

Optimization of Zakat Collection at the National Amil Zakat Agency (BAZNAS) of Malang Regency

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ABSTRACT

Background. The potential for zakat in Indonesia is very high and has become an important instrument in alleviating poverty, although its realization is still far from its potential. Accurate collection and distribution of zakat can help ease the burden on other Muslim brothers and sisters who are economically disadvantaged, because it is actually a shared task in overcoming poverty and economic downturn.

Purpose. The aim of this research is to analyze and identify factors that influence the optimization of zakat collection at the Malang Regency National Zakat Amil Agency (BAZNAS). This research aims to develop an effective strategy in increasing public awareness and participation in paying zakat, as well as improving the zakat management mechanism by BAZNAS to make it more transparent, accountable and efficient. Thus, it is hoped that the results of this research can provide concrete recommendations to increase the amount of zakat collected and ensure proper distribution to those in need.

Method. This research is qualitative research where the data is displayed in a natural state, the data is not processed and is not displayed in numbers or numbers, based on studies, books and books which are the basis for taking the data theory used in this research. Primary data is data collected directly by researchers, either through interviews or reports in the form of unofficial documents which will then be processed by researchers.

Results. The results of this research are the policy for collecting zakat funds at BAZNAS MALANG Regency and distributing zakat funds at BAZNAS Malang Regency.

Conclusion. Zakat, meaning 'blessing, clean, good,' must be issued by every Muslim and distributed according to Islamic law, according to Law no. 23 of 2011. BAZNAS Malang Regency optimizes zakat collection through socialization, promotional media, and coordination with the Zakat Collection Unit (UPZ). The collected zakat is distributed through five programs: Healthy Malang, Smart Malang, Careful Malang, Prosperous Malang, and Taqwa Malang, to improve the welfare of zakat recipients.

KEYWORDS

Collection, Distribution, Zakat

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INTRODUCTION

Zakat is an obligation that must be fulfilled by every Muslim who has excess wealth so that it can be distributed to his brothers and sisters who lack wealth. Islam has arranged it in such a way as to avoid social inequality, one of which is through the collection and distribution of zakat. Zakat is an obligation that must be fulfilled by every Muslim who has excess wealth so that it can be distributed



to his brothers and sisters who lack wealth. Islam has arranged it in such a way as to avoid social inequality, one of which is through the collection and distribution of zakat. (Fitri Afiyana et al., 2019).

The National Zakat Amil Agency or commonly abbreviated as (BAZNAS) is a body formed by the government to manage and distribute zakat. This is strengthened by Law Number 23 of 2011 concerning zakat management, zakat management has been regulated in such a way that not everyone has freedom. to collect zakat, except for the Zakat Collection Unit, hereinafter abbreviated as UPZ, which is under the auspices of BAZNAS. Establishment of BAZNAS Malang Regency to optimize the collection of zakat funds in the Regency. Malang aims to enforce obligations according to Islamic religious teachings, when the government is not firm in handling and making firm policies then the collection of zakat funds in Malang Regency may not necessarily be carried out, the number of zakat mustahik in BAZNAS Malang Regency who receive definite zakat funds, in the sense of mustahik zakat who submitted themselves to BAZNAS Malang Regency by submitting a proposal (Malang Regency BAZNAS Team, 2021).

Baznas Malang Regency has its own way of distributing zakat, namely by collaborating with UPZ or preachers in each sub-district in Malang Regency so that in this way it is hoped that the distribution of zakat can be evenly distributed in the Regency. Malang, the procedure is that prospective aid recipients submit application documents to Baznas Malang Regency so that later Baznas will carry out a visit or what is usually called a survey, then after that an internal meeting will be held to decide whether the prospective recipients are truly worthy of receiving financial assistance. zakat from Baznas Malang Regency. The large potential that Malang Regency has in collecting zakat is an interesting thing to study in more depth, considering the large potential that if implemented optimally it will clearly have a big impact on the lives of the people of Malang Regency who lack funds or are poor, the potential that exists when if it is not dug deeper and is not emphasized by the government, it will not be implemented, therefore, seeing this great potential, researchers are interested in taking the research title, namely 'optimizing zakat collection at the Malang Regency National Zakat Amil Agency (BAZNAS).

RESEARCH METHODOLOGY

This research is qualitative research where the data is presented in a natural state, the data is not processed and is not displayed in numbers or numbers, based on studies, books and books which are the basis for taking theory, data collection techniques using interview methods and data collection from BAZNAS Malang Regency, the data used in this research is primary data, namely data collected directly by researchers, either through interviews or reports in the form of unofficial documents which will then be processed by researchers (Hermawan, 2009).

RESULT AND DISCUSSION

The collection of zakat among the wealthy experienced a very long journey so that later the Indonesian government took decisive steps in responding to the problems that occurred, the response was the Indonesian government issuing Law Number 23 of 2011 on the management of zakat, the management of zakat has been arranged in such a way so that not all people or institutions can be zakat (amil) collectors. The authority to collect zakat is only obtained by the National Amil Zakat Agency (BAZNAS) and the Zakat Collection Unit (UPZ) under it with the legal basis of Law Number 23 of 2011 article 5,6, and 16. In addition there is the Amil Zakat Board or bias called LAZ which was formed by the community and has adopted permission from the minister of religion after getting a recommendation from BAZNAS based on articles 17 and 18 of

the Law of 2011 (LAW OF THE REPUBLIC OF INDONESIA NUMBER 23 OF 2011, n.d.). Constitutional Court Decision (MK) Number 86/PUU-X/2012 ('MK Decision 86/2012') provides exemptions from the above two articles to groups of people, individuals, Muslim figures (scholars), or managers, takmirs of mosques, musholla in a community and region that has not yet been reached by BAZ (Amil Zakat Agency) and LAZ (Amil Zakat Agency) and has notified the zakat management activities in question to the competent authorities. (*PP Nomor 14 Tahun 2014*, n.d.)

The legal basis for the establishment of the NATIONAL AMIL ZAKAT BOARD, Kab. Malang is as follows; 1) Law Number 23 of 2011 concerning Zakat Management, 2) Government Regulation Number 14 of 2014 concerning Implementation of Law Number 23 of 2011 concerning zakat management, 3) Decision of the Director General of Islamic Community Guidance Number: DJ. III/499 of 2014 concerning the formation of the National Zakat Amil Agency for Regencies/Cities throughout Indonesia, 4) Decree of the Regent of Malang Number: 188.45/224/KEP/35.07.013./2017 concerning the formation of BAZNAS, 5) Law Number 38 of 1999 was later updated to become Law Number 23 of 2011. (BAZNAS Team Malang Regency, 2021)

Zakat Fund Collection Policy at BAZNAS MALANG Regency

Etymologically, zakat comes from the word zaka which means 'blessing, clean and good'. Zaka can also be interpreted as 'meaning to grow and develop' (Qardawi Yusuf, 1991). In terms of terminology, zakat itself means 'a certain amount of property that Allah requires to be handed over to entitled people'. In terms of terminology, zakat itself means 'a certain amount of wealth that Allah requires to be handed over to entitled people'. According to Republic of Indonesia Law No. 23 of 2011 concerning the administration of zakat, it is defined that zakat is property or wealth that must be expended by every Muslim or institution and then distributed to people who have the right to zakat in accordance with the provisions of Islamic law. Zakat comes from a form of the word which means holy, good, blessing, growth and development, so when this meaning is connected with wealth, Islamic teachings teach that the property for which zakat is given will grow, develop, purify the property and bring blessings to that property. (Doa Djamal, 2004).

According to the terms in the book Al-Hawi, Al-Mawardi, zakat is defined as a certain withdrawal from certain assets, according to certain characteristics, and to be given to certain groups. Other literature also defines zakat as the main income of Islamic countries apart from land tax, tax agricultural products and others. (Midisen, 2024). Meanwhile, according to As-Said Syabiq, zakat is defined as part of human wealth which is distributed to people who are less fortunate in accordance with the provisions of Allah SWT. Zakat is a social act of worship whose benefits are very broad for underprivileged people, this is a form of concern for Muslims towards their Muslim brothers and sisters who lack wealth. Various efforts have been carried out by BAZNAS Kab. Malang to optimize the collection of zakat funds both from government agencies themselves and from people whose assets are already included in the assets subject to zakat. This is as stated by Allah SWT in Surah At-Taubah verse 103 which reads:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُ هُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ (التوبة :

"Take from their wealth, alms (obligatory) to purify them, and cleanse them with alms and pray for them (for the receiver/receiver) because with your prayers they are happy and peaceful".

Then in Surah Adzariyat verse 19 which reads:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

"In their property there is a right for the beggars and those who do not have enough"

In the hadith of the Prophet Muhammad SAW narrated by H.R. Abu Dawud from Abi Amr bin Khomas he said:

ما روي عن سمرة بن جندب قال : "كان رسول الله صلى الله عليه وسلم يأمرنا بإخراج الصدقة من الذي يعد للبيع" أخرجه أبو داود و عن أبي عمرو بن خماس

"What was told by Samurah bin Jundab, he said: 'The Messenger of Allah, peace and blessings be upon him, ordered us to issue obligatory charity (zakat) for something that is intended for sale (purchased)'. (Abu dawud, 1980).

According to the view of Salaf scholars Syeh Muhammad Al-syarbini al-khatib said in the classic yellow book entitled 'Mughni al Muhtaj ila Ma'rifati alfadz al Minhaj' volume IV page 372 as follows:

مغني المحتاج الى معرفة الفاظ المنهاج ~ الشيخ محمد الشربيني الخطيب ج

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً (وَأَخْبَارُ كَخَبَرِ (بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ) وَهِيَ أَحَدُ أَرْكَانِ الْإِسْلَامِ لِهَذَا الْخَبَرِ يَكْفُرُ جَاحِدُهَا وَإِنْ أَتَى بِهَا , وَيَقْتُلُ الْمُمْتَنِعُ مِنْ آدِنِهَا عَلَيْهَا , وَتُؤْخَذُ مِنْهُ قَهْرًا كَمَا فَعَلَ الصِّيقُ رَضِيَ اللَّهُ تَعَالَى عَنْهُ , وَالْكَلامُ فِي الزَّكَاةِ الْمُجْمَعِ عَلَيْهَا.

"Take their wealth for alms (obligatory) and several hadiths such as (Islam is built on 5 principles), zakat is one of the foundations of Islam on the basis of this hadith a person who opposes (zakat) is considered kufr, even though he wants to pay it and a person who does not want to pay may fought (killed), even taken from them by force as was done by the friend of the prophet Abu Bakar As Siddiq RA, and talking about zakat is something that has become an absolute agreement among competent ulama". (Muhammad As- syarbani Khatib, 1980).

In the context of the text in the time of the Prophet SAW, not all property or income is required to pay zakat, only some that are easy to obtain such as zuru or plants (limited to staple food plants and durable for long storage) such as tsimar and fruits (limited to grapes and dates), mawasyi or domestic animals (limited to 4-legged animals that are tamed, herded and how to feed them), ma'adan or money whether gold or silver, dzahab and fidzoh or gold and silver that is kept as wealth not jewelry, then tijarah or business (business for profit). (Muhammad As-syarbani Khatib, 1980).

The basis for distributing zakat refers to the book Baidai' al-shana'fi tartibi al syara'I' by Abu Hamid Al-Ghazali volume III page 373 which says:

بدائع الصنائع في ترتيب الشرائع – ج ٣ \ص ٣٧٣)
فَا الزَّكَاةُ فِي الْأَصْلِ نَوْعَانِ فَرَضٌ , وَوَاجِبٌ فَالْفَرَضُ زَكَاةُ الرَّأْسِ , وَهِيَ صَدَقَةٌ فَالزَّكَاةُ فِي الْأَصْلِ نَوْعَانِ : زَكَاةُ الذَّهَبِ وَ الْفِضَّةِ وَ أَمْوَالِ التِّجَارَةِ وَالسَّوَائِمِ , وَزَكَاةُ الزُّرُوعِ وَالتِّمَارِ وَهِيَ الْعُشْرُ أَوْ نِصْفُ الْعُشْرِ

"It means :.... So, there are originally two types of zakat, namely obligatory fardlu zakat, namely zakat mal (property), and obligatory zakat, namely zakat fitrah... There are two types of mall zakat,

namely gold and silver zakat, trade and pet zakat, plant and fruit zakat, namely by paying 10% or 5%”.

Philosophical studies and the context of scholars’ thinking, certain types of obligatory zakat as described above based on those types of businesses are the most easily available economic paths, and do not complicate such as for example plants do not take into account the cost of fertilizers, medicines only control water can already be harvested while the current conditions change to suit the plants if there is no fertilizer or medicines and only rely on water then it will be very difficult to harvest. Another example is livestock with the word *al-saimah* (*umbaran*), animals that are fed directly in the *kendang*, so it is not obligatory to pay zakat. Those who are zakat are animals whose care is only grazed in the wild.

A context that has advanced in the productive efforts of the economy starting from the way of management, types of crops to professional efforts that can increase income or turnover very significantly which if linked to the facilities to earn income is easier when compared to agricultural efforts and farm There are categories of property that must be zakat, namely: (1) Zakat on livestock, (2) Zakat on gold, (3) Zakat on commercial wealth, (4) Zakat on agricultural products, (5) Zakat on honey and livestock production, (6) Zakat on mining goods. and seafood, (7) Zakat on investment in factories, buildings, etc., (8) Zakat on services and professions, (9) Zakat on shares and obligations. (Qardawi Yusuf, 2004).

Zakat payments can be made in 2 ways, namely through self-awareness and paying zakat through institutions, paying zakat through one’s own awareness is very easy by directly distributing it to neighbors who are in need, namely *muzakki* (people who pay zakat) giving their zakat *fitrah* directly to *mustahiq* (people who are entitled to it). receiving zakat), this is legal in Islamic law and the person (*muzzaki*) is considered to have carried out his obligations in giving zakat, but this also has drawbacks because zakat recipients will be limited to certain areas/distribution of zakat will not be widespread and will only cover a small area in the area where just stay. (Katsir Ibnu Sulaiman, 1980)

The next way is to pay zakat through an institution such as the National Zakat Amil Agency (BAZNAS) or the National Zakat Institute (LAZ) or an institution that is in accordance with the relevant mass organization Nu or Muhammadiyah. There are advantages to paying zakat to the institution, namely; 1) The agency or institution has officially obtained an operational permit, the institution is also legal according to religion and the positive laws of the Indonesian State to receive, empower and distribute zakat assets in a professional, accountable and transparent manner, 2) The official body or institution of BAZNAS or LAZ is part of the *mustahiq* (people entitled to receive zakat) who legally receive, collect and distribute zakat so that when they pay zakat through BAZNAS or LAZ they are legal and free from demands to pay zakat, even though their money or assets have not been distributed to *mustahiq* (people entitled to receive zakat) or the 8 groups described above, 3) Paying zakat through BAZNAS or LAZ uses more evenly and comprehensively the zakat ballad (regional) layers, they know better which ones are most appropriate and need more zakat to be given. In fact, paying zakat through BAZNAS or LAZ is more complete (main) based on the book ‘*Al-Mughni and Syarwani a la Tuhfah*’ by Imam Al-Mawardi and qaul Adzhar. (Putra toha, 1985).

The implementation of zakat collection in Indonesia is based on positive legal grounds, namely Law (UU) Number 23 of 2011 concerning zakat management, as well as Government Regulation (PP) Number 14 of 2014. Management and distribution of zakat is not solely from *muzzaki* to *mustahik* However, there is quite a complicated process in collecting and distributing it so that the

common goal of alleviating poverty through the distribution of zakat funds can be carried out well and can achieve the goal. The following is a series of activities carried out by BAZNAS Malang Regency in optimizing the collection of zakat funds in Malang Regency; 1) Socialization regarding optimizing the collection of zakat, infaq and alms to all Regional Apparatus Organizations (OPD) of the Malang Regency Government, 2) Socialization regarding optimizing the collection of zakat, infaq and alms to vertical agencies of the Malang Regency Government, 3) Outreach to the people of Malang Regency through online media, banners and headbands installed in strategic places in the Malang Regency area, 4) Coordinate with the Zakat Collection Unit (UPZ) directly or indirectly, 5) Coordinate with the Zakat Collection Unit (UPZ) directly or indirectly, 6) Establish UPZ (Zakat Collection Unit) in mosques and prayer rooms in Malang Regency, 7) Collect zakat, infaq and alms directly from muzzaki (people who are obliged to pay zakat) and munfiq (people who pay infaq in the way of Allah). (Malang Regency BAZNAS Team, 2021).

Table I. Zakat collection at BAZNAS Malang Regency

Collection year	Zakat amount
2019	6.852.463.679
2020	6.752.322.218
2021	6.699.657.936
2022	7.230.499.418
2023	8.973.554.467

Source: Malang Regency BAZNAS annual financial report

In accordance with data collected from the Malang Regency BAZNAS financial report, there was a decrease in the amount of zakat collected from 2019 to 2020, in 2019 the zakat collected was IDR. 6,852,463,679 then in 2020 BAZNAS collected funds amounting to Rp. 6,752,322,218, which means that within a period of 1 year there was a decrease in the amount of zakat funds collected by Rp. 100,141,461 then from 2020 to 2021 there was also a fairly large decrease, namely from Rp. 6,752,322,218 to Rp. 6,699,657,936, which means that within 1 year there was a decrease of Rp. 52,664,282. The decline in the number of zakat funds collected from 2019 to 2020 was caused by the Covid-19 outbreak that hit Indonesia. This difficult situation ultimately affected all economic activities in society, especially people's income at that time, which decreased very drastically.

Then in 2020-2021 Indonesia tried to recover slowly but the collection of zakat funds in 2021 was not optimal because at that time people were still adapting to the post-covid 19 environment that hit Indonesia. Then in 2022 BAZNAS Malang Regency experienced an increase, this was proven by the increase in zakat funds collected, namely Rp. 7,230,499,418 means that from 2021 to 2022 there will be an increase in collections of Rp. 530,841,482. Furthermore, the collection of zakat funds will increase again in 2023, this is proven by the amount of zakat funds collected by BAZNAS, namely IDR. 8,973,554,467, which means that from 2022 to 2023 there will be an increase in collections of Rp. 1,743,055,049, this increase peaked from 2019.

Zakat Distribution Policy at BAZNAS Malang Regency

The zakat collected to BAZNAS or LAZ will then be distributed to the community as productive efforts to support the economic well-being of zakat recipients, then with a note:

1. 1. Obtain the approval of the mustahiq based on the opinion of Imam Al-Syafi'ie 'because the wealth collected is essentially the property of people who are weak and incapable or haq liss sail wal mahrum'.
2. 2. Without getting mustahiq approval based on Imam Al-Hanafi's opinion because BAZNAS or LAZ are actually also part of mustahiq besides being official bodies or institutions whose job is to regulate, measure, empower, be on target, accountable and transparent.
3. 3. Empowering zakat funds does not override the vital needs of mustahiq (does not cause hunger for mutahiq) because the main function of zakat is to meet the food needs of people who are below their means.
4. 4. Empowering zakat funds is considered very appropriate and has actually been proven to be more beneficial for the interests of poor people and people who are in need so that they feel they are not being harmed.

The distribution of zakat collected from the wealth of the rich can be channeled to 8 (eight) asnafs/groups entitled to receive zakat or commonly referred to as musathik zakat, to the eight groups namely; (1) poor i.e. people who are still in productive age (over 17 years of age) who have worked but the income is not sufficient for their daily needs, (2) poor i.e. people who are still in productive age and still own means of production but still lacking, (3) amil i.e. people who help in collecting and distributing zakat, (4) muallaf i.e. people who have just embraced Islam or people whose faith is so weak that they are not yet able to pay zakat on themselves, (5) riqab ie people who are shackled but still hold on to their dignity, (6) ghorimin ie people who have debts or people who are in a state of bankruptcy/bankruptcy, (7) sabilillah ie people who is in a state of proselytizing and providing Islamic education without support from the government and the last (8) ibnu sabil, that is, people who are in the process of learning Islam and the general public who have no support from the government.

The distribution of zakat at BAZNAS Malang Regency is carried out through 5 main programs, all of which are oriented and targeted at groups of 8 zakat recipients, these programs are:

1. 1. Malang Cares: This is a program implemented by BAZNAS as a form of concern for underprivileged communities. This program is realized in the form of cash compensation, basic necessities and house renovations for the poor.
2. 2. Malang Makmur: This is a program implemented by BAZNAS as an effort to prosper the community and improve the community's economy so that Malang Regency can be eradicated from poverty. This program is realized in the form of developing productive business capital, rombongan cilok and boats to support community businesses.
3. 3. Smart Malang: This program is BAZNAS's effort to support equal distribution of education in the Malang Regency area so that it can be hoped that through this program the education rate will be low in the Regency. Malang can be cut off and its citizens can get appropriate education. This program is realized in the form of providing scholarships for junior high school (SMP), senior high school (SMA) and at the advanced level, namely tertiary education.
4. 4. Healthy Malang: This program is BAZNAS's concern for public health in getting treatment. With this program, it is hoped that people will no longer have difficulty getting treatment with the assistance provided by BAZNAS to the community. This program is

realized in the form of free medical treatment, BPJS management, hospital and maternal costs as well as supporting facilities such as ambulances.

5. Malang taqwa: This program is a form of BAZNAS' concern for religion. This program is realized in the form of religious guidance, handling people who convert to Islam, assistance to Koran teachers. (Tim BAZNAS Kab. Malang, 2021).

CONCLUSION

Etymologically, zakat comes from the word zaka which means 'blessing, clean and good'. Zaka can also be interpreted as 'meaning to grow and develop'. In terms of terminology, zakat itself means 'a certain amount of property that is required by Allah to be handed over to people who are entitled to it'. According to Republic of Indonesia Law No. 23 of 2011 concerning the administration of zakat, it is defined that zakat is property or wealth that must be expended by every Muslim or institution to then distributed to people who have the right to zakat in accordance with the provisions of Islamic law. The legal basis for implementing zakat is contained in the at-taubah verse 103, the Adzariyat verse 19, in the hadith of the Prophet Muhammad SAW narrated by H.R. Abu Dawud from Abi Amr bin Khomas and other hadiths.

Zakat collection is part of zakat management as in Law Number 23 of 2011 concerning zakat management, in the past the method of paying zakat was carried out by individuals who were aware of their obligation to give zakat and it was directly distributed to the asnaf tsamaniyah group (group of eight) who were entitled to receive zakat. Zakat payments can be made in 2 ways, namely through self-awareness and paying zakat through institutions. Paying zakat through one's own awareness is very easy by directly distributing it to neighbors who are in need. Zakat collection at BAZNAS Malang Regency is by means of socialization about optimizing the collection of zakat, infaq and alms to all Regional Apparatus Organizations (OPD) of the Malang Regency Government, socialization about optimizing the collection of zakat, infaq and alms to vertical agencies of the Malang Regency Government.

Socialization to the people of Malang Regency through online media, banners and headbands installed in strategic places in the Malang Regency area, coordinating with the Zakat Collecting Unit (UPZ) directly or indirectly, coordinating with the Zakat Collecting Unit (UPZ) directly or indirectly directly, forming a UPZ (Zakat Collection Unit) in mosques and prayer rooms in Malang Regency, collecting zakat, infaq and alms directly from muzzaki (people who are obliged to pay zakat) and munfiq (people who pay infaq in the way of Allah. Zakat collected goes to BAZNAS or LAZ then it will be distributed to the community into productive businesses to support the economic prosperity of zakat recipients. Distribution of zakat at BAZNAS Malang Regency is carried out through 5 main programs, all of which are oriented and targeted at groups of 8 zakat recipients, these programs are Healthy Malang, Smart Malang, Malang cares, Malang is prosperous, Malang is devout.

AUTHORS' CONTRIBUTION

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

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