

Optimizing The Management of Zakat on Income: Case Study of BAZNAS Bogor Regency

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Abstract. *In Bogor Regency, zakat on income presents a significant opportunity for BAZNAS to enhance zakat optimization, with a potential of Rp. 75 billion within one year from ASN Bogor Regency alone. However, in 2021, only 18.7% of this potential was collected, involving just 5,700 out of 19,000 civil servants. This thesis aims to address three key objectives: 1) Examine zakat management at the National Amil Zakat Agency in Bogor Regency, 2) Analyze the outcomes of ASN income zakat at the same agency, and 3) Identify supporting and inhibiting factors in the management of ASN income zakat in Bogor Regency. The research, utilizing normative and socio-religious approaches, involved fieldwork with data collected through library research, observation, interviews, and documentation. Findings revealed suboptimal zakat management at the agency, with a lack of awareness among civil servants regarding professional zakat systems. The study also highlighted supporting factors like the potential of professional zakat, government support, and zakat as a Muslim obligation, alongside inhibiting factors such as insufficient quantity and quality of zakat managers, suboptimal government involvement, and low civil servant awareness.*

Keywords: *Management; Professional Zakat; ASN; BAZNAS.*

Abstrak. *Di Kabupaten Bogor, zakat penghasilan merupakan peluang yang signifikan bagi BAZNAS untuk meningkatkan optimalisasi zakat, dengan potensi sebesar Rp. 75 miliar dalam satu tahun dari ASN Kabupaten Bogor saja. Namun, pada tahun 2021, hanya 18,7% dari potensi tersebut yang terkumpul, yang melibatkan hanya 5.700 dari 19.000 ASN. Tesis ini bertujuan untuk mencapai tiga tujuan utama: 1) Mengkaji pengelolaan zakat di Badan Amil Zakat Nasional Kabupaten Bogor, 2) Menganalisis hasil zakat penghasilan ASN di Badan Amil Zakat Nasional Kabupaten Bogor, dan 3) Mengidentifikasi faktor pendukung dan penghambat pengelolaan zakat penghasilan ASN di Kabupaten Bogor. Penelitian yang menggunakan pendekatan normatif dan sosio-religius ini merupakan penelitian lapangan dengan data yang dikumpulkan melalui studi kepustakaan, observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa pengelolaan zakat yang kurang optimal di lembaga tersebut, dengan kurangnya kesadaran di kalangan pegawai negeri sipil mengenai sistem zakat profesi. Studi ini juga menyoroti faktor-faktor pendukung seperti potensi zakat profesi, dukungan pemerintah, dan zakat sebagai kewajiban umat Islam, di samping faktor-faktor penghambat seperti kurangnya kuantitas dan kualitas pengelola zakat, keterlibatan pemerintah yang kurang optimal, dan rendahnya kesadaran pegawai negeri sipil.*

Kata Kunci : *Manajemen; Zakat Profesi; ASN; BAZNAS.*

Introduction

The concept of zakat on income did not exist in Islamic history until the late 1960s when it started to gain prominence (Mujiatun, 2018). The concept of zakat on income was introduced by Shaykh Yusuf Qardhawi in his book *Fiqh Az-Zakah*. The implementation of zakat on income gained momentum in Indonesia throughout the late 1990s and early 2000s. Particularly following the translation of Yusuf Qardhawi's book into Indonesian, which was translated by Didin Hafidhuddin and released in 1999 under the title "Fiqh Zakat".

The substantial earning potential of zakat presents a significant opportunity for BAZNAS to enhance the optimization of zakat. As an illustration, the possible income from zakat in the ASN of Bogor Regency amounts to Rp. 75 billion annually. However, in 2021, the amount of revenue zakat collected within the ASN of Bogor Regency only amounted to 18.7%. Given the significant potential for income zakat and the current low collection rate of only 18.7%, it is imperative for all stakeholders, particularly in the ASN context, to prioritize the collection of income zakat.

Bogor Regency possesses significant potential for income zakat, particularly in urban areas, which sets it apart from other districts. Bogor Regency has the most population among all the regencies and cities, with a total of 5,327,131 inhabitants. Ubaidillah states that the Zakat potential on Income of BAZNAS Bogor Regency is substantial but not effectively managed. The employees alone can contribute roughly Rp 75 billion per year, while the private sector can contribute Rp 115 billion per year. Based on this data, approximately Rp 180 billion can be gathered. That amount is solely derived from Income Zakat. If this potential is optimized to its fullest extent, it has the capacity to stimulate economic growth in the impoverished areas of Bogor Regency (Ubaidillah, 2023).

The prior research on zakat management has delved into various aspects, including factors influencing implementation and challenges faced in different settings. Notably, studies by Fathurrahman (2020), Mualimah (2019), and Amilahaq (2019) explored the dynamics of zakat management, revealing

factors such as the presence of religious figures, legal frameworks, and subjective norms influencing compliance. Additionally, studies by Marzuki (2019) and Anwar (2019) assessed the effectiveness of income zakat management, emphasizing challenges related to public trust.

The extant literature concerning zakat management, with a specific emphasis on zakat on income, has predominantly investigated a range of determinants that impact its execution as well as the obstacles encountered in diverse settings. Nevertheless, there is a discernible dearth of scholarly work concerning the particular instance of ASN income zakat in Bogor Regency. The primary purpose of this proposed paper is to address three fundamental objectives: 1) an examination of zakat management at the National Amil Zakat Agency in Bogor Regency; 2) an analysis of the outcomes of ASN income zakat at the agency; and 3) the identification of factors that facilitate or impede the management of ASN income zakat.

The research presented herein is distinctive due to its concentrated examination of the ASN income zakat in Bogor Regency. By doing so, it provides a thorough comprehension of the distinct obstacles and prospects that arise within this specific framework. In contrast to prior research that has examined diverse aspects of zakat administration across different geographical regions, the focus of this thesis is a particular professional cohort within a specified locality. By incorporating normative and socio-religious methodologies in conjunction with practical research encompassing interviews, documentation, and observation, the analysis of the optimization of zakat for ASN income is more comprehensive and nuanced.

Through an examination of the management practices, outcomes, and influencing factors of ASN income zakat in Bogor Regency, this study seeks to make a practical contribution to the field of zakat utilization within this professional community. Additionally, it aims to contribute to the academic discourse on zakat. It is anticipated that the results of this study will offer significant knowledge that can be utilized to strengthen understanding, guide

policy suggestions, and ultimately improve the efficiency with which civil servants in Bogor Regency apply zakat.

The structure of the paper is organized into several key sections to provide a coherent and comprehensive exploration of ASN income zakat in Bogor Regency. The introductory section sets the stage by presenting the background, research gap, and the specific objectives of the study. Following this, the literature review critically examines prior research on zakat management, emphasizing relevant studies on income zakat, and related factors influencing compliance. The subsequent section outlines the research methodology, detailing the normative and socio-religious approaches employed, along with the fieldwork methods of observation, interviews, and documentation.

The core of the paper consists of three main sections, aligned with the research objectives. The first section scrutinizes the zakat management practices at the National Amil Zakat Agency in Bogor Regency. The second section analyzes the outcomes of ASN income zakat within the same agency, focusing on the extent of compliance and the challenges faced. The third section identifies and evaluates the supporting and inhibiting factors influencing the management of ASN income zakat, drawing insights from both the literature and the fieldwork.

The paper concludes by summarizing the key findings, discussing their implications for zakat optimization, and suggesting avenues for future research. This structured approach ensures a systematic and thorough examination of ASN income zakat in Bogor Regency, contributing valuable insights to the broader field of zakat management.

Method

The research methodology employed is qualitative. Qualitative research methods are a category of social scientific research approaches that gather and evaluate data in the form of human activities and verbal or written expressions (Afrizal, 2015). In contrast to quantitative research methods, which involve the

analysis of numbers, qualitative research methods do not aim to calculate or quantify the information gathered (Afrizal, 2015). As a consequence, scholars employ data obtained firsthand from the field, encompassing interviews as well as observations of the target behaviour.

Qualitative research methods involve the collection and analysis of qualitative data, specifically community requirements and oral information. In-depth interviews, participant observation, document gathering, and focus group discussions (FGDs) are all techniques that are at one's disposal. The Qualitative Research Approach falls under the category of descriptive research, which seeks to provide accounts of real, authentic, contemporary, and genuine phenomena (Satori et al., 2013).

Case study research is a qualitative inquiry that facilitates the resolution of historical issues, the application of solutions derived from an understanding of phenomena, and the development of supplementary hypotheses for empirical examination (Sekaran and Bougie, 2010).

One rationale for employing qualitative methods is the researchers' own experience with uncovering and comprehending the latent aspects of a given case phenomenon. The author employs a qualitative research approach due to its alignment with the proposed research problem.

This study utilizes qualitative data obtained from two primary sources, namely primary data and secondary data. Primary data can be acquired through:

- 1) Observation refers to the act of gathering specific data by directly observing the research subject at the designated research site. Observations were conducted using a restricted scope, involving the collection of both primary and secondary data.
- 2) An interview is a method of gathering data by directly questioning and obtaining answers from a group of individuals who are believed to have knowledge about the subject of study. This strategy is implemented with an interview guideline instrument.

Secondary data can be acquired through literature, namely by employing data collection methods that involve reading and analyzing various written sources such as books, the internet, magazines, and newspapers, in order to gather relevant information for research purposes.

The research employed purposive sampling, which involves carefully selecting samples that accurately represent the characteristics of the community. Prior to use this technique, it is imperative for the researcher to possess information of specific traits that have been derived from the prior population.

The study employed informants, specifically the Vice Chairman of the Zakat Collection Division, Drs. H. M Ubaidillah MZ, who is responsible for overseeing the BAZNAS organization in Bogor Regency. The Amil Zakat Agency is staffed by employees, including M Ramdhani, S.E, who are responsible for executing and managing all scheduled work programs. The Bogor Regency Government has 2 Administrative Staff Numbers (ASNs), the Cileungsi sub-district health centre has 2 ASNs, the BPJS has 1 ASN, there are 5 ASNs/PPPK teachers, and the KUA Cileungsi sub-district has 1 ASN. As individuals have the capacity to be Muzakki. Then, Mrs. Sumiati is designated as the recipient of zakat (Mustahik).

The author employs many data collection methodologies in qualitative research, including but not limited to:

- 1) Direct observation is a research method where the researcher personally visits the research place to observe and study the behaviour and activities of individuals. In this study, researchers meticulously document the events taking place at the research site using both structured and semi-structured methods. Qualitative researchers have the option to take on several roles, which might range from being observers to actively participating in the research (Suryana, 2012). Researchers engage in observations in order to provide an accurate depiction of

occurrences, to address inquiries, to get insights into human behaviour, and to assess specific facets.

- 2) Interviews serve as a method to verify or validate information that has been previously acquired. The qualitative research employs the method of conducting in-depth interviews. An in-depth interview is a research method where the interviewer and the interviewee meet in person to exchange information through a series of questions and responses. This procedure can be conducted with or without the use of an interview guide (Ismail, 2012). Researchers must be mindful of various factors when conducting interviews, including vocal intonation, speech rate, the sensitivity of questions, eye contact, and non-verbal cues. When conducting interviews, it is advisable to commence with uncomplicated inquiries, initiate with objective data, refrain from posing many queries, abstain from inquiring about personal matters, reiterate responses for elucidation, project a favourable impression, and manage negative emotions.

Researchers can gather documents as part of the study process. A substantial quantity of facts and data are stored within documentary documents. The majority of the accessible data exists in the form of correspondence, journals, mementos, records, artifacts, photographs, and similar items. The primary characteristic of this data is its lack of constraints in terms of place and time, allowing researchers to uncover prior events.

Results and Discussion

Overview

BAZNAS Bogor Regency is a Zakat institution in Bogor Regency that operates independently from the local government. It was established following the laws and regulations of the Republic of Indonesia, specifically RI Law No. 23 of 2011 on Zakat Management, PP No. 14 of 2014 on the

Implementation of Law No. 23 of 2011, and Decree of the Minister of Religion of RI No. 118 of 2014 dated July 14, 2014.

BAZNAS Bogor Regency is responsible for the planning, execution, monitoring, reporting, and accountability of the collection, distribution, and utilization of Zakat, Infaq, and Sadaqah. It carries out these responsibilities with the assistance of daily executors.

The objective of the Bogor Regency BAZNAS is to establish itself as a hub for reliable, transparent, and customized Zakat, Infaq, and Sadaqah services. To actualize this vision, it is then transformed into the mission of the Bogor Regency Amil Zakat Agency in the following manner:

- a) Enhancing public awareness of Zakat donation through BAZNAS Bogor Regency.
- b) Achieving reliable, open, and customized zakat administration
- c) Assisting Muzakki to ensure accurate distribution of zakat.
- d) Provision of assistance and support to the underprivileged population in the prosperous Bogor Regency

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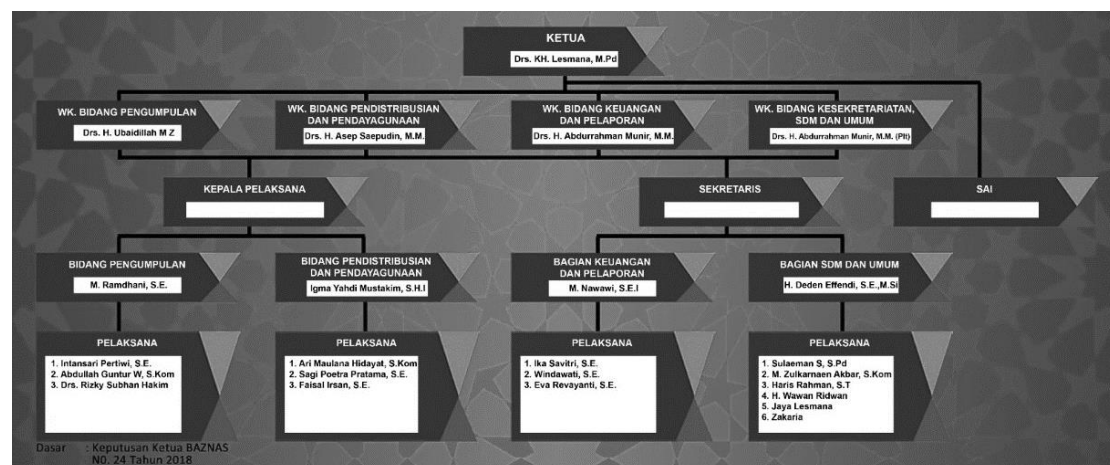


Figure 1. Organizational Structure of BAZNAS Bogor Regency

Discussion

The management of zakat in the National Amil Zakat Agency (BAZNAS) in Bogor Regency consists of the following:

1. Collecting

Zakat fund collection is the gathering of zakat funds from *muzakki* (those who are obligated to pay zakat) and transferring them to zakat institutions for distribution to eligible recipients based on their respective needs. The National Amil Zakat Agency (BAZNAS) in Bogor Regency collects zakat, infaq, and sadaqah money directly from *muzakki*. The National Amil Zakat Agency (BAZNAS) of Bogor Regency partners with banks to gather zakat, infaq, and sadaqah (ZIS). According to Mr. M. Ramdhani, S.E, a member of the Collection Division, the National Zakat Agency (BAZNAS) of Bogor Regency employs many tactics for collecting zakat, infaq, and sadaqah. These strategies include publication and administrative strategies.

The statement demonstrates that the National Amil Zakat Agency (BAZNAS) formulates plans for the collection of zakat, infaq, and sadaqah (ZIS) monies in Bogor Regency. The publication approach is outlined as follows:

- a) The process of incorporating Law No. 11 Year 2011 on Zakat Management into society.

The National Amil Zakat Agency (BAZNAS) of Bogor Regency organized a socialization event in accordance with Law No. 11 of 2011 on Zakat Management. The socialization was specifically targeted towards community leaders, particularly the State Civil Apparatus (ASN) in each government agency. The Regent of Bogor Regency granted approval for this socialization activity.

- b) Ensuring the public availability and transparency of BAZNAS Activity Reports.

All distribution and socialization activities conducted by the National Amil Zakat Agency (BAZNAS) are shared on the official BAZNAS Bogor Regency social media account. This can instill trust in both the State Civil Apparatus (ASN) and the general public to fulfil their zakat obligations by making payments to the National Amil Zakat Agency (BAZNAS).

The administrative strategies implemented by the National Amil Zakat Agency (BAZNAS) of Bogor Regency are as follows:

- a) Zakat payment via banking institutions. The National Amil Zakat Agency (BAZNAS) collaborates with the Bank to collect zakat, infaq, and sadaqah (ZIS) using various banking facilities, including fund transfers, bookkeeping, auto debit, ATM, Phone Banking, and other available options. The banks that have partnered with the National Amil Zakat Agency (BAZNAS) are as listed:

- (1) The account number for Bank Syariah Indonesia (BS) I is 3028701090, under the name of BAZNAS Bogor Regency.

- The account number for Bank Syariah Indonesia (BSI) II is 4327470200, under the name of BAZNAS Bogor Regency.

- b) Zakat Collection Initiative. The National Amil Zakat Agency (BAZNAS) of Bogor Regency provides a service to zakat payers by personally collecting zakat from their homes. This program is typically executed by zakat officers who may be contacted via WhatsApp or SMS at 0818 0294 1093.

The zakat collection approach implemented by BAZNAS Bogor Regency greatly facilitates *muzakki* in their zakat contributions. According to an interview with the collection personnel regarding the collecting strategy implemented by BAZNAS Bogor Regency, it was found that certain individuals who are obligated to pay zakat immediately visit UPZ stores in their respective sub-districts to make cash donations. Additionally, there is a zakat pick-up service available. The individual simply needs to contact the pick-up department, who will promptly visit their residence to collect the zakat monies.

This service is particularly beneficial for retired individuals. We collaborate with e-commerce platforms like as Tokopedia and Bukalapak to optimize the collection of zakat funds.

One of the staff members in the Collection Division expressed a similar sentiment, stating that the ZIS management implements a strategy for collecting zakat in order to maximize the amount collected and facilitate the payment process for *muzakki*. Occasionally, *muzakki* also contact us directly to arrange for the collection of their funds, which we promptly facilitate. According to the interview, the *muzakki* find it convenient to distribute their zakat because of the excellent service provided by the National Amil Zakat Agency (BAZNAS) of Bogor Regency. This is a result of the zakat pick-up service, which alleviates concerns for *muzakki* who face challenges in donating their zakat, infaq, and sadaqah (ZIS) contributions. This service enables the direct collection of their ZIS payments, eliminating any issues. Fortunately, we have also formed partnerships with internet retailers. Income tax can now be conveniently paid using a mobile. "Please provide the text you would like me to rewrite."

The collection technique implemented by BAZNAS Bogor Regency aligns with Islamic law's advice that the *amil* must actively engage in visiting *muzakki*. The Quran states that Allah commands individuals who are obligated to donate zakat to fulfil their duty by taking their zakat. Efforts are undertaken to efficiently collect zakat funds from *muzakki* in order to maximize the collection of zakat funds.

The table below illustrates the annual increase in the collection of zakat, infaq, and alms (ZIS) at BAZNAS Bogor Regency. The total amount of zakat, infaq, and alms received in 2020 was IDR 10,042,815,718. In 2021, the amount rose to Rp. 10,102,555,844. In 2022, there was a substantial surge of Rp. 16,014,835,669.

Table 1. Amount of ZIS Funds Collected by BAZNAS Bogor Regency

Year	Professional Zakat	Infaq and Sadaqah	Total Amount
2020	9.337.830.631	704.985.087	10,042,815,718
2021	9.300.632.352	801.923.488	10,102,555,844
2022	14.037.290.588	1.977.545.081	16,014,835,669

Source: BAZNAS of Bogor Regency (2022)

Ubaidillah states that the zakat earning potential in Bogor Regency amounts to 75 billion. However, the collection of income zakat in the ASN setting has only achieved a meagre 18.7%. The subsequent data represents the allocation of funds derived from the collection of ASN Income Zakat.

Table 2. ASN Income Zakat Collection

No.	Description	Zakat	Infaq	Total
Saldo 2021				2.366.944.888
1	Local Government	7.024.459.401	902.825099	7,927,284,500
2	Vertical Agencies	1.096.945.000	47.220.000	1,144,165,000
3	Regionally Owned Enterprises (BUMD)	254.042.383	12.876.398	266,918,781
4	Sub-district Office	1.613.899.750	162.257.450	1,776,157,200
10	Education Unit	1.519.756.823	35.250.000	1.555.006.823
5	UPT Community health center (PUSKeSMAS)	702.092.531	60.298.098	762,390,629
6	Middle School	337.146.960	217.740.370	554,886,997
Total A		12.548.342.515	1.438.467.415	13.986.809.930
7	Big Mosque	-	48,061,250	48,061,250
8	Village in the Regency	200.202.549	54.506.540	254,709,089
9	Other	1.288.745.524	436.509.876	1,725,255,400
Jumlah B		1.488.948.073	539.077.666	2.028.025.400
Jumlah A+B		14.037.290.588	1.977.545.081	16,014,835,669

Source: BAZNAS of Bogor Regency (2022)

The provided data indicates a persistent deficiency in the understanding of State Civil Apparatus (ASN) about the issuance of income zakat. This can be

attributed to the insufficient availability of competent personnel for the collection of income zakat.

Mr. M. Ramdhani, S.E. described the challenges encountered by BAZNAS Bogor Regency in their collection efforts.

BAZNAS Bogor Regency operates a network of 1,300 UPZs that are distributed throughout 40 sub-districts. Nevertheless, there is insufficient support from human resources, as exemplified by the zakat collection committee consisting of merely three individuals. Consider the scenario of three individuals gathering zakat in 1,300 UPZ directly. It appears that this process would require a significant amount of time to complete. Furthermore, the UPZ officer entrusted with the mandate does not promptly submit it to us. Ultimately, the acquired cash is not being utilized in the most efficient manner.

BAZNAS Bogor Regency encounters a challenge in gathering zakat, infaq, and alms from State Civil Apparatus because of insufficient manpower in the zakat collection process. The UPZ officers face a shortage of human resources and insufficient personal income, which is compounded by a lack of access to technology. Furthermore, there remains a dearth of understanding within State Civil Apparatus (ASN) regarding income zakat, as well as a lack of consciousness regarding their responsibility to fulfill their income zakat obligations.

2. Distribution and Empowerment

Distribution is the allocation of assets collected by zakat organizations from *muzakki* to individuals who are eligible to receive them, either for consumption or production purposes. Utilization refers to the process of effectively and efficiently utilizing zakat funds to achieve desired outcomes and maximize benefits. The National Amil Zakat Agency (BAZNAS) in Bogor Regency distributes zakat to eligible *mustahiq* in two ways: consumptive distribution, which involves providing funds directly to meet their immediate

needs, and productive distribution, which involves providing funds as productive assistance to help improve their living standards.

According to an interview with the workers of the National Amil Zakat Agency (BAZNAS) in Bogor Regency, there are two distinct categories of zakat distribution: consumptive and productive. Consumptive distribution refers to the direct provision of resources for daily needs, whereas productive distribution involves the allocation of cash for small business ventures.

As per the interview, BAZNAS Bogor Regency distributes its zakat through both consumptive and productive means. Consumptive distribution involves providing resources directly to meet immediate daily needs, such as distributing aid to victims of natural catastrophes. On the other hand, productive distribution is providing capital to support small trader firms.

Consumptive support refers to the provision of direct aid to individuals who are eligible to receive help. The BAZNAS Bogor Regency offers a consumptive support program to ten household leaders in a single hamlet inside Bogor Regency. During a conversation with Mrs. Sumiati from Cibinong District, she expressed her gratitude for receiving food and cash assistance from BAZNAS. She emphasized that this assistance was crucial in meeting her needs and provided numerous advantages. Occasionally, I receive support from more establishments. I have no recollection of the name.

The foregoing interview demonstrates that the provision of consumptive support by BAZNAS Bogor Regency, with a specific monetary value, has numerous advantages. *Mustahik* can utilize this distribution to fulfill their requirements. The allocation of zakat follows the eight *asnaf*, as stated by Allah in QS al-Taubah/9: 60.

The zakat is specifically designated for the impoverished, the destitute, the administrators of the zakat, the *mu'allaf* who can be influenced, for the emancipation of slaves, the debtors, for the cause of Allah, and for those who

are traveling. This allocation is a divine decree mandated by Allah, who possesses complete knowledge and wisdom.

The individuals eligible to receive zakat are:

1. The poor: an individual who has extreme hardship in life, without both financial resources and the means to sustain their basic needs.
2. The impoverished: individuals who lack the resources to sustain themselves and experience a state of deprivation.
3. Zakat administrator: An individual responsible for the collection and distribution of zakat.
4. *Muallaf*: An individual who does not believe in Islam but desires to convert, as well as a recent convert to Islam who has not yet fully established their beliefs.
5. Emancipating slaves: This also encompasses the liberation of Muslims who are being detained by non-believers.
6. Debtors refer to those who have incurred financial obligations for non-moral grounds and are currently incapable of fulfilling their repayment obligations. Regarding the individual who has a financial obligation to uphold the solidarity of the Muslim community, their debt can be settled through the payment of zakat, irrespective of their ability to fulfill it.
7. In the path of Allah (*sabilillah*): This refers to actions undertaken to protect and uphold the principles of Islam and safeguard the well-being of Muslims. Within the community of *mufasirin*, there exists a contention that *fsabilillah* encompasses not only religious causes, but also includes public welfare initiatives such as the construction of schools, hospitals, and other such endeavors.
8. Individuals who are engaged in a non-sinful expedition encounter difficulties along their path.

According to BPS data, the impoverished population in Bogor Regency amounts to 491,240 individuals. This number represents the district or city with the greatest poverty rate out of the 514 districts in Indonesia.

Table 3. Recapitulation of ZIS Distribution of BAZNAS Bogor Regency Year 2022

No	Distribution	Total
1	<i>Fakir</i>	1.451.900.000
2	<i>Miskin</i>	2.568.750.000

3	<i>Amil</i>	651.400.000
4	<i>Muallaf</i>	252.340.000
5	<i>Riqab</i>	-
6	<i>Gharimin</i>	-
7	<i>Fisabilillah</i>	48.400.000
8	<i>Ibnu Sabil</i>	18.800.000
9	Education/Scholarship	1.802.500.000
10	Facilities for Worship	1.340.586.965
11	Social Agenda	655.000.000
T o t a l		8.200.176965

Sources: BAZNAS West Java Province, 2023

The distribution program is implemented to aid the underprivileged, with representatives from each village overseeing its execution. The program includes the charity program, the scholarship program, specifically the *Tahfidz* program, which grants scholarships to students from elementary to college level, including opportunities to study abroad. Additionally, the BAZNAS care program, managed by the Bogor Regency Amil Zakat Agency, directly records the beneficiaries of this program.

Table 4. Recapitulation of ZIS Distribution in 2022

No.	Distribution	Total
1	Baznas Cares	4.765.000.000
2	Educational Program	2.980.000.000
3	Assistance for <i>Mustahiq</i> in the ASN Environment	1.101.100.000
4	Assistance from the Productive Community Small Business Revolving Fund	3.662.100.000
T o t a l		12.508.200.000

Sources: BAZNAS West Java Province, 2023

The allocation conducted by BAZNAS is displayed in Table 4. The distributed monies are derived not just from zakat, but also from non-zakah sources such as infaq and shadaqoh. The following provides a description of these funds.

- 1) Baznas Cares. The Baznas Cares program involves BAZNAS immediately documenting the recipients eligible to receive zakat. BAZNAS offers aid to 15,000 impoverished individuals, providing them with Rp 200,000 each. Additionally, BAZNAS supports 500 individuals affected by earthquakes, giving them Rp 1,000,000 each, resulting in a total of Rp 500,000,000. Regarding Musafir Ibnu Sabil, if many people contribute Rp 500,000, the total amount would be Rp 5,000,000.
- 2) Educational Program. A total of 500 scholarships, each worth Rp 1,000,000, are awarded to impoverished children who excel in education, resulting in a total of Rp 500,000,000. Additionally, 80 needy students receive scholarships worth Rp 2,500,000 each, amounting to a total of Rp 200,000,000. Scholarships are also provided to outstanding students studying abroad. 50 individuals multiplied by 10,000,000 equals 500,000,000. This represents the amount for memorizing the Quran. Additionally, 100 individuals multiplied by 5,000,000 equals 500,000,000, which is the reward for the same achievement. Furthermore, there are incentives for TPA/*pesantren* teachers, with 300 individuals receiving 1,500,000 each, totaling 450,000,000.
- 3) Assistance for *Mustahiq* in the ASN Environment. BAZNAS provides financial assistance to impoverished individuals requiring medical costs at Sentra Medika Hospital Bogor. Assistance is offered to six individuals, each receiving Rp 10,000,000, resulting in a total of Rp 100,000,000. The Hygiene Office received a total of Rp 140,000,000 from funds distributed to 400 individuals, each receiving Rp 350,000. Similarly, the District Government received Rp 250,000,000 from funds distributed to 500 individuals, each receiving Rp 500,000.
- 4) Assistance from the Productive Community Small Business Revolving Fund. This aid is offered to disadvantaged communities with the aim of effectively utilizing these monies over an extended period of time. In 2022, a total of 600 individuals received Rp 1,500,000,000 for the period of January to July. Additionally, 860 individuals received Rp 2,162,100,000 for the period of August to December 2022.

- 5) Complimentary ambulance service. This aid is offered to disadvantaged communities to provide transport services to hospitals. The allocation for operational funds and upkeep of the ambulance car is Rp. 50,000,000,-.

In 2022, the Bogor Regency National Amil Zakat Agency allocated ZIS funds to assist economically disadvantaged inhabitants. The funds were distributed to 40 sub-districts, benefiting a total of 15,000 individuals. Each person received a sum of Rp. 200,000. The whole sum is Rp 3,000,000,000, which is equivalent to three billion Rupiah. A sum of IDR 12,508,200,000 was allocated to 25,994 recipients, including the impoverished, scholarships, and the destitute, as part of the zakat infaq sadaqah funding distribution (BAZNAS of West Java, 2022).

Mustaqim states that the process of applying for scholarship help involves presenting a proposal following the established processes set by BAZNAS Bogor Regency. The applicant is required to accurately and meticulously complete the form, refraining from providing any misleading information that could result in the denial of aid.

BAZNAS Bogor Regency operates efficiently to acquire and allocate zakat funds to individuals in need. According to the deputy head of the Collection Division of BAZNAS Bogor Regency, the zakat collected during the year is derived from several sources of income, including government employees and private individuals residing in Bogor Regency. Additionally, on a monthly basis, we provide essential necessities to individuals living in poverty.

Every month, the Badan Amil Zakat Nasional (BAZNAS) in Bogor Regency offers essential aid to impoverished individuals from different regions. The Bogor Regency Amil Zakat Agency (BAZNAS) employs zakat money to provide support to *mustahiq* individuals who are eligible to receive them, either for consumption or for productive purposes. BAZNAS Bogor Regency primarily provides help to *mustahiq* individuals in the form of productive aid, namely by promoting entrepreneurship among the

impoverished. Through this utilization, it is desirable that the zakat fund is not merely disbursed, but rather employed to fulfill enduring necessities.

According to Article 27 of Law Number 23 of 2011 regarding the management of zakat, zakat can be utilized once the essential needs of a *mustahiq* have been fulfilled. Following the implementation of this legislation, the National Amil Zakat Agency (BAZNAS) is obligated to exert greater effort in assisting *mustahiq* individuals by fulfilling their essential requirements and facilitating their economic empowerment for increased productivity.

The National Amil Zakat Agency (BAZNAS) in Bogor Regency has implemented various empowerment programs in accordance with the requirements of Law Number 23 of 2011. These programs aim to enhance the economic status of individuals eligible to receive zakat (*mustahiq*). The empowerment program incorporates a program that is effective and yields positive results. The objective of this empowerment program is to enable a *mustahiq* to establish a self-sustaining enterprise to fulfill his financial requirements.

Mustahiq individuals receive productive help through training, enabling them to enhance their skills and overcome social injustice. The National Amil Zakat Agency (BAZNAS) of Bogor Regency offers a program that provides interest-free injections of down payment with productive help.

BAZNAS Bogor Regency regularly provides coaching to *mustahiq* recipients of productive funds, which are interest-free loans for company capital. The notion of providing a DP without interest is implemented as a precautionary measure (BAZNAS of Bogor regency 2022). This activity serves as a continuation of BAZNAS' efforts to utilize zakat by offering micro-business funding and providing educational guidance on asset management, entrepreneurship, and business development.

The purpose and objectives of implementing productive economic business capital support to *mustahiq* are to enable them to effectively manage their assets and companies in conformity with Islamic principles.

b) Enhance entrepreneurial expertise and foster growth.

d) Proficient in the use of entrepreneurial abilities.

d) Possessing the capacity to adjust, create new ideas, and have an entrepreneurial mindset when confronted with competition in the business sector.

Regarding the success of BAZNAS' zakat empowerment program, specifically the Productive Bogor Sejahtera program, BAZNAS has enhanced the economic capabilities of certain recipients of zakat, enabling them to be more productive. In fact, some recipients have transitioned from being beneficiaries to becoming contributors who consistently fulfil their zakat obligations at BAZNAS Bogor Regency.

The management of zakat in the Bogor Regency Amil Zakat Agency has not been operating at its full potential due to a significant number of *muzakki*, particularly the Bogor Regency State Civil Apparatus, failing to fulfil their zakat payment requirements. However, BAZNAS Bogor Regency has successfully implemented numerous programs.

3. Zakat on ASN Income at the National Amil Zakat Agency of Bogor Regency

Income-based zakat refers to the zakat that is derived from the profits of a lawful enterprise that yields substantial monetary gains in a straightforward manner, utilizing a specific expertise. The handling of zakat in Bogor Regency has significant potential. Presently, the National Amil Zakat Agency (BAZNAS) of Bogor Regency is actively maximizing the collection of zakat income from State Civil Apparatus (ASN) in Bogor Regency. According to the 2022 calculations conducted by the National Zakat Agency (BAZNAS) of Bogor

Regency, a total of 16.2 million zakat and alms have been received from income zakat and infaq contributed by the State Civil Apparatus (ASN) in Bogor Regency. It is important to note that this amount does not represent the total income zakat issued, as only approximately 18.7% of State Civil Apparatus fulfil their zakat obligations. According to the Regent of Bogor Regency, as published by an online media page, it has been a long time since income-based zakat was introduced. Initially, it was known as BAZDA, but its effectiveness was limited since it was still at the stage of infaq. Regent Ade Yasin implemented a regional regulation in 2019 that mandates employees to pay their zakat on income.

The Deputy Chairperson of the Bogor Regency BAZNAS has successfully handled the administration of income zakat. However, the management has not been efficient and remains provisional due to the community and employees' limited understanding of income zakat, despite the issuance of a Regional Regulation by the previous Regent. It is predicted that BAZNAS Bogor Regency will effectively handle zakat money, given the presence of 19,000 Muslim State Civil Apparatus (ASN) in Bogor Regency.

BAZNAS has recently executed a socialization campaign at workplaces located in Bogor Regency. The purpose of this campaign was to inform employees about the Regent's proposal about the payment of income zakat at BAZNAS Bogor Regency. Thus, BAZNAS has the ability to optimize the revenue generated from zakat, amounting to 75 billion Rupiah annually. According to the 1st Vice Chairman of BAZNAS Bogor Regency, BAZNAS has held socialization sessions at offices to educate about zakat management. Several months ago, BAZNAS performed a socialization session with the *Polres*. Following the socialization conducted by BAZNAS at the offices, some employees have fulfilled their zakat obligations. In reality, socialization activities are frequently carried out in offices; yet, there remains a significant number of employees who do not participate in these events. Certain

employees, particularly high-ranking officials, attend but merely listen without implementing the information.

Furthermore, the department responsible for Zakat collection stated that they had carried out informative sessions in various workplaces on behalf of BAZNAS. Prior to the socialization event, only 3553 State Civil Apparatus (SCA) contributed zakat. However, following the socialization, the number of SCA who provided zakat grew to 5700. This demonstrates a continued deficiency in the understanding of the State Civil Apparatus when it comes to providing zakat.

The above statement demonstrates that BAZNAS Bogor Regency has conducted socialization initiatives according to Law No. 11 of 2011, which addresses the management of zakat, to State Civil Apparatus in each office. BAZNAS anticipates that socialization efforts will enhance employees' consciousness of the importance of paying zakat and providing assistance to individuals who are in need or disadvantaged.

According to an interview with Mrs. Asri Fatimah, a State Civil Apparatus in the BPJS environment, there is a zakat institution called *Al-Maghfiroh* at our office. Indeed, the zakat institution is not obligatory, meaning that those who choose not to contribute are also acceptable. Regarding the payment of income zakat, I personally direct it to my *pesantren* in Lampung instead of BAZNAS.

The aforementioned interview reveals that there are State Civil Apparatus who possess knowledge regarding revenue zakat yet fail to remit it to BAZNAS. BAZNAS Bogor Regency has organized socialization events to enhance the zakat collection capacity in Bogor Regency, ensuring that the management and distribution of zakat are accessible to the residents of Bogor Regency.

To streamline zakat services, other forms of partnership were established, such as partnering with e-commerce platforms Tokopedia and Bukalapak, as well as BSI Bank. Furthermore, BAZNAS also enhances the effectiveness of

UPZ, an organization established by BAZNAS to cater to *muzakki* who contribute their zakat. The process of UPZ optimization is implemented in every village, sub-district, and agency to efficiently gather zakat, infaq, and sadaqah within their respective units. This is achieved by the utilization of a standardized form provided by BAZNAS, and the collected funds are subsequently submitted to the zakat collection department. Furthermore, UPZ is responsible for disseminating income zakat by means of direct deposit to the BAZNAS account.

The Bogor Regency State Civil Apparatus (ASN) employs a plan to optimize the collection of income zakat by deducting it directly from their salaries. According to Mr. Ubaidillah, the first vice chairman of BAZNAS KAB. Bogor, the income zakat from ASN is collected by deducting it straight from their wage by the institution (UPZ). The institution then sends the collected zakat to the district Baznas.

According to Mr. M. Ramdhani, the collection process for earning zakat from ASN involves deducting their salaries immediately by the Institution (UPZ) and then submitting it to the district Baznas.

According to the previous explanation, the payment or submission of income zakat can be done by directly deducting it from the institution that provided it. This is done voluntarily by the *muzakki* (one who gives zakat) and does not include any form of force, in line with the *muzakki's* sincerity.

BAZNAS Bogor Regency implements this strategy to facilitate the collection of revenue zakat from State Civil Apparatus (ASN).

According to an interview with a State Civil Apparatus member from the KEMENAG AGAMA KUA division, they stated: "I am already familiar with the zakat income." In my perspective, levying zakat on income can be considered an analogy drawn from the zakat imposed on revenue derived from the agricultural industry and zakat on gold. All individuals inside the KUA environment are obligated to pay Zakat on Income at BAZNAS. The revenue

zakat money can be dedicated to social causes. Personally, I have not yet attained the *nishob*. I have not fulfilled my obligation to pay zakat on my income. Due of my lack of arrival at that location.

Similarly, a member of the State Civil Apparatus, PPPK Mr. Tri Guna Santoso, stated that he has been informed about income zakat but has not been able to fulfill the zakat requirement due to not meeting the *nishob* threshold. However, he has been contributing infaq for the past year, which is coordinated by a designated individual and subsequently submitted to UPZ Education.

In the above interview, it was revealed that certain individuals within the State Civil Apparatus possess knowledge regarding zakat. However, they are currently not obligated to pay zakat on their income as they have not yet met the *nishob* threshold. Mr. Tri Guna contributes infaq, which will thereafter be gathered for the UPZ Education division. This sort of income is typically categorised as active or recurring, with periodic or monthly payments. In this scenario, it is mandatory to give zakat from the earnings, as long as it meets the *nishob* threshold.

According to an interview with a State Civil Apparatus employee who works in the Regional Government, they stated: "I have attended a socialisation session on zakat income, but I have not put it into practise due to insufficient salary."

Unlike one of the doctors at Puskesmas who stated, "I have attended the income zakat socialization and have already made the payment, but the specific amount is not necessary to mention."

The above interview demonstrates that there is still a level of consciousness among the State Civil Apparatus regarding the act of donating zakat. Specifically, individuals classified under class III/c exhibit the ability to contribute zakat. Unlike Midwife Nurhikmah, who holds a class III/c certification but demonstrates a lack of awareness when it comes to providing ZIS. The author asserts that there remains a deficiency in the State Civil

Apparatus' awareness regarding the practice of donating zakat, despite a few individuals within the State Civil Apparatus beginning to recognize the significance of this act.

Someone who issues zakat, signifies he has purified himself, his spirit and his property. He has purged his soul of the affliction of stinginess and purged his possessions of any encroachments on the rights of others. Those eligible to receive zakat will also rid themselves of the afflictions of envy and jealousy towards others who possess riches.

When an individual donates zakat, their financial resources diminish, yet according to Islamic teachings, the spiritual recompense amplifies and the residual riches become imbued with divine graces. Not only does it increase in value, but it also expands via the blessings of Allah when zakat is sincerely paid.

The implementation of Zakat on ASN income at the National Amil Zakat Agency of Bogor Regency has been ineffective. This is attributed to the State Civil Apparatus' insufficient awareness and understanding of the income zakat issuance system. Despite the annual increase in *muzakki*, its full potential has not been realized.

4. Supporting and Hindering Factors in the Management of Income Zakat at the National Zakat Agency (BAZNAS) in Bogor Regency

The exploration of zakat potential in Bogor Regency is influenced by various variables, both supportive and inhibiting. The efficacy of an organization hinges upon its administration. Zakat serves as the fundamental pillar of the Muslim economy, offering significant prospects. Here, we want to elucidate the aspects that contribute to support or hinder a situation, along with their corresponding solutions. The details are outlined below:

A. Factors that provide support

1) Income Zakat Potential.

The revenue zakat potential in Bogor Regency is substantial, owing to the significant number of Muslim State Civil Apparatus (ASN). This information was disclosed by the Deputy Chairman of the National Amil Zakat Agency (BAZNAS) of Bogor Regency. According to him, the Regency has a significant potential for zakat due to the substantial number of civil servants (ASN) and individuals in the private sector. If all ASN and private sector employees contribute zakat, an estimated amount of Rp 75 billion per year can be collected. Additionally, the private sector alone has the potential to contribute around Rp 85 billion per year. Therefore, the total potential collection of zakat in a year could reach approximately Rp 160 billion.

2) State assistance.

The government support in question pertains to the involvement of the central government, which has placed significant emphasis on the management of zakat. This commitment was initially demonstrated through the enactment of Law Number 38 of 1999 during the presidency of BJ. Habibie. Subsequently, this legislation was further reinforced by Law Number 23 of 2011, which specifically addresses the management of zakat.

3) Zakat is a mandatory duty for Muslims.

One contributing element is the requirement for Muslims to give zakat based on their earnings. Zakat is a mandatory practice in Islam that must be adhered to get blessings from Allah. Neglecting this obligation is considered a transgression.

B. Factors that impede or hinder progress

Zakat has a crucial role in mitigating inequality in the present circumstances. The institution of zakat serves to raise the awareness of the affluent regarding the widespread economic hardships faced by many individuals. Despite the obligation of zakat, the wealthy are compelled to assist

the less fortunate. Zakat is a mandatory requirement established by Allah swt, although it is not an obligation that is directly imposed on individuals. Efficient administration is crucial for maximizing the communal benefits of Zakat. Nevertheless, the efforts in Bogor Regency have proven to be ineffective and have encountered numerous challenges. The obstacles to the administration of income zakat in Bogor Regency are:

1) Manager of Zakat.

Zakat management encompasses the strategic coordination and oversight of the entire process of gathering, allocating, and utilizing zakat funds. The manager is the primary agent responsible for executing its obligations, as the achievement of something hinges on its effective administration. According to the interview with a leader of BAZNAS Bogor Regency, the organization has a limited number of administrators with sharia credentials. Individuals without a foundation in *sharia* law have not comprehensively grasped the intricacies of zakat management.

The above statement highlights that the insufficiency of competent and sufficient zakat managers, particularly in the operational personnel, poses a significant challenge in the administration of zakat. The deficiency in the competence of zakat managers can be attributed to their lack of commitment, poor degree of discipline, and limited knowledge in zakat management. The scarcity of zakat managers can be attributed to the lack of dedicated professionals with expertise in managing zakat who are solely focused on this task.

2) The government's involvement is suboptimal.

The government plays a crucial role in facilitating BAZNAS to disseminate information and promote awareness using various digital platforms, including social media, electronic channels, and da'wah media. Furthermore, the education level is of critical importance. Ideally, the inclusion of zakat as a fundamental aspect of the economy, devoid of usury or interest, should be incorporated into formal education. By

integrating zakat into the realm of education, the Muslim Ummah will develop a comprehensive understanding of the significance of zakat in alleviating poverty and assisting the less fortunate.

According to a leader from BAZNAS Bogor Regency, there is no specific requirement for income zakat. The government encourages civil servants, particularly in the Bogor Regency area, to voluntarily provide income zakat based on their sincerity.

The above argument anticipates the Government's resolute enforcement of sanctions on *muzakki* who fail to fulfill their zakat obligations, given the high likelihood of zakat's potential. Nevertheless, the *amil* lacks the power to coercively gather zakat as they do not receive backing from the local government, unlike taxes. Failure to pay taxes results in penalties.

3) Limited understanding of ASN.

One of the challenges in managing zakat in Bogor Regency is the limited knowledge among ASNs (civil servants) about the issuing of zakat. This is due to the common misconception that zakat is only obligatory during the month of Ramadan. Zakat is not limited to the month of Ramadan; it can also be paid at other times. Furthermore, they give higher importance to privately owned institutions. The uneven allocation of income zakat results in suboptimal absorption.

According to a BPJS ASN, they do not contribute revenue zakat to BAZNAS since they direct the monies towards Islamic boarding schools in Lampung. Regarding the scheme offered by BAZNAS, I contribute solely through infaq payments.

A significant number of individuals are unaware of the presence of income zakat, which constitutes their responsibility to purify their riches. Consequently, certain ASN in Bogor Regency fail to allocate funds from their earnings. Many individuals are cognizant of the presence of income

zakat administered by BAZNAS, although many do not feel compelled to fulfill their commitment to contribute.

The above answer indicates a prevailing lack of awareness among ASNs in Bogor Regency on the issuance of zakat. This is because they are still referring to the government, which continues to demand zakat. If the government or the Regent is resolute in collecting zakat, the annual income from zakat might amount to approximately Rp 75 billion.

Conclusion

The management of income zakat at the Bogor Regency Amil Zakat Agency is suboptimal due to a significant number of muzakki, particularly the Bogor Regency State Civil Apparatus, failing to fulfill their zakat payment duties. However, numerous programs have been implemented in BAZNAS Bogor Regency. The zakat empowerment program, the Bogor prosperous productive program, and BAZNAS Bogor Regency have successfully enhanced the economic productivity of some beneficiaries, leading to a transformation where some beneficiaries have transitioned from being recipients to being contributors.

The effectiveness of Zakat collection on ASN income at the National Zakat Agency of Bogor Regency is lacking. This is attributed to the insufficient awareness and knowledge among the State Civil Apparatus on the mechanism of income zakat issuance. Despite the annual increase in muzakki, its full potential has not been realized. To resolve the issue, the recommended course of action is to establish a unique Urban Planning Zone (UPZ) inside the relevant Administrative Subdivision Number (ASN), similar to the approach implemented in Bogor City.

Supporting factors in the management of ASN income zakat in Bogor Regency include the potential of income zakat, government support, and the religious obligation of Muslims. Inhibiting factors in the management of ASN income zakat in Bogor Regency include the insufficient quantity and quality of zakat managers, suboptimal government involvement, and the low awareness

of State Civil Apparatus in Bogor Regency. The recruitment system of human resources within BAZNAS Bogor Regency is designed to prioritize candidates with experience in the field of zakat collecting, to enhance the professionalism of the management.

The conclusions indicate that BAZNAS in Bogor Regency's attempts to maximize the collection of income zakat funds are satisfactory. However, there are still implications of various issues with the collected zakat money. The amount of zakat funds received is still much below the anticipated aim based on the existing zakat potential. Consequently, BAZNAS in Bogor Regency must augment the number of UPZ agencies, engage the already established UPZ, and intensify public awareness campaigns. The allocation of zakat monies at BAZNAS in Bogor Regency adheres to the guidelines outlined in the Quran, As-Sunnah, and Law number 23 of 2011, which specifically addresses the management of zakat. The distribution pattern should encompass both traditional consumption and creative production, as well as creative consumption and traditional production. The allocation of zakat monies for community empowerment should involve a process of enhancing skills and providing support, while the help and enrichment provided to the eligible recipients should be proportional to the scale of their economic operations.

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