an obligatory alms-

giving of Muslim's productive wealth. De Zayas (2007) illustrates a zakat *maal* as prescribed rates of taxable wealth. But, what important to note is, in real sense, zakat is not a tax because naturally its came from conscience and belief (Ahmad & Mahmood, 2009; Ismail, et al., 2019).

At this study alone will be focused on zakat *maal*. Where the concept of zakat *maal* will be compared by tithe of Christianity. And as explained before about the wealth subject to zakat liability. Each subject has its own calculation. In detail, for gold, silver, as well as other private property including trade property has a zakat percentage of 2.5% of total wealth, and even than just paid when the one fulfill a *nisab* (requirements). Where a *nisab* for gold is 20 *mitsqal* or 85 gram, and for silver is 200 *dirham* equal to 600 gram. So, when the total of Muslim's net worth doesn't reach it, he is still not obliged to pay it (Huda, 2012). Then, A God's law of zakat in farm consists of two scheme, that is, 10% for the farm which use a water from nature. And if a farm uses a purchased water, the owner only need to pay 5% for zakat (Muhammad & Dhifa, 2018). While a zakat of livestock has its own calculation depending on a total livestock owned.

Then, apart from its collection concept, zakat has also a detail concept of distribution. Where an object of zakat has determined by God in Qur'an, At-Taubah 9: 60. There is eight groups who has a right to receive a zakat funds, that is, the poor, needy, *amil* (an administrator of zakat fund), *muallaf* (converts), for freeing slaves, someone in debt, servant of God (priest, student, missionary, etc), and needy travellers. Their has a same right of that funds, even though a total of distribution has not determined (Az-Zuhaili,

2010). An absence of such determination is based on the assumption that everyone has different needs and a people who want to give a zakat knows the zakat recipient. So, zakat may be carried out individually. But if it doesn't exist, there is an *amil* zakat to manage the funds.

Zakat on A Prosperity

An existence of zakat as the one of worship way affect an economy in terms of prosperity. As its original goals, zakat evidenced effective to achieve a prosperity among humans in a past. Its proven by an historical evidence, exactly on Umar bin Abdul Aziz era. Where there is no one more people who want to accept a zakat fund. Its indicates that a prosperity of Abdul Aziz's era has been achieved. And the main instrument which is a mainstay of it was zakat. But, its not ruled out another fiscal instrument which supported that economic resurrection (Aqbar & Iskandar, 2019).

Apart from historical evidence, there are numerous study that was analyze an effectiveness of zakat on a economic prosperity. The studies covers a potentiation analysis, theoretical suggestion till an empirical evidence of the zakat effectiveness on economic prosperity. Such as the study of Abdullah, et al. (2015) that examine the role of zakat for inequality and poverty alleviation with pakistan as a geographical object of study. And its has proven that zakat is an effective instrument to solve an inequality and poverty in Pakistan. Then another similiar study was came from Indonesia, Malaysia and other Muslim's countries. And a majority of those analytical findings as well as Abdullah, et al. (2015) study (Wan Yusoff, 2008; Farah, et al., 2012; Abdullah, et al., 2015; Ismail, et al, 2019). So, its illustrates the magnitude

of potentiation even the role of zakat in achieve a prosperity. Therefore, regardless of zakat as a part of Islamic teaching, it can be stated that zakat was a social fund be based on religion concept which has a magnitude potentiation to achieve a socio-economic goal.

METHODOLOGY

The study was applied a dual-qualitative methods. The first is literature review method, which is use to identify a relevant theories of a study. Then, the theories will be compared by a second method, that is, qualitative comparative analysis (QCA) method. (Wan Yusoff, 2008)

Literature Review Method

The literature review method is the first stage of this study. Which aim to find a discussed theory. As explain by Cronin, et al. (2008) in *As-Salafiyah*, et al. (2020) that the method is used to gathering a theoretical summaries and analyze it critically in a substantive form. Adjust to the purpose of this study, the method will be used to gathering a theories of tithe and zakat. Then, a summaries will be compiled as a material to compare by a secondary method, that is, qualitative comparative analysis (QCA).

Qualitative Comparative Analysis

After gathering a theoretical summaries by literature review method, the next step is comparing a summaries of discussion. Therefore, a suitable method is required to accomplish an objective of a study, that is to compare a tithe and zakat. So, qualitative

comparative analysis (QCA) is applied to answer that objective. QCA alone, was a method which was developed by Charles C Ragin in 1980 and 1990. Where an original function of the method is develop a descriptive model and compare it systematically (Marx, 2010). It has been applied in a numerous social studies (Bates, et al., 1998; Rihoux, 2003). Because practically, the method can be applied to compare a similiarities adn differences of analytical object systematically. It also enables a researchers to explore the data inductively, where the data will be developed into a descriptive model (Rihoux & Ragin, 2009). Based on it, QCA is considered appropriate to be applied at this study. Because the study

is aim to compare two-things vis-a-vis. Hence, a theoritical summariesthat has been collected by way of literature review method, will be compared those differences and similiaties be based on QCA method.

DISCUSSION

Back to the initial objectives of the study that aim to compare tithe and zakat concept. And also looking for a more impeccable concept between the two. It was obtained that there are two differences of tithe and zakat concept, i.e. collection and distribution concept. A differences be based on original law of that instruments, nor of a subtlety of the administrator. To facilitate explanation, a differences is served on a table below;

Table 1

A Differences of Tithe and Zakat

	Tithe	Zakat
<i>Collection</i>	<ul style="list-style-type: none"> • A collection is centralized to a church (paid to bishop) • Total of giving was only 10% without a specification concept • It is obliged to all congregationin annually 	<ul style="list-style-type: none"> • A collection can be paid to <i>amil</i> or individually • Total of giving adjusted to the zakat object and its management • Zakat is obligatory to be paid if a Muslim fulfill a requirements
<i>Distribution</i>	<ul style="list-style-type: none"> • A distribution policy is left to the church • An allocation adjusted to church policy and necessity • A distribution is only allowedto do by a church 	<ul style="list-style-type: none"> • A distribution policy in accordance with the decree • An allocation is only allowed to <i>asnaf</i> • A distribution is allowed to do by way of <i>amil</i> or individually

Table 1 was explain a differences of those concept. But apart from it, those concept has also a similiarity, which consists of a two things, that is; (1) both as a form of worship, and (2) both aim for a human prosperity. But objectively, based on a concept, the concept of zakat more detail and organized rather than tithe. Because zakat has its own calculationconcept of each property type. While a tithe inisiate it in one collection plot with a

similiar calculation. Moreover, an obligation of a collection generalized for congregations. But in zakat, there is a classifications which called by *nisab*. Based on the classification, a distribution flow and its allocation of that funds will be more focused, that is to improvea people’s prosperity. Even though a tithe is aimed for a similiar thing, but zakat is moreeffecient. It is perfected by its distribution concept that has a specific object. Difference

with tithe that the distribution has not a specific object. Evenmore, a construction and daily oprational of church is from tithe. So far, it can be said that zakat is more efficient rather than tithe if its applied to reach a socio-economic goals (prosperity).

CLOSING STATEMENT

Conclusion

The findings is, tithe and zakat has same objectives, that is, a human prosperity. But, both of these differences in collecting and distribution procedure. A tithe is collected of 10% from a congregation when he gets sustenance. And the distribution is left to the church for any purpose. Meanwhile, a total collection fund of zakat is only 2.5% per Muslim. Then, it's only obligated to a man who meet requirements (*nisab*). By a distribution concept that was regulated in Islamic scripture (Qur'an), which called by *asnaf*. Means, A management of Islamic social fund (ISF) concept is more organized than Christian social fund (CSF), because a distribution of ISF is more directed that CSF. Zakathas its own distribution plot, and there is

another instrument of ISF, that is used according to its allocation purposes. While CSF has not that classification, and all of social fund management centralized in tithe.

Suggestion

Thematically, its an original study that compare a Christianity and Islam on economicoverview. Whereas before, a comparison is limited into an axiological and theological discussion. And the current study is try to expand the study into an economic discusssion, or particularry discuss about socio-economic scope. Therefore, the study is still in theoritical study and the comparison is not empirically evident yet. So, it is suggested to further researcher to accomplish the study by empirical evidence. Evenmore, to expand astudy of religions comparison on economic scope to multiply a souce of it. And the studywill be increase an awareness among religious people to know each other. It can also provide a practical and social implication to the community or individual in achieving a socio-economic goals.

References

- Abdullah, N., Derus, A. M., & Al-Malkawi, H.-A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities: A measurement using a newly developed technique. *Humanomics* 31(3), 314-329.
- Adnan, M. A., & Barizah, N. (2009). Accounting Treatment for Corporate Zakat. *International Journal of Islamic and Middle Eastern Finance and Management* 2(1), 32-45.
- Ahmad, M. U., & Mahmood, A. (2009). Zakat Fund-Concept and Perspective . *International journal Monetary Economics and Finance* 2(3/4), 197-205.
- Alamdari, K. (2004). Religion and Development Revisited: Comparing Islam and Christianity With Reference to the Case of Iran. *Journal of Developing Societies* 20(1/2), 125-144.
- Alavi, H. R. (2007). Islamic and Christian Axiology (A Comparative Study). *Journal of Christian Education* 50(1), 37-48.
- Aqbar, K., & Iskandar, A. (2019). Kontekstualisasi Kebijakan Zakat Umar bin Abdul Aziz dalam Perzakatan dan Pengentasan Kemiskinan di Indonesia . *Kajian Ekonomi Keuangan* 3(3), 198-218.
- As-Salafiyah, A., Ibrahim, M. Y., & Rahman, A. (2020). Sharia indicators of Sharia Wedding Organizer. *3rd UUM International Islamic Business Management Conference 2020* (hal. 80-88). Kuala Lumpur: Universiti Utara Malaysia.
- Az-Zuhaili, W. (2010). *Fikih Islam wa Adilatuhu*. Jakarta: Dar El Fikr.
- Baker, D. L. (2009). *Tight Fists or Open Hands?: Wealth and Poverty in Old Testament Law*. Michigan: William B. Eerdmans Publishing.
- Bates, R., Greif, A., Levi, M., Rosenthal, J. L., & Weingast, B. (1998). *Analytic narratives*. Princeton, NJ: Princeton University Press.
- Bin Nishwan, S. A., Jabbar, H. A., Aziz, S. A., & Haladu, A. (2020). Zakah compliance behavior among entrepreneurs: economic factors approach. *International Journal of Ethics and Systems* 36(2), 285-302.
- Boddie, S. C. (2005). *Way to Give Tithing Practices that Benefit Families, Congregations, and Communities*. Washington DC: Washington University in St. Louis .
- Budiselic, E. (2014). The Role and the Place of Tithing in the Context of Christian Giving . *KAIROS - Evangelical Journal of Theology* 3, 143-162.
- Burg, D. F. (2004). *A World History of Tax Rebellions: An Encyclopedia of Tax Rebels, Revolts, and Riots from Antiquity to the Present*. New York: Routledge.
- Chakrabarti, A., & Dhar, A. (2013). Social Funds, poverty management and subjectification: beyond the World Bank approach.

- Cambridge Journal of Economics* 1(5), 01-21.
- Chakrabarti, A., & Dhar, A. (2013). Social Funds, poverty management and subjectification: beyond the World Bank approach. *Cambridge Journal of Economics* 1(5), 01-21.
- Chapman, C. (1996). Christian perceptions of Islam: Threat, Challenge or Misunderstood Ally? *Evangelical Review of Theology* 20(2).
- Cicero. (1967). *Die Natura Deorum Academia Trans. H. Rackham*. London: Harvard University Press.
- Cicero. (1967). *Die Natura Deorum Academia Trans. H. Rackham, M.A.* London: Harvard University Press.
- Cronin, P., Ryan, F., & Coughlan, M. (2008). Undertaking a literature review: a step-by-step approach. *British journal of nursing (Mark Allen Publishing)* 17(1), 38-43.
- Dahl, G. B., & Ransom, M. R. (1999). Does Where You Stand Depend on Where You Sit? Tithing Donations and Self-Serving Beliefs. *American Economic Review* 89(4), 703-727.
- De Zayas, F. G. (2007). *The Law and Institution of Zakat: The Islamic Social Welfare System*. Kuala Lumpur: Islamic Book Trust.
- Driessen, M. (2013). Religious Democracy and Civilizational Politics: Comparing Political Islam and Political Catholicism. *Center for International & Regional Studies Occasional Paper* 12, 01-36.
- Effungani, M. S., & Mavole, J. (2018). The Influence Of The View Of Islam On Christian-Muslim Relations In Christian Theological Seminaries In South-West And Littoral Regions, Cameroon. *International Journal of Innovative Research and Advanced Studies* 5(1), 74-81.
- Farah, A. N., Abd Rahman, R., & Omar, N. (2012). Zakat and Poverty Alleviation: Roles of Zakat Institutions in Malaysia. *International Journal of Arts and Commerce* 1(7), 61-72.
- Fritz, M., & Koch, M. (2016). Economic development and prosperity patterns around the world: Structural challenges for a global steady-state economy. *Global Environmental Change* 38, 41-48.
- Huda, M. M. (2012). *Syubhat Seputar Zakat*. Solo: PT Tiga Serangkai.
- Ismail, B., Jallow, O., & Abbas, h. A. (2019). Pathway of Welfare and Prosperity: Does Zakat Implementation Reach Indonesian to Economic Sustaibility? *Journal of Internet Banking and Commerce* 24(1), 01-13.
- Jambrek, S. (2007). *Leksikon evandeoskoga kršćanstva*. Zagreb: Bogoslovni institut i Prometej.
- Lansdell, H. (1906). *Studies in Tithe Giving Ancient and Modern*. London: Society For Promoting Christian Knowledge.

- Lessy, Z. (2009). Zakat (Alms-giving) Management in Indonesia: Whose Job Should It Be? *La Riba Journal of Islamic Economy* 3(1), 155-175.
- Lessy, Z. (2013). Historical Development of the Zakat System Implications for Social Work Practice. *E M P A T I: Jurnal Ilmu Kesejahteraan Sosial* 2(1), 01-16.
- Lubis, Rusdi Hamka, and Fitri Nur Latifah. (2019). Analisis strategi pengembangan zakat, infaq, shadaqoh dan wakaf di indonesia (analysis of zakat, infaq, shadaqoh and wakaf development strategies in Indonesia). *Perisai: Islamic Banking and Finance Journal* 3.1 (2019): 45-56.
- Marx, A. (2010). Crisp-set qualitative comparative analysis (csQCA) and model specification: Benchmarks for future csQCA applications. *International Journal of Multiple Research Approaches* 4(2), 138-158.
- Michel, T. (1997). Social and Religious Factors Affecting Muslim-Christian Relations. *Islam and Christian-Muslim Relations* 8(1), 53-66.
- Mkuu, K. M., & Bin Yusoff, M. E. (2017). Zakat Institution. An Alternative for Poverty Alleviation in Zanzibar. *European Journal of Business and Management* 9(14), 57-63.
- Moretsi, L. (2009). Tithing: an evaluation of the Biblical background. *In die Skriflig* 43(2), 397-411.
- Morreall, J., & Sonn, T. (2014). *50 Great Myths About Religions*. West Sussex: John Wiley & Sons.
- Morreall, J., & Sonn, T. (2014). *50 Great Myths About Religion*. West Sussex: John Wiley & Sons.
- Muhammad, T. A., & Dhifa, S. A. (2018). Calculation Model of Agricultural Zakat and Economic Calculation of Zakat in Cileunyi Sub-District of Bandung Regency. *Munich Personal RePEc Archive* 87474, 01-11.
- Nawawi, M. B. (2018). *Hadits Arba'in Nawawiyah*. Maktab Dakwah Dan Bimbingan Jaliyat Rabwah .
- Novakovic, M., & Punda, G. (1995). *Biblija govori*. Zagreb: Crkva Cjelovitog Evanđelja.
- Nurlaelawati, E. (2010). Zakat and the concept of ownership in Islam: Yusuf Qaradawi's perspective on Islamic economics. *Al-jami'ah Journal of Islamic Studies* 48 (2), 365-385.
- Obioha, U. P. (2009). Ethics, Religion and Humanity: Rethinking Religion in 21st Century Africa. *Global Journal of Humanity* 8(1-2), 27-34.
- Paun, C. (2016). The Rationality of a Social Animal. *Management Dynamics in the Knowledge Economy* 4(1), 125-140.
- Ragin, C., & Rihoux, B. (2004). Qualitative comparative analysis (QCA): State of the art and prospects. *Qualitative Methods. Newsletter of the American Political Science Association Organized Section on Qualitative Methods* 2(2),

- 03-13.
- Renard, J., & Renard, G. (2011). *Islam and Christianity: Theological Themes in Comparative Perspective*. California: University of California Press.
- Rihoux, B. (2003). Bridging the gap between the qualitative and quantitative worlds? A retrospective and prospective view on qualitative comparative analysis. *Field Method* 15(4), 351-365.
- Rihoux, B., & Ragin, C. (2009). *Configurational Comparative Methods. Qualitative Comparative Analysis (QCA) and Related Technique*. Thousand Oaks: Sage.
- Samad, U. U. (2003). *Islam and Christianity*. Cairo, Egypt: Al-Falah Foundation.
- Sinn, S., & Sinaga, M. L. (2010). *Freedom and Responsibility: Christian and Muslim Explorations*. Geneva 2, Switzerland: Lutheran University Press .
- Smith, M. L. (2007). *Joy and Truth of Tithing*. North America: Xulon Press.
- Suratmaputra, A. M. (2002). *Filsafat Hukum Islam Al-Ghazali*. Jakarta: Pustaka Firdaus.
- Swainston, H. D. (1992). Tithing. Dalam D. H. Ludlow, *Encyclopedia of Mormonism Vol.4* (hal. 1480-1482). New York: Macmillan.
- Wan Yusoff, W. B. (2008). Modern Approach of Zakat as An Economic and Social Instrument for Poverty Alleviation and Stability of Ummah. *Jurnal Ekonomi dan Studi Pembangunan* 9(1), 106-118.
- Westfall, C. L., & Porter, S. E. (2011). *Empire in the New Testament* . Oregon: Wipf and Stock.
- Wheeler, B. (2004). Touching the Penis in Islamic Law. *History of Religions* 44(2), 89- 119.
- Zaid, O. A. (2000). The appointment qualifications of Muslim accountants in the middleages. *Accounting Education* 9(4), 329-342.
- Zaidan, D. (2003). A Comparative Study of Selected Themes in Christian and Islamic Fundamentalist Discourses. *British Journal of Middle Eastern Studies* 30(1), 43- 80.