



Establishing Criteria for Zakat Collectors in the Management of Zakat Fitrah Funds

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Abstract

This study examines the operational criteria for selecting and evaluating amil zakat in managing zakat fitrah funds in Salatiga City, Indonesia. It aims to identify challenges and propose reforms to enhance accountability and equitable distribution of zakat, supporting poverty alleviation. This research uses a qualitative field research design, data were collected via semi-structured interviews, observations, and document review in several mosques and UPZ units in Salatiga City. Content analysis identified key themes and examined selection criteria and administrative challenges with rigorous precision. The findings reveal that informal appointment practices and lack of standardized competency assessments undermine effective zakat management. Inconsistent distribution practices, seasonal collections, and reliance on ad hoc committees' compromise transparency, reducing the socio-economic impact of zakat fitrah funds across community levels. The study's results offer actionable recommendations for policymakers and zakat institutions. They are useful for enhancing governance in Islamic social finance, guiding reforms in zakat management, and improving equitable resource allocation in community development, religious studies, and socio-economic policy globally. The novelty, uniquely integrates traditional Islamic jurisprudence with modern administrative practices to develop a replicable framework for amil zakat selection. It advances current knowledge by addressing a critical gap in operational mechanisms, offering innovative insights into enhancing zakat management efficacy.

Keywords: Zakat Management; Amil Zakat; Zakat Fitrah; Salatiga; Islamic Finance.

1. Introduction

Zakat, recognized as one of the five pillars of Islam, is not only a religious obligation but also a critical instrument for achieving socio-economic equity. Traditionally, zakat functions as a mechanism

for wealth redistribution, poverty alleviation, and social justice among Muslim communities. Over time, scholars and practitioners have increasingly focused on the potential of zakat to contribute to sustainable development by empowering marginalized groups and narrowing income disparities.¹ In this context, the administration of zakat, particularly zakat fitrah which every Muslim is required to pay in the form of staple food prior to Eid al-Fitr plays a pivotal role in supporting the underprivileged.²

Given the multifaceted role of zakat in promoting social equity, it becomes imperative to examine its management practices in specific urban contexts. This study focuses on the management of zakat fitrah funds in Salatiga City, Indonesia. Salatiga, like many other urban centers in Indonesia, exhibits a complex landscape where formal and informal zakat practices coexist. Although the National Zakat Agency (*Badan Amil Zakat Nasional* or BAZNAS) and various Zakat Management Institution (*Lembaga Amil Zakat* or LAZ) have been established to oversee the systematic collection, management, and distribution of zakat, persistent challenges remain.³ One significant challenge is the absence of standardized criteria for selecting and evaluating the individuals responsible for administering these funds, known as *amil zakat*. The formal appointment process—mandated by Indonesian law (e.g., Law No. 23/2011 and Government Regulation No. 14/2014)—requires that *amil zakat* candidates meet essential competency criteria before undertaking key responsibilities in managing zakat funds⁴

Despite these legal frameworks, the practical application of such procedures in Salatiga reveals a myriad of challenges. Field observations and interviews indicate that many mosque administrators (*ta'mir*) are often designated as *amil zakat* based on local trust rather than through rigorous competency assessments. This informal approach frequently leads to the formation of ad hoc committees that lack formal recognition and standardized operational protocols. Consequently, the absence of systematic screening not only diminishes the effectiveness of fund management but also compromises the equitable distribution of zakat.⁵ Furthermore, some residents prefer to distribute their zakat fitrah directly to neighbors or religious figures, thereby bypassing the formal system and the eight *asnaf* categories prescribed in the Qur'an.⁶ Surah At-Taubah (9:60)⁷ categorizes those involved in zakat collection among the rightful recipients.⁸ Although such practices are not inherently religiously impermissible, they undermine the institutional goal of ensuring that zakat

¹ Samsad Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool: Challenges and Way Forward," *International Journal of Islamic Economics* 3, no. 01 (July 1, 2021): 37–46, <https://doi.org/10.32332/ijie.v3i1.3129>.

² Bilal Ahmad Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth," *International Journal of Zakat* 1, no. 1 (November 16, 2016): 64–77, <https://doi.org/10.37706/ijaz.v1i1.7>.

³ Sulaiman Rasjid, *Fiqh Islam (Hukum Fiqh Islam) [Islamic Fiqh (Islamic Jurisprudence Law)]* (Bandung: Sinar Baru Algensindo, 2017), 207.

⁴ Pemerintah Pusat Indonesia, "Undang-undang (UU) Nomor 23 Tahun 2011 tentang Pengelolaan Zakat [Law (UU) Number 23 of 2011 on Zakat Management]," 23 UU § (2011), <http://peraturan.bpk.go.id/Details/39267/uu-no-23tahun-2011>; Pemerintah Pusat Indonesia, "Peraturan Pemerintah (PP) Nomor 14 Tahun 2014 tentang Pelaksanaan Undang Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat [Government Regulation (PP) Number 14 of 2014 on the Implementation of Law Number 23 of 2011 on Zakat Management]," 14 PP § (2014), <https://peraturan.bpk.go.id/Details/5451/pp-no-14-tahun-2014>.

⁵ Abdul Wahid Mongkito and Samdin Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review," *Journal of Global Innovations in Agricultural Sciences*, January 24, 2025, 285–96, <https://doi.org/10.22194/JGIAS/25.1427>. Nigeria, Afghanistan, Pakistan, Tanzania, Brunei Darussalam, Bangladesh, and Malaysia. Research intensity (number of journals)

⁶ In the context of zakat, "*asnaf*" refers to the categories of eligible recipients designated by the Qur'an to receive zakat, including the poor, the needy, zakat administrators, new converts, slaves seeking freedom, those in debt, individuals striving in the cause of Allah, and travelers in need.

⁷ Indeed, zakat expenditures are only for the poor and the needy, and those employed to collect [zakat], and for bringing hearts together [for Islam], and for freeing captives [or slaves], and for those in debt, and for the cause of Allah, and for the [stranded] traveler—an obligation [imposed] by Allah. And Allah is Knowing and Wise.

⁸ Qardawi et al., *Hukum Zakat*.

reaches those most in need.⁹ To further contextualize these operational challenges, a review of the existing literature provides diverse perspectives on zakat's transformative potential.

A review of the literature further reveals a spectrum of perspectives regarding the effectiveness of zakat as a tool for poverty alleviation. Mongkito and Samdin argue that zakat has a transformative potential when it is directed toward specific sectors—such as agriculture—that can empower recipients to rise above the poverty line.¹⁰ Jahan contends that zakat, when managed according to structured fiscal policies, can serve as an effective alternative to conventional taxation systems, redistributing wealth in a manner that promotes social and economic justice.¹¹ Malik reinforces these arguments by demonstrating, through empirical studies, that efficient zakat implementation is associated with a reduction in income disparities and enhanced community welfare.¹² However, despite this encouraging body of research, there remains a notable gap in the literature regarding the internal administrative mechanisms that facilitate these outcomes. In particular, few studies have rigorously examined the selection, training, and evaluation of amil zakat, especially in localized settings such as Salatiga City. This gap is critical because the operational efficacy of zakat hinges on the competence and integrity of its administrators.¹³

Building on the identified research gap, this study is motivated by the urgent need to refine administrative practices in zakat management. Evidence from previous research indicates that the lack of rigorous, standardized criteria for selecting amil zakat leads to significant inefficiencies in fund distribution. Mukhlis and Beik, for instance, found that inconsistent selection practices contribute to administrative errors and diminish the overall effectiveness of zakat in achieving its socio-economic objectives.¹⁴ Moreover, empirical studies from Bangladesh and Malaysia have underscored that robust institutional governance and transparency are essential for ensuring that zakat funds are allocated efficiently and reach the intended beneficiaries.¹⁵ These findings suggest that despite the well-established legal framework, practical implementation in Salatiga is hindered by both resource constraints and informal practices.

In addition to the challenges of competency screening, the operational structure of zakat management in Salatiga is complicated by the coexistence of multiple management systems. Indonesia's zakat system is characterized by a tripartite structure: first, BAZNAS operates at national, provincial, and district/city levels; second, LAZ functions at similar administrative

⁹ Mongkito and Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review." Nigeria, Afghanistan, Pakistan, Tanzania, Brunei Darussalam, Bangladesh, and Malaysia. Research intensity (number of journals)

¹⁰ Mongkito and Samdin. Nigeria, Afghanistan, Pakistan, Tanzania, Brunei Darussalam, Bangladesh, and Malaysia. Research intensity (number of journals)

¹¹ Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool."

¹² Malik, "Philanthropy in Practice." plainCitation": "Malik, "Philanthropy in Practice."", "noteIndex": 13, "citationItems": [{"id": 641, "uris": ["http://zotero.org/users/8499837/items/5YZRN3QR"], "itemData": {"id": 641, "type": "article-journal"}, "abstract": "The entire economic scheme developed under the guiding principles of Shari'ah (Islamic Law

¹³ Qardawi et al., *Hukum Zakat*.

¹⁴ Ahmad Mukhlis and Irfan Syauqi Beik, "Analisis Faktor-faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor [Analysis of Factors Influencing Zakat Payment Compliance: A Case Study of Bogor Regency]," *AL-MUZARA'AH* 1, no. 1 (June 1, 2013): 83–106, <https://doi.org/10.29244/jam.1.1.83-106>.

¹⁵ Qazi Fahad, "Role of Zakat to Alleviate Poverty and Self Sustainability: A Case Study of Bangladesh," *International Journal of Development Research* 12 (July 28, 2022): 57397–404, <https://doi.org/10.37118/ijdr.24817.07.2022>; Mohammad Ayub Miah, "Exploring Effectiveness of Zakat for Poverty Alleviation: A Case Study of CZM Bangladesh," in *WZF International Conference Proceedings*, vol. 01 (World Zakat Forum Conference 2017, Jakarta: BAZNAS, 2017), 163–80, <https://drive.google.com/open?id=0BxIznR0vyxPNCgZKc0F6N2JJdFk>; Kinan Salim et al., "Zakat-Based Urban Farming: A Tool for Poverty Alleviation, Community Empowerment, Financial Inclusion, and Food Security," *Review of Islamic Social Finance and Entrepreneurship*, March 27, 2024, 1–19, <https://doi.org/10.20885/RISFE.vol3.iss1.art1>.

levels but is typically managed by private institutions; and third, in regions not yet covered by these entities, zakat management is undertaken by individuals or community groups called Zakat Collection Unit (*Unit Pengumpul Zakat* or UPZ).¹⁶ While this diversified approach aims to maximize coverage, it also introduces heterogeneity in practices. A common misconception in the community is the conflation of formal *amil zakat* with informal zakat committees. Although these groups may share similar goals, only the former are officially recognized and held accountable under Islamic law and national regulations. This misconception, in turn, leads to irregularities in fund distribution and undermines the credibility of the overall system.

In addition to structural challenges, the seasonal nature of zakat collection in many mosques and prayer halls (*musholla*) further disrupts consistent management practices. In Salatiga, several institutions such as UPZ Masjid Raya Darul Amal, UPZ Masjid Nurus Sa'adah, Ta'mir Masjid Nurussalam, and Ta'mir Masjid Muhajirin, reported that their zakat management activities are predominantly confined to the Ramadan period leading up to Eid al-Fitr. Although UPZ Masjid Raya Darul Amal and Masjid Nurus Sa'adah have started managing *zakat mal*, their operational effectiveness remains limited. While this reflects traditional practices, it also limits the operational effectiveness of the institutions, particularly in managing zakat mal (wealth zakat) on a regular basis. The fact that out of 245 mosques in Salatiga City, only 113 have been officially registered as UPZ underscores the challenges in achieving comprehensive and systematic zakat management.¹⁷ To counter these multifaceted challenges, effective institutional oversight becomes crucial. The role of institutional oversight is paramount in addressing these issues. BAZNAS Salatiga, for instance, collaborates with local LAZ to provide guidance and formalize the processes of zakat collection and distribution.

Complementing these oversight efforts, established legal and ethical frameworks set a benchmark for effective management. The legal framework, including Government Regulation No. 14 of 2014 (specifically Article 66) and Article 7, Section 1(c) of Law No. 23 of 2011, establishes clear protocols for monitoring and evaluating zakat activities. Nevertheless, the effective implementation of these regulations is impeded by resource constraints, inconsistent training practices, and the persistence of informal administrative arrangements. As a result, despite the Indonesian Ulema Council (*Majelis Ulama Indonesia* or MUI) stipulating in Fatwa No. 8 of 2011 on *Amil Zakat* that *amil zakat* must be Muslim, mentally sound, of legal age (*mukallaf*), trustworthy, and knowledgeable in zakat laws and administrative duties, the essential principles of Trustworthiness (*Amanah*), Professionalism, and Transparency—crucial for high-quality zakat management—are not uniformly observed.¹⁸

In parallel with these regulatory measures, internal organizational reforms are reshaping the management landscape. A critical review of recent studies further highlights the need for a more organized approach to zakat management. Syakir and colleagues have demonstrated that the social capital of CEOs within zakat institutions significantly influences organizational performance, especially in smaller establishments where personal networks are vital.¹⁹ Similarly, research by

¹⁶ BAZNAS and LAZ operational frameworks as described in Government Regulation No. 14 of 2014.

¹⁷ Muhamad Firdaus Ab Rahman, Luqman Abdullah, and Nor Aini Ali, "Perbandingan Taksiran Zakat Pertanian Di Negeri-Negeri Terpilih Di Malaysia [The Comparative Assessment of Agricultural Zakah in Selected States in Malaysia]," *Jurnal Syariah* 23, no. 1 (January 1, 2015): 1–24, <https://doi.org/10.22452/js.vol23no1.1>.

¹⁸ Majelis Ulama Indonesia (MUI), "Fatwa MUI No. 08 Tahun 2011 tentang Amil Zakat [MUI Fatwa No. 08 of 2011 on Amil Zakat]" (Jakarta: Majelis Ulama Indonesia (MUI), 2011), <https://mui.or.id/baca/fatwa/amil-zakat>.

¹⁹ Muhammad Fahmi Syakir, Tastaftiyah Risfandy, and Irwan Trinugroho, "CEO's Social Capital and Performance of Zakat Institutions: Cross-Country Evidence," *Journal of Behavioral and Experimental Finance* 31 (September 1, 2021): 100521, <https://doi.org/10.1016/j.jbef.2021.100521>.

Ahmad, Othman, and Salleh indicates that recipient satisfaction is closely linked to the quality and transparency of zakat management.²⁰ Such findings suggest that improving the selection and professionalization of amil zakat could have a substantial positive impact on both administrative efficiency and the socio-economic outcomes of zakat distribution.

Moreover, contemporary challenges such as digitalization and corporate social responsibility are reshaping the landscape of zakat management. Hakim noted that Islamic banks in Indonesia have begun to adopt corporate zakat practices. This evolution expands the traditional scope of zakat beyond individual contributions and necessitates a re-examination of the criteria for selecting amil zakat.²¹ The integration of traditional jurisprudence with modern administrative practices represents a significant shift that has the potential to enhance the overall impact of zakat. However, it also demands that administrators possess not only religious knowledge but also contemporary management skills and technological proficiency.

Despite the robust legal and theoretical foundations underpinning zakat management in Indonesia, there remains a significant disconnect between these frameworks and their practical application in the field. Many of the issues identified in Salatiga—such as the reliance on informal appointment procedures, seasonal collection practices, and the prevalence of ad hoc committees—reflect broader challenges observed in other regions. Research from Bangladesh, for instance, shows that the effectiveness of zakat in reducing poverty is highly contingent on the institutional integrity and standardized practices of zakat administrators.²² Similarly, studies from Malaysia have found that structured governance and formalized oversight mechanisms are critical for maximizing the socio-economic benefits of zakat.²³

This study addresses a dual research gap: first, the discrepancy between robust legal frameworks and their inconsistent practical implementation at the community level, and second, the limited scholarly focus on the internal administrative processes specifically, the selection, training, and evaluation of amil zakat. Motivated by the need to enhance zakat's socio-economic impact, our research proposes a replicable framework that standardizes competency assessments and strengthens institutional oversight. This integrated approach aims to ensure that zakat funds are managed effectively to contribute to poverty alleviation and community development. By addressing the identified gaps, the research seeks to ensure that zakat funds are managed in a manner that maximizes their potential for poverty alleviation and community development.

The study draws on a diverse body of literature that spans theoretical analyses, empirical studies, and policy reviews. Recent works by Jahan, Malik, and Qardhawi provide important theoretical foundations that underscore the religious and ethical imperatives of zakat. Meanwhile, empirical studies by Mukhlis and Beik, Fahad, and Miah offer insights into the practical challenges

²⁰ Raja Adzrin Raja Ahmad, Ahmad Marzuki Amiruddin Othman, and Muhammad Sufiyudin Salleh, "Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management," *Procedia Economics and Finance*, International Accounting and Business Conference 2015, IABC 2015, 31 (January 1, 2015): 140–51, [https://doi.org/10.1016/S2212-5671\(15\)01141-7](https://doi.org/10.1016/S2212-5671(15)01141-7).

²¹ Muhammad Lutfi Hakim, "Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks , by Alfitri," *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* 179, no. 1 (March 21, 2023): 115–18, <https://doi.org/10.1163/22134379-17901001>.

²² Kazi Tanvir Mahmud et al., "Impact of Zakat in Alleviating Rural Poverty: A Case Study of Masjid Council for Community Advancement (MACCA) in Bangladesh," in *Access to Finance and Human Development—Essays on Zakah, Awqaf and Microfinance*, ed. Hatem A. El-Karanshawy et al., vol. 1 (Doha, Qatar: Bloomsbury Qatar Foundation, 2015), 23–31.

²³ Ahmad, Othman, and Salleh, "Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management."

and inefficiencies inherent in current zakat management practices. Furthermore, research by Syakir et al. and Raja Ahmad et al. emphasizes the critical role of leadership, social capital, and transparency in enhancing the performance of zakat institutions.

In addition, emerging studies focusing on digitalization and corporate social finance, such as those reviewed by Hakim, demonstrate that the traditional practices of zakat management are evolving in response to modern challenges. This evolution calls for a re-examination of existing criteria and practices to better align them with contemporary needs. The integration of traditional Islamic jurisprudence with modern administrative and technological practices could potentially transform zakat management into a more efficient and impactful instrument for social justice.

This study, therefore, intends to fill the existing research gap by providing a systematic analysis of the operational criteria for selecting amil zakat in Salatiga City. It aims to offer practical recommendations that are grounded in both Islamic legal theory and contemporary management practices. Through an extensive review of recent literature and empirical data from field research, the study endeavors to contribute to the broader discourse on Islamic social finance and provide a framework that can be adapted and replicated in similar socio-cultural contexts.

While the theoretical potential of zakat as a tool for socio-economic development is well-established, its practical application is hindered by inconsistent administrative practices and informal selection processes. This research seeks to address these challenges by proposing standardized criteria for amil zakat selection and by advocating for improved institutional oversight and professionalization of zakat management. By doing so, it aims to enhance the effectiveness of zakat distribution, ensure equitable resource allocation, and ultimately contribute to poverty alleviation and community development in Salatiga City and beyond.

2. Method

This study employs a qualitative field research design to explore the operational criteria for selecting and evaluating amil zakat in managing zakat fitrah funds in Salatiga City. The methodological orientation adopted is qualitative content analysis, guided by grounded theory principles to identify recurring themes from the data.²⁴ Data collection occurred through semi-structured interviews, direct observations, and documentary analysis, ensuring triangulation for enhanced validity.²⁵

Building on the research design, the study selected key participants directly involved in zakat management to ensure data richness. Purposive sampling was used to select participants who are directly involved in zakat management. The sample comprised 15 key informants, including mosque administrators, representatives from the National Zakat Agency (BAZNAS) and Lembaga Amil Zakat (LAZ), and community members engaged in zakat collection. Data were collected during field visits across several mosques and musholla in Salatiga City over a two-month period. Interviews were conducted face-to-face in Indonesian, audio-recorded, and later transcribed verbatim. Observational data were recorded in detailed field notes, while relevant documents (such as official decrees, meeting minutes, and policy documents) were also collected for review.

Following data collection, a rigorous coding process was employed to distill recurring themes and ensure the reliability of the findings. The transcribed interviews and field notes were analyzed

²⁴ John W Creswell and Cheryl N Poth, *Qualitative Inquiry and Research Design: Choosing among Five Approaches* (SAGE Publications, 2016).

²⁵ Michael Quinn Patton, *Qualitative Research & Evaluation Methods* (SAGE Publications, 2015).

using qualitative content analysis. This process involved open coding to identify recurring themes, followed by axial coding to determine relationships among these themes, and finally selective coding to construct a coherent narrative around the criteria and challenges in amil zakat selection. Two independent coders analyzed the data to ensure inter-coder reliability, and discrepancies were resolved through consensus meetings.²⁶ To enhance the credibility of the findings, the study employs triangulation by combining multiple data sources and methods. The study assumes that the current administrative practices for zakat management in Salatiga are reflective of broader trends in Indonesian zakat institutions. It is further assumed that participants provided honest and accurate accounts of their experiences and challenges.

By clearly outlining the sampling methods, data collection instruments, analytical procedures, and the assumptions underlying the study, this methodology section provides sufficient detail for replication and offers transparency in the research process. The integration of established qualitative research frameworks supports the overall reliability and validity of the findings, contributing to the broader discourse on Islamic social finance and zakat management.

3. Result and Discussion

Structured Appointment of Amil Zakat

The formal appointment process for amil zakat in Salatiga City is enshrined in both legal and religious mandates. Under Law No. 23 of 2011 and Government Regulation No. 14 of 2014,²⁷ the appointment of an amil zakat follows a rigorous procedure whereby the highest state authority—or the designated *muwalli*—must ensure that prospective candidates (*muwalla*) meet predetermined competency requirements before accepting the role.²⁸ In this process, the candidate must voluntarily assume responsibilities including collection, financial oversight, record-keeping, fund allocation, and asset protection.²⁹

Religious imperatives further reinforce these administrative requirements. Scriptural references, such as Yusuf's appointment in Surah Yusuf (12:55)³⁰ and the ethical directive in Surah Al-Qashash (28:26)³¹, serve as paradigms for selecting resource managers who exhibit both intellectual competence and moral integrity.³² These examples highlight that the ethical and operational dimensions of zakat management are inseparable. In line with Islamic jurisprudence, the selection process emphasizes that only individuals who are knowledgeable, trustworthy, and committed to accountability should be entrusted with the stewardship of zakat funds.³³

However, while the legal and religious frameworks are robust in theory, their implementation in Salatiga is frequently compromised by an overreliance on local trust rather than standardized

²⁶ Pat Bazeley, *Qualitative Data Analysis: Practical Strategies* (SAGE Publications, 2020).

²⁷ Indonesia, *Undang-undang (UU) Nomor 23 Tahun 2011 tentang Pengelolaan Zakat* [Law (UU) Number 23 of 2011 on Zakat Management]; Indonesia, *Peraturan Pemerintah (PP) Nomor 14 Tahun 2014 tentang Pelaksanaan Undang Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat* [Government Regulation (PP) Number 14 of 2014 on the Implementation of Law Number 23 of 2011 on Zakat Management].

²⁸ Mohd Zaki, "*Legalitas Lembaga Amil Zakat Dalam Hukum Islam Dan Perundang-Undangan Di Indonesia (Studi Kasus Baznas Kota Tangerang Selatan)*" [Legality of Amil Zakat Institutions in Islamic Law and Indonesian Legislation (Case Study of BAZNAS South Tangerang City)]" (Undergraduate Thesis, Jakarta, Universitas Islam Negeri Syarif Hidayatullah, 2018), 51.

²⁹ Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool."

³⁰ He (Yusuf) said, 'Appoint me over the storehouses of the land. Indeed, I will be a knowledgeable guardian.'

³¹ One of the two women said, 'O my father, hire him. Indeed, the best one you can hire is the strong and trustworthy.'

³² Qardawi et al., *Hukum Zakat*; Rasjid, *Fiqh Islam*.

³³ Qardawi et al., *Hukum Zakat*.

competency testing. Many mosque administrators (*ta'mir*) are informally designated as amil zakat without undergoing formal screening procedures, leading to ad hoc zakat committee formations that lack both training and consistency. This lack of formalized screening not only weakens administrative integrity but also sets the stage for the community's misinterpretation of zakat management structures. A key issue, as stated by Fathan Budiman, Head of BAZNAS Kota Salatiga, during an interview, is that "in practice, there is no screening or competency test conducted by BAZNAS for this category. Instead, the selection process is entirely delegated to the respective government institutions or mosques that apply for the establishment of a UPZ."³⁴ These administrative inefficiencies extend beyond appointment procedures and directly contribute to the broader challenges in zakat distribution discussed below.

Diverse Systems and Challenges in Zakat Distribution

Expanding on the issues of informal appointments, Indonesia's tripartite zakat management system introduces additional complexity in achieving equitable fund allocation. Indonesia's zakat management is characterized by a tripartite structure comprising the National Zakat Agency (BAZNAS), Lembaga Amil Zakat (LAZ) which usually managed by private entities, and community-based Zakat Collection Units (UPZ).³⁵ For formal recognition and to ensure compliance with the legal framework governing zakat management, UPZs must be established within relevant institutions, including mosques and prayer halls.³⁶

Building on the challenges of informal appointments noted above, in practice, a significant challenge arises from the community's misinterpretation of formal versus informal structures. Many residents conflate formally appointed amil zakat with informal committees that perform similar collection functions. Although both groups may facilitate zakat distribution, only the formally recognized amil zakat adhere to strict regulatory and accountability standards. This misperception encourages some residents to bypass the formal system entirely by distributing zakat fitrah directly to neighbors or religious figures. Consequently, the intended equitable allocation—based on the eight *asnaf* (recipient categories) outlined in the Qur'an Surah At-Tawbah (9:60)—is compromised.³⁷

Seasonality further exacerbates distribution challenges. Interviews with UPZ representatives from institutions such as Masjid Raya Darul Amal, Masjid Nurussalam, Masjid Nurussalam, and Masjid Muhajirin reveal that zakat activities are predominantly confined to the Ramadan period preceding Eid al-Fitr. Although a few institutions have ventured into managing zakat mal (wealth zakat), their effectiveness is limited by sporadic collection efforts. For example, despite the existence of 245 mosques in Salatiga, only 113 are registered as official UPZ—a statistic that clearly reflects the implementation gap between the regulatory framework and ground realities.³⁸

³⁴ Fathan Budiman, Head of BAZNAS Kota Salatiga, interview by author, June 21, 2024, 10:00–11:30am WIB.

³⁵ Indonesia, *Undang-undang (UU) Nomor 23 Tahun 2011 tentang Pengelolaan Zakat* [Law (UU) Number 23 of 2011 on Zakat Management]; Indonesia, *Peraturan Pemerintah (PP) Nomor 14 Tahun 2014 tentang Pelaksanaan Undang Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat* [Government Regulation (PP) Number 14 of 2014 on the Implementation of Law Number 23 of 2011 on Zakat Management].

³⁶ Dasrizal Dahlan, "Pengembangan Makna Amil Zakat [The Development of the Meaning of Amil Zakat]," *Al Imam: Jurnal Manajemen Dakwah*, no. 0 (June 1, 2018): 46–60, <https://doi.org/10.15548/jmd.v0i0.56>.

³⁷ Qardawi et al., *Hukum Zakat*.

³⁸ Mongkito and Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review." Nigeria, Afghanistan, Pakistan, Tanzania, Brunei Darussalam, Bangladesh, and Malaysia. Research intensity (number of journals

Another operational shortfall is the shortage of adequately trained personnel. Many mosque administrators, tasked with managing zakat, are selected informally without standardized processes.³⁹ Consequently, a common error observed in several UPZs is the equal distribution (*pentasyarufan*) of zakat fitrah among all residents, irrespective of their financial need, due to ingrained traditions and social pressures of inclusivity. In addition, infrastructure deficiencies—such as inadequate secretariat facilities, a lack of modern communication tools, and insufficient office resources—further constrain UPZ capacities. These shortcomings underscore the critical need for enhanced human resource development and institutional capacity-building to ensure systematic and sustainable zakat management.⁴⁰

Institutional Coordination and Strategic Oversight by BAZNAS Salatiga

BAZNAS Salatiga implements structured coordination efforts in three key areas: socialization, guidance, and evaluation. Within this framework, BAZNAS collaborates with local LAZ to standardize practices through structured guidance and formalized monitoring. The legal guidelines mandate regular monitoring and reporting of zakat activities to the local religious affairs office to ensure compliance and accountability.⁴¹ Moreover, a lack of uniform training across different mosques and UPZs exacerbates these issues, and effective implementation is hindered by resource constraints and varying levels of institutional commitment.

Additionally, Constitutional Court Decision No. 86/PUU-X/2012 emphasizes the need for every zakat management institution to operate within a defined framework that promotes transparency, non-profit operations, and rigorous program evaluation.⁴² Moreover, effective zakat administration is expected to adhere to the comprehensive principles of Islamic Law (*Syariat Islam*), Trustworthiness (*Amanah*), Benefit (*Kemanfaatan*), Justice (*Keadilan*), Legal Certainty (*Kepastian Hukum*), Integration (*Terintegrasi*), and Accountability (*Akuntabilitas*) as established in Law No. 23 of 2011, Article 2, ensuring that zakat management remains both legally compliant and ethically sound.⁴³

Within BAZNAS Salatiga, the organizational structure is divided into three core divisions: collection, distribution, and utilization. This modern framework marks a significant shift from the traditional volunteer-based approach toward full-time, professionalized management. Traditional zakat management practices, characterized by part-time employment, volunteer-based service, unpaid administration, and minimal management structure,⁴⁴ have gradually been

³⁹ Husna Jamaludin et al., “Trust as the Engine of Change: A Conceptual Model for Trust Building in Zakat Institutions,” *Journal of Islamic Accounting and Business Research* ahead-of-print, no. ahead-of-print (February 17, 2025), <https://doi.org/10.1108/JIABR-03-2024-0099>.

⁴⁰ Hakim, “Islamic Law and Society in Indonesia”; Departemen Agama Republik Indonesia, *Manajemen Pengelolaan Zakat [Zakat Management]* (Jakarta: Departemen Agama Republik Indonesia, 2009).

⁴¹ Indonesia, *Undang-undang (UU) Nomor 23 Tahun 2011 tentang Pengelolaan Zakat* [Law (UU) Number 23 of 2011 on Zakat Management]; Indonesia, *Peraturan Pemerintah (PP) Nomor 14 Tahun 2014 tentang Pelaksanaan Undang Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat* [Government Regulation (PP) Number 14 of 2014 on the Implementation of Law Number 23 of 2011 on Zakat Management].

⁴² *Putusan Mahkamah Konstitusi Nomor 86/PUU-X/2012* [Constitutional Court Decision Number 86/PUU-X/2012], Mahkamah Konstitusi RI (Mahkamah Konstitusi Republik Indonesia 2013).

⁴³ Indonesia, *Undang-undang (UU) Nomor 23 Tahun 2011 tentang Pengelolaan Zakat* [Law (UU) Number 23 of 2011 on Zakat Management].

⁴⁴ Ahmad Qazwini, “*Studi Tata Kerja UPZ Masjid Dan Musola Dalam Pengelolaan Dan Pendistribusian Zakat Di Kecamatan Pahandut Kota Palangka Raya* [Study of the Work Procedures of Mosque and Prayer Hall UPZ in the Management and Distribution of Zakat in Pahandut District, Palangka Raya City]” (Master Thesis, Palangka Raya, Institut Islam Negeri Palangka Raya, 2018), 147.

replaced by modern systems that emphasize full-time employment, professional recognition, defined quality standards, and fair, adequate remuneration.⁴⁵ Currently, only three officially recognized institutions—LAZISNU, LAZISMU, and LAZIS JATENG—operate in Salatiga City, providing essential support to BAZNAS operations. Recent studies on sharia governance reinforce that effective board structures and supervisory practices significantly enhance organizational performance and credibility.⁴⁶

Recognizing these challenges and misinterpretations, institutional coordination efforts underscore the need to clearly differentiate between administrative bodies. A critical distinction exists between formally appointed amil zakat and temporary committees. Formal amil zakat not only collect funds but also identify eligible recipients, calculate allocations to optimize distribution, and implement strategies to maximize social welfare, bearing full legal and financial responsibility once the muzakki's obligation is fulfilled,⁴⁷ as Hafidhuddin asserts that they should be full-time professional managers rather than part-time volunteer.⁴⁸ In contrast, temporary zakat committees (*panitia zakat*) merely act as intermediaries and are not entitled to a portion of zakat funds or the associated responsibilities.⁴⁹

Despite clear structural distinctions, challenges persist in achieving formalized and transparent zakat management. To ensure compliance with Islamic law and national regulations, amil zakat must obtain legal recognition from BAZNAS and be designated as official UPZ.⁵⁰ The phrase *wal 'amilina 'alaiha* in Surah At-Tawbah (9:60)⁵¹—written in the plural form that is derived from *'amila ya'malu*⁵², encapsulates the collective responsibility of those officially entrusted with zakat administration. Furthermore, amil zakat, in conjunction with BAZNAS Salatiga, LAZ, and UPZ, are mandated to operate under a robust management system grounded in the core principles of Trustworthiness (*Amanah*), Professionalism, and Transparency—principles deeply embedded in Qur'anic teachings as illustrated in Surah Yusuf (12:55) and Surah Al-Qashash (28:26).⁵³

Additionally, despite repeated efforts by the authorities to educate and socialize zakat management guidelines, many mosques remain reluctant to formally establish UPZs. Research by Jamaludin, et al. demonstrates that trust in zakat institutions plays a crucial role in influencing people's intention and behavior to pay zakat; deficiencies in transparency and administrative efficiency can significantly erode public confidence in these institutions.⁵⁴ There is also a pervasive lack of public awareness regarding the role and function of UPZs, which undermines both the formalization process and overall public trust in the system, further diminishes the incentives for mosques to adopt formalized structures.

⁴⁵ Departemen Agama Republik Indonesia, *Manajemen Pengelolaan Zakat*, 21.

⁴⁶ Faris Shalahuddin Zakiy, Falikhhatun Falikhhatun, and Najim Nur Fauziah, "Sharia Governance and Organizational Performance in Zakat Management Organization: Evidence from Indonesia," *Journal of Islamic Accounting and Business Research* ahead-of-print, no. ahead-of-print (November 17, 2023), <https://doi.org/10.1108/JIABR-06-2023-0188>.

⁴⁷ Dahlan, "Pengembangan Makna Amil Zakat."

⁴⁸ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern [Zakat in the Modern Economy]* (Jakarta: Gema Insani Press, 2002).

⁴⁹ Bambang Reza Astoni, "Kewenangan Pengangkatan Amil Zakat (Studi Perbandingan Fiqih dan Hukum Positif) [The Authority in Appointing Amil Zakat (A Comparative Study of Fiqh and Positive Law)]" (Undergraduate Thesis, Banda Aceh, Universitas Islam Negeri Ar-Raniry, 2017).

⁵⁰ Dahlan, "Pengembangan Makna Amil Zakat."

⁵¹ The *ayah* (verse) means to "those employed to collect (zakah)" or "the zakah administrators"

⁵² The Arabic verb *'amila* (عَمِلَ) means "to work" or "to do" in English. It is a past tense verb (*fi'l māḍī*). *Ya'malu* (يَعْمَلُ) is its present tense form (*fi'l muḍāri'*), meaning "he works" or "he does," emphasizing the notion of active, responsible work

⁵³ Departemen Agama Republik Indonesia, *Manajemen Pengelolaan Zakat*; Qardawi et al., *Hukum Zakat*.

⁵⁴ Jamaludin et al., "Trust as the Engine of Change."

To address existing challenges, BAZNAS Salatiga has implemented several strategic initiatives: (1) conducting quarterly socialization and guidance programs in collaboration with the Ministry of Religious Affairs of Salatiga, (2) performing on-site monitoring and providing support to UPZs, (3) encouraging a strict selection process for amil zakat (UPZ administrators) to ensure competency and integrity, (4) enforcing financial reporting requirements every six months and annually, and (5) expanding the establishment of UPZs across all mosques, prayer halls, and relevant government and private institutions managing zakat.

Discussion and Implications

Collectively, the challenges arising from informal appointment practices, heterogeneous management systems, and operational inefficiencies underscore the urgent need for comprehensive reform in zakat management. Building on the detailed analysis presented above, the following discussion synthesizes the findings to emphasize the urgent need for standardized selection criteria and enhanced oversight in zakat management. The delegation of screening responsibilities to individual government institutions or mosques—without standardized competency assessments—has led to informal selection and ad hoc committee formations that undermine formal procedures. Consequently, fund management remains suboptimal, and the equitable distribution of zakat is compromised, ultimately limiting its socio-economic impact.⁵⁵

Furthermore, the coexistence of multiple zakat management systems—namely BAZNAS, LAZ, and informal community groups—has resulted in heterogeneous practices across institutions. The prevalent misconception that informal zakat committees are equivalent to officially appointed amil zakat exacerbates these discrepancies, leading to administrative errors and eroding public trust in the formal system intended to ensure equitable wealth redistribution. Empirical evidence suggests that zakat's ability to alleviate poverty is maximized when funds are channeled through standardized, need-based allocation procedures. For instance, studies by Fahad and colleagues indicate that robust governance and transparent oversight are critical for directing zakat funds to the most vulnerable,⁵⁶ while research by Miah demonstrates that systematic evaluation and formalized screening significantly enhance zakat's socio-economic impact.⁵⁷

The implications of these findings are multifaceted. First, there is an urgent need for reform in the selection and training of amil zakat. Establishing standardized competency tests and formal screening procedures is essential to ensure that only individuals with the requisite skills and ethical grounding are entrusted with managing zakat funds. Such reforms would reduce administrative errors, enhance efficiency, and ultimately improve the equitable distribution of resources—a necessity underscored by research linking inconsistent selection practices with operational inefficiencies.⁵⁸

Second, the seasonal and ad hoc nature of zakat collection, predominantly observed during the

⁵⁵ Malik, "Philanthropy in Practice." "plainCitation": "Malik, "Philanthropy in Practice."

⁵⁶ Fahad, "Role of Zakat to Alleviate Poverty and Self Sustainability." its human resource is in abundance. Unfortunately this vital resource is not educated, skilled, equipped and organized. According to the statistics, A large number of SSC, HSC and graduated are being unemployed in Bangladesh. Most of the landless people live in so-called slum and living measurable life. The real problem in Bangladesh is the widespread poverty, which is a man-made phenomenon. About 45.3% living in rural and 35.4% living in urban areas in Bangladesh. Total poverty rate is 29.5% in Bangladesh (BBS2020

⁵⁷ Miah, "Exploring Effectiveness of Zakat for Poverty Alleviation."

⁵⁸ Mohammad Nizarul Alim, "Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review," in *Procedia - Social and Behavioral Sciences*, vol. 211 (2nd Global Conference on Business and Social Sciences (GCBSS-2015) on "Multidisciplinary Perspectives on Management and Society," Bali, Indonesia, 2015), 232–36, <https://doi.org/10.1016/j.sbspro.2015.11.028>.

Ramadan period, poses significant challenges. Many mosques in Salatiga restrict their collection efforts to this short window, undermining regularity and reliability in fund distribution. Encouraging year-round engagement and fostering consistent coordination between mosques and BAZNAS could substantially improve collection regularity. The integration of modern administrative practices—such as full-time, professional management with clearly defined divisions for collection, distribution, and utilization—represents a progressive departure from traditional volunteer-based systems and offers a replicable model for enhancing efficiency in other regions as well.⁵⁹

Third, strengthening institutional coordination and oversight is paramount. Evidence from Salatiga suggests that clear oversight mechanisms, regular performance evaluations, and robust governance structures are vital to ensuring that zakat funds reach their intended beneficiaries. BAZNAS Salatiga's strategic initiatives, including regular training, socialization, and on-site monitoring, illustrate the potential for improvement when formal oversight is rigorously implemented. Standardizing these practices across all institutions would not only restore public confidence but also enhance accountability and transparency in zakat management.⁶⁰

Moreover, the evolving landscape of zakat management—marked by digitalization and the emergence of corporate zakat practices—demands a re-evaluation of traditional management criteria. As noted by Hakim, Islamic banks in Indonesia are incorporating corporate social responsibility frameworks into their zakat practices. This evolution creates an opportunity to blend traditional Islamic jurisprudence with modern administrative and technological practices. Such integration not only improves the efficiency of zakat distribution but also carries broader policy implications, offering a replicable framework for regions facing similar challenges while promoting financial inclusion and social justice on a larger scale.⁶¹

In conclusion, while the theoretical potential of zakat as a tool for socio-economic development is well established, its practical application in Salatiga City is hindered by a range of operational challenges. Addressing these issues through standardized selection criteria, enhanced training, continuous (year-round) engagement, and improved institutional coordination is essential for maximizing zakat's impact. Bridging the gap between legal mandates and field-level practices will drive significant improvements in poverty alleviation, equitable resource distribution, and overall community development—thereby reinforcing the transformative power of effective zakat management in similar socio-cultural contexts worldwide.⁶²

4. Conclusion

This study provides a comprehensive analysis of zakat fitrah management in Salatiga City, revealing that while the formal framework—grounded in Law No. 23 of 2011 and Government Regulation No. 14 of 2014—offers a robust theoretical basis for accountability and transparency, practical implementation remains challenged by several critical issues. Our findings indicate that informal selection practices, inconsistent competency assessments, and seasonal collection patterns significantly hinder the equitable distribution of zakat funds.

⁵⁹ Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool"; Malik, "Philanthropy in Practice."

⁶⁰ Miah, "Exploring Effectiveness of Zakat for Poverty Alleviation"; Jamaludin et al., "Trust as the Engine of Change." a tool of public finance, and of course, as a mechanism of development and poverty alleviation. Center for Zakat Management (CZM

⁶¹ Hakim, "Islamic Law and Society in Indonesia."

⁶² Rahman, Abdullah, and Ali, "Perbandingan Taksiran Zakat Pertanian Di Negeri-Negeri Terpilih Di Malaysia."

In line with earlier research by Mukhlis and Beik,⁶³ our data confirm that the reliance on local trust rather than standardized screening procedures contributes to administrative inefficiencies. Similarly, our observation of direct, ad hoc fund distributions echoes the concerns raised by Mongkito and Samdin,⁶⁴ who argued that without uniform procedures, the transformative potential of zakat for poverty alleviation is greatly diminished.

Moreover, the importance of robust institutional oversight emerges as a central theme in our study. As Jahan,⁶⁵ and Malik⁶⁶ have demonstrated, effective governance—including full-time, professional management—is crucial for translating legal mandates into tangible socio-economic benefits. Our results further corroborate Fahad et al.,⁶⁷ highlighting that transparent monitoring and regular training can substantially improve fund allocation and recipient satisfaction. Additionally, the work of Syakir et al.⁶⁸ supports our finding that strong leadership and social capital within zakat institutions play a pivotal role in enhancing overall organizational performance.

Despite these agreements with previous studies, our research also reveals divergences. While some scholars have emphasized that formal mechanisms inherently yield improved outcomes, our evidence suggests that formal appointments alone are insufficient if they are not complemented by rigorous competency testing and sustained resource investment. This discrepancy underlines the necessity for reforms that address both procedural and operational deficiencies.

In summary, to fully harness the socio-economic potential of zakat, it is imperative to standardize the selection and training of amil zakat, formalize oversight mechanisms, and promote continuous, year-round engagement in fund collection and management. Future research should focus on evaluating the long-term impacts of these reforms in diverse socio-cultural settings and further integrating traditional Islamic jurisprudence with modern administrative practices. Such an approach promises not only to meet legal and ethical standards but also to ensure that zakat serves as an effective instrument for poverty alleviation and community development.

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⁶³ Mukhlis and I. S. Beik, "Analisis Faktor-Faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor," *Al-Muzara'ah* 1 (2013): 83–106.

⁶⁴ A. W. Mongkito and S. Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review," *Journal of Global Innovations in Agricultural Sciences* (2025): 285–296, <https://doi.org/10.22194/jgias/25.1427>.

⁶⁵ S. Jahan, "Zakat versus Taxation as Islamic Fiscal Policy Tool," *International Journal of Islamic Economics* 3 (2021): 37–46.

⁶⁶ B. A. Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth," *International Journal of Zakat* 1 (2016): 64–77.

⁶⁷ Q. Fahad, "Role of Zakat to Alleviate Poverty and Self-Sustainability: A Case Study of Bangladesh," *International Journal of Development Research* 12 (2022): 57397–57404.

⁶⁸ M. Fahmi Syakir, T. Risfandy, and I. Trinugroho, "CEO's Social Capital and Performance of Zakat Institutions: Cross-Country Evidence," *Journal of Behavioral and Experimental Finance* 31 (2021): 100521, <https://doi.org/10.1016/j.jbef.2021.100521>.

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