

# COMPARATIVE ANALYSIS OF ZAKAT DISTRIBUTION PROGRAM IN RIAU PROVINCE IN INDONESIA AND SELANGOR STATE IN MALAYSIA IN REDUCING POVERTY: A DYNAMIC ANALYSIS MODEL

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## Abstract

This study is a comparative study between Riau Province in Indonesia and Selangor State in Malaysia with the aim of assessing differences in the zakat distribution program in reducing poverty in both regions, using the Tawhidi String Relationship (TSR) theory with a circular causation approach and a dynamic analysis model. The results of the study found that there were differences in the management of zakat in the two regions, differences in the effect of reducing poverty, differences in the amount of zakat collected and differences in the distribution of zakat funds. Research recommendation is Riau Province should unite the management of zakat in one institution to concentrated zakat funds and the distribution of zakat has a stronger multiplier effect in reducing poverty.

*Keywords: Management of Zakat, Reducing Poverty*

## 1. Introduction

Indonesia and Malaysia have the large Muslim population. In 2017, 81.1% people of Indonesia were Muslims (Badan Pusat Statistik, 2017), instead Malaysia had 61.3 % (Department of Statistics Malaysia, 2017). With the large number of Muslim population, it is a tremendous potential for Muslims in these countries to implement Islamic law.

Indonesia and Malaysia have a strategy to reduce poverty. Malaysia is more successfully countries in reducing poverty compared to Indonesia. Over a period of 46 years Malaysia can reduced poverty from 49.3 % of Malaysian population in 1970 became 0.4 % in 2016 (Departement of Statistics Malaysia, 2017), while Indonesia just can reduced poverty from 60.0 % of Indonesian population in 1970 became 10.9 % in 2016. (BPS, 2017). The data show that the poverty alleviation programs that have been implemented in Indonesia so far have not been effective. For this reason, it needs several alternative instruments expected to be a solution to poverty. Islam prepares one program called Zakat.

Zakat is a system to guarantee a better distribution of people's income and wealth (Zuhri, 2012). Zakat is also a system that maintains social balance and harmony between rich groups (*Muzakki*) and poor groups (*Mustahiq*). Zakat has a

significant social impact as the distribution of wealth and the realization the concept of socio-economic justice contained in Islamic teachings. Zakat is a *maaliyyah ijtima'iyah*, which has an important and strategic position in terms of Islamic teachings and is beneficial for building the economic welfare of Muslims.

Zakat fund management has existed since the time of the Prophet and his companions. Each country generally has a different management process, like in Malaysia and Indonesia. The difference certainly affects the performance of Zakat between the two countries, both in terms of quantity and distribution to overcome poverty or even improve the welfare of its people (Nurfitriana, 2008).

Nurfitriana (2008) mentions the fundamental difference between Zakat management in Malaysia and Indonesia lies in the management of the Zakat. Indonesia has many Zakat collection institutions, ranging from formal institutions to both government and private, non-formal and traditional institutions such as mosques. There are even individual Zakat collectors who directly distribute their Zakat to Mustahiq. Malaysia only has one Zakat Collection Center that is officially designated by the state. Besides, these differences are the basis of this study to compare the effectiveness of Zakat management.

Research conducted in Riau Province Indonesia and State of Selangor Malaysia. The two locations have the best Zakat institutions in their respective countries.

With this research are hoped that the best Zakat management model will be found so that it can be applied to improve the standard of living of Muslims and realize the purpose of Zakat in the form of increasing welfare and reducing poverty.

## 2. Literature Review

### *Poverty*

National Development Planning Agency (Bappenas, 1993) explains poverty is a situation of shortages occurred not because of the desired situation, and it cannot be avoided with the existing strength. According to Chambers in Ali (2003), five disadvantages encircle the lives of the poor, namely (1) poverty, it has a sign such as decrepit house, has minimal equipment, the family economy and income is uncertain, (2) problems of vulnerability, the inability of poor families to deal with emergencies. The hard-won economic improvements can sometimes vanish when sickness requires a large number of medical expenses. (3) The problem of powerlessness is their inability to face the elite and the bureaucracy in determining decisions concerning their fate. (4) Weak physical endurance (physical weakness) due to low food consumption both quality and quantity so that their nutrition is very low, which results in low levels of their productivity and (5) Isolation problems. Physical isolation is reflected in the concentration of poverty that is difficult to reach, while social isolation is in the closure integration of the poor families with other communities.

Tamura (2003), the cause of poverty (1) on a micro-scale is due to the inequality in the model of ownership of resources that create bias in income distribution. (2) Poverty arises due to differences in the quality of human resources. The low quality of human resources means reducing the level of productivity. The low quality of human resources is generated by factors of low education, disadvantaged fortune, discrimination, or heredity. (3) Poverty also arises because of differences in access to capital.

According to Al-Qardhawi (1996), Islamic Sharia determines the primary needs in the form of three things, such as clothing, food, and shelter. Broadly speaking, according to Sumarsono (2003), there are three main conditions of poverty, namely (1) Natural poverty caused by a person's natural condition, such as mental or physical disabilities, old age and being unable to work. (2) Cultural poverty is induced by the low quality of human resources. It can be from

the culture of the community, for example inactive, unproductive, dependent on inheritance, and so on. (3) Structural poverty is originated from a system error used by the state in regulating people's affairs.

### *Zakat*

Zakat is one of the pillars of Islam with the dimension of social justice. Etymologically, Zakat means holy, good, growing, clean, and developing. In sociology, Zakat is a number of assets required by God collected from certain people's assets to be given to people who are entitled to receive it under certain conditions. The essence of Zakat is the management of funds taken from experts to be distributed to those entitled to receive it to prosper the social life of the Islamic community.

In Islamic microeconomics, Zakat is also a part of economic productivity assets, because Zakat has the aim of overcoming inequality, poverty, and economic justice in the lower classes of society (Rahman, 1995).

Explicitly, Q.S At-Taubah 60 describes 8 (eight) groups (Asnaf) who are eligible to receive and be a Zakat target. It's explains the distribution of Zakat funds starting from the most powerless layers of society (the needy and poor). Therefore, Zakat is not only a religious command or religious piety for those who can carry it out with a guaranteed reward, but also Zakat is a socio-economic movement.

### *Zakat and Poverty Reduction*

Zakat is an effective instrument for overcoming poverty. According to Nasution and Wibisono (2005: 48), Zakat has many advantages over conventional fiscal instruments existed. First, the use of Zakat is clearly defined in the Sharia (Q.S. At-Taubah; 60), which Zakat is only for eight groups (Asnaf). Apart from the eight Asnaf, it is forbidden to accept zakat and no party has the right to replace or change the provisions. This characteristic makes Zakat inherently pro-poor. Secondly, Zakat has a low and fixed rate and never changes because it is regulated by the Sharia. For example, trade Zakat, the tariff is only 2.5%. This rate provision may not be changed or modified by anyone. Because of this, the application of Zakat will not interfere with investment incentives and will create public policy transparency. Third, Zakat has different rates for different types of assets and provides relief for businesses that have higher levels of production difficulties. For example, Zakat for agricultural products from irrigated land costs 5%, whereas if produced from rainfed land the tariff is 10%. So, Zakat is market-friendly. Fourth, Zakat is imposed on a broad basis and covers various economic activities. Zakat is collected from agricultural products, pets, gold and silver deposits, commercial trading activities, and mining goods were taken from the bowels of the earth. Contemporary fiqh even views Zakat can also be obtained from the income generated from the assets or expertise of workers. Hence, it makes a huge potential for Zakat. This is an essential basic capital for financing poverty programs.

### *Distribution of Zakat for Consumption and Overcoming Poverty*

Zakat can be implemented as a tool to overcome poverty in the form of income distribution from Muzakki to Mustahiq. Zakat for consumption has the potential as a source of income for the poor because its main purpose is to fulfill the basic needs of Mustahiq. Metwally in Hafidhuddin (2000) revealed that Zakat has a positive effect on the economy, because the Zakat instrument will encourage consumption and investment and will reduce the accumulation of assets. Distribution of Zakat for the consumption of Mustahiq, according to Sasono (1998) will create several influences on people's consumption behavior, such as (1) increasing welfare and preventing social inequality, (2) preventing economic monopoly and inequality in wealth distribution, (3) helping those who are weak and (4) balancing social values from rich to poor people.

### *Distribution of Zakat for Education and Poverty*

Poverty forces the Mustahiq to receive non-standards education facilities. Through Zakat distribution, Mustahiq may get a better education to improve their quality of human resources. Sagir (1989) found there is a relationship between the level of education with the level of income, which human resources can improve their quality of life through a process of education, training, and development that will guarantee an increase the work productivity. It means, it will ensure their incomes to meet their daily needs and improve welfare.

Zakat for education has a long-term vision to improve the quality of Muslims' life. Al-Qardhawi (2000) said a person who studies has the right to receive Zakat because he is carrying out *fardhu kifayah* obligations. The knowledge will be beneficial for humanity. Therefore, this is reasonable if the Zakat funds are directed to the education sector.

#### *Distribution of Zakat for Health and Poverty*

The health program is the main sector in the distribution of Zakat because health is the basic resource for worshipping Allah, interacting with fellow human beings and realizing Islamic goals (*maqashid syariah*).

Health is also a valuable asset because it is an investment in human support to make them prosperous. The level of public health will greatly affect the level of community welfare and have a close relationship with poverty (Faisal, 2013). Todaro and Smith in Ikram (2015) asserted health conditions affect productivity. A research study conducted by Ikram (2015) concluded the distribution of Zakat in health programs conducted by BAZNAS Bogor could increase Mustahiq productivity by increasing Mustahiq income.

#### *Distribution of Productive Zakat and Poverty*

Productive Zakat is one of the drivers of the economy, both for continuing production factors and improving the quality of production factors; this productive Zakat will later increase the income of the people. Zakat can have a wider impact if its distribution is performed on productive investment activities. Thanks to the multiplier effect. Zakat prevents the tendency to hoard resources and cash, which then pushes to invest unused inventories.

The concept of Zakat fiqh affirms that the Zakat system seeks to bring together Muslim surplus groups with the Muslim deficit groups. It is expected that there will be projected income distribution between the two parties between the deficit groups (Mustahiq) to become surplus groups (Muzakki). Zakat is not merely an activity that has worldly aims to raise income and economic stability and others, but also it has implications for the afterlife. This is what distinguishes it from the conventional economic systems (Hayati, 2009).

#### *Zakat Management and Poverty Reduction*

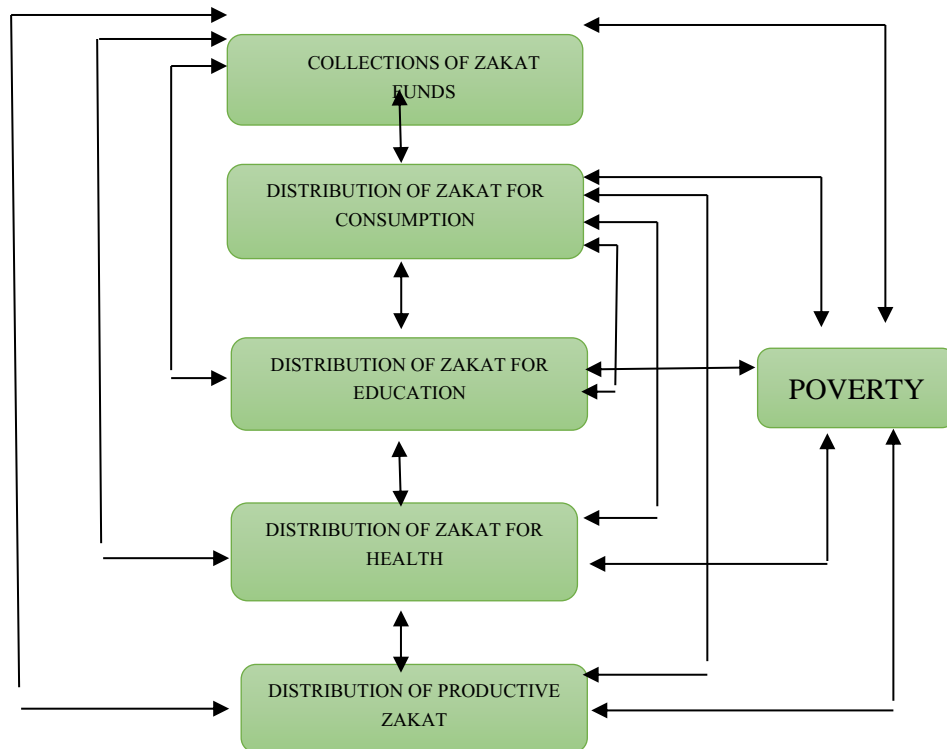
In Islam, the handling of poverty has been regulated in one of the pillars called Zakat (Qadir, 2001). Considering the importance of Zakat in the distribution of income and dealing with poverty, Prophet Muhammad has exemplified the procedures for managing Zakat. Management of Zakat is not an easy obligation and can be done individually. For the mission to realize the objectives of Zakat, namely the distribution of welfare and poverty alleviation, the management and distribution of Zakat must be fulfilled through institutions and well-structured system. This is the basis for the establishment of Zakat Management Institutions in various countries, including Indonesia and Malaysia. (Syahrudin dkk, 2013). An institution should manage Zakat productively, trustfully and professionally, so Zakat can take part in the realization of Islamic ideas for the welfare of society.

### **3. Model Of Research And Hypothesis**

The research framework is a simplification of the Circular Causation Choudhury (Choudhury, 2011), which each variable is interrelated and interdependent. Besides, there are also applications of the IIE (Interaction, Integration and

Evaluation) process of the Wellbeing function in a comparative analysis of Zakat management in Indonesia and Malaysia, in the context of poverty reduction based on an Islamic perspective.

Based on the background, theoretical framework and the development of the relationship of research variables, the research framework is as follows.



#### 4. Development Of Hypothesis

1. There is an influence of the Zakat collection, distribution of Zakat for consumption, Zakat for education, Zakat for health, and productive Zakat to poverty in the Riau Province of Indonesia and Selangor, Malaysia.

Prior research studies conducted by Beik (2011), Mintarti, N, beik,I.S, Tanjung, H, Haryono,A.R, Tsani, T, Kasirin, U, (2012), Hafidhuddin (2008) and Yuswar Z.B, Hermien Triyowati, Yolanda Masnita, Sumardjo, (2015) found Zakat improves the welfare of the people, so the hypothesis has formulated as follow:

$H_1$ : It is suspected that there is an influence of zakat collection, distribution of zakat for consumption, zakat for education, zakat for health, and productive zakat on poverty in Riau Province, Indonesia, and Selangor, Malaysia.

2. There is an influence of poverty, distribution of Zakat for consumption, Zakat for education, Zakat for health, and productive Zakat on the Zakat funds collected in the Riau Province, Indonesia and Selangor, Malaysia.

Research studies conducted by Chapra (2006), Ali (2006), Rosyadi (2013), Saesahet (2009) saw high levels of poverty lead to low Zakat funds collected, so the hypothesis has formulated as follow:

H<sub>2</sub>: It is suspected that there is an influence of poverty, distribution of Zakat for consumption, Zakat for education, Zakat for health, productive Zakat on Zakat funds collected in Riau Province, Indonesia, and Selangor, Malaysia.

3. There is an effect of poverty, Zakat funds collected, distribution of Zakat for education, Zakat for health, and productive Zakat on the distribution of Zakat for consumption in Riau Province, Indonesia, and Selangor, Malaysia.

Research studies carried out by Sarkaniputra (2002), Ishaq (2003) revealed if the poor population increased, distribution of consumption Zakat and distribution of other Zakat similarly expanded, so the hypothesis has been formulated as follows:

H<sub>3</sub>: It is suspected that there is an influence of poverty, Zakat funds collected, distribution of education Zakat, Zakat for health, productive Zakat on the distribution of Zakat for consumption in Riau Province, Indonesia, and Selangor, Malaysia.

4. There is an effect of poverty, the Zakat funds collected, distribution of Zakat, Zakat for consumption, health, and productive Zakat on the distribution of Zakat for education in Riau Province, Indonesia and Selangor, Malaysia.

The results of research studies conducted by Hasan (2006), Hidayat (2017), Miah (2017), Suhaib (2009) and Abdullah, Naziruddin et. Al (2015) found that when poverty increased then the distribution of Zakat for education also grew, so the hypothesis has formulated as follows:

H<sub>4</sub>: It is suspected that there is an influence of poverty, Zakat funds collected, distribution of Zakat for consumption, Zakat for health, productive Zakat on the distribution of Zakat for education in Riau Province, Indonesia and Selangor, Malaysia.

5. The influence of poverty, Zakat funds collected, distribution of Zakat for consumption, education, and productive Zakat on the distribution of Zakat for health in Riau Province, Indonesia, and Selangor, Malaysia

Research studies conducted by Kanbur (2010), Zuhri (2012) and Bilhaq (2015) concluded the increase in Zakat funds collected would increase the distribution of Zakat for health, but a study from Manara, Ajeng Sonial, Arif Rahman E.P and R. Gatot H. P, (2018) found the opposite, so the research hypothesis has formulated as follows:

H<sub>5</sub>: It is suspected that there is the influence of poverty, Zakat funds collected, distribution of Zakat for consumption, Zakat for education, and productive Zakat on the distribution of Zakat for health in Riau Province, Indonesia, and Selangor, Malaysia.

6. There is an influence of poverty, Zakat funds collected, distribution of Zakat for consumption, Zakat for education, Zakat for health on the distribution of productive Zakat in Riau Province, Indonesia, and Selangor, Malaysia.

The results of studies conducted by Arif (2012), Kamali (2016), Norvadewi (2012) found the distribution of productive Zakat is strongly influenced by the number of impoverished people and high unemployment. The findings of Johari, F., Abd Aziz, M.R, Ibrahim, M.F & Ali, A.F.M, (2013) Bakar, M.H.A & Abdghani, A.H (2011) and Saidurrahman (2013) stated that there was the priority in the distribution of Zakat for low-income countries, so the hypothesis has formulated as follows:

$H_6$ : It is suspected there is an influence of poverty, Zakat funds collected, distribution of Zakat for consumption, Zakat for education, Zakat for health on the distribution of productive Zakat in Riau Province, Indonesia, and Selangor, Malaysia.

## 5. Data Analysis Technique

This research study used the simultaneous equation analysis method with Circular causation. The model defines dynamically; each variable affects each other in one study or is called the IIE Choudhury process, in Mariyanti (2016). Hence, the model can be processed concurrently. It is necessary to log the equation as stated in Choudury and Hasan, (2006). The data were analyzed using Dynamic with Two-Stage Least Square (2SLS), which utilized the Eviews 9 analysis tool and the Tawhidi String Relations (TSR) approach to achieve *Maqasid Syariah*.

The models calculated in this study are as follows:

**First model:** a model that shows the function of poverty:

$$K = \{Z, PZC, PZE, PZH, PZP\}$$

The function produces a regression equation:

$$K = \beta Z + \gamma PZC + g PZE + i PZH + C PZP + \epsilon$$

**Second model:** model of *Social Wellbeing Function, subject to the Circular Causation*

$$1. P = f \{X_i, \theta\}$$

$$2. X_i = f \{P, \theta\}$$

From the *Social Wellbeing Function*, it formulates the function of Wellbeing:

$$[\Omega(Q,S) \rightarrow \{\theta^*\} \rightarrow \theta \rightarrow X(\theta) \rightarrow W \{K, Z, PZC, PZE, PZH, PZP, \theta\} \rightarrow \theta_N$$

Models with simultaneous equations are as follows:

$$\begin{aligned} 1. K &= \alpha_{1,0} + \alpha_{1,1} Z + \alpha_{1,2} PZC + \alpha_{1,3} PZE + \alpha_{1,4} PZH + \alpha_{1,5} PZP + \alpha_{1,6} \theta \\ 2. Z &= \alpha_{2,0} + \alpha_{2,1} K + \alpha_{2,2} PZC + \alpha_{2,3} PZE + \alpha_{2,4} PZH + \alpha_{2,5} PZP + \alpha_{2,6} \theta \\ 3. PZC &= \alpha_{3,0} + \alpha_{3,1} K + \alpha_{3,2} Z + \alpha_{3,3} PZE + \alpha_{3,4} PZH + \alpha_{3,5} PZP + \alpha_{3,6} \theta \\ 4. PZE &= \alpha_{4,0} + \alpha_{4,1} K + \alpha_{4,2} Z + \alpha_{4,3} PZC + \alpha_{4,4} PZH + \alpha_{4,5} PZP + \alpha_{4,6} \theta \\ 5. PZH &= \alpha_{5,0} + \alpha_{5,1} K + \alpha_{5,2} Z + \alpha_{5,3} PZC + \alpha_{5,4} PZE + \alpha_{5,5} PZP + \alpha_{5,6} \theta \\ 6. PZP &= \alpha_{6,0} + \alpha_{6,1} K + \alpha_{6,2} Z + \alpha_{6,3} PZC + \alpha_{6,4} PZE + \alpha_{6,5} PZH + \alpha_{6,6} \theta \\ 7. \theta &= \alpha_{7,0} + \alpha_{7,1} K + \alpha_{7,2} Z + \alpha_{7,3} PZC + \alpha_{7,4} PZE + \alpha_{7,5} PZH + \alpha_{7,6} PZP \end{aligned}$$

Information:

1. K = Poverty Rate (Number of Poor People)
2. Z = Zakat funds collected
3. PZC = Distribution of Zakat for consumption
4. PZE = Distribution of Zakat for Education
5. PZH = Distribution of Zakat for Health
6. PZP = Distribution of Productive Zakat
7.  $\theta$  = Theta

## 6. Results And Discussion

### *Comparison of Zakat Institutions*

The zakat institution in Riau Province of Indonesia and Selangor State of Malaysia has several similarities and differences, shown in the following table :

Table 1: Comparison of Zakat Institutions in Riau Province Indonesia and Negeri Selangor Malaysia

No.	Zakat Management	Riau Province Indonesia	Selangor State Malaysia
1.	Legal Arrangement	Law No. 23 of 2011	Regulated in the State Rules.
2.	Zakat Management Agency	a. BAZNAS of province b. BAZNAS City = 12 institution c. LAZ = 8 institutions	Selangor Zakat Agency (LZS) = 1 institution dan 28 branches
3.	Supervisory Agency	a. Governor b. Regent/Mayor c. Regional Office of the Ministry of Religion, Riau d. District/City Ministry of Religion Office	LZS, an independent institution owned by MAIS (Selangor Islamic Religious Council) which is fully responsible to the Sultan of Selangor.
4.	Zakat Fund Management and Distribution Agency	Amil Institution or Amil Agency has a dual function, as a collector or zakat channeling institution	LZS serves as a zakat collection institution and zakat distribution institution.
5.	Zakat Distribution Program	a. Economic Program b. Humanitarian Program c. Health program d. Education programs e. Da'wah Program	a. Social Development b. Educational Development c. Development of <i>Insan</i> d. Economic Development e. Development of Religious Institutions f. Management Board

Sumber : BAZNAS of Riau Province, Selangor Zakat Agency, 2017

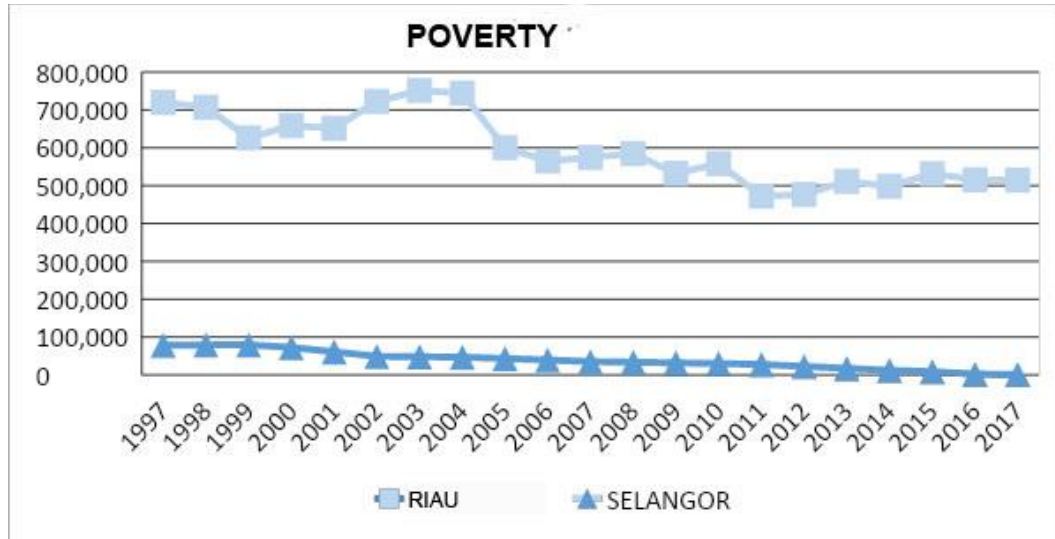
### *The Comparison of the Poverty between in Riau Province, Indonesia and Selangor, Malaysia*

The number of population in Riau Province and Selangor in 2017 was not much different. The total population of Riau Province was 6,657,911, while the population of Selangor was 6,358,000. In terms of population poverty, there are noticeable differences between the two regions with the poverty standards applied in each country. The poverty threshold in Riau Province follows the BPS standards. This is determined based on the basic needs equivalent to 2,100 calories. Selangor, Malaysia defines poverty standards higher than the United Nations set at USD 3.38 per day (Department of Statistics Malaysia, 2017).



The poverty rate in Riau Province, Indonesia is much higher than Selangor, in which poverty in Selangor from time to time continues to decrease. Compared to Riau Province, it is fluctuating and tends to be constant. The data is presented in the following figure.

Figure 1: Comparison of the Poor Population in Riau Province and Selangor

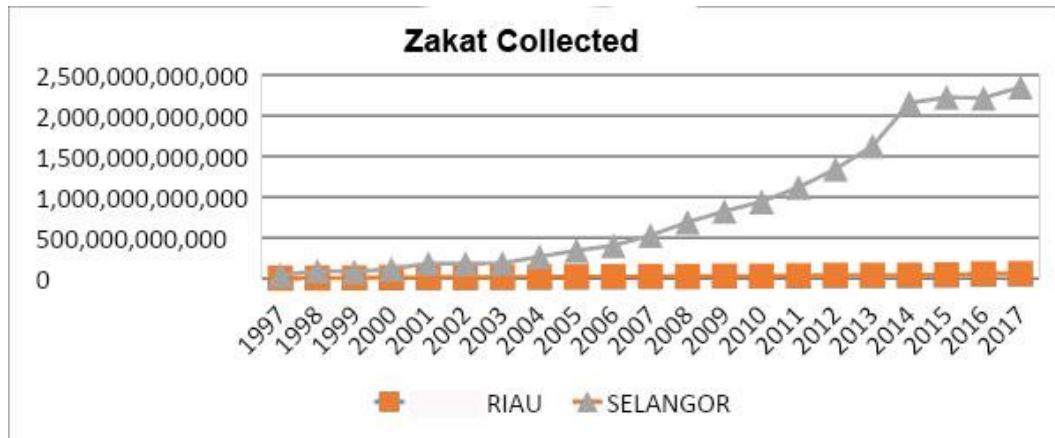


Source: Central Bureau of Statistik Riau Province and Departemen of Statistics Malaysia, 2018

*Comparison of Zakat Funds collected*

The total of Zakat Funds collected in Selangor from year to year is consistent and tends to increase significantly. The Zakat funds collected in Selangor is much higher compared to Riau Province, which remains meaningless increase for the last 21 years.

Figure 2: Comparison of the total of Zakat Funds Collected in Riau Province and Selangor

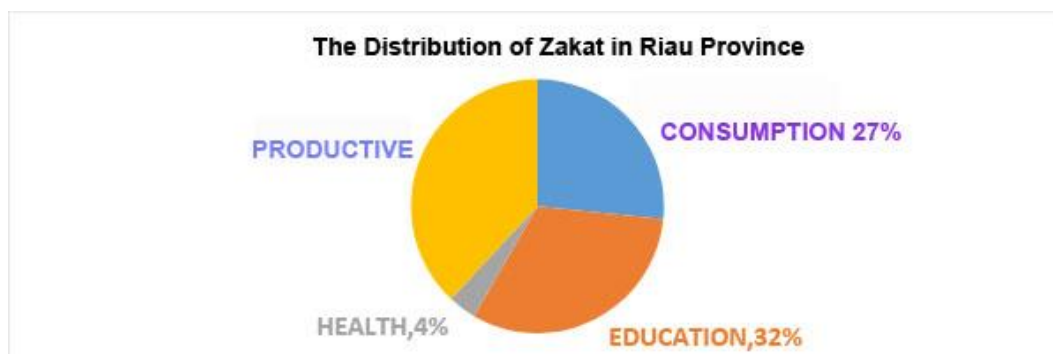


Source: Baznas of Riau Province and Lembaga Zakat Selangor, 2018

### Comparison of Zakat Distribution

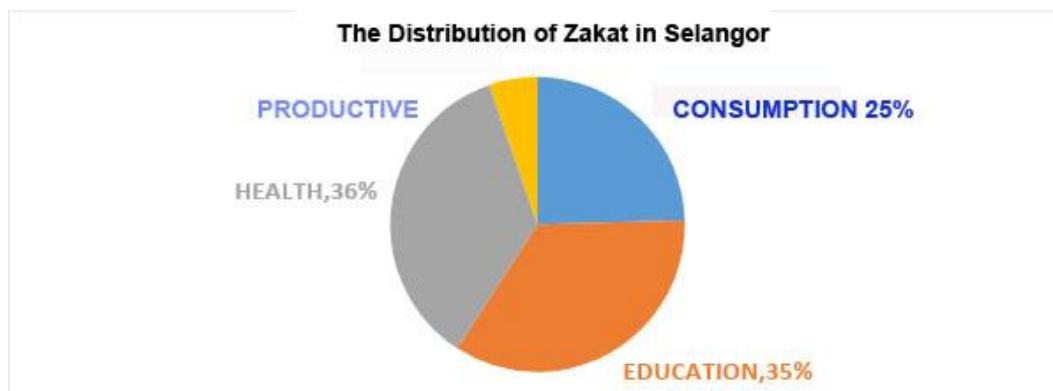
Zakat funds collected in both regions are distributed to Asnaf who are entitled to receive Zakat according to the provisions in QS At-Tawbah 60. The Zakat is distributed in the form of several programs. In Riau Province, the Zakat is in the form of Economic Programs, Humanitarian Programs, Health Programs, Educational Programs, and Da'wah Programs. In Selangor, it is in the form of Social Development Programs, Educational Development, Human Development, Economic Development, Development of Religious Institutions and Management Fees. For this study, the researchers make an equation by classifying Zakat distribution programs in both regions in 4 categories, namely distribution of Zakat for consumption, education, health, and productive Zakat, with comparison as shown in figures 3 and 4:

Figure 3: Distribution of Zakat in Riau Province Based on Distribution Program



Source : Baznas of Riau Province, 2018

Figure 4: Distribution of Zakat in Selangor Based on Distribution Program



Source: Lembaga Zakat Selangor, 2018

The most priority distribution of Zakat in Riau province is productive Zakat. For Selangor, the highest priority of Zakat distribution is for education programs and a health program, while productive Zakat is the lowest

*Equation of Regression and Relationships among Variables in Riau Province, Indonesia*

The results of the statistical analysis produce equations and relationships among variables as follows:

1.  $K = - 871568.5 + 0.000893 Z - 0.000660 PZC - 0.001211 PZE - 0.001291PZH - 0.000856 PZP$
2.  $Z = 5.78E+09 - 5057.241 K + 0.922688PZC + 1.114698 PZE + 0.823641 PZH + 0.997930PZP$
3.  $PZC = -2.96E+09 + 3501.117 K + 0.718405Z - 0.694255 PZE - 0.431845 PZH - 0.643314PZP$
4.  $PZE = -4.30E+09 + 3968.866K + 0.758543Z - 0.604294 PZC - 0.860632 PZH - 0.678960 PZP$
5.  $PZH = -5.54E+08 + 2149.31\sqrt{4} K + 0.207128 Z - 0.137022 PZC - 0.318226 PZE - 0.140548 PZP$
6.  $PZP = -5.47E+09 + 756.249 K + 0.869188Z - 0.719237 PZC - 0.866048 PZE - 0.482897 PZH$

The significance of the relationship among variables:

Hypothesis	Dependent Variable	Independent Variable	Significant (+)	Significant (-)	Not Significant
H <sub>1</sub>	K	Z	√		
		PZC		√	
		PZE		√	
		PZH		√	
		PZP		√	
H <sub>2</sub>	Z	K		√	
		PZC	√		
		PZE	√		
		PZH			√
		PZP	√		
H <sub>3</sub>	PZC	K	√		
		Z	√		
		PZE		√	
		PZH			√
		PZP		√	
H <sub>4</sub>	PZE	K	√		
		Z	√		
		PZC		√	
		PZH		√	
		PZP		√	
H <sub>5</sub>	PZH	K	√		
		Z			√
		PZC			√
		PZE		√	

		PZP			√
H <sub>6</sub>	PZP	K	√		
		Z	√		
		PZC		√	
		PZE		√	
		PZH			√

*Equation of Regression and Relationships among Variables in Selangor, Malaysia*

The results of the statistical analysis produce equations and relationships among variables as follows:

1.  $K = 77914.51 + 0.000108 Z - 0.000693 PZC - 0.000110 PZE + 0.000295 PZH - 0.004997 PZP$
2.  $Z = - 1.47E+08 + 1225.952 K + 2.693285 PZC + 0.854232 PZE - 0.781650 PZH + 21.88396 PZP$
3.  $PZC = 37618703 - 417.6050 K + 0.142848 Z - 0.044137 PZE + 0.285740 PZH - 2.644925 PZP$
4.  $PZE = 77198045 - 741.7425 K + 0.504417Z - 0.491445PZC + 0.485333 PZH - 11.16995 PZP$
5.  $PZH = - 1.15E+08 + 1158.695 K - 0.270057 Z + 1.861270 PZC + 0.283969 PZE + 10.86127 PZP$
6.  $PZP = 7143255 - 62.37108 K + 0.024002 Z - 0.054683 PZC - 0.020752 PZE + 0.034474 PZH$

The significance of the relationship among variables:

Hypothesis	Dependent Variable	Independent Variable	Significant (+)	Significant (-)	Not significant
H <sub>1</sub>	K	Z	√		
		PZC		√	
		PZE			√
		PZH	√		
		PZP		√	
H <sub>2</sub>	Z	K			√
		PZC	√		
		PZE	√		
		PZH		√	
		PZP	√		
H <sub>3</sub>	PZC	K		√	
		Z	√		
		PZE			√
		PZH	√		
		PZP			√
H <sub>4</sub>	PZE	K			√

		Z	√		
		PZC			√
		PZH			√
		PZP		√	
H <sub>5</sub>	PZH	K	√		
		Z		√	
		PZC	√		
		PZE			√
		PZP	√		
H <sub>6</sub>	PZP	K		√	
		Z	√		
		PZC			√
		PZE		√	
		PZH	√		

*Comparison of the Influence of Research Variables on Poverty in Riau Province, Indonesia and Selangor, Malaysia*

Zakat funds collected in Riau Province and Selangor have a significant (positive) effect on poverty. The more Zakat funds collected means the higher can reduce poverty. It shows that the Zakat funds collected can reduce poverty in both regions and gives a high awareness of paying Zakat.

Distribution of Zakat for consumption and zakat for productive activities (zakat productive) in Riau Province and Selangor has a significant effect on poverty; with a negative relationship. The more distribution of Zakat for both programs, poverty will be reduced in both regions. The difference is in the distribution of Zakat for education and Zakat for health. In Riau Province, Zakat distributions for the two sectors significantly influence poverty with a negative relationship. The more Zakat distributed, the number of poverty is lower than expected. For Selangor, the influence of distribution of Zakat for education does not significantly (negatively) affect poverty, while the distribution of Zakat for health significantly has a positive influence. It means the more distribution of Zakat for health, poverty is increasing.

Based on the number of impoverished people in the last 21 years, the poverty rate in Riau Province is much higher than Selangor. The poverty rate movement is fluctuating and tends to be constant, compared to Selangor, which continues to decline. Even in 2016, Selangor stated that they did not have a poor population.

*Comparison of the Influence of Research Variables on the Zakat Funds Collected in Riau Province, Indonesia, and Selangor, Malaysia*

The poverty variables have a different influence and relationship to the total of Zakat collected in the two regions. In Riau Province, there is a negative relationship between poverty and the number of Zakat collected and there is a highly significant influence, meaning that if poverty increases then the Zakat funds collected will decrease. In contrast, in Selangor, Malaysia there is a positive and insignificant relationship, which as poverty increases the Zakat funds collected will also rise. This is because there are differences in the number of poor people in the two regions. In Riau Province, the number of poor people is quite high. The number of poor people certainly affects the total of Zakat collected in a negative direction, because the poor are *Mustahiq* who receive Zakat instead of paying Zakat (*Muzakki*). The poorer the population, the less the total of Zakat collected. Unlike the Selangor, which has fewer poor people, the

percentage of the number of *Muzakki* is higher and the Zakat funds collected are much higher, so if there is a case of poverty, they can easily spend the Zakat funds to solve it.

The distribution of Zakat for consumption, education and productive Zakat in both regions is significantly influencing the number of Zakat funds collected, with an equally positive relationship. Zakat for consumption, education and productive Zakat, which is increasingly distributed in Riau Province and Selangor will increase the number of Zakat funds. Therefore, the purpose of Zakat distribution is achieved. One of the goals of Zakat distribution is to improve the welfare of the poor and change them from *Mustahiq* to *Muzakki*.

There are differences in the distribution of Zakat for health. In Riau Province, this variable does not have a significant effect on a positive relationship. It means if the distribution of Zakat for health progress, the quantity of Zakat collected also increases but not at a significant level. In the end, Zakat for health will make the poor to have a guarantee to be healthy and can work well with high productivity. On the contrary, in Selangor, the distribution of Zakat funds for health significantly affect the Zakat funds collected and has a negative influence. This is because Zakat funds are used up for health facilities. Also, most of the recipients of health Zakat funds are poor people who are elderly and no longer actively working.

Based on the data above, there is a contrast between the Zakat funds collected in Selangor Malaysia and the Zakat funds collected in Riau Province (Figure 2). From year to year, Zakat funds collected in Selangor have increased significantly. But the Zakat funds of Riau Province tends to be low and constant.

#### *Comparison of the Influence of Research Variables on the Distribution of Zakat for Consumption in Riau Province, Indonesia, and Selangor, Malaysia*

The poverty variable has the same significant effect as the distribution of Zakat for consumption but with a different relationship. In Riau Province, the poverty variable with the distribution of Zakat for consumption has a positive relationship, meaning the higher number the poverty the more distribution of Zakat for consumption. It shows Riau Province has a higher quantity of Zakat and is distributed for short-term needs. When they run out, they will again collect the Zakat funds. In Selangor, a negative relationship applies; meaning the higher the poverty, the distribution of Zakat for consumption will be lower. This is a sign that Zakat distribution in Selangor is intended for long-term needs and is useful for eradicating poverty. The distribution of Zakat is also used for other objects like helping *Asnaf* in the form of education, health, and Zakat for investment. In addition, a small number of poor people in the country strengthen this result.

The collected Zakat funds have the same influence in both regions. Zakat significantly alters the distribution of Zakat for consumption and has a positive relationship. It shows if the number of Zakat funds collected raises, the distribution of Zakat for consumption also increases; and vice versa.

There is a significant difference in the influence of the distribution of Zakat for education and consumption in the two regions. In Riau Province, there is a significant influence, while in Selangor it is not significant; with an equally negative relationship. It suggests that both in Riau Province and in Selangor, Zakat distribution for consumption and for education have a substitution and choice relationship. If the distribution of Zakat for consumption is increased, the distribution of Zakat for education must be reduced. This situation arises because of the low Zakat funds collected. In Selangor, the distribution of Zakat for education has no significant effect on the distribution of Zakat for consumption. When LZS give Zakat funds for education, the distribution of Zakat for consumption is not carried out. This situation fits because the number of Zakat funds collected is quite high so that the distribution of Zakat for education does not affect the Zakat for consumption.

In Riau Province, the distribution of Zakat for health has no significant effect on the distribution of Zakat for consumption; with a negative relationship. That also applies to the distribution of Zakat for education. The distribution of Zakat for health and consumption further has a substitution and choice relationship. If the Zakat distribution program for health is chosen, the Zakat distribution program for consumption will be reduced. In Selangor, this has a significant influence and positive relationship. If the distribution of Zakat for health advances, the distribution of Zakat for consumption will also increase. The relationship between Zakat distribution for health and consumption applies a complementary or unidirectional system.

There is an influence on the distribution of productive Zakat on the distribution of Zakat for consumption in the two different regions. Riau Province has a significant influence and negative relationship. That means the distribution of productive Zakat and distribution of Zakat for consumption has a substitution relationship. If the distribution of productive Zakat increases, the distribution of Zakat for consumption will decrease. In Selangor, the influence of the distribution of productive Zakat on Zakat for consumption is not significant and the relationship is negative. That indicates the distribution of productive Zakat and distribution of Zakat for consumption has a substitution relationship but not significant.

*Comparison of the Influence of Research Variables on the Distribution of Zakat for Education in Riau Province, Indonesia, and Selangor, Malaysia*

Poverty has a different effect on the distribution of Zakat for education. Riau Province, Indonesia possesses a significant and positive effect of poverty on Zakat distribution for education. The higher the poverty rate, the more Zakat funds will be directed for education. In Selangor, Malaysia, the effect of poverty was not significant on the distribution of Zakat for education with its negative relationship. This happens because of the low poverty rate, so the effect is not significant. It is precisely the lower the poverty rate, the higher the distribution of Zakat in education. It is supported by the data showing the percentage of distribution of Zakat education in the Selangor is the highest.

There is an influence between the Zakat collected on the distribution of Zakat for education the effect is the same in both regions, which is very significant and positive. It implies if the Zakat funds collected to increase, the distribution of Zakat for education will also enhance.

The distribution of Zakat for consumption has different effects in the two regions and has a negative relationship. This means, in Riau Province, Zakat distribution for consumption and Zakat distribution for education hold a significant influence on each other and have a substitution relationship. There are alternatives to the distribution of Zakat. When the distribution of Zakat for consumption increases, the distribution of Zakat for education is reduced. In Selangor, there is no significant influence, although they still have the option of distributions, between Zakat for consumption and education.

There is a difference in the influence of Zakat distribution for health and education. Riau Province has a significant influence on a negative relationship. Both forms of Zakat distributions have a substitution relationship. If the distribution of Zakat for health increases, the distribution of Zakat for education is reduced. For Selangor, Malaysia, the influence of the distribution of Zakat for health on the distribution of Zakat for education is not significant and the relationship is positive. If the distribution of Zakat for health rises, the distribution of Zakat for education also increases, meaning the two types of distribution do not replace each other.

The effect of productive Zakat distribution on the distribution of Zakat for education in both regions is significant and is negatively related. This denotes that if the distribution of Zakat for investment rises, the distribution of Zakat for education will be reduced. Both of these Zakat distributions have a mutually replacing relationship, and there is an option of directing between Zakat for investment and education.

The Zakat Institution of Selangor provides the largest portion (35%) for the distribution of Zakat for education compared to the distribution of other Zakat because LZS's top priority is to improve the quality of human resources. By improving the quality of education, it is hoped the next generation will have better quality and productivity, so they can bring their families out of poverty, and may even change from being recipients of Zakat to paying Zakat. In Riau Province, the distribution of Zakat for education is ranked second (32%) under the distribution of Zakat for investment. Similar to Selangor, Riau Province also prioritizes improving the quality of *Asnaf* human resources.

#### *Comparative Effect of Research Variables on the Distribution of Zakat for Health in Riau Province, Indonesia and Selangor, Malaysia*

Poverty in Riau Province and Selangor are equally significant and has a positive relationship. This affects the distribution of Zakat for health, meaning if poverty increases in both regions, the distribution of Zakat for health will increase because poor people need more health assistance.

Zakat collected in Riau Province has an insignificant influence on the distribution of Zakat for health with a positive relationship. It means if the Zakat funds collected increase, the distribution of Zakat for health in Riau Province will also grow. In contrast to Selangor, the collected Zakat funds significantly influence the distribution of Zakat for health and have a negative relationship. If the number of Zakat funds collected is greater, it signifies more *Muzakki* are in Selangor, meaning the level of welfare of the poor population increases, and ultimately the distribution of Zakat for health will decrease.

In Riau Province, the distribution of Zakat for consumption does not significantly affect the distribution of Zakat for health with a negative relationship. If the Zakat funds for consumption increases, the distribution of Zakat for health will decline. It determines the distribution of Zakat for consumption and health has a substitution relationship. Zakat Management Institutions in Riau Province must choose between the distribution of Zakat for consumption and health. In Selangor, the influence of these two Zakat distributions is very significant and has a positive relationship, which means there is no selection of Zakat distribution in Selangor. If the distribution of Zakat for consumption accretions, the distribution of Zakat for health increases. The distribution of Zakat for consumption and health are complementary and mutually supportive. This appears because of the high number of Zakat funds collected.

The distribution of Zakat for education in Riau Province has a very significant influence on the distribution of Zakat for health with a negative relationship. When Zakat distribution for education increases, Zakat distribution for health decreases. The Zakat Management Institutions in Riau Province will choose between the two types of Zakat distribution. Selangor distributes Zakat for education insignificantly and influences the distribution of Zakat for health with the same relationship. An increase in Zakat distribution for education will be followed by an increase in Zakat distribution for health.

The effect of productive Zakat distribution on the distribution of Zakat for health is different in the two regions. In Riau Province, the distribution of productive Zakat does not significantly affect the distribution of Zakat for health with a negative relationship, meaning the distribution of Zakat for investment and health has a substitute or interchangeable relationship. If the distribution of Zakat for investment is chosen, the distribution of Zakat for health must be reduced. In Selangor, the relationship between the two Zakat distributions has a positive and very significant



influence. It means, in Selangor, the Zakat institution easily determines the type of Zakat distributed without having to sacrifice other types of Zakat distribution.

*Comparison of the Influence of Research Variables on the Distribution of Productive Zakat in Riau Province, Indonesia and Selangor, Malaysia*

Poverty in Riau Province and Selangor has a significant effect on the distribution of productive Zakat. Riau Province has a positive relationship, meaning that if poverty increases then the distribution of productive Zakat will also increase because there are many more Asnaf people who need the help of Zakat funds. Selangor has a negative relationship, suggesting if poverty decreases, the distribution of productive Zakat raises. This condition is due to the low poverty rate in Selangor and a large number of Zakat funds collected.

The variable of Zakat funds collected has a very significant influence and a positive relationship in both regions. It implies if the Zakat funds collected in the two regions increase, the distribution of productive Zakat will also increase. The distribution of Zakat for consumption in Riau Province and Selangor has a significant effect on the distribution of productive Zakat, but with a negative relationship. Riau Province has a significant influence, while in Selangor it has no significant effect. However, both in Riau Province and in Selangor, the distribution of Zakat for consumption and distribution of productive Zakat has a substitution relationship, which means if consumption Zakat is prioritized; the distribution of productive Zakat will decrease.

Distribution of Zakat for education has a significant influence and a negative relationship with the distribution of productive Zakat, both in Riau Province and Selangor. It means, in both regions, the distribution of Zakat for education significantly influences the distribution of productive Zakat, and the relationship between the two Zakat distributions is negative. This means, if the distribution of Zakat for education increases, the distribution of productive Zakat must be lessened.

There is a significant difference between the influence and relationship of the distribution of Zakat for health to the distribution of productive Zakat in Riau Province and Selangor. Riau Province has insignificant influence, while in Selangor it is significant. If in Riau Province the relationship between the two distributions of Zakat is negative, the distribution of Zakat for health and productive Zakat has a substitution relationship. Increasing the distribution of Zakat must reduce the distribution of other Zakat. In contrast, in Selangor, the relationship between the distribution of Zakat for health and the productive Zakat has a positive relationship, meaning that an increase in the distribution of Zakat for health also causes an increase in the distribution of productive Zakat.

Allah SWT requires Zakat not only to purify oneself or spread mercy to fellow human beings but also to build an Islamic community that lives in cooperation and prosperity. Based on the contents of the Qur'an about Zakat and the laws, the purpose of Islamic sharia in establishing Zakat rules is to create the welfare of the people by fulfilling the needs of the people (Ash-Shiddieqy, 1976).

## **7. Conclusion**

There are differences in managing Zakat in Riau Province, Indonesia, and Selangor, Malaysia. A noticeable distinction is a large number of Zakat institutions in each region. The management of Zakat in Selangor is an autonomous right of the state, whereas in Riau Province, a law that applies to the entire territory of Indonesia regulates it.

Zakat funds collected in Riau Province and Selangor both have a significant effect on poverty. A striking difference arises in the relationship between Zakat distribution programs. In Riau Province, Zakat distribution has a negative relationship, meaning that if one Zakat distribution program increases, it will reduce the distribution of other Zakat. This happens because of the low amount of Zakat collected. In addition, the relationship between the distributions of Zakat in Selangor is positive, which suggests an increase in one Zakat distribution program can also enhance the distribution of other Zakat. It occurs because of the high number of Zakat funds collected so that Zakat management institutions are more generous in distributing Zakat.

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