
**MANAGEMENT MODEL OF ZAKAT COLLECTION AND ITS
DISTRIBUTION FOR ZAKAT AGENCY**

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Collection and distribution are two main activities in the zakat agency. The good management of zakat collection and its distribution makes zakat reach its main goal, that is muslim welfare. The research had the purpose of describing the managerial steps of zakat collection and its distribution taken by National Zakat Agency of regency/city in the province of West Sumatera in Indonesia. It uses qualitative research approach and case study method with non-structured interviews, observations, and documentation studies. The research results indicate that the management model of zakat collection and its distribution is by using steps of POSCAC which cover the application of planning (P), organizing (O), staffing (S), coordinating (C), actuating (A), and controlling (C). The principles of POSCAC has been applied by National Zakat Agencies of regency/city in the province of West Sumatera, Indonesia, in zakat collection and its distribution.

Keywords: Management, Zakat Collection, Zakat Distribution, BAZNAS

1. Introduction

The authorized zakat collector institution formed by the Indonesian government is National Zakat Agency (*Badan Amil Zakat Nasional* 'BAZNAS') with its central-down to regency/city level offices. The management of zakat by BAZNAS is regulated in a Law of the Republic of Indonesia number 23 of year 2011. According to the law, BAZNAS is a nonstructural government institution which is independent in nature given competence in doing the job of nationally managing zakat. In the course of the execution of zakat management at the regency/city level, the regency/city level BAZNAS is formed to do the job and function of BAZNAS in the regency/city concerned.

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In a golden age of Islamic government, *zakat* is able to become an instrument for the welfare of the people because *zakat* is managed as *amanah* and professionally (Surur, 2006). The potential of *zakat* could grow and develop well if *zakat* is also managed in accordance with legal rules and the context of dynamic socio-economic development. Therefore, the management of *zakat* is an important factor and determines the success of a *zakat* institution like BAZNAS in attaining its objective, namely, making *zakat* become a source of fund and an asset having potentials in community, social, or public empowerment.

Zakat collection and its distribution are two of the main jobs of BAZNAS. There has been a rapid development in the *zakat* collection and its distribution in BAZNAS at the regency/city level in the province of West Sumatera, particularly in BAZNAS of Tanah Datar Regency, BAZNAS of Agam Regency, and BAZNAS of Bukittinggi City. The research has found that the national average amount of *zakat* that has been able to be collected in Indonesia was less than 1 % of its potency (Canggih, Fikriyah and Yasin, 2017). Meanwhile, the amount of *zakat* collection of the three BAZNAS offices in the province of West Sumatera was far above the national average, it has reached 5 % - 15 % of its potency. The success in *zakat* collection and its distribution in a BAZNAS office is surely inseparable from the collection and distribution management which is professionally done.

Empirical studies of *zakat* are viewed from various aspects. Previous research has discussed *zakat* and poverty alleviation (Arif, 2018; Hoque, Khan, and Mohammad, 2015; Jaelani, 2015; Shaikh, 2016; Shirazi and Fouad bin Amin, 2009), effectiveness and efficiency of *zakat* institutions (Al-Ayubi, Ascarya and Possumah, 2018; Wahab and Rahman, 2011), constraints faced by *zakat* institutions (Asnaini, 2011), and management of *zakat* institutions (Ahmad Razimi, Romle, and Muhamad Erdris, 2016; Aziz, Jamil, Ismail and Rahman, 2013; Hidayati and Tohirin, 2010; Saidurrahman, 2013). However, no studies have been found that specifically examine the management model of collecting and distributing *zakat*, especially the *zakat* management model in regency/city BAZNAS.

The research of Huda et al. (Huda, Anggraini, Ali, Mardoni and Rini, 2014) stated that there are three kinds of priority problems and *zakat* management solutions, they are divided based on stakeholder management institutions, namely (a) government, (b) *zakat* management organization, and (c) *muzakki* (*zakat* giver) and *mustahik* (*zakat* beneficiary). The other research (Sari, Bahari and Hamat, 2013) explains that since 1999 *zakat* management in Indonesia has been more systematic. But however, *zakat* management in Indonesia is not optimal and has not been able to explore the huge potential of *zakat* in this country with the largest Muslim population. According to the research, these weaknesses come from the community (sociological aspects), the government (regulatory aspects), and the *amil* (management aspects).

Good management is an absolute matter in *zakat* management because it would give impact on the accomplishment of the program on the whole, which includes the collection and distribution program. This study aims to describe the managerial steps taken by BAZNAS in the regency/city in the province of West Sumatera particularly the BAZNAS of Tanah Datar Regency, BAZNAS of Agam Regency, and BAZNAS of Bukittinggi City in the course of *zakat* collection and its distribution. So that, these steps could serve as reference for other regency/city level BAZNAS offices in managing *zakat* in their respective regions.

2. Literature Review

The word *zakat* is a derived form of the word *zaka*, which has the meanings of 'blessing', 'growth', and 'chastity' (Anis, Muntashir, Al-Syawaliyah and Muhammad Khalfullah Ahmad, 1972). As a term, *zakat* is the obligatory payment of a muslim to the needy to physically and spiritually purify his or her wealth after it reaches its haul (required amount possessed) and *nisab* (required length of time of possession) (Jum'ah, 2000). It is unallowable for one who claims to believe in Allah and in the last day to be reluctant to do acts of charity (including by means of paying *zakat*) (Yusuf, 1979).

Zakat has two straightforward benefits. Firstly, the payer himself gets purification and spiritual benefits. Secondly, *zakat* helps those who are not able to fulfill their needs independently. For e.g. orphans, widows, handicaps, poor people, etc. (Usmani and Qazi, 2008). *Zakat's* spiritual dimension cannot be underestimated, particularly since it holds a great deal of psychological as well as material importance to Muslims. Those who give and receive *zakat* are bound together through this mutual love encouraged by the distribution of wealth. In the ideal Islamic society, the poor are admonished against begging. Therefore, *zakat* plays the important role of disbursing wealth while preserving the needy person's integrity. Receiving *zakat* without the humiliation of begging evokers a sense of purity and allays feelings of envy, jealousy, and hatred toward the rich (Esposito, 1995). In social and economic contexts, it aims to reduce the socio-economic differences and solve the socio-economic problems, so it is considered to be the most important socio-economic institution and known as a means of achieving social justice (Ismail, 2013; Oran, 2009; Sarif and Kamri, 2009).

In some present Islamic countries like Saudi Arabia, Sudan, Libya, and Pakistan, *zakat* is made obligatory by a state law of *zakat* obligation (*wajib qanuniyyan*) and fully managed by authorized institutions. Meanwhile, some other Islamic states do not make *zakat* obligatory based on a state law; instead, it is left to individual awareness, meaning that individuals are given freedom to decide whether or not to pay *zakat* as religious obligation (*wajib diniyyan*) (Taufiq, 2006). The governance structure of *zakat* management depends fully upon the perception of the state towards the role of *zakat* system. To those who position *zakat* system as complementary to the fiscal policy, they would treat *zakat* institution as the part of governmental administration, and vice versa.

In Indonesia, the *zakat* collection is voluntary in nature, meaning that, as previously mentioned, it is left to the individual's awareness of his or her obligation as muslim. Then, *zakat* is collected by governmental and non-governmental (or private) institutions, but Kasri and Putri (Kasri and Putri, 2018) stated that non-government institutions in Indonesia were flexible enough to run programs.

Management of *zakat* collection and its distribution can be reinforced too by using financial technology (Aulia Rachman and Nur Salam, 2018; Mulyadi, Hakim, Mulazid, Supriyono and Meiria, 2018; Rahman, Dahlan, Nurasyikin, Awang and Mahmood, 2015), but not all of *zakat* agencies can apply this technology. Availability of quality human resources is the main factor to be able to realize it. The quality human resources can improve not only *zakat* collection and its distribution but also *zakat* management in general.

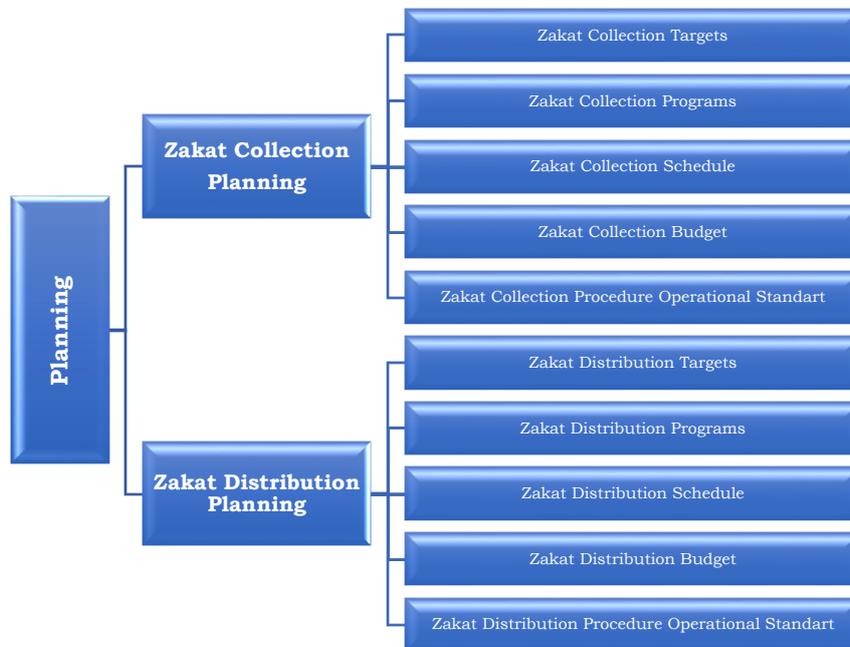
3. Method

The research used the case study method. The research was conducted in three regency/city BAZNAS offices in Sumatera Barat, namely Tanah Datar Regency,

Agam Reegency, and Bukittinggi City. The sources of the research data were head officials, secretariat staffs, field personnel, *Zakat* Collecting Unit (UPZ) officials, and related documents of BAZNAS. The researcher collected detailed information using a variety of data collection procedures. The data were obtained by using interviews, observations, and documentations. The analysis of the data in the qualitative research was a process of seeking and systematically arranging the data obtained from interview results, field notes, and documentations by way of organizing the data into categories, breaking them down into units, making syntheses, constructing them into patterns, selecting the data that were important and to be studied, and drawing conclusions.

4. Results and Discussion

The management of *zakat* collection and its distribution in the regency/city level BAZNAS in West Sumatera, particularly the Tanah Datar, Agam, and Bukittinggi BAZNAS, is done through a POSCAC management. This management have a series of activities. The first character of POSCAC is P (planning). The planning of *zakat* collection and its distribution can be described as follows.



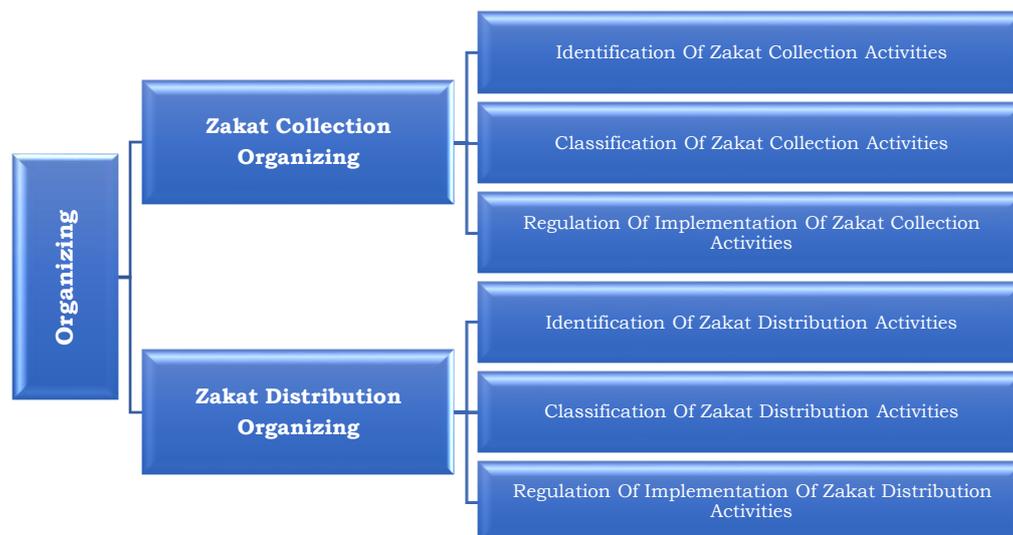
Planning of POSCAC management means planning of *zakat* collection and its distribution. *Zakat* collection planning covered five aspects, they are planning of *zakat* collection targets, programs, schedule, budget, and procedure operational standart, whereas *zakat* distribution planning covered five aspects too, they are planning of *zakat* distribution targets, programs, schedule, budget, and procedure operational standart.

The first activity done by the officers of the regency/city level BAZNAS in the planning step is holding a work meeting to discuss the planning of *zakat* collection and its distribution. The meeting is attended by all elements of the officers and secretariat staffs. The meeting discusses the targets to be attained of *zakat*

collection and its distribution. The meeting also discusses the programs to be run to actualize it, maps *zakat* resources and regions, makes the activity schedule, and so on. With the resulting decisions of the meeting afterwards passed on to the division of *zakat* collection and the division of *zakat* distribution to be followed up.

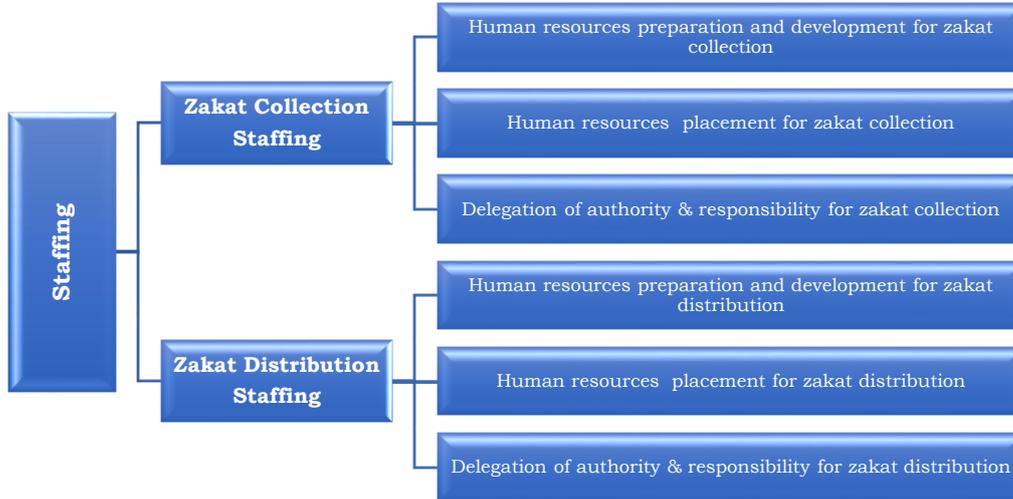
Programs of *zakat* collection from *muzakki* who are civil servant are held in coordination with regional government. The commitment and actual role of regional government in assisting the *zakat* collecting make the job of BAZNAS in collecting *zakat* from civil servant become lighter. Besides programs of collecting *zakat* from civil servant, BAZNAS also makes programs of *zakat* collection from *muzakki* who are not civil servant, namely, those who are business people, merchants, farmers, and so on. Differing from *zakat* collection from civil servant, *zakat* collection from *muzakki* who are not civil servant requires maximum effort in order that they are willing to give their *zakat* to the needy through BAZNAS. Programs of *zakat* collection from those who are not civil servant are designed and conducted independently by BAZNAS.

The second character of POSCAC is O (organizing). The organizing of *zakat* collection and its distribution can be described as follows.



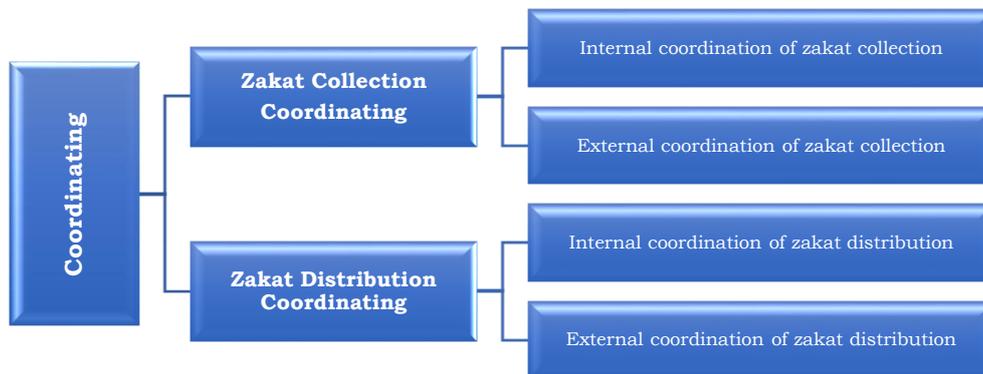
Organizing of POSCAC management means organizing of *zakat* collection and its distribution. *Zakat* collection organizing covered three aspects, they are identification of collection activities, classification of collection activities, and regulation of implementation of collection activities. As for *zakat* distribution organizing covered three aspects too, they are identification of distribution activities, classification of distribution activities, and regulation of implementation of distribution activities. The steps of organizing are taken by the division of *zakat* collection and division of *zakat* distribution of regency/city level BAZNAS. At this stage, officials of the two divisions organize the activities to be done in the course of running the collection and distribution programs. BAZNAS forms a work team to be responsible for the activities. In organizing the activities, the officials of BAZNAS synergize with the secretariat staffs.

The third character of POSCAC is S (staffing). The staffing of zakat collection and its distribution can be described as follows.



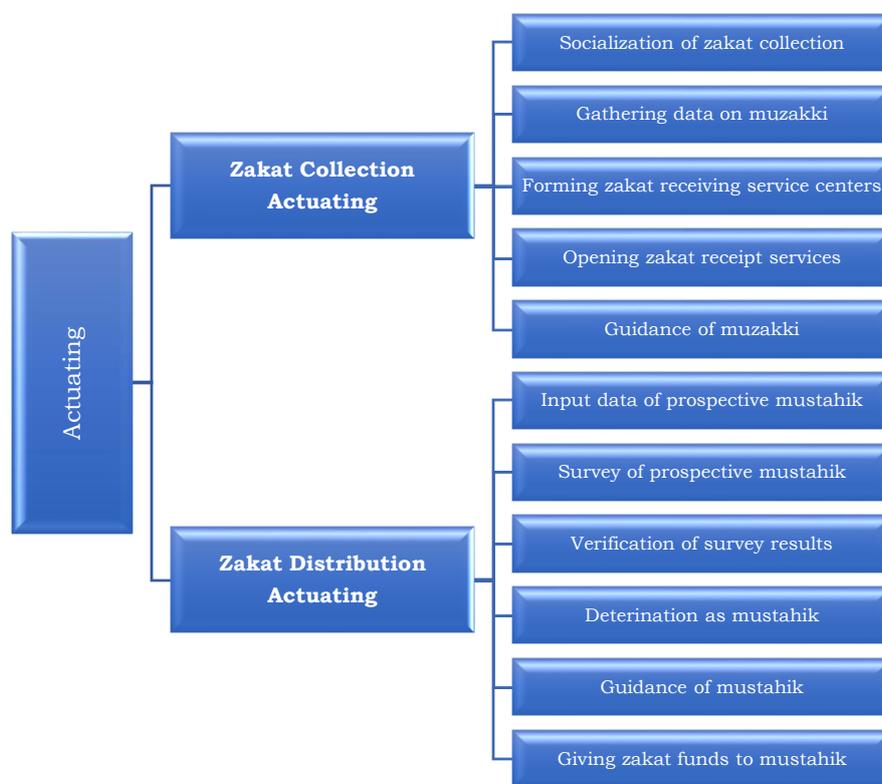
Staffing of POSCAC management means occupying. Staffing of *zakat* collection and its distribution is the right human resources placement process to carry out activities in order to collect *zakat* and distribute it. *Zakat* collection organizing covered three aspects, they are human resources preparation and development for *zakat* collection, human resources placement for *zakat* collection, and delegation of authority and responsibility for *zakat* collection. *Zakat* distribution organizing covered three aspects too, they are human resources preparation and development for *zakat* distribution, human resources placement for *zakat* distribution, and delegation of authority and responsibility for *zakat* distribution.

The fourth character of POSCAC is C (coordinating). The coordinating of *zakat* collection and its distribution can be described as follows.



Coordinating of POSCAC management means establishing effective communication with related elements, internal and external, to achieve the purpose of *zakat* collection and its distribution. Coordination of *zakat* collection and its distribution covered two aspects, they are coordination with internal elements and coordination with external elements of BAZNAS. In this context, internal coordination is coordination between internal elements of BAZNAS, they are head officers, division officers, secretariat staffs, and volunteers. As external coordination is coordination with external elements of BAZNAS of regional government, government agencies, religious institutions, schools/*madrasahs*, and other related elements.

The fifth character of POSCAC is A (actuating). The actuating of *zakat* collection and its distribution can be described as follows.



Actuating of POSCAC management means operating. As for the activities actuated in the course of *zakat* collection, they are socialization, gathering data on *muzakki*, forming receiving *zakat* service centers, opening *zakat* receipt services, and guidance of *muzakki*. The activities actuated in the course of *zakat* distribution are input data of prospective *mustahik*, survey of prospective *mustahik*, verification of survey results, determination as *mustahik*, guidance of *mustahik*, and giving *zakat* funds to *mustahik*.

The socialization of *zakat* is done as effort to educate society members in order that they have awareness of the obligation of paying *zakat* and are willing to pay their *zakat* through the officially appointed institution, namely BAZNAS. The

socialization needs to be done in order that the *zakat* potential could be gathered from *muzakki* to the maximum, so that it could be used to actualize the welfare of the people concerned. The socialization of *zakat* by regency/city level BAZNAS is done in a sustainable way.

The socialization to *muzakki* who are civil servant is done at various government institutions, universities, schools, and so on. BAZNAS, through its socialization team, invites *muzakki* who are civil servant to pay their *zakat* in full (2.5% of what is earned) to BAZNAS. The socialization team distributes forms to be filled in as statements of their willingness to pay their *zakat* through BAZNAS. Socialization of rules of *zakat* is also delivered to *muzakki* who are not civil servant like members of such organizations as those of business people, merchants, and people with the same professions, farmers, and members of the public in general. The socialization is done through religious lecture at mosques, door to door, and so on.

Besides, BAZNAS officers also socialize *zakat* non-formally in every opportunity. As a result, more *muzakki* started to pay their *zakat* to BAZNAS. The main challenge that BAZNAS is confronted with in its socialization of *zakat* to *muzakki* who are not civil servant is changing their habit of directly giving *zakat* to close friends or people around them into willingness to pay their *zakat* through BAZNAS because often direct giving of *zakat* to whoever receives it does not hit the target, meaning that it is often given to people who actually should not receive it while, on the contrary, those who have the right to it, instead, often do not receive it. Therefore, BAZNAS needs to prepare socialization material appropriate for bringing awareness to people so that they are willing to pay their *zakat* through BAZNAS.

The socialization team consists of two to three people. The team members are BAZNAS head officials who are competent in giving both the theoretical and practical aspects of such socialization. Besides its head officials, BAZNAS also involves other parties in the socialization, like government and ulama. Besides face-to-face socialization, BAZNAS also conducts socialization through mass media like local television, radio, newspapers, and so on. The socialization material delivered is related to making the people concerned aware of their obligation of paying *zakat*, the right way to do it, namely, through *amil*, and the way BAZNAS works as *amil zakat*.

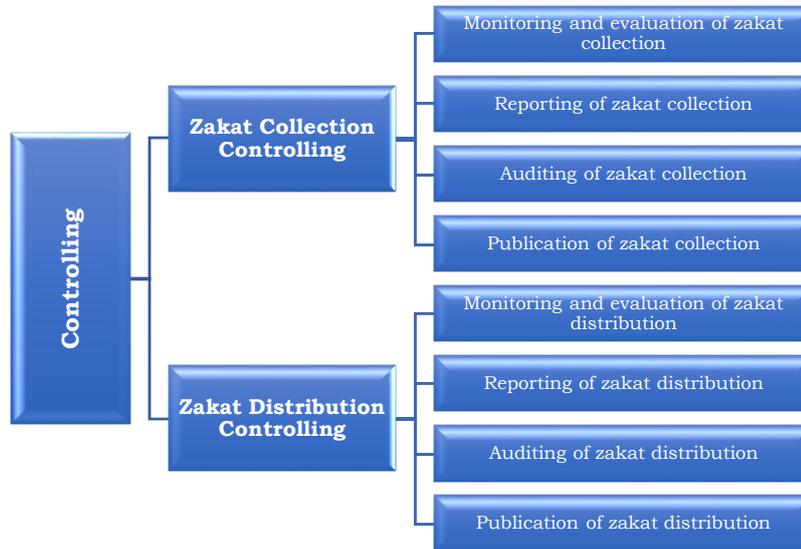
The socialization of *zakat* and *muzakki*'s statement of willingness to pay *zakat* to BAZNAS are followed up with the formation of *zakat* receiving service centers. *Zakat* Collecting Unit (Unit Pengumpul *Zakat* 'UPZ') is an organizational unit formed by BAZNAS at a work unit or regional unit and assigned with the job of *zakat* receiving service from *muzakki* who pay their *zakat*. The formation of UPZ has the purpose of making things run smoothly and making them convenient for *muzakki* in paying their *zakat*. UPZ is formed at governmental institutions, subdistricts, universities, schools/madrasahs, business companies, mosques, and so on. Officials of UPZ are appointed through a written decree of the head of BAZNAS in accordance with candidates' names proposed by the institution, school, or mosque concerned. *Muzakki* who do not have an UPZ for their own needs yet could individually pay their *zakat* directly to BAZNAS or through various forms of *zakat* receiving service that has been provided by BAZNAS, namely, *zakat* counters, marketing staffs, *zakat* boxes, muqayyadah collecting, or directly submitted by *muzakki* to BAZNAS bank account.

In gathering *zakat*, BAZNAS does it in the following ways, regular gathering and independent gathering. Regular gathering, namely, gathering *zakat* through UPZ that has been formed, which is responsible for only receiving *zakat* paid by *muzakki*, with the *zakat* thus collected being afterward submitted to the BAZNAS bank account or directly delivered to the BAZNAS office. Independent gathering, namely, gathering *zakat* from *muzakki*/members of the public in general who are willing to pay their *zakat* through BAZNAS, with the gathering done through various forms of *zakat* receiving service. *Muzakki* who have paid their *zakat* through the regency/city level BAZNAS are given further sustainable guidance. It has the purpose to improve their understanding of the *zakat* obligation and eliminating any doubts in paying *zakat* through BAZNAS.

As for the activities actuated in the course of *zakat* distribution, they are initiated by input data of prospective *mustahik* of each region. BAZNAS asks that the each UPZ creates a list of prospective *mustahik* names in its region. BAZNAS also inputs prospective *mustahik* data based on proposals submitted individually/collectively or based on community reports on emergency conditions. BAZNAS recapitulated prospective *mustahik* data and then grouped them according to the division of regions to be surveyed. After all, BAZNAS surveys the real conditions of prospective *mustahik* and verifies results of survey. The survey is carried out by field officers to get complete information about the actual conditions of prospective *mustahik*, and to ascertain whether the prospective *mustahik* really has the right to receive *zakat* in accordance with the stipulated conditions and criteria.

The results of the survey conducted by field workers were submitted to the distribution division to be verified by the verification team. This team will recommend prospective *mustahik* to be determined as *mustahik* through the Decree of the Head of the Regency/City BAZNAS. BAZNAS determines *mustahik* who will receive *zakat* based on data verification. For those who are not eligible, the administrators make a letter containing information and explanation of why they cannot receive *zakat*. All *mustahik* that have been determined as *zakat* recipients, are invited by BAZNAS to come at a time and place that has been determined to be given guidance on how to manage *zakat* funds and subsequently the distribution of *zakat* funds to *mustahik* is carried out.

The last character of POSCAC is C (controlling). The controlling of *zakat* collection and its distribution can be described as follows.



The collection and distribution of *zakat* are controlled by periodic monitoring and evaluation (of the related activities done; the amount of *zakat* gathered and given, the *zakat* collection and distribution development in each UPZ). The collection division of the regency/city level BAZNAS also makes *zakat* reception reports (consisting of monthly reports, semester reports, and annual reports) submitted to the officials. At the end of the year, the *zakat* collection and distribution activities on the whole are reported to the Regent, Regional Council of People's Representatives (DPRD), and BAZNAS of the province as a form of stating accountability. Besides, the regency/city level BAZNAS also has a report of the *zakat* collection and distribution activities and the amount of *zakat* fund transparently. The report is published in various mass media.

Based on research findings that have been described previously, it is clear that *zakat* collection and its distribution by BAZNAS in the regencies/cities in the province of West Sumatera, particularly in BAZNAS of Tanah Datar Regency, BAZNAS of Agam Regency, and BAZNAS of Bukittinggi City, are taken through a series of activities that could be classified into six functions of management, namely, planning, organizing, staffing, coordinating, actuating, and controlling (POSCAC). By taking the management steps as described above, the regency/city BAZNAS has successfully collected *zakat* from *muzakki* in a great amount and distributed it to *mustahik*, and this amount has continued to grow from year to year.

The results of this study are different from those of Jaelani (Jaelani, 2015) who formulated *zakat* management in order to eradicate poverty in Indonesia in four management steps, namely planning, implementation, reporting control, and accountability. However, these six management functions (POSCAC) have relevance to BAZNAS functions in carrying out their duties as *zakat* managers as mentioned in Law No. RI. 23 of 2011.

5. Conclusion

The collection and distribution of *zakat* in the regency/city BAZNAS are conducted through a series of activities. The management steps of *zakat* collection and its distribution serve in sequence the six functions of management, namely, planning, organizing, staffing, coordinating, actuating, and controlling (POSCAC). By implementing this management, the regency/city BAZNAS in the province of West Sumatera has been able to collect *zakat* above the national average amount and distribute it effectively. Therefore, these management steps could serve as reference for other regency/city BAZNAS, particularly for the regencies/cities BAZNAS that have many problems in *zakat* collection and its distribution in their respective regions.

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