Peran Zakat dalam Mengentaskan Kemiskinan di Provinsi Sumatera Utara

The Role of Zakat in North Sumatra Province in Allevating the Poor

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Abstrak

Penyaluran zakat yang dilakukan oleh BAZNAS terbagi menjadi dua, yaitu pendayagunaan dan pendistribusian. Pendayagunaan zakat untuk usaha produktif dilakukan apabila kebutuhan dasar mustahik telah terpenuhi. Pandemi Covid-19 membuat perekonomian Sumatera Utara mengalami pertumbuhan -2,37 persen pada kuartal II, dan -2,60 persen di kuartal III. Ketimpangan ekonomi yang cukup besar di Sumatera Utara adalah tantangan khususnya bagi BAZNAS dalam mengurangi gap pendapatan antar masyarakat. Pendapatan usaha para asnaf penerima zakat produktif sebelum dan setelah pandemi terindikasi mengalami perbedaan. asnaf yang berada di Kota Medan merupakan potret yang cukup representatif untuk melihat ada atau tidaknya perbedaan pendapatan tersebut. Penelitian ini menggunakan metode kuantitatif dengan analisis deskriptif dan menggunakan model *Wilcoxon test* untuk menguji dampak bantuan produktif yang diberikan oleh BAZNAS Sumut terhadap usaha mikro kecil. Dalam hal ini, peneliti menggunakan pendapatan bersih sebelum dan setelah mendapatkan bantuan produktif dari BAZNAS Sumut. Dari hasil uji signifikansi *Wilcoxon test* pada saat sebelum pandemi dinyatakan bahwa adanya pemberian zakat kepada para asnaf dapat meningkatkan pendapatan para asnaf. Selanjutnya, hasil tes pada saat pandemi menyatakan bahwa pemberian zakat tidak dapat meningkatkan pendapatan para asnaf di Provinsi Sumatera Utara, karena pendapatan setelah adanya penyaluran zakat disaat pandemi justru mengalami penurunan.

Kata Kunci: Zakat, Kemiskinan, Asnaf, Kesejahteraan, Pandemi.

Abstract

Zakat distribution by BAZNAS is divided into utilization and distribution. The use of zakat for productive business is carried out when the basic needs of mustahik have been met. The Covid-19 pandemic caused the North Sumatra economy to experience growth of -2.37 percent in the 2nd quarter and -2.60 percent in the 3rd quarter. The sizeable economic inequality in North Sumatra is a challenge for BAZNAS in reducing the income gap between communities. The business income of productive zakat recipients before and after the pandemic is indicated to have differences. Asnaf in Medan City is quite representative portraits to see whether there are differences in income or otherwise. This study uses descriptive analysis and the Wilcoxon test model to examine the impact of productive assistance provided by BAZNAS on micro and small businesses. Researchers used net income before and after receiving productive assistance from North Sumatra BAZNAS. It is revealed stated that the provision of Zakat to asnaf could increase the income of asnaf, however during pandemic, the giving of zakat is decreasing as well as the income of asnaf also decreasing in North Sumatra Province.

Keywords: Zakat, Poverty, Asnaf, Well-being, Pandemic.

How to Cite: Syafii, M., Hawariyuni, W., Rahman, A. & Hakim, S.H. (2021). Peran Zakat Dalam Mengentaskan Kemiskinan Di Provinsi Sumatera Utara. JKBM (Jurnal Konsep Bisnis dan Manajemen). 8 (1): 1-10

INTRODUCTION

Islam is a perfect religion and a way of life for Muslims that Muslims lead to having Rahmatan Lil Alamin (Mercy for all nature). Islam is the only religion of Allah SWT, which provides broad and dynamic guidance to aspects of human life at any time and in various situations, besides being able to face and answer various kinds of challenges in every era (Ahmad, 2006).

As the fourth pillar of Islam, zakat means of purifying ones wealth for the purpose of ensuring the needs of the poor are taken care of which has very significant social and economic values, both personally and communally, because zakat is a direct command of Allah and its application cannot be ignored. Zakat is one of the most effective instruments to unite mankind to reduce poverty problems. It is also a form of worship that has an important, strategic, and decisive position for the development of Muslims (Hambari et al., 2020). The teachings of zakat provide a foundation for the development of the welfare of the people (Khu-luqo, 2016).

Islam prohibits the accumulation of wealth, holding it from circulation and development. According to the Word of Allah SWT: And those who keep gold and silver and do not spend it in the way of Allah, then tell them (that they will get) a painful punishment. (Surah At-Taubah: 34). The implementation of zakat is closely related to an economy because it can encourage economic life so that people can pay zakat. In an Islamic economic system, money will not have lawful goodness and profit if it is left without operation, but it must be cut off by zakat if it still reaches *nisab* and *haul* (Ayuniyyah et al., 2020).

Indonesia is a multi-religion and ethnic country where the majority of its population is Muslim. Despite being an obligatory duty for Muslims to dispense their zakat, it is found that the amount of annual zakat collection in Indonesia is relatively small compared to the income tax collection. However, the Indonesian Shariah listed companies are not fully compliant in paying zakat. This implies that the obligation of paying zakat has been neglected by the Muslims or it could be they perceived that zakat is less important than income tax since the failure to pay zakat is not penalized by the Indonesian government. Hence, understanding the zakat impacts on every Muslim either by individual or organization is crucial as it is a compulsory instruction from God (Allah SWT).

The potential for zakat in Indonesia is huge because Indonesia is a country with the largest Muslim population in the world with 80 percent majority of the Muslim population. According to the 2017 Zakat Outlook issued by BAZNAS (Badan Amil Zakat Nasional - Indonesia's National Zakat Agency), the potential for zakat in Indonesia reaches Rp.217 Trillion and in 2017, only Rp.5 Trillion can be collected from that potential. However, the distribution of zakat today is more diverse. For example, individuals or companies can give zakat on shares or zakat bonds. In fact, BAZNAS has the task and function of collecting and distributing Zakat, Infaq and Sadaqah (ZIS) at the national level.

The Covid-19 pandemic made the national economy go into recession after two consecutive quarters of deep contraction. The province of North Sumatra is no exception, which experienced a growth of -2.37 percent in the second quarter

and -2.60 percent in the third quarter (Year on Year). The reduced quantity of products produced due to falling demand has caused disruptions on the income side. Limited interaction in the economy due to the pandemic has disrupted most of the businesses of the people of North Sumatra. Business actors who were hardest hit were micro and small entrepreneurs. At that time, Micro, Small and Medium Enterprises (MSMEs) became the pillars of the economy when many large companies collapsed.

Medan City, which is the capital of North Sumatra Province located in many asnaf. Asnaf known as the group of eight that are entitled to receive zakat. The large economic inequality in Medan City is a challenge especially for BAZNAS in reducing the income gap between communities. Various business activities were carried out by productive zakat recipient asnaf in Medan City. The business income of productive zakat recipients before and after the pandemic is indicated to have differences. The asnaf in Medan is a representative portrait to see whether or not there is a difference in income. The benefit of zakat that has been distributed is to empower the community's economy so that they can move towards a more decent income but requires assistance and control by zakat administrators.

The purpose of this study is to determine the role of productive zakat to net income from businesses developed by asnaf before and after the Covid-19 pandemic.

Zakat is an Arabic word that carries several meanings including growth, increase, cleanness, and purification (Wahab and Rahman, 2011; Ahmed, 2004) or as a mandatory religious levy im-

position as a means of purification and growth (Said et al., 2012). Zakat is one of the mechanisms used since the days of Prophet Muhammad (PBUH) to alleviate poverty and reduce income inequality by redistributing wealth from the rich to those less fortunate or needy (Ahmed and Md Salleh, 2016; Aziz and Mohamad, 2016; Samad and Glenn, 2010).

Andam et al. (2019) in their paper found out that attitude, descriptive norm, and moral norm have a positive relationship with the intention to give *zakat*. Meanwhile, perceived behavioral control, injunctive norm, and past behavior are found to have insignificant influence over the intention. Thus these factors are considered important to be looked into.

Meanwhile, Haque & Jan (2019) revealed that the halal-haram aspect of Islamic Shariah, legal consciousness, and religiosity of Muslim consumers are positive significant factors for growing perceptions towards tax rebate over zakat on income in Malaysia.

Moreover, Saad & Farouk (2019) added that the fragmented implementation of the zakat system within the context of the Nigerian democratic system of government lead to the weak governance concerning the law, administration, and management; lack of a generally accepted fatwa from the Muslims scholars (Ulamas); absence of zakat accounting standard; and low compliance behavior are the major barriers that require the attention of government and other stakeholders such as the traditional leaders, the accounting regulatory bodies, the Ulamas, as well as the economic and accounting researchers.

Putri (2017), in her research, concluded that the empowerment of productive zakat at the Amil Zakat Board (BAZ) in Blitar Regency to improve community welfare is the productive management of professional zakat (maal) or which that can be developed. The inhibiting factor for BAZ as a zakat administrator in Blitar Regency in managing and empowering zakat productively is mainly the employees, BAZ, and also the zakat distributing community itself. The supporting factor for BAZ as zakat administrator in Blitar Regency in managing and empowering zakat productively is the existence of good cooperation between the government and the community, the increasing public awareness about zakat (Embong et al., 2013).

Firmansyah and Devi (2017), in their research, was concluded that in the application of zakat fund utilization applications, three programs refer to the fulfillment of life because when the needs of life have been met, the community will be calm, especially in maximizing their business. The first is the winning smile program by providing scholarship assistance, establishing schools for teaching, and establishing various facilities for the development of children's potential. Second, the healthy smile program is by establishing a delivery house, providing facilities such as free maternity services and other health services namely a program that aims to empower the community with entrepreneurship training so that they can become entrepreneurs well

Hariyanti (2021) in her research was concluded that the implementation of zakat management at the Infaq Management Institute or Lembaga Manajemen Infaq (LMI) of Tulungagung

Regency refers to the Zakat Law No. 23 of 2011. It's just that in implementing zakat management, LMI has experienced several obstacles. Apart from external obstacles, it is also obstacles from within the institution. Meanwhile, the obstacles experienced and quite visible are the lack of human resources. LMI as an institution in charge of carrying out tasks, one of which is zakat management, is trying its best to carry out its duties as much as possible for the welfare of community life. *Mustahik* (a term used to refer to people who are entitled to receive zakat) receive zakat funds from LMI always changes quite well, namely changes in terms of meeting the needs of life and changes in terms of variety. Because LMI always guides *mustahik* once a week. The most visible change is the change in *mustahik* who receive zakat which is productive because the zakat they earn through the gold program is used for entrepreneurship.

Hakim (2016), in his research, was concluded that the collection of zakat at YDSF (Yayasan Dana Sosial Al-Falah) Malang branch through the aspects of counseling and awareness through lectures, seminars, program publications in print media, and publishing brochures and books/magazines. For the distribution and utilization of zakat in YDSF, it is directed to the best use of funds by prioritizing activities in the education, da'wah, orphanage, mosque, and humanitarian sectors to support and improve the quality and independence of the people. YDSF fund utilization programs are oriented towards the poor.

From the previous researchers above, there are differences with researchers conducted now. The difference is if the focus of previous research includes examining the overall zakat, the appli-

cation of zakat funds empowerment, management of zakat and infaq management, as well as the collection and distribution process, while this research discusses the profile of productive zakat recipients, and sees changes in net income from businesses run by asnaf after getting productive zakat.

RESEARCH METHODS

This part will explain the research methods used by researchers to solve the problems that have been presented in the introduction. This part also covers the research locations, types and sources of data used in the study, data collection techniques, measured variables, and analysis methods, and stages in problem-solving.

The population is a complete set of units or individuals whose characteristics need to be known. The population in this study is the people in Medan City in 10 sub-districts which were determined by the number of residents in these 10 districts with a population of 944,521 people.

Data collection techniques in this study were carried out using:

A. Field Research, namely collecting data directly on the object of research to see the object of research up close or directly, including:

1. Observation is by making direct observations of the object to be studied, in this case, the poor people in 10 sub-districts in Medan City.
2. Questionnaire, namely data collection by survey and asking respondents to fill up the questionnaires.

B. Literature research

That is to collect secondary data or data in the form of reports and the results of previous research, either obtained from recorded data or other sources.

In this study, researchers used descriptive analysis and used the Wilcoxon test to test the impact of productive assistance provided by BAZNAS North Sumatra on micro and small businesses. In this case, the researcher used net income before and after receiving productive assistance from BAZNAS North Sumatra (before and during the Covid-19 pandemic).

Table 1 Description of variable names used

Variable Name	Description
Net income	The monthly net income of micro-entrepreneurs who are ready to spend before and after getting productive assistance from BAZNAS North Sumatra (before and after the Covid-19 pandemic).
Amount of receiving zakat in 1 year	1: 1-2 times, 2: 3-4 times, 3:> 5 times
Gender Variable	Category 1: male, 2: female
Number of family members	1: 1-3 people, 2: 4-6 people 3:> 6 people
Origin of area	1: Deli Serdang, 2: Medan
Type of assistance	1: Productive, 2: Consumptive
House condition and proper sanitation	Sanitation consisting of tin/tile roofs, concrete house walls, permanent floors, electricity, and clean water available
Health facilities	Have health insurance
Amount of North Sumatra BAZNAS	assistance Total BAZNAS financial assist
Data processed, 2020	

The research uses the before and after comparisons method to test whether the productive assistance provided by BAZNAS North Sumatra influences these micro and small businesses. The before and after comparisons method is an approach that compares conditions (people or residents of an area) before and after the program (actual post-program data, in addition, this approach can also be used to compare the condition of the community after the program has been implemented (actual post-program data) with

those who do not run the program or policy. Testing is carried out using the Wilcoxon test model.

RESULTS AND DISCUSSION

This chapter will describe the results of data processing along with an analysis of the results of the research that has been carried out as follows:

To support the research analysis, the authors conducted interviews with asnaf (zakat recipients). Following are the results of the data recapitulation:

Table 2 Profile Recapitulation of asnaf

Profile	Category	Number of asnaf (%)
Gender	Female	50%
	Male	50%
Number of Family Members	1-3 people	20%
	4-6 people	80%
	> 6 people	-
Origin	deli serdang	33%
	Medan	67%
Proper Housing & Sanitation	Yes	100%
	Not	-
Have Access to Health	Yes	57%
	Not	43%
The Amount Received Zakat in a Year	1-2 times	90%
	3-4 times	3%
	> 5 times	7%
Have a Business Before Zakat Assistance	Yes	93%
	Not	7%
Kind of Zakat	Productive	97%
	Consumptive	3%

Data processed, 2020

From the table above it can be explained that 50% of the asnaf are women and 50% are men from the total sample of zakat recipients or asnaf. And on average, asnaf has 4-6 family members, this can be seen from the percentage which reached 80% of the total sample, while the rest had 1-3 family members as much as 20% of the total sample. The majority of asnaf (67%) came from Medan City, and the remaining 33% came from Deli Serdang Regency. As for the feasibility of housing and sanitation, 100% of the asnaf have proper housing and sanitation. This can be seen from the houses made of walls, zinc or tile roofs, permanent floors, availability of electricity, and availability of clean water. From the health side, 57% have access to health in the form of BPJS and the like, while 43% do not have access to health. Having access to health is of course also an important role, where there are some of the asnaf who have a sick family member but do not have access to health, of course, increase the expenses for asnaf so that it is quite burdensome in terms of

costs. The absence of this access is also due to the absence of population documents for managing access to health such as BPJS. On average, asnaf received zakat 1-2 times a year with a percentage of 90% of the total sample. While for the type of zakat distributed to asnaf 97% of the sample was productive zakat and 3% consumptive zakat. As for the goals giving productive zakat can help asnaf in managing their UKM business, so that they can increase the income of asnaf in the future. To analyze the role of zakat in reducing poverty, researchers will examine the net income of the asnaf before receiving zakat and after receiving zakat. Because of the Covid 19 pandemic that has hit the entire world, researchers will also examine the net income of asnaf before receiving zakat and after receiving zakat during the Covid 19 pandemic.

Hypothesis 1

Ho: The average net income of asnaf before and after receiving zakat (before the pandemic) is the same

Ha: The average net income of asnaf before and after receiving zakat (during the pandemic) is different

Hypothesis 2

Ho: The average net income of asnaf before and after receiving zakat (before the pandemic) is the same

Ha: The average net income of asnaf before and after receiving zakat (during the pandemic) is different The α (alpha) quantity used in this test is 5% or 0.05. With the test criteria:

- If $Z \text{ stat} \leq Z \text{ table}$ or $-Z \text{ stat} \geq -Z \text{ table}$, or $\text{Sig.} > 0$, then Ho is accepted Ha is rejected

- If $Z \text{ stat} > Z \text{ table}$ or $-Z \text{ stat} < -Z \text{ table}$, or $\text{Sig.} \leq 0.05$ Ha is accepted and Ho is rejected

Here are the results of the Wilcoxon test

Table 3 Descriptive results

	N	Descriptive Statistics			
		Minimum	Maximum	Mean	Std. Deviation
before zakat	30	500000	3000000	1946666.67	760436.958
after there is zakat, before the pandemic	30	600000	4000000	2363333.33	946311.654
after zakat, after a pandemic	30	0	2200000	1245000.00	614529.537
Valid N (listwise)	30				

Data processed, 2020

The table above, states that the net income of asnaf before the existence of zakat on average is Rp. 1,946,666 per month with the lowest net income being Rp. 500,000 per month, and the high-est income is Rp. 3,000,000 per month. Then, after the receipt of zakat assistance and before the Covid 19 pandemic it increased so that the average income of asnaf was IDR 2,363,333

per month with the lowest net income was IDR 600,000 per month, and the highest income was IDR 4,000,000 per month. While during pandemic Covid-19, net income of asnaf fell to an average of Rp 1,245,000 per month with the lowest net income was Rp 0 per month, and the highest income was Rp 2,200,000 per month.

Table 4 Rank results from the Wilcoxon test

		Ranks		
		N	Mean Rank	Sum of Ranks
after zakat, after pandemic - before zakat	Negative Ranks	26 ^a	14.40	374.50
	Positive Ranks	1 ^b	3.50	3.50
	Ties	3 ^c		
	Total	30		
after zakat, before pandemic - before zakat	Negative Ranks	0 ^d	.00	.00
	Positive Ranks	23 ^e	12.00	276.00
	Ties	7 ^f		
	Total	30		

- a. after zakat, after pandemic <before zakat
b. after zakat, after pandemic = before zakat
c. after zakat, before the pandemic, <before zakat
d. after zakat, before the pandemic, <before zakat
e. after zakat, before the pandemic, > before zakat
f. after zakat, before pandemic = before zakat

Data processed, 2020

From the results of the table above, it states that as many as 23 asnaf has experienced an increase in income after the existence of zakat before the Covid-19 pandemic or it can be said that the income after receiving zakat is higher than the income before receiving zakat, and the remaining 3 asnaf have not experienced changes in income after receiving zakat before the Covid pandemic. 19. At the time of the Covid 19 pandemic that hit the whole world, including

Indonesia, this also caused a decrease in the income of asnaf who had received zakat, which initially went up to a decrease, so that as many as 26 asnaf experienced a decrease in income, even the decrease in the amount of this income was lower than the amount of income before the zakat. 3 asnaf did not experience a change in income, and 3 other people still experienced an increase in income despite the Covid 19 pandemic.

Table 5 The results of the Wilcoxon test significance

Test Statistics		
	after zakat, after pandemic - before zakat	after zakat, before pandemic - before zakat
Z	-4.475 ^b	-4.222 ^c
Asymp. Sig. (2-tailed)	.000	.000

- a. Wilcoxon Signed Ranks Test
b. Based on positive ranks.
c. Based on negative ranks.

Data processed, 2020

From the results of the table above, it is explained that the Z value for the first hypothesis is -4.222 with Sig. (2-tailed) of 0.000. From these significant results, it is less than α 5% or 0.00 <0.05, so that Ho is rejected and Ha is accepted, meaning that the average net income of asnaf

before and after receiving zakat (before the pandemic) is different, thus it is stated that the provision of zakat to asnaf can increase the income of asnaf in North Sumatra Province (before the Covid 19 pandemic). Furthermore, from the table above, it is explained that the Z value for the

second hypothesis is -4.475 with Sig. (2-tailed) of 0.000. From this significant result, it is less than α 5% or 0.00 < 0.05, so that H_0 is rejected and H_a is accepted, meaning that the average net income of asnaf before and after receiving zakat (during the pandemic) is different, thus it is stated that the provision of zakat to asnaf cannot increase the income of the asnaf in North Sumatra Province, because the income after the distribution of zakat during the pandemic has decreased.

From the results of the above hypothesis, it can be concluded that the productive zakat given to asnaf plays a role in reducing poverty through increasing the income of asnaf in North Sumatra Province before the Covid 19 pandemic, but during the Covid 19 pandemic the role of productive zakat given to asnaf cannot play a role in alleviating poverty in North Sumatra Province, because almost all business sectors are affected by the Covid impact, including MSME asnaf, so that business income has decreased drastically, and the existing income is used for day-to-day needs. Likewise with the productive zakat distributed at the beginning, which ultimately has no role in alleviating poverty during the Covid-19 pandemic.

CONCLUSION

Based on this research, it can be concluded that the characteristics of the *mustahik* who get productive zakat funds from BAZNAS are not dominated by a particular gender, which is based on this study that 50% of the asnaf are women and 50% are men from the total sample of zakat recipients or asnaf. The average number of asnaf has 4-6 family members. The majority of asnaf is

67% from Medan City, and the remaining 33% of them come from Deli Serdang Regency. As for the appropriateness of housing and sanitation, 100% of asnaf have proper housing and sanitation. From the health side, 57% have access to health in the form of BPJS and the like, while 43% do not have access to health. On average, asnaf received zakat 1-2 times a year with a percentage of 90% of the total sample, while for the type of zakat channeled to asnaf 97% of the sample was productive zakat and 3% consumptive zakat.

From the results of the Wilcoxon test on the first hypothesis, it is known that the average net income of asnaf before and after receiving zakat (before the pandemic) is different, thus it is stated that the provision of zakat to asnaf can increase the income of asnaf in North Sumatra Province, in the second hypothesis test it is known that the average net income of asnaf before and after receiving zakat (during the pandemic) is different, thus it is stated that the provision of zakat to asnaf cannot increase the income of asnaf in North Sumatra Province, because the income after the distribution of zakat during the pandemic has decreased.

Overall, *mustahik* assesses the productive zakat program as running very well. The input obtained from several productive zakat recipients asnaf for Baznas in the future, among others, is to expand the reach of assistance for people who cannot afford it, and hope for BAZNAS to be more developed so that it can provide even greater assistance to poor people.

To carry out the productive zakat program so that it can run effectively and increase the welfare of the poor significantly, it takes the efforts of

all Muslims, both the government, the amil zakat body, and the people in Indonesia, in developing zakat according to its potential, so that zakat can be used according to its function.

In addition, to be effective in achieving the goal of increasing the independence of the mustahik business, it is necessary to have a program that is right on target and effective, one of which is providing continuous assistance and evaluation in managing funds for those in need, so that the funds allocated to mustahik will ultimately improve their welfare and brought him out of poverty.

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