

The Comparison of Zakat Utilization in Muslim Minority and Majority Country

Irma Durrotun Niswah*

IPB University

This study aims to compare the categorization of asnaf and the utilization of zakat funds by zakat institutions in Muslim minority countries and Muslim majority countries. The Muslim minority country which is the subject of the research is Thailand, which is represented by the Sattachon Thailand Foundation, as the oldest zakat institution in Bangkok. Meanwhile, Muslim-majority countries are represented by Indonesia through Dompot Dhuafa, Brunei Darussalam through the Islamic Ulema Council of Brunei Darussalam, and Malaysia through Baitul Mal Malaysia. The method used is the Field Research and Library Research methods which are descriptive qualitative. In collecting data using the method of observation, interviews, and documentation. The results showed: (1) The Sattachon Foundation distributed zakat funds to all categories of asnaf, namely the indigent, the poor, amil, converts, riqab, gharim, fi sabilillah, and ibn sabil. The distribution pattern used is traditional consumptive and creative consumptive. (2) There are differences in interpreting the eight asnaf who are entitled to receive zakat, thus causing differences in the implementation of the distribution of zakat funds. The Sattachon Foundation and the Baitul Mal Majlis of the Malaysian Islamic Religion Association (MAIWP) distributed it to all asnaf. Dompot Dhuafa Indonesia distributes to all asnaf groups except riqab. Meanwhile, the Brunei Darussalam Islamic Religious Council (MUIB) does not distribute to asnaf riqab and fi sabilillah. Meanwhile, the distribution pattern applied at the Sattachon Foundation is lagging behind when compared to Dompot Dhuafa Indonesia, Majlis Ulama Islam Brunei Darussalam, and Baitul Mal Malaysia.

Keywords: Asnaf; Zakat Distribution; Zakat Management

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Correspondence:

Irma Durrotun Niswah
irmadurrotun.niswah@gmail.com

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INTRODUCTION

Poverty is one of the phenomenal problems faced by almost all countries in the world. The problem of poverty will always exist because every human being has different talents, abilities, and forms of business. In Islam, every human being has the same opportunity to work (equal opportunity) even though the results do not necessarily have the same dose (equal result) (Nataadipura, 2016).

One of the instruments in Islam that has a social mission to reduce poverty is zakat. Rich people reduce the amount of their wealth to give to poor people, thus creating a point of balance or equilibrium point (Nataadipura, 2016). The philosophy of the purpose of Zakat is not only to help those who are in need, but also to reduce the number of poor people permanently, not temporarily. This goal can only be achieved by improving the quality of the people so that they are able to live more productively so that their economic capacity will also increase (Musbikin, 2008). Achieving this goal needs to be supported by good and correct zakat management, especially in terms of the distribution of zakat funds which is the core of the asnaf empowerment process.

The management of zakat in Muslim-majority countries such as Indonesia, Malaysia, and Brunei Darussalam generally gets serious attention from the central government. For example, in Indonesia legalizing BAZ (Amil Zakat Agency) as a government-owned zakat institution and LAZ (Amil Zakat Institute) as a non-government zakat institution. Management of zakat in Brunei Darussalam is handed over directly to MUIB (Brunei Darussalam Islamic Ulema Council) and assisted by UKAZ (Unit Quotation Agihan Zakat) which serves as amil zakat (Febrianti, 2011). Meanwhile in Malaysia, the management of zakat between the collection and distribution of zakat is carried out by two different institutions. The collection of zakat is carried out by the Zakat Collection Center (PPZ) while the distribution of zakat is carried out by the Baitul Mal. The two institutions are part of the Federal Territory Islamic Religious Council (MAIWP).

On the other hand, Muslim minority countries such as Thailand do not yet have a strategic position in government because of special arrangements governing zakat. even so, the obligation to pay zakat does not fall because of it. they are given the freedom to carry out their religious teachings using the command of zakat, this is stated in the regulations issued by the Thai kingdom, namely in the Rathamnun Haeng Ratanacati (Constitution of the Kingdom of Thailand). Thus, based on the constitution, Muslims in Thailand are obliged to carry out zakat in accordance with fiqh guidelines as in other Muslim-majority countries.

The Sattachon Foundation is one of the oldest foundations managing zakat in Bangkok. As the capital city of Thailand, zakat management is more challenging,

because the majority of Islam and religious practices are carried out in Southern Thailand which are directly related to Malaysia. While Bangkok is the center of government, the center of business, including various centers of diversity due to the large number of immigrants from various regions. Even so, the purpose of zakat remains the same, namely to create a point of balance in society. Therefore, the authors are interested in studying the comparison of the Distribution System of Zakat Funds at the Thailand Sattachon Foundation with Dompot Dhuafa Indonesia, Majelis Ulama Islam Brunei Darussalam, and Baitul Mal Malaysia.

This study aimed to describe how the categorization of asnaf and the distribution pattern set by the Sattachon Foundation in distributing zakat. Furthermore, to find out how the Asnaf categorization and distribution patterns at the Sattachon Foundation compare with other zakat institutions in ASEAN

METHODOLOGY

The method used in this research is descriptive qualitative. Research with a qualitative descriptive format aims to describe, summarize various conditions, various situations, or various phenomena of social reality that exist in the community that is the object of research, and seeks to draw that reality to the surface as a feature, character, trait, model, sign, or description of certain conditions, situations, or phenomena.

The type of data used in this research is qualitative data. Qualitative data in the form of descriptions, can even be in the form of short stories. Sources of data in this study are primary data and secondary data. Primary data obtained through interviews and observations directly with the parties who have been used as research samples. Interviews were conducted based on interview guidelines that had been made previously. In this study, the primary data was obtained through interviews with the Sattachon Foundation, Muslim Academics at the Center for Muslim Studies at Chulalongkorn University. Observations were made at the Sattachon foundation and the Bangkok Muslim community.

This research was conducted at the Bangkok Sattachon Foundation having its address at Soi Ladprao 114, Phlabphla, Wang Thonglang District, Bangkok, 10310, Thailand. The institution was chosen for several reasons, including: 1) The Sattachon Foundation is located in the center of the city, making it easier for writers to make observations with limited time and funds. 2) The Sattachon Foundation is a foundation that also performs the first zakat management in Bangkok. 3) availability of required data and ease of accessing data.

The data sources consist of research subjects and research objects. The subjects of this study were the Chairperson of the Bangkok Sattachon Foundation, the Muslim Academics of Chulalongkorn University Thailand, and the Muslim Community in Bangkok Thailand. While the object of this research is the

categorization of asnaf on the pattern of distribution of zakat funds applied at the Sattachon Foundation. While The data collection techniques used in this study were observation, interviews, and documentation.

The Concept of Zakat

Zakat according to Ibn Faris in *mu'jam al-maqayis fi al-lughah* has a root word that refers to the meaning of *al-nama* (النماء) (and *al-ziyadah* (الزيادة)) which means growth and increase. Zakat according to Syara' is an obligatory right on property. Malikiyah provides a definition that zakat is part of certain assets that are issued because they have fulfilled the nishab to people who are entitled to receive it, if ownership, haul (even one year) is complete, apart from mining goods, plants, and found assets. Zakat is one of the five pillars of Islam that must be carried out by all Muslims who have met certain criteria. Zakat funds may only be given to the following eight categories called asnaf:

1. Fakir: fakir are people who do not have a job at all so they are unable to meet basic needs.
2. Miskin: people who have jobs but their income cannot meet their basic needs.
3. Amil: zakat collectors appointed by the imam (government) to collect zakat (from the obligatory zakat) and distribute it to those who are entitled to receive it.
4. Muallaf: People who are expected to have hope or belief in Islam can increase, or prevent their evil intentions against the Muslims, or hope for the benefits they provide in defending and helping Muslims from enemies.
5. Riqab: interpreted as a slave or Servant Sahaya also interpreted as a Muslim whose country is yours and is being colonized by the enemy.
6. Gharimin: as people who are in debt or are so indebted that they cannot pay it.
7. *Fi sabilillah*: volunteers who do jihad and struggle to repel the enemy or serve the religion of Islam through da'wah.
8. Ibnu Sabil: a metaphor for a traveler is a person who passes from one area to another who has run out of supplies.

Zakat Distribution

The Shafi'iyah scholars are of the opinion that it is better to distribute zakat funds only to eight asnaf of equal size. In addition, the minimum number for each group is three people, so it cannot be distributed to groups of less than three people because the size of the lot is more than three people. While the jumhur schools including Hanafiyah, Malikiyah, and Hanabilah state otherwise, that it is permissible to give zakat funds not for all eight asnaf but only for a few. This is because not all areas or regions that contain the eight asnaf, also offerings that can be done can be adapted to a type that really needs in that area.

So that zakat funds can be empowered in the long term not only to meet the needs of mustahik at any

time, it is necessary to utilize zakat funds. In general, there are four types of zakat utilization (Mufraini, 2006).

1. Traditional Consumptive

Traditional consumptive nature or also called pure sales, namely the distribution of zakat funds which are directly given to mustahik. This distribution meets the needs of the mustahik at any time or the basic needs of the mustahik which are relatively depleted in a short period of time.

2. Creative Consumptive

This distribution is also known as semi-utilization, ie this submission is not used as a consumptive grant but can also be used for development activities only for human resources (HR). An example is the provision of scholarships. The orientation at this stage is longer because it helps the mustahik's self-quality which is expected to later be able to lift the mustahik into muzaki.

3. Traditional Productive

Zakat funds in the distribution pattern of traditional productive forms are given in the form of productive goods such as goats, cows, razors, sewing tools, and various other productive tools. Giving in this form can be a mustahik alternative to trying to get income from these tools.

4. Creative Productive

Creative productive nature, namely offering zakat funds in the form of revolving capital assistance. Funds distributed at this stage do not run out immediately, because the money is still circulating in the community or the funds will follow productive economic growth. While the next orientation is a change in the mustahik character to become more independent.

DISCUSSION

Asnaf categorization in the Sattachon foundation

Asnaf or people who are entitled to receive zakat have been regulated in the Qur'an, namely there are 8 groups, including the indigent, the poor, amil, converts, gharimin, riqab, fii sabilillah, and ibn sabil. Amil zakat institutions which have their own ijthad in determining the targets of each category depend on the situation and conditions faced in a particular area, including the Sattachon Foundation in the Muslim minority country of Thailand.

The first group entitled to receive zakat is the poor. The Sattachon Foundation defines poor people as people who are completely deprived, that is, they do not have a job or income and cannot fulfill their basic needs even for one day. The second group, namely the poor, is defined as people who already have jobs, even though their income is not enough to meet basic needs as a whole. In this category, the Sattachon Foundation provides zakat for the poor and needy to orphans. which results in orphans being included in the category of indigent or poor depending on their economic situation, not on absolute orphan status. Therefore, if a child has

material sufficiency due to work that is saved or inherited from his parents then he cannot be categorized as a person who is entitled to receive zakat as indigent or poor.

The third group is Amil, the Sattachon Foundation defines mil as a person who is responsible for the collection and distribution of zakat. In this group, foundations are people who collect zakat in a representative area as well as distribute zakat according to the data that has been obtained in the field based on the groups who are entitled to receive zakat.

The fourth group is converts, which is defined by the Sattachon Foundation as people who are very enthusiastic so they want and want to convert to Islam. Giving zakat to the converts does not need an analysis of economic capacity. Because, zakat for converts is given as a form of welcoming and affection for new people, making them more stable and understanding one of the teachings of Islam, namely giving and helping each other in assistance.

The fifth category is riqab, which the Sattachon Foundation defines as people who are in a state of being shackled by other people or other groups, so that they do not have the freedom to carry out activities as usual, even feel in a network and position of urgency. Zakat for the riqab category given to refugees from other countries is remembered by memory in Thailand. There are about 6000 fugitives in Thailand who come from several countries such as Vietnam, Rohingya, Somalia, Palestine, Arabs, and those from Burma scattered in Thailand.

The sixth group is gharimin, which is defined as people who have debts while they are unable to pay them. Giving zakat to the gharimin group must meet the following criteria:

1. Owned assets are only sufficient to meet basic needs
2. Goals that are not justified by Islamic law.
3. Not excessive in meeting the needs of self and society
4. People who are in debt have tried to pay off their debts

The seventh group is Fi Sabilillah, the Sattachon Foundation defines this group as people who broadcast Islam through Islamic da'wah activities. Assistance for this group is given to teachers/ustadz who teach Islam, and also to a student who has limited funds to continue their education.

The eighth group is Ibn Sabil. Ibn Sabil or traveler is defined as a person who wanders while he does not have enough money to return to his country or to his hometown.

Comparison of Asnaf interpretation in ASEAN

Interpretation Eight asnaf who are entitled to receive zakat have differences in each country, the authors are interested in studying between Muslim majority and minority countries in the estimation of zakat recipients. The case study in Thailand is the Sattachon Foundation. Muslim-majority countries

include Indonesia with a study on Dompot Dhuafa as the first amil zakat institution in Indonesia, Malaysia with a study on the Baitul Mal Majlis of Islamic Religion in the Federal Territory (MAIWP) which saves for distributing zakat funds, and the state of Brunei Darussalam studies on the Brunei Darussalam Council of Islamic Scholars. (MUIB) which stores zakat funds.

Based on the understanding of the eight asnaf of each zakat institution, there is no overall difference between the eight groups, except for asnaf riqab. Dompot Dhuafa Indonesia and MUIB Brunei Darussalam are both clear that there is no expansion of the meaning of riqab, which means riqab is only for slaves, so at this time it is no longer distributed under the riqab category because its existence no longer exists. It is different with Baitul Mal Malaysia and the Sattachon Foundation, both of which define riqab in the expansion of meaning. Among other things, that riqab includes Muslims who are shackled by their condition by unbelievers. Both of them give zakat to asnaf riqab including refugees from other countries, their discrimination and restrictions in their country of origin.

The implementation of ASNAF in several ASEAN countries is as follows:

1. Dompot Dhuafa Republika

Zakat funds cannot be distributed to just anyone, but must be on the eight asnaf that have been determined in religious law. Dompot Dhuafa Republika distributes zakat funds to all categories of asnaf.

Dompot Dhuafa stated that zakat funds are channeled more through empowerment programs, so that they can lead mustahik to be financially independent. Empowerment is done so that mustahik can turn into muzakki. Even though the distribution of zakat is more focused on empowerment, in some cases Dompot Dhuafa continues to channel zakat funds that are charitable in nature, namely when the mustahik is in a very capable condition and does not have enough energy to do business.

Based on the program distributed by Dompot Dhuafa, the distribution pattern applied is included in the four existing categories, namely traditional consumptive, creative consumptive, traditional productive, and creative productive.

2. Baitulmal Majlis Islamic Religion Federation Area (MAIWP)

Baitulmal as an institution under the auspices of MAIWP has an obligation to channel zakat funds that have been collected by PPZ. Baitul Mal distributed zakat funds to eight asnaf groups as approved at the 151st Federal Territory Sharia Law Committee Meeting on March 13, 1999 (Faqih, 2015). Broadly speaking, Baitulmal-MAIWP classifies the distribution of zakat funds into two types, namely direct and indirect assistance. Direct distribution spending is carried out through 30 zakat distribution schemes. This contest can be done to institutions that are still within the scope of MAIWP. Based on the distributed scheme, the

distribution pattern applied is traditional consumptive, creative consumptive, and traditional productive.

3. Brunei Islamic Religious Council (MUIB)

Based on the Fatwa of the Mufti of the Kingdom of Brunei Bilangan (14) in MKB 3/1969 dated 1390 dated September 1, 1970. The distribution of zakat carried out by MUIB was not carried out to all eight Asnaf groups as mentioned in the Qur'an, but only distributed it to six asnaf group. Among the six groups of asnaf are the Fakir, the Poor, Amil, Converts, Gharimin, and Ibn Sabil. The categories of riqab and fi Sabilillah are considered non-existent in Brunei Darussalam so that they do not carry out the distribution of zakat to these two groups (Jaelani, 2015).

Based on the MUIB work program, it can be seen that the distribution patterns applied by MUIB include traditional consumptive, creative consumptive, and traditional productive.

4. Sattachon Yayasan Foundation

The Sattachon Foundation, located in Bangkok, Thailand, distributes zakat to all eight asnaf as mentioned in the Qur'an. In the distribution process, the Foundation was assisted by 41 amil spread across Bangkok and its surroundings. They save as zakat amil who collect and distribute zakat funds. So, in the process of distributing zakat, some are given directly by the foundation and some are given by representatives in each district.

Based on the existing work program, the distribution of zakat funds at the Sattachon Foundation is still consumptive, either traditional consumptive or creative consumptive.

Based on the explanation regarding the distribution of zakat from the four institutions in each of these countries, in general, the distribution patterns applied are different. At Laz Dompot Dhuafa Indonesia, the distribution pattern applied includes 4 existing patterns, namely traditional consumptive, creative consumptive, traditional productive, and creative productive. At the Baitulmal Majlis Islamic Religious Council of the Federal Territories (MAIWP) Malaysia and the Majlis Ugama Islam Brunei (MUIB) Brunei Darussalam, the pattern applied only includes traditional consumptive, creative consumptive, and traditional productive. Meanwhile, the distribution pattern at the Sattachon Bangkok Thailand Foundation only covers traditional consumptive and creative consumptive. In this case, it can be seen that the distribution of zakat at the Sattachon Foundation which is located in a Muslim minority country, Bangkok Thailand, requires even more effort when compared to other zakat institutions in Muslim-majority countries to develop a more productive pattern of zakat distribution.

CONCLUSION

Based on the results of the study, the researchers obtained conclusions that can be drawn as follows:

The definition of eight asnaf for the Sattachon Foundation are: (1) The poor are people who are completely deprived, that is, they do not have a job or income and cannot fulfill their basic needs even if it is only for one day. (2) Poor; The condition of the poor is slightly better than the poor. Although the poor have jobs but do not have sufficient savings to meet their basic needs. (3) Amil; People who collect zakat in a representative area as well as distribute data according to the data that has been obtained in the field based on the groups who are entitled to receive zakat. (4) Converts; People who are moved so that they want and want to convert to Islam. (5) Riqab; People who are in a state of being shackled by other people or other groups, so they do not have the freedom to carry out activities as usual, even feel in fear and a position of urgency. (6) Gharim; People who are in debt for good based on religious law. (7) Fi Sabilillah; People who broadcast Islam through Islamic da'wah activities. (8) Ibn Sabil; People who wander with syar'i goals but run out of supplies. Based on this definition, the Sattachon Foundation distributes zakat funds to all categories of asnaf, namely the indigent, poor, amil, converts, riqab, gharim, fi sabilillah, and ibn sabil. The portion of the distribution of zakat funds is prioritized in the category of asnaf in need and the poor. In the process of distributing zakat funds, the Sattachon Foundation still uses a consumptive pattern, both traditional consumptive and creative consumptive.

Among the eight asnaf, there are two categories of asnaf which are interpreted differently, namely the category of asnaf riqab and fi sabilillah. The Sattachon Foundation and Baitul Mal Majlis Islamic Religious Fellowship (MAIWP) Malaysia interpret riqab by adhering to the expansion of the meaning of its original meaning. Previous scholars interpreted riqab as a captive slave of their master, so that if the meaning remained in the previous meaning, there would be no more cases of riqab today. This basis is the basis for Dompot Dhuafa Indonesia and the Brunei Darussalam Islamic Religious Council (MUIB) not to distribute zakat funds to asnaf riqab. Meanwhile, the expansion of the meaning used by the Sattachon Foundation and MAIWP Malaysia defines riqab as a condition of being shackled by other people or unbelievers, so that their space for activities is limited and they even feel in fear and a position of urgency. Therefore, both of them continue to distribute zakat to asnaf riqab. Another category of asnaf which is interpreted differently is fi Sabilillah, the Brunei Darussalam Islamic Religious Council (MUIB) which only defines fi Sabilillah as a struggle to defend Islam by means of war. So that at this time MUIB does not distribute zakat funds to these groups because there are no more cases of fighting for the defense of Islam like in the past. Meanwhile, the Sattachon Foundation, Dompot Dhuafa, and Baitulmal MAIWP Malaysia interpret fi sabilillah as a way of da'wah to uphold Islamic values that are not limited to war. So that among the three of them continue to distribute zakat to Asnaf

fi Sabilillah. Overall, the Sattachon Foundation and MAIPW Malaysia equally distribute zakat funds to all asnaf groups. Meanwhile, Dompot Dhuafa and MUIB did not distribute zakat funds to all asnaf, namely asnaf gharim for Dompot Dhuafa and asnaf gharim and fi Sabilillah for MUIB.

If we look at the distribution pattern of the Sattachon Foundation which is located in a Muslim minority country, the only distribution pattern that can be applied is a consumptive pattern. This is due to the lack of government support related to zakat management, which can be seen in the absence of zakat institutions under the government and the absence of legal powers that regulate zakat management in Thailand, in contrast to majority countries such as Malaysia, Brunei Darussalam, and Indonesia. Each of these majority countries gets better support from the government, coupled with legal powers related to adequate zakat management.

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