

THE IMPLEMENTATION OF MAQASHID SHARIAH IN ZAKAT INSTITUTION: COMPARISON BETWEEN INDONESIA AND MALAYSIA

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ABSTRACT

Zakat has been widely described as a tool of income distribution. Not with standing of the potential of zakat in Indonesia and Malaysia, however, there are some issues in zakat institutions. This study aims to analyze institutional program of collecting zakat in reaching Maqashid Sharia and also to identify the issues over the program conducted by the Selangor and DKI Zakat institutions. This study conducted a case study approach which involved two Zakat institutions in two different countries; Lembaga Zakat Selangor in Malaysia and Badan Amil Zakat Infaq and Sadaqah in Indonesia. Zakat Institution should be the leading institution in economic empowerment of society by using Maqashid Sharia as benchmark indicator to design zakat distribution program. This study found that LZS has fulfilled all aspects of maqashid Sharia in zakat distribution program while BAZIS DKI meet three aspects of maqashid Sharia namely *hifdzu ad-din*, *hifdzu an-nafs* and *hifdzu an-nasl*. It is acknowledged that the zakat institutions have made many improvements, there are still few issues that need to be highlighted to meet the needs of the society. The following recommendations are given to empower and enhance the role of zakat particularly in accomplishing the objectives of the Sharia.

INTRODUCTION

Zakat is the obligatory almsgiving in Islam and constitutes one of the five pillars of Islamic worship, the giving away of a percentage of funds cleanses one's wealth annually (Schaeublin, 2014). The recipient poor identified in Islam and categorized zakat beneficiaries; it cannot be given to anyone. In addition, Zakat has been widely described as a public finance instrument or a fiscal tool (Irkhami, 2019), as a tool of

income distribution (A. Kasri, 2016) and a development tool to alleviate the poverty (Johari et al., 2014).

As one of the interesting instruments of Islamic social finance, Zakat has shown its supportive development in many Muslim countries and impact on humanity. It has done this by institutionalization of zakat to be spent for social good of society. In many Muslim countries there are institutions responsible for the collection and redistribution of Zakat. This pool of fund if collected efficiently and managed securely has successfully been used for offering social service in communities and societies. Zakat institutions is an integral part of the Islamic socio-economic system. It has a major impact in complementing the government's poverty eradication effort concern on the poor and the needy Muslim. Further, the effectiveness in carrying out the duties, zakat institutions would depend on several factors: expansion of new resources for zakat, the collection of tangible and intangible assets, well-managed zakat assets, the efficient distribution and the thoroughness of implementation of Islamic rules (Rahman et al., 2012). As mentioned by Kahf, Zakat in OIC countries could contribute from 1.8% up to 4.34% in their GDP (Firdaus et al., 2012). Besides, according to the data given by SESRIC (2018), zakat which predicted to be valued at USD 2 trillion in 2015, is expected to increase up to USD 3 trillion in 2020 to reach more people especially for those who in need.

In Indonesia, zakat collection practice has been conducted and managed by Indonesian Zakat Board (Indonesian: Badan Amil Zakat Nasional, abbreviated: BAZNAS). It is responsible to collect and distribute zakat, infaq, and alms (ZIS) at the national level. Moreover, according to the Law Number 23 of 2011 specifically mandates the Baznas as the primary executor in zakat management in Indonesia, and the government acts as an advisor and supervisor towards the zakat management conducted by Baznas (Puskas Baznas, 2019).

Meanwhile, in Malaysia zakat collection has been conducted under the jurisdiction of the respective state by its leader or Sultan. It divided into some institutions regarding with its states. As illustrations, Pusat Pungutan Zakat Wilayah Persekutuan (1991), Lembaga Zakat Selangor (1994), Pusat Urus Zakat Pulau Pinang (1994), Pusat Kutipan Zakat Pahang (1995), Pusat Zakat Negeri Sembilan (1998), and Pusat Zakat Melaka (2001) (Rahman et al., 2012).

In Indonesia, zakat has the potential to be developed economically. This has been proven by the past decade, Zakat has experienced rapid development to help the society, particularly on education sector and Muslims' Welfare (Puskas Baznas, 2018). In 2018, the estimated potential collection of zakat was accounted for Rp 233 trillion or 3% of the GDP, but the total collected amount was only reached about Rp 8,2 trillion or 3,4% of its potential. It is interesting to note that, among all the provinces in Indonesia, DKI Jakarta is the highest contributor of Zakat, Infaq, and Shodaqoh (ZIS) collection (Puskas Baznas, 2017). Apart from that, in Malaysia, *Lembaga Zakat*

Selangor (LZS) has successfully collected the highest amount of Zakat from 2015 until 2019 with the total amount over 600 million Ringgit per year (JAWHAR, 2019).

Not with standing of the potential of zakat in these two countries, however, there are some issues in zakat institutions. A study by (A. Kasri, 2016) mentioned that zakat institution still lack of poor performance and lack of appropriate assessment methods to measure their own performance. Besides, as mentioned by Muharman et al. (2011) in Malaysia, zakat institution is still lack on zakat distribution management process. It does not have a good performance compare with their zakat collection performance which increase significantly in every year. This view is supported by Ab Rahman et al. (2012), mentioned that zakat distribution in Malaysia did not reach the *asnaf* or targeted recipient due to the lack of publicity by the authority as well as because of lack of knowledge of the society.

On the other hand, Maqashid Sharia or Sharia purposes has been used by the Muslim scholars to propose Islamic reform and revival in many aspects of live and to address many society's problems in line with the Islamic principles. Traditional classification of maqashid are necessities (*Darurat*), needs (*Hajiyat*), and luxuries (*tahsiniyat*). Further, necessities will be divided into preserving of faith, soul, wealth, mind and offspring (Kholish & Roy, 2020). As part of Islamic social finance, Zakat collection and distribution should in line with the Islamic principles of social justice or maqashid Sharia in order to uplift the quality of ummah and to achieve the objectives (Maqashid) of Sharia. Maqashid Sharia emphasizes on human well-being from spiritual, physiological, intellectual and economic perspectives.

As the highest zakat contributors in Indonesia and Malaysia in last three years, this study compares Lembaga Zakat Selangor and BAZIS DKI Jakarta. This study aims to analyze institutional program of collecting zakat in reaching Maqashid Sharia and also to identify the issues over the program conducted by LZS and BAZIS DKI institutions. This paper is organized as follows. Section 1 offers introduction with background of the study, problem statement, and research objectives. In section 2, there are some literatures review of previous research regarding with the Zakat Institution in Malaysia and Indonesia. Section 3 put the brief explanation of the research method that used by the study. After that, discusses the finding of the research in section 4 and followed by section 5 that wraps conclusion as well as recommendation.

LITERATURE REVIEW

Poverty

Poverty has existed as long as mankind itself. Various effort was done to properly define the word “poverty”, be it numerically or theoretically. Despite the divergent in clarifying the universal phenomenon, one typical conclusion can be made: Poverty is a complicated issue. In simple “in a nutshell” definition, poverty is lacking. Those who live in poverty are determined using the international poverty line which stand at 1.90\$ per day according to the The World Bank (2015). This means, anybody who lives on 1.90\$ or less per day is consider poor. Despite 1.90\$ being used worldwide to dictate on poverty, there is no one indicator for all (Government of New Brunswick, 2019). Cost of living in certain place has to be taken into consideration. 1.90\$ in Malaysia is different from 1.90\$ in Indonesia.

However, poverty is more than just lack of income. It is an intricate and manifold problem. United Nations (2018) reiterate that while insufficient of income is normally associated with the word “poverty”, it goes beyond that. Numerous branch of complications can be discovered with “poverty” as the root of it all such as lack of education, exclusion from healthcare service others.

In Islam, poverty is treated as multifaceted issue. The word “Faqeer” is used in the Holy Quran to describe a poor person. It is the inability of an individual to fulfill their basic human requirements (Johari et al., 2014) which entails the 5 pillars of Maqasid ShariaSharia; 1) Protection of religion, 2) Protection of life, 3) The search of knowledge, 4) Protection of family and 5) Collection of wealth (Albadry,2016; Nazri et al., 2012). On top of that, poverty is treated as an anomaly issue by the religion and it is proven by the many ‘Ahadith’ where the Prophet Peace Be Upon Him seeks protection from it (Albadry, 2016).

Zakat as A Tool to Alleviate Poverty.

Qardawi and Kahf (2000) said that Zakah in lingual term means to grow or increase. AAOIFI (2001) define Zakah as “blessing, purification, increase and cultivation of good deeds”. In Sharia, it is an obligation in respect of funds paid for a specific type of purpose and for specified categories [. . .] The government may also authorize shareholders to pay it personally if it is satisfied that they will do so, or it may instruct Islamic banks to organize its payment on behalf of Islamic banks’ shareholders, using the combined basis for nisab as described”.

The commandment of Zakah was mentioned in the Quran multiple times and majority of it were paired with Solat (Ibn Taymīyah, 1983). This shows the weight of this third pillar in Islam. The main objective of Zakah is to help the poor and needy section of the society. In fact, Zakah is not given or paid to the designated group due to mercy but it is the right of the poor and needy especially to receive part of the wealth from the rich (Embong et al., 2013).

A multidimensional issue surely require phases of solution. Sadeq (1997) gives a 3 phase solution for poverty eradication which include Zakah as the corrective measure alongside voluntary contribution (Sadaqah) in the same category.

Dogarawa (2012) and Qardawi and Kahf (2000) are among scholars and writers opining that this third pillars with which without it the structure of this religion cannot stand is without doubt a perfect tool in alleviating major economic problem in the society, poverty. The effectiveness of this tool for poverty reduction can be traced back in history of early Muslims. In the time of Caliph Umar Al-Khattab and Caliph Umar Abdul Aziz, poverty was totally eradicated that it was nearly impossible to find any receiver. Thus, it is proven twice that wiping out poverty in its entirety is not impossible (Embong et al., 2013).

To understand how Zakat helps reduce this unwelcome situation, one must first understand the nature of Zakat and the structure of it. On whom it is obligate and to whom will it be distributed. There are various of verses in the Holy Quran that describe Zakat as one of the obligations to Muslim. In Surah Al- A'raf chapter 7 verse 156, Zakat is described as a mean to obtain Allah's mercy. While in Surah At- Taubah verses 11 and 91 narrated Zakat as a symbol of brotherhood and a peculiar characteristic of a faithful community. From this, it is safe to say that Zakat is not your ordinary form of voluntary charity given to the needing, rather it is much more than that. It is a divine obligation from the Creator Himself which we will be questioned in front of Him on the day of judgement. Not only is it the act of love to strengthen the bond between community members but also building your connection with the Almighty.

Hossain (2012) using numeric data from Akkas (2006) and Sohag (2008) in a case study in Bangladesh discover that the Zakat collected from the urban area covered 64% of urban poverty in 1997. The number further rise to 82% in 2005 proving that Zakat is without doubt the perfect instrument to alleviate poverty.

The 8 designated receivers of Zakat can be categorized into 2 groups according to Wan Mohd Khairul Firdaus and Mahadi (2013). The first classification is those with needs which are the poor, the needy, captives seeking freedom, debtors and wayfarers. As we can see from the 8 fixed expense categories, 5 of them are meant for poverty reduction. That reaffirm Hassan & Ashraf (2010) argument regarding Zakat being a tool for poverty alleviation which they explain how Zakat is included in the Poverty Alleviation Scheme in Islam that was first introduced by Sadeq (1995)

The second division is those who receive Zakat based on their vitality as Zakat recipient not their needs. Amil who facilitate the management of Zakat both collection and distribution, the converts (*Muallaf*) who were given Zakat to attract more people towards Islam, *fi-sabilillah* who are responsible to uphold and spread this religion worldwide. Can this division change as time pass by? The needs of societies have changed; thus, the Muslim jurist and scholars are depending on *ijtihad* which is "Independent Reasoning" in their decision making as stated by Shaharuddin (2020). He

also emphasis the need of *ijtihad* to minimize the gap between Islamic theory and the contemporary reality.

Maqashid Sharia Approach in Determining the Performance of Zakat Institution

Maqashid Sharia is a comprehensive and dynamic framework for developing an alternative theory of economic development. As-Syatibi argued that the purpose of Islamic rules implementation to achieve benefit or welfare. As-Syatibi and Al Ghazali further offered theory in maqashid al Sharia by limiting the provision of Sharia to the five essential elements or universal values (*al-daruriyyah al-khams*), i.e. religion, soul, intellect, lineage and wealth (Hapsari, et al., 2017; Oladapo & Rahman, 2016).

1. Preservation of Faith (Al-Din)

The preservation of faith at the individual level is achieved through the observance of the different kinds of Ibadah, such as five prayers, fasting, and performing Hajj (Afridi, 2016). Zakat program of the institution would be in this category if it could facilitate Muslim to perform their ibadah.

2. Preservation of Life (An-Nafs)

Life is essential and valuable to everyone. Preserving everyone's life is equally important and obligatory to every individual and society. This study analyzed to what extent zakat program could carry every Muslim to preserve their life.

3. Preservation of Lineage (An-Nasl)

Islam very concerned about lineage in order to maintain the continuity of Islam and Muslim as well. It also means ensuring that relationships between men and women are respectful and responsible. Zakat programs also should facilitate Muslim to preserve individual rights to have lineage.

4. Preservation of Intellect (Al- Aql)

Al- 'Aql or the intellect is a great gift from Allah to mankind and one of the human capacities that differentiates man from animals. Allah has ordered that Muslim should protect this precious gift by utilizing the mental for the benefit of all not for any kind of evil or anything might lead to destruction. Allah and Rasul also ordered every Muslim to use their intellect to get knowledge so that will reach success (*fallah*) in the world and hereafter (Afridi, 2016). Zakat programs should cover the education needs of asnaf. It can be religious education or general education as well.

5. Preservation of Wealth (Al-Mal)

Acquiring property is a basic human need. Everyone has his/her property and would like to have all necessary protection and security for his/her property. Islam has ordered that no one should transgress and acquire the property of others without legitimate reasons and without proper contract (Afridi, 2016). Zakat programs have to

facilitate eight group (*asnaf*) to acquire halal income because one of Zakat goal is to distribute wealth and property.

The old scholars such as Al Ghazali in Chapra (2008) define Maqasid Sharia as objective behind Sharia and that is to promote the safeguarding if five pillars which are safeguarding of faith, human self, intellect, posterity and wealth. Al- Shatibi's opinion regarding this issue is in line with Al-Ghazali but he further listed the five pillars under the essential objectives not in exigencies nor embellishments. Other modern scholar in the extension period extend the definition and interpretation of Maqasid Sharia into a slightly wider expression which is found in Auda (2008).

For measuring the performance of the institution, he suggested using the Ghazilian and Shatibian interpretation of Maqasid Sharia due to its simplicity and comprehensiveness especially when applied to a small scope of people. At the end of his paper, he hoped that his suggestion of using a new KPI to Zakat institution will be used in the future.

Regrettably, no effort has been done to implement this approach as a new KPI to any institution in Malaysia or Indonesia. Thus, we are trying to take the first step in applying this approach to two Zakat institutions located in Malaysia and Indonesia. The more comprehensive the distribution program is to fulfill the five objectives of Maqasid Sharia, the better the performance of that specific Zakat institution is.

RESEARCH METHOD

This paper is conducted by adopting one of the qualitative methods which is a case study approach. While this particular method has been criticized by many throughout the years, its advantages are undeniable. This method is widely recognized in research especially in social science where in-depth explanation regarding certain phenomenon is required as it allows inspection in detail of intricate issues (Zainal, 2007). A case study according to Yin (1984) is "an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not evident; and in which multiple sources of evidence are used". When a quantitative method using numbers usually provides concerns about its limitation in bringing forth a holistic explanation of social problems, the case study approach goes beyond the statistical result (Zainal, 2007). One of the advantages of this method is allowing the exploration and understanding of the real-life environment by interpreting real-life data which may not be attainable using experimental or survey research. For that particular reason, the authors decided to adopt the case study approach in completing the paper.

The study conducted involved two Zakat institutions in two different countries; Lembaga Zakat Selangor in Malaysia and Badan Amil Zakat Infaq and Sadaqah in Indonesia. In acquiring the data, we primarily used the library research method as a process to analyze the existing data and compare it from both institutions. Data from 2015 until 2017 was collected from the annual report and the official website from the

two institutions and proceed to be analyzed using Microsoft Excel 2019 version. The authors then compared the data by using the Maqasid Sharia approach to accomplish and attain the objective of this paper and developed the conclusion about the distribution programs between both institutions. The finding of the data will be shown in the findings section.

RESULT AND ANALYSIS

Zakat is reliable instrument to reduce gap between rich and poor (Canggih et al., 2017). In early Islam civilization, zakat has proven to be effective instrument to overcome poverty issue (Al-Mubarak, 2017). Zakat institutions both in Indonesia and Malaysia have divided their distribution programs into consumption and productive category.

BAZIS DKI Jakarta

The House of representative has issued Zakat Management Act No. 23/2011 replacing Zakat Management Act No. 38/1999 as legal statue for zakat institutions operation in Indonesia. According to the newest Act, there are two types of zakat institution, which are The National Board of Zakat (Badan Amil Zakat Nasional abbreviated as BAZNAS) and private zakat institutions (Lembaga Amil Zakat abbreviated as LAZ), which must be approved and accredited by government (Ministry of Religious Affairs) to get operation license (Beik & Arsyianti, 2018).

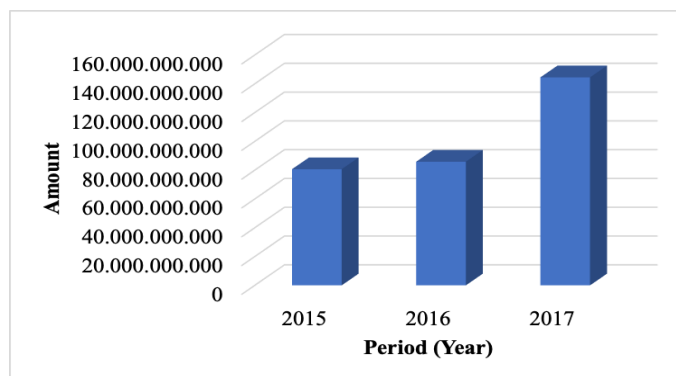


Figure 1. Zakat Collection of BAZIS DKI Jakarta in Rupiah

Source: Bazis Provinsi DKI Jakarta, 2016, 2017, 2018

Zakat assortment in each area of Indonesia has different sums. In 2016, DKI Jakarta is the biggest Zakat, Infaq, and Shodaqoh (ZIS) donor in Indonesia which has gathered 130.98 billion Rupiah, trailed by West Java, West Sumatera, Riau, and East Java (Outlook Zakat Indonesia 2017, 2016). Zakat in DKI Jakarta was overseen by BAZIS DKI Jakarta as a non-basic zakat organization claimed by the public authority of DKI Jakarta Province. This establishment has disseminated zakat to 13,936 fakir and miskin family, and furthermore to 20,647 mustahik from different classifications (mualaf, gharimin, ibnusabil, fii sabilillah) during 2017. In most recent three years, Zakat

assortment of BAZIS DKI Jakarta has expanded essentially. BAZIS DKI Jakarta gathered 80.6 billion Rupiah in 2015, 85.8 billion Rupiah in 2016, and 144.4 billion Rupiah in 2017 (Figure 1). This reality shows that DKI Jakarta has positive pattern in gathering and conveying zakat for late years.

BAZIS DKI Jakarta Allocation is directed by Governor Regulation No. 30/2017. This zakat organization disperses ZIS assortment dependent on The Prosperous Jakarta program (Indonesia:Jakarta Sejahtera), which comprises of five principle programs, for example devoted Jakarta (Jakarta Bertaqwa), Smart Jakarta (Jakarta Cerdas), Independent Jakarta (Jakarta Mandiri), Attentive Jakarta (Jakarta Peduli), and Zakat Aware (Jakarta Sadar Zakat).

Table 1
Programs dividing based on Maqashid Sharia – BAZIS DKI Jakarta

No	Maqashid Sharia	Program
1	<i>Hifdz Ad-Din</i>	Operational aid of syiar Islam activities Operational aid for Muallaf activities Ulama regeneration scholarship Spiritual coaching and religious activities Monumental aid Qari and Qari'ah coaching program
2	<i>Hifdz An-Nafs</i>	Personal aid for Quran teachers Personal aid for mosque cleaners, Muazin, and Imam Personal aid for Madrasah's honorary teachers Personal aid for TPA/TKA/TPQ teachers Personal aid for orphans Personal aid for dhuafa Renovation of Dhuafa's houses Personal aid for victims of natural disasters and humanity affairs Personal aid for deceased pilgrims Personal aid for medical expenses Personal aid for easing the burden of lives Personal aid for gharimin Personal aid for Ibnuabil
3	<i>Hifdz Ad-Aql</i>	Senior high school students scholarship Undergraduate students scholarship Postgraduate students scholarship Personal aid for "Santri Cerdas" program Personal aid for "Guru PAUD Cerdas" program Pondok Dhuafa's Program School fees arrears Educational aid for special research

Source : (BAZIS Provinsi DKI Jakarta, 2017)

BAZIS DKI Jakarta has 27 zakat appropriation programs. In conservation of confidence, there are six projects identified with Islamic issues which the

establishment accommodates the asnaf, explicitly the Sabilillah and Muallaf. BAZIS DKI Jakarta conveys their 23.17 % of zakat assortment (in 2017) to the operational guide of syiar Islam exercises, the operational guide for Muallaf exercises, Ulama recovery grant, profound instructing and strict exercises, Qari and Qari'ah training program, and great guide. These projects are remembered for "Jakarta Bertaqwa" as the primary program of strict area strengthening.

In protection of life, BAZIS DKI Jakarta circulates their zakat assortment through 13 projects from 2015 until 2017. These projects expect to improve the personal satisfaction of the asnaf, particularly for the Sabilillah, Fakir, Miskin, Gharimin, and Ibnu-sabil. The individual guide for Quran educators, Mosque cleaners, Muazin, Imam, Madrasah's privileged instructors, and TPA/TKA/TPQ instructors are under "Jakarta Bertaqwa" as the primary program. Then, the circulation of individual guide for vagrants, dhuafa (counting clinical costs, survivors of cataclysmic events and humankind issues, expired travelers, Gharimin, Ibnu-sabil, clinical costs, and facilitating the weight of lives) are remembered for "Jakarta Peduli" as the primary program of social area strengthening.

BAZIS DKI Jakarta additionally disperses their zakat assortment for educational program of their destitute residents. To accomplish the assurance of acumen, this zakat board has 6 projects in 2015. At that point, it expanded to be 8 projects in 2016. In 2017, a portion of the projects in instructive concerns were blended, in this way diminishing it into 4 projects. The projects are including grants, organization foundation, school charges overdue debts help, and instructive guide for exceptional examination. BAZIS DKI Jakarta gave grant program to senior secondary school penniless understudies in 2016, however since 2017 they don't give it any longer. This is because of the worry of any abused awards since DKI Jakarta government issues Kartu Jakarta Pintar (KJP) which is additionally an instructive guide for the secondary school understudies. Notwithstanding, this zakat establishment actually works this program for college understudies from miskin families in 2017 (BAZIS DKI Jakarta 2016 Report, 2017). These projects are remembered for "Jakarta Cerdas" which intends to help the asnaf improving nature of instruction.

In 2015 – 2017, the most noteworthy zakat appropriation of BAZIS DKI Jakarta is in safeguarding of life. It is adding up to 41.4 billion Rupiah in 2015, 47 billion Rupiah in 2016, and 53.8 billion Rupiah in 2017. In those 3 years, conservation of life spends over half of their zakat assortment. This reality shows that the fundamental focal point of BAZIS DKI Jakarta is still on agreeing the essential requirements of the asnaf. Other than the assurance of life, BAZIS DKI Jakarta likewise has solid expectation in supporting different pieces of maqashid Sharia, for example, protection of confidence and keenness. In 2015 and 2016, conservation of confidence spends around 16% of their zakat assortment. In contrast to the earlier years, safeguarding of confidence spends more in 2017 which is adding up to 23.17% of their zakat assortment, in this way making it as the second greatest bit in zakat conveyance financial plan in that year.

Two purposes of maqashid Sharia which are not covered by BAZIS DKI Jakarta zakat conveyance programs are maqashid al-Mal (abundance) and maqashid an-Nasl (genealogy). As a matter of fact, BAZIS DKI Jakarta has a primary program to safeguard abundance called "Jakarta Mandiri" which comprises of abilities preparing programs and hibah for the mustahik. This program focusing on the jobless dhuafa which expected to be autonomous and turning out to be muzakki. Aptitudes preparing involves cullinary craftsmanship preparing, car repairman preparing, PDA administration preparing, and mustahik checking programs. In the interim, hibah is given to the mustahik as capital guide for their business (BAZIS DKI Jakarta 2015 Report, 2016). All things considered, those projects are excluded from this examination on the grounds that the establishment doesn't utilize any zakat however infaq assortment in working the projects.

Hifdzu an-nasl is one of fundamental focuses in maqashid Sharia. However, shockingly, BAZIS DKI Jakarta doesn't have any program with respect to this point until 2017. In another side, as indicated by Health Profile of DKI Jakarta (2017), the measure of baby mortality in Jakarta during 2017 is 938 cases. It shows that there is an expansion from the earlier year which has 677 cases. Moreover, in excess of 400 perished kids in a day in Indonesia are from helpless families and most underestimated (UNICEF Indonesia, 2013). Hence, more consideration and greater endeavors are required in taking care of labor issues in DKI Jakarta. Afterward, zakat as the Islamic social asset fundamentally can help these issues by improving the nature of medical care offices and giving labor help, particularly for the penniless families. Hence, the protection of heredity as a component of maqashid Sharia can be accomplished.

Lembaga Zakat Selangor in Malaysia

After 1990s, the collection of zakat in Malaysia was privatized thus encouraging creativity, innovation, proactive actions and increase the quality of delivery system (Ab Rahman et al., 2012). Some zakat institutions are established in every state as the subsidiary bodies under MAIN, such as Pusat Pungutan Zakat Wilayah Persekutuan (1991), Lembaga Zakat Selangor (1994), Pusat Kutipan Zakat Pahang (1995), and Pusat Zakat Melaka (2001). In last five years, Selangor has collected the highest amount of zakat among other states in the country, with the highest amount is in 2019 amounting to 855 million Malaysian Ringgit (JAWHAR, 2019). Lembaga Zakat Selangor (LZS) as the state's zakat collection institution has reached a more professional system indicated by their comprehensive data disclosure. They also deliver zakat fund in varies programs, both productive and unproductive aid.

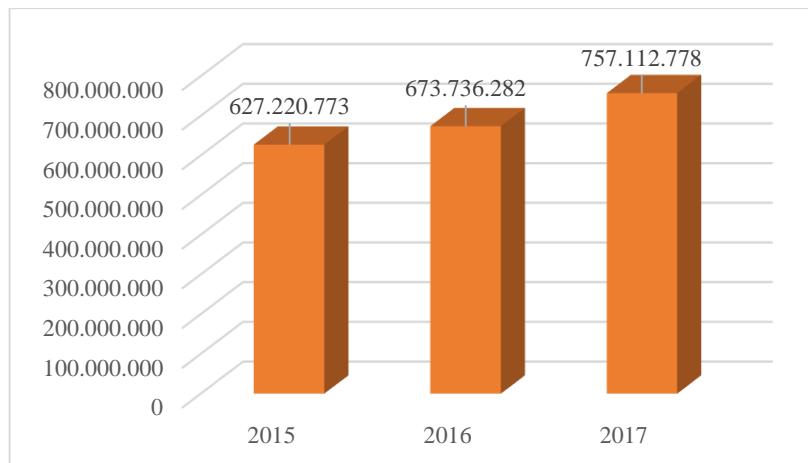


Figure 2. Zakat Collection of Lembaga Zakat Selangor 2015-2017 in Malaysian Ringgit

Source: Lembaga Zakat Selangor, 2015, 2016, 2017

Lembaga Zakat Selangor has distributed Zakat funds to 45,471 *fakir* and *miskin* families, as well as to 349 people in other *asnaf* categories in 2017. There has been increases in zakat funds collected by the institution in 2015 to 2017 (Figure 2). In 2017, the growth of zakat funds collected is 12.37 percent which shows a good indication to the institution's management.

LZS has implemented 67 zakat distribution programs in 2017. Based on *maqasid al-ShariaSharia*, most of these programs have a direct impact on *hifdz Ad-Din* or preservation of faith, amounting to 27 programs. LZS has distributed zakat funds to the mustahik in the form of assistance to build religious institutions, mosques, and religious education classes. The preservation can be encouraging the practice of religion, calling to it, showing it, providing facilities for proper spiritual development and hindering any means which aims to debilitating the religion (Lamido, 2017).

To preserve life of the *asnaf*, LZS has 22 programs such as monthly assistance, home rental assistance and emergency help. Based on this *maqasid*, zakat funds are distributed to meet *asnaf's* fundamental need like food and home. To guarantee the preservation of humans' lives, Islam orders all the adherents to consume only *halal* and *thayyib* food. Besides, LZS has 11 projects to achieve the protection of 'aql or intellect. The projects are including scholarship, establishment of educational institution and provision of school needs. Intellect is important to be escalated through providing education and other incentives that can make the educational system more effective. Furthermore, intoxicants and any superstitious believes should be avoided since they can hinder its proper functioning (Lamido, 2017).

LZS has noticed *hifdz An-Nasb* or preservation of lineage as well by offering a program which is wedding assistance project for the *asnaf*. Meanwhile, there are nine programs have been conducted to preserve the wealth. All the programs aim to increase interest of doing business as well as to develop businesses owned the *asnaf* through skill training and capital assistance. LZS provided hardware or equipment or capital to let the *asnaf* start or develop their businesses.

In 2017, zakat distribution programs of LZS had decreased compared to two years before; 80 in 2016 and 83 programs in 2015. However, the institution has the highest zakat distribution which aims to preserve life at MYR 345.8 million. This fact shows the main focus of LZS is still to fulfill the fundamental need of the *asnaf*. *Hifdz Ad-Din* is right after which amounting to MYR 272.8 million. Next is *Hifdz Al 'Aql* which also has high enough allocation around MYR 123.3 million. Meanwhile, *Hifdz Al-Maal* gets the second lowest funds allocation at MYR 16.1 million. This program should be preserved and enriched through performing some other alternative sustainable ways for wealth generation, utilization, distribution and growth (Lamido, 2017).

The lowest funds were allocated for *hifdz An-Nasb* which is only MYR 109,000. This fact shows that preservation of lineage is not main focus of LZS in distributing zakat. In fact, Islam is concerned about this preservation which indicated by ordering Muslims to be married on one hand, and prohibit fornication and rape on the other (Lamido, 2017). Beside wedding assistance, this preservation also should cover anything that can prevent either illicit sexual intercourse or any sexual violence such as rape (Lamido, 2017). Nowadays, there are many issues regarding sexual deviation. Therefore, LZS is expected to add any program to prevent and to heal sexual deviation as long as the persons are in *asnaf* category.

Although consumptive zakat is permissible, especially for those who have a higher chance of having difficulty in supporting themselves such as the disabled and elderly, zakat is encouraged to be distributed in the form of capital finance to the poor and needy. It aims to encourage productiveness and business activities among the *asnaf* and being expected to get them out of the poverty line since they are more independent and able to support themselves (Farah Aida et al., 2012). However, it is important to ensure that the *asnaf* who receive capital finance will have an assistance program from the zakat institution so that the business will run effectively (Nurlita & Ekawaty, 2017). It is necessary to assist the *mustahik* in utilizing the given capital efficiently and convince them if they can do it. Other than that, it will also avoid any funds misuse by the *mustahik*, for instance utilizing the capital assistance for momentary consumptive needs instead of developing their businesses.

Table 2
Table Lembaga Zakat Selangor Programs in 2017

No	Maqasid al-Sharia Sharia	Programs
1	<i>Hifdz Ad-Din</i>	Eid Assistance Funeral Management Greetings from the Great Day of Islam Donation for Muallaf Association Gifts for Muallaf Khitan Assistance Hufaz Quran Assistance Religious Class Program Religious Class Teachers Assistance Assistance for Religious Class Teachers Fardhu Ain Religious Lecture Program The Riqab Da'wah Program Moral Rehabilitation Program Aqidah Recovery Program Narcotic Drugs Recovery Center Construction of Religious Institutions Assistance for the Islamic Association Surau Renovation Program Islamic Values Application Program Assistance for Surau Equipment Mosque Renovation Program Mosque Carpet Aid Corporate Debt / Islamic Association Debt Cost of Unit Dakwah Sudara Kita Management Outreach Program Dakwah Riqab Program
2	<i>Hifdz An-Nafs</i>	Monthly financial aid Home rental assistance Medical help Emergency help Monthly food aid Construction of individual houses Nursing home management House Renovation Group Placement House Complex Development Community House / Transit Program Shelter Home Management Flood Disaster Aid Fire Disaster Assistance Musafir Aid Musafir Home Assistance in Hospital Life Needs Debts Debt of Treatment Dialysis Treatment Payable MAIS staff emolument Storm Aid Amil Allowance Monthly Wages of Mosque cleaners
3	<i>Hifdz Al'Aql</i>	Assistance for educational needs and fees

- Baitul Hasanah Complex
 - Muallaf Foundation
 - Activity and Study Visit
 - General Help Lesson
 - Students Scholarship to Study abroad
 - School Needs Assistance
 - Students Scholarship in Malaysia
 - Postgraduate Students Scholarship
 - Scholarship
 - Publishing and Printing
 - Wedding Assistance
 - Training courses
 - Sewing Workshop Management
 - Asnaf Training Center
 - Muallaf Training Center
 - Business capital assistance
 - Fishery capital aid
 - Agricultural capital aid
 - Group Entrepreneurs Aid
 - Farm Capital Assistance
- 4 *Hifdz An-Nasl*
- 5 *Hifdz Al-Maal*

Source: (Lembaga Zakat Selangor, 2017)

Comparison between Lembaga Zakat Selangor (LZS) and BAZIS DKI

In zakat distribution, LZS has met all the Maqashid Sharia generally, but in last three years LZS accentuate hifdzu ad-din and nafs. On the other side, BAZIS DKI Jakarta programs don't fulfill all the five parts of the maqashid Sharia in most recent three years. It is essential to Zakat organization to meer at all maqashid Sharia. The way that the maqashid are worried about the safeguarding and improvement of human existence, confidence, astuteness, successors, honesty, and abundance shows that the maqashid can be used as benchmark in arrangement of zakat distribution program.

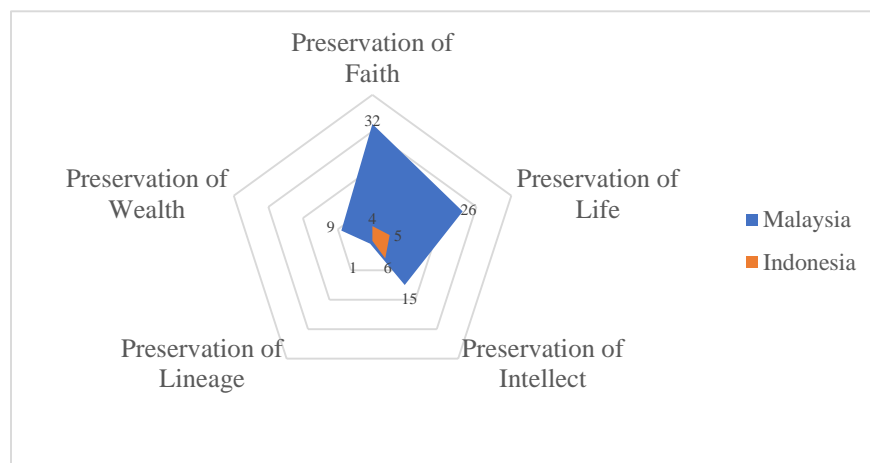


Figure 3. Zakat Distribution Programs of LZS and BAZIS DKI in 2015

Source: Processed Data (Authors, 2019)

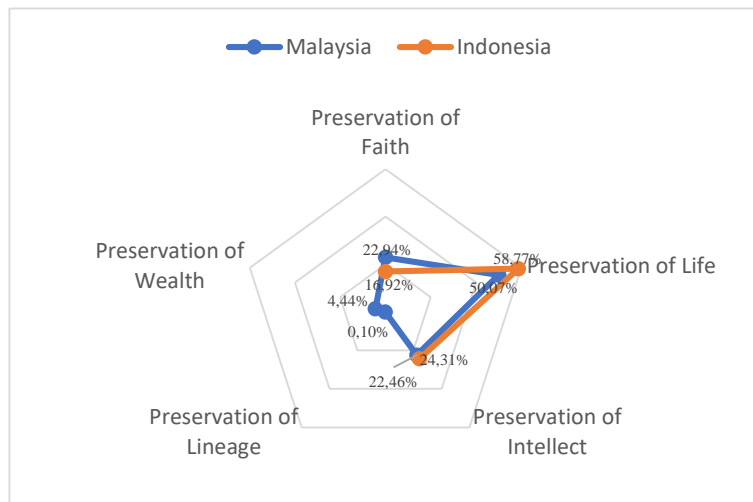


Figure 4. Zakat Distribution Budget of LZS and BAZIS DKI in 2015

Source: Processed Data (Authors, 2019)

In 2015, LZS had 83 projects covering five maqashid Sharia points and centralize on conservation of hifdzu nafs while BAZIS DKI had 15 projects covering just three maqashid Sharia perspectives (Figure 3.). Besides, in spending dissemination, LZS apportioned 50.07% to hifdzu nafs program and the least designation is hifdzu nasl added up to 0.10%. Besides, BAZIS DKI appropriated 58.77%, 24.31% and 16.92% to hifdzu nafs, hifdzu al aql and hifdzu ad din (Figure 4.)

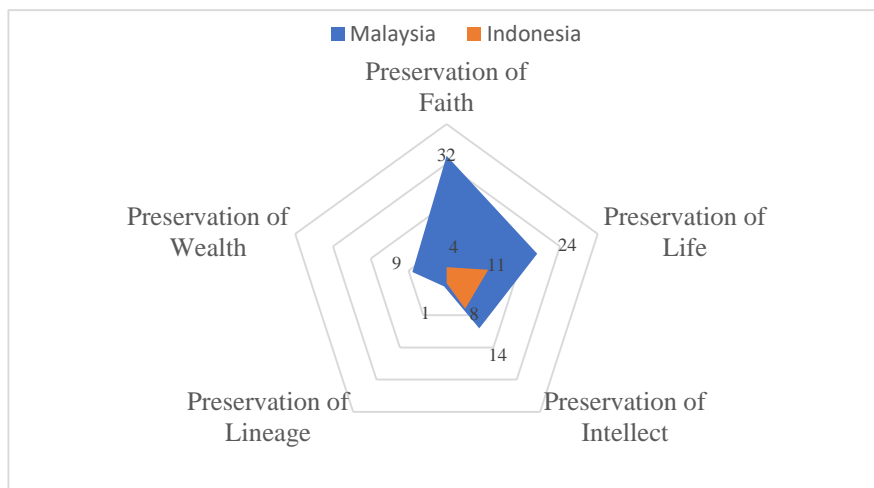


Figure 5. Zakat Distribution Programs of LZS and BAZIS DKI in 2016

Source: Processed Data (Authors, 2019)

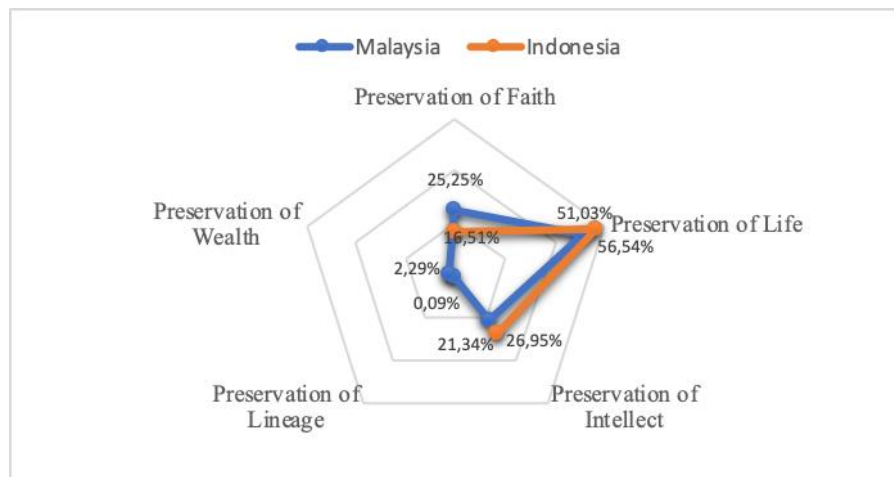


Figure 6. Zakat Distribution Budget of LZS and BAZIS DKI in 2016

Source: Processed Data (Authors, 2019)

LZS in 2016 had the most projects added up to 32 on hifdzu ad-din and the least program is just one on hifdzu an-nasl. Distinctive with LZS, BAZIS DKI had the most projects on hifdzu nafs in the measure of 11 projects while hifdzu ad-din has just four projects (Figure 5). Also, on planning, LZS grouped the most elevated sum 51.03% to protection of life and the least is hifdzu an nasl. BAZIS DKI conveyed the most noteworthy spending plan to hifdzu nafs at 56.54% and the least allotment is hifdzu ad-din added up to 16.51% (Figure 6).

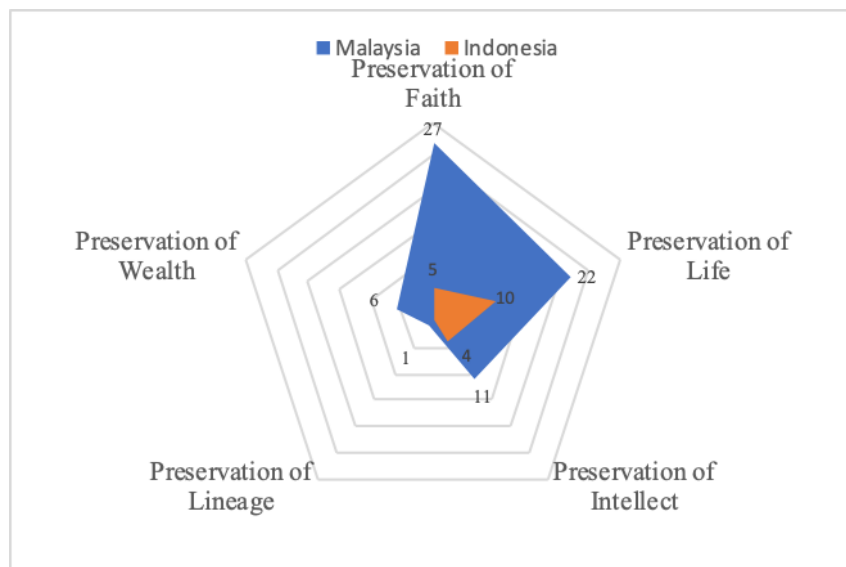


Figure 7. Zakat Distribution Programs of LZS and BAZIS DKI in 2017

Source: Processed Data (Authors, 2019)

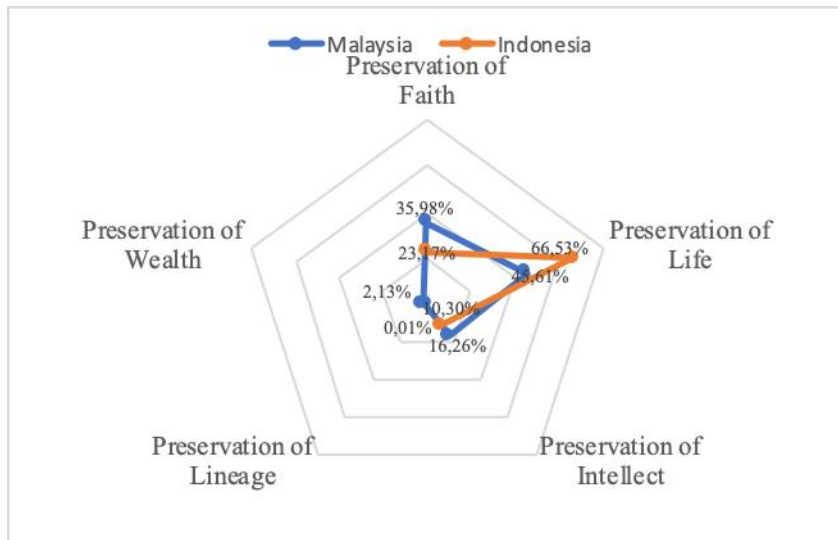


Figure 8. Zakat Distribution Budget of LZS and BAZIS DKI in 2017

Source: Processed Data (Authors, 2019)

The most recent year 2017, the most projects of LZS were 27 to hifdzu ad-din and like two years prior, the least program was one to hifdzu an-nasl. At the very year, BAZIS DKI had the most noteworthy projects on hifdzu an-nafs added up to ten and the least on hifdzu al-aql add up to four (Figure 7). Besides, on planning, LZS disseminated 45.61% of their absolute spending plan to conservation of life and 0.01% to hifdzu ad-din. Like LZS, BAZIS DKI designated the most elevated financial plan 66.53% to hifdzu an-nafs and the least 16.26% to hifdzul al aql (Figure 8).

By and large, in most recent three years, both organization LZS and BAZIS DKI zeroed in on zakat circulation for conservation life and confidence. In most recent three years, protection of genealogy turns into the least spending plan in zakat dispersion by LZS while BAZIS DKI didn't have any program to encourage it though this safeguarding is likewise significant on the grounds that it is identified with the people in the future. LZS likewise have a few projects in protection of riches while BAZIS DKI doesn't have by any means. It is on the grounds that neediness pace of Indonesia is higher than Malaysia. It should be a consideration for BAZIS DKI to meet all aspects of maqashid ShariaSharia in compiling zakat distribution program. It is because five aspects of maqashid ShariaSharia become a basic need for every people.

Zakat Institution: The Way Forward

Based on the study, the preservation of the lineage is being overlooked compare to the four aspects. In fact, preservation of the lineage is very essential to sustain the Muslim society in promoting Islam as the way of life. However, due to the current high standard and cost of living that keep arising from time-to-time, many Muslims parents choose to have less children which significantly reduce the population of the Muslims. In the long term, this situation may increase the possibility of issue related to the society specifically Muslim's lineage. Therefore, in order to cater this issue, this study recommends the zakat institutions to assist wedding expenses fund

for the poor to get married. This study also suggested funding the birth of needy people to encourage the birth among Muslims.

Zakat takes significant function to destitution alleviation, so the proficiency of Zakat foundation in circulation should be need. Protection of heredity and abundance should be worried for both zakat foundations. Conservation of heredity may have other imaginative projects, for example, labor help. Protection of abundance, for example, capital guide is a key to urge the poor to build their way of life. Henceforth, zakat organizations should utilize maqashid viewpoint to survey their presentation.

Zakat appropriation technique is as yet centered around the periodical type of move installment which can't explain the neediness issue in the Islamic culture. The current idea of appropriation must be invigorated with new methodologies that are equipped for delivering more business people among asnaf to be free and ready to help themselves and their families to carry on with better lives. The drawn out objective of this venture is to deliver and raise serious Muslim business visionaries. Capital guide of Zakat that is appropriated to the asnaf who meet certain measures would be utilized to begin or to proceed with their business (Rosbi & Sanep, 2010).

Capital is simply given to asnaf who are as of now prepared and go through a cycle from business viewpoint to upgrade asnaf dominance from hypothesis and commonsense parts of the business world. A gathering of asnaf who are applied capital help ought to have the bookkeeping aptitudes, business arranging, stock administration, etc. This is for guaranteeing them to have flawless reasoning and high eagerness to settle family. Helping the needy individuals by straightforwardly giving them an amount of cash to purchase their necessities, is in reality just a transient arrangement (Ab Rahman et al., 2012).

The issues that emerge is whether the focal point of Zakat organization was convey Zakat in term of capital help to the asnaf who is submitted, qualified and having the standards to be a business person (Ramli et al., 2011). Checking should be done effectively by the organization of Zakat in the wake of circulating the capital help to the asnaf. Checking structure, for example, occasional visits for in any event once like clockwork, account reviewing, counsel, capital infusion, month to month report should be made to guarantee that the business attempted by asnaf truly help them as far as pay and make them to be Zakat payer (Ramli et al., 2011).

The lack of awareness of zakat among the Muslim needs to be address as well. Therefore, the government need to take a step forward to make zakat as a compulsory topic inside the Islamic studies especially in school in an attractive way and approach. This initiative is to spread and wide the awareness about the important of zakat, its impact and at the same time the wisdom lies behind the command of zakat. Furthermore, organizing sharing sessions, webinar, seminar and conferences can be one of the initiatives to increase the awareness among Muslims to fulfil their religious obligations especially for those in rural and remote areas who have least access to join.

There is a need to improve/reinforce the zakat the executives framework to address the failure issue particularly in circulation viewpoint. Human asset likewise assumes significant function for Zakat foundation to dispersion zakat. The bad quality of HR could authorize zakat not as per its capacity (Fitriani & Priantina, 2018). HR of zakat foundation ought to comprehend the motivation behind zakat to reach maqashid Sharia. With the goal that zakat is required to be a practical apparatus to satisfy all parts of maqashid Sharia.

In addition, in spite of the fact that the organization of zakat has gone through numerous upgrades as far as framework, conveyance framework and government straightforwardness. There are still a few issues should be handled to guarantee that the organization of zakat is proceeding onward the correct track, hereafter to annihilate destitution and to redesign individuals' way of life broadly and universally (Rahman et al., 2012).

Furthermore, this study suggested the governments to issue proper regulatory framework which may give high impact activities that can empower and highlight the Maqasid Sharia comprehensively. Constructive programs need to be held by government which is essential to improve the distribution of zakat institutions. Raising the awareness and the importance of distribution in zakat could be done through providing conducive education system such as establishment of vocational centers and technical educational institutions (Ab Rahman et al., 2012). Alternatively, they can provide the zakat fund in the form of training centres or assist in a business that can bring return, thus enhance the standard of living of the unfortunate people through it instead of giving zakat in the form of money. It is efficient to alleviate the poverty and maximize the zakat to its fullest potential. It should be provided and the basic need (*dharuriyyat*) should be the top priority and aim for comfort (*hajiyyat*) afterwards. The significant role in this matter is obviously amil (the collectors and the distributors of zakat). Zakat funds need to be well-managed and the zakat institutions need to monitor and supervise the implementation made by the amil to ensure the funds are channeled to the right asnaf and to prevent suspicious activity. They must be chosen based on their trustworthiness, ethics and manners. Zakat is not only teach to raise the standard of living of a person it is also to raise the standard of giving.

CONCLUSION

Zakat can be very vital in promoting and maintaining economic development and growth and at the same time encouraging better financial inclusion. In fact, the development of the zakat system can be seen as an initiative program to alleviate poverty and an alternative right of the less fortunate people upon the fortunate people in Islam. If this system is conducted properly and effectively based on the Sharia, it can create better social welfare among the Muslim society. BAZIS DKI Jakarta achieved only three aspects of the Maqasid Sharia while LZS achieved all of it comprehensively.

Therefore, it is seen that the system needs some improvements and innovation programs to achieve the objectives of the Sharia.

Due to the nature of the research approach adopted, the small number of subjects which are only two Zakat bodies contribute very little to none in scientific generalization. Furthermore, this paper's dependency on these two institutions becomes the limitation to make a general conclusion regarding Zakat distribution activity as a whole. Further study and research have to be done to establish Maqasid Sharia as a Key Performance Indicator (KPI) to not only Zakat institution but to be used widely in any industry.

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