

Measuring the Quality of Zakat Management of Government-Endorsed Bodies (A Case Study on National Zakat Agency and Zakat Committee of Mosques in the City of Kendari)

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Abstract: *The research was conducted in the city of Kendari Southeast Sulawesi Province. The purpose of this study was to determine or assess the quality of zakat management administered by the National Zakat Collector Bodies (BAZNAS) and mosque-based zakat institutions as the official institutions established by the government to collect and distribute zakat fund. This research was conducted by the method of observation and depth interview with the BAZNAS organizers, and zakat committees based at mosques. For the purpose of data validity, triangulation was held, comprising time triangulation, sources triangulation, as well as technical triangulation. The results of the study were as follows: (1) zakat collector bodies, BAZNAS and zakat committees appointed by the government have administered zakat without database, neither data of the zakat payers (muzakki) nor that of the beneficiaries (mustahik); (2) zakat collector bodies, BAZNAS and mosque-based zakat committees have not worked professionally yet since the committee members particularly, also hugely involve in mosque management, making the zakat management unserious and incidental; (3) most of the zakat fund collection administered by BAZNAS has still focused on zakat of profession only since it is easily and directly collected from salary treasurer. Meanwhile zakat maal fund (zakat of possessions) and other kinds of zakat have not been significantly collected or have still been collected far from its potential; (4) the zakat administration held by committees at mosques only take place during month of Ramadan or once a year, simply targeting zakat fitrah without zakat maal. Meanwhile zakat fitrah serves only as a sympathy giving, not as empowering one; (5) according to claims of prospective muzakki, they prefer to distribute zakat maal directly to mustahik both for sympathy and empowerment purpose, as they do not have enough information about the BAZNAS; (6) the case mentioned at number 5 indicates the lack of knowledge and trust of community in zakat management administered by government-appointed bodies. As a result, the amount of zakat fund paid by muzakki is not recorded accurately and the number of mustahik reached is still few, or even overlapping in which a mustahik can receive more and on the contrary, the other receive very a little or nothing at all; (7) the law governing zakat in this country is still very weak since it has not been able to encourage muzakki to pay zakat in accordance with sharia guidelines, namely through government-appointed zakat agency because it is the government that is most responsible for the administration of zakat, and mustahik in general, have not had their rights in accordance with shariah.*

Keywords: Measuring, Quality, Management, Zakat, Committee, Government-Appointed

1. Introduction

One of the sharia financial sources that the government may use to improve the people's welfare is *zakat maal*. *Zakat maal* in Indonesia is administered by a body set up by the government called as the National Zakat Collector Bodies (BAZNAS) and *zakat* committee set up in all mosques that exist throughout the country. In addition, there are also *zakat* institutions established by community, which are permitted by the government to manage the *zakat*, *infaq* and *sadaqah* collected from community members. This study specifically aims to reveal the management of *zakat* administered by the National Zakat Collector Bodies (BAZNAS) and the *zakat* committee appointed by the government which based at mosques in Kendari, the capital city of Southeast Sulawesi. The interesting issue that becomes object of this study is the quality of *zakat maal* management starting from data system of *muzakki* and *mustahik* until the distribution to those who are entitled to receive *zakat*. The issue is particularly important since it will determine the trust of public in *zakat* institutions appointed by the government, and at the same time will determine the success of *zakat* management. Moreover, the *zakat* management applied by managers of *zakat* will be the main indicator of the extent to which the

zakat administration taking place from the hand of *muzakki* to that of *mustahik* qualifies. Getting to know the quality of the *zakat* management could bring a great impact on public's trust in administrators or managers of the *zakat* fund, leading to increased awareness of *muzakki* to pay *zakat* through institutions and committee endorsed by the government. Similarly, the recipients of *zakat* (*mustahik*) will have their prosperity improved a lot more, as a result of having their rights met as it is guided on sharia in a right time and in adequate amount as well. On the contrary, if the quality of management is still unsatisfactory, then the public's trust will decline and the amount of *zakat* funds to be paid is also a little or even zero, which in turn, result in a failure to meet the rights of *mustahik* as it is expected under sharia. Therefore, looking into the quality of the *zakat* management is so urgent throughout the country that any improvement can be made as it is obliged by the God almighty.

2. Literature Review

Philosophy of *zakat maal*, *infaq* and *sadaqah*

Zakat is an obligation imposed on property owned by a person (*muzakki*) when the property has met *nisab* and *haul*. *Nisab* is a total of possessions whose value is equivalent to

85 grams of pure gold, while *haul* is a period of ownership of the property for a complete lunar year. Note the command of Allah in Surah Al-Baqarah verse 43 which means: *"Establish the prayer and give zakah and bow with those who bow"*

The question is why property to be sought for and owned by someone must be paid (in the form of *zakat*) to others (*mustahik*) whereas the *mustahik* is not directly involved in the collection of the property. Even further, the matter concerns, it will boost the laziness of those receiving especially the poor. The answer is the Most Holy God who created all things in pairs (Surah Yasin: 36).

Obligation to pay *zakat* can be logically explained as follows:

1. Money or properties collected and owned by a *muzakki* is the result of cooperation with others. For instance, sellers or traders work with buyers (consumers). Manufacturers cooperate with the owners of the production factors (labour, capital, land and managerial expertise). Civil servants (PNS) work together, between superiors and subordinates or between commanders and subordinates in the military organization. In short, there is nobody living alone and earning money on his own without help of others. In fact, more often the help of others is dominant, so it is proper if a rich person (*muzakki*) gives a few of his money or property to another despite the person to whom the money is given is not the one who directly involved in his work as there are people around who need it.
2. The wealth owned by the rich is a test from the God, and it is given to whom He will. The rich man must pass the test and be grateful for what the God has provided to him. Being grateful is shown by his willingness to spend some of the property in accordance with the God's commands as stated in the Al-Quran and As-Sunnah.
3. The wealth owned by the rich is basically entrusted by God who is the real owner of it. Therefore, the rich should execute the command of the real owner of the wealth. Among the God's command is to pay *zakat* when he/she possesses a certain minimum amount of extra wealth (*nisab*) and has had this minimum amount in possession for a complete lunar year (*haul*).
4. The wealth owned by the rich is only temporary since at one time he will leave it, or his property will go away for example by missing, robbed, burned and taken away by natural disasters (flood and tsunami). That's why the rich has to be intelligent in keeping the wealth, and the intelligent are those who spend their wealth in the way of God (*Zakat*). This is the treasure that will be stored forever by the side of the God who truly own it. According to the Qur'an the wealth or money spent on the path of Allah will be repaid by God with multiple amounts. It is mentioned in Surah Al-Baqarah verse 26, which means: *"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes...."*

Management of *Zakat Maal* according to the Government of the Republic of Indonesia

The manager of *zakat* as has been exemplified by the Prophet Muhammad is government or state. It is the state who assumes responsibility most in implementation of *zakat*. In Indonesia particularly, the *zakat* fund collection may be administered by the government and society. It means that in

addition to the state, the public is also allowed to manage *zakat* providing they do not go against the law of state. The law of the Republic of Indonesia which regulates *zakat* is Law No.38/1999, which is revised with Law No. 23/2011.

All the administering institutions of *zakat* that have been endorsed by the state must obey the rules in order to achieve the so-called the "good organization governance". The core principles of *zakat* administration are the managers must be trustworthy, professional and transparent. Trustworthy means that a *zakat* manager must be a-hundred-percent credible, the *zakat* fund he managed is properly paid to entitled *mustahik* in accordance with shariah law. Professional means that a manager must have competence, capacity and intellectual honesty, fully responsible and works for the success of *zakat* administration. Transparent means that a manager must have integrity and willingness to report his accountability for the implementation of *zakat* openly so that the public knows exactly how *zakat* is collected, recorded and distributed as well as utilized to the group of *mustahik* consisting of eight groups. It is enshrined in Surat At-Tawbah verse 60 which means *"Zakah expenditure are only for the poor and for the needy and for those employed to collect [zakah] 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"*.

Wealth Distribution System

Any Muslim whose prosperity exceeds a certain amount (*nisab*) in a complete lunar year (*haul*) is called as *muzakki*. The role played by *muzakki* is paying out to those entitled to receive it. *Zakat* has two main functions in the country. Firstly, it serves as a source of funds for community (budgeting function). Secondly is the distribution function, which is to redistribute wealth from the *aghniya* to the poor (Qardawi, 2010). It is mention by Allah in Surah At-Tawbah verse 103, which means: *"Take, [o Muhammad] from their wealth a charity by which you purify them and cause them increase and invoke [Allah's blessing] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing"*

With regard to for whom the *zakat* fund should be distributed, Surah At-Taubah verse 60 gives guidelines that those who entitled to receive *zakat* composed of eight groups namely the poor, the *zakat* collector (*amil*), one who convert to Islam (*mualaf*), slave (*riqab*), persons who are indebted in the way of Allah (*gharimin*), one who comes out in the way of Allah (*fisabilillah*) and persons who travel in the cause of Allah (*Ibnu sabil*). Concerning the way in which the *zakat* fund distributed, there is discretion of argument amongst Islamic sects (*madhhab*) in Islam. For this reason, it is the duty of the government to regulate it, which can be represented by a number of *zakat* collector bodies endorsed by the government, making clear which sect to follow.

Concept of welfare in view of economics of sharia

According to conventional economic, the optimum level of prosperity will be achieved if each factor of production has

been allocated such a way that the ideal balance is achieved in all sectors of production and there is no longer possibility to change, because if there is a change, it causes decreased production. Likewise, in terms of consumer, the optimum welfare occurs when the distribution of goods has been such a way allocated to each customer that the ideal balance is achieved, and there is not likely to change, since if there is a change it will decrease the consumer's welfare. Such a concept of welfare has been mathematically developed by an economist named Pareto, and that's why in theories that concept is known as the optimal "Pareto" (Bilas, 1985).

Whatever the reason, rationally the concept of optimum wellbeing in conventional economy view centered only on material prosperity, because the non-material welfare (psychic) is considered to have nothing to do with economics. This is one of the drawbacks of welfare theory of conventional economics that disregard non-material things. Whereas the level of wellbeing itself is nothing else, but human's satisfaction which is directly related to the human psychic. Therefore, the Islamic economics that core on psychic welfare believes that non-material things are required to achieve optimal wellbeing.

Mathematically, Islamic welfare functions are:

$$K_i = f(MQ \cdot SQ) \dots\dots\dots (1)$$

Where: K_i : Islamic welfare

MQ : Material intelligence (material quotient)

SQ : Spiritual intelligence (spiritual quotient)

The both intelligence will interact and produce optimum well-being after the material intelligence is controlled by the spiritual intelligence ranging from how to get it until how to spend it. On the other hand, those who believe in a certain religion, fully aware that poverty which is tied with spiritual intelligence will be able to bring inner peace and spiritual comfort. Even without any material intelligence, they who have the spiritual intelligence can be happier, more peaceful, and more prosperous than those who have the material intelligence without having the spiritual intelligence.

That's why lots of poor people whose lives are happier because of the spiritual intelligence making them feel peaceful, safe, and prosperous. By contrary, those with the material intelligence (MQ) only will be nervous, fearful and anxious without a hold, because the only hold of his life is materials that are volatile and prone to disappear and thus the real happiness can never be achieved. Meanwhile, those with spiritual intelligence (SQ) only can achieve welfare, but will not achieve optimal welfare rationally because of lack of physical fulfillment that comes from materials. Even, there are a lot of worships that could never be done without required material or goods. The hajj, *zakat*, donations and alms (*sadaqah*), proselytizing, and struggling in the cause of Allah (*fi sabilillah*) very much depend on finance which is materially in nature (Aedy, 2014).

Below are the properties of the Islamic welfare:

1. Materials or goods owned are obtained by ways which are *halal* and fine
2. The aim of earning money or collecting material is for worship, meaning that the final goal is basically the afterlife happiness

3. The quality of goods or material is more essential than its quantity. It could means that besides the way of obtaining and the substance is *halal*, the way it is spent is also in line with the demand of the Creator. The more it is spent for worship, the more lucky the owner worldly and afterlife
4. The allocation of goods or collected materials that complies with the guidance of the Creator is a part of the material intelligence which is directly connected to the spiritual intelligence (Aedy, 2011).

3. Research Method

This research was carried out in the city of Kendari, Southeast Sulawesi; with the object of study was the management of *zakat* administered by the National Zakat Collector Body (BAZNAS) and *zakat* committees of mosques in the city of Kendari. The population was all the *zakat* institutions endorsed by the government plus *muzakki* (the *zakat* payers) and *mustahik* (the beneficiaries) living in the city. Meanwhile the sample of the study consisted of three *zakat* institutions appointed by the government, they are BAZNAS of the city and two mosques administering *zakat*. The remaining, the *muzakki* and the *mustahik* became the complementary informants.

The research employed observation method with qualitative approach and in-depth interview. To complete the data required, the study carried out study of documentation on the *zakat* collection bodies and *zakat* committees of mosques in the area of research. It was followed by the interview with *muzakki* and *mustahik* in accordance with the research purpose.

The number of informants in this research is as follows: (1) three government-endorsed *zakat* institutions; (2) two persons of *zakat* payers (*muzakki*); and (3) five persons of the beneficiaries (*mustahik*). In order to obtain reliable data and information, this study employed triangulation as follows:

1. Techniques triangulation; involves using more than one techniques to corroborate the results of interviews
2. Time triangulation; involves conducting the same interview at different time to check the results of the previous interview.
3. Place triangulation, involves conducting the same interview in different places to check the results of the previous interview

While the instruments of the research are the researcher himself along with interview guide, notebook, tape recorder and camera as well as hand phone.

4. Results and Discussion

Since this study was intended to reveal the quality of the *zakat* management organized by *zakat* collection bodies and *zakat* committee set up by the government in all the mosques in the city of Kendari, the results achieved were as follows:

The National Zakat Collector Body (BAZNAS) and *zakat* committees formed by the government in Kendari have yet to contribute best to poverty reduction, as a result of low

awareness of the *zakat* payers (*muzakki*) in paying *zakat*. Low awareness is proven by the gap between the realization and the potential of *zakat* generated by the committee by 2014; the year in which the potential of *zakat* in Kendari city could reach 8 to 10 billion rupiah. By the time, the *zakat* committee received only revenue at around Rp.736.000.000.00 for *zakat* of profession while others only reached Rp 195.000.000.00. By the time the research was conducted, the National *Zakat* Collector Body (BAZNAS) of Kendari City had not had official database on the number of *zakat* payers (*muzakki*) and beneficiaries (*mustahik*), leading to their unawareness of exact number of the *zakat* payers obliged to pay and the number of the beneficiaries entitled to receive *zakat*. Thus the collection and the distribution of *zakat* have not been effective in accordance with sharia guidelines.

1. The National Collector Body (BAZNAS) and the *zakat* committees based at mosques in Kendari are only capable of distributing *zakat* to limited number of the beneficiaries (*mustahik*) in the form of scholarships for poor children and capital loan for micro-enterprises.
2. The National Collector Body (BAZNAS) and the *zakat* committees based at mosques in Kendari still work part time. Most of them are civil servants or private entrepreneurs who are very busy with their job and do not have plenty of time to enhance their management of *zakat* to reach more payers and beneficiaries as well.
3. The National *Zakat* Collector Body and *zakat* committees based at mosques have not been able to classify the recipient of *zakat* (*mustahik*) especially the group of poor by typology of poverty. In other words, they have yet to make distinction regarding which poor should be empowered and which should be given allowance through *zakat* fund. They generalize this category of *mustahik* simply as the poor, making the *zakat* distributed only serves as an equalizing fund instead of empowering one which is measurable.
4. The National *Zakat* Collector Body and *zakat* committees based at mosques have never evaluated the administration of *zakat*, particularly with regard to data collection of *zakat* payers (*muzakki*) and beneficiaries (*mustahik*) and other groups in accordance with the word of God enshrined in Surah At-Tauba verse 60. Similarly, they have not been proactive in their ways of collecting *zakat* fund. They just wait for the payers coming to offices or mosques instead of visiting the *muzakki* to take it out of their hands as it is mandated in Surah At-Tauba verse 103
5. The National *Zakat* Collector Body of the city has so far levied *zakat* of civil servants only known as *zakat* of profession, which is only 2.5 percent deducted from their monthly salary. Meanwhile, *zakat* of property (*zakat maal*), *zakat* of investments, *zakat* of trade, *zakat* of agriculture, *zakat* of livestock, *zakat* of mining products and other kind of *zakat*, are very few recorded. On the other side, the *zakat* committees of mosques in the city only administer *zakat* fund collection once a year known as *zakat al-fitr* by simply waiting at mosques on last days of Ramadhan prior to *Eid al-fitr* festival.
6. The National *Zakat* Collector Body and the *zakat* committee based at mosques have not carried out extension or dissemination on *zakat* to public. That's why the public particularly *muzakki* have yet to know the

differences between *zakat*, *infaq*, and *sadakah* nor the calculation of *zakatable* properties (*nisab* and *haul*).

5. Conclusion and Recommendation

Based on the findings of the research and analysis conducted, the conclusions of the research are as follows.

1. The management of *zakat* carried out by *zakat* institutions appointed by the government and *zakat* committee based at mosques has yet to be professional, trustworthy and transparent. They work part-time only with double duty. Moreover they do not publish regularly their accountability to the public concerning the in-and-out flow of the *zakat* fund from the payers (*muzakki*) to the beneficiaries or the recipients (*mustahik*).
2. The management of *zakat* carried out by *zakat* institutions appointed by the government and *zakat* committee based at mosques in the region has not been in accordance with the law of *zakat* management No. 38/1999, and the law No. 23/2011. It means that the *zakat* management in the city has not fulfilled a hundred percent both the aspect of state constitutions and that of sharia.
3. The management of *zakat* in the region has not based on database of *muzakki* and *mustahik* since none census and identification of payers and beneficiaries have been conducted. Thus the number of players (*muzakki*) and *zakat* funds collected are still very few or still far from its actual potential.
4. The management of *zakat* has not significantly contributed to the improvement of the welfare of the Muslims, especially the *dhuafah* (the poor and the needy) in this region, or has not made contribution to the government's efforts in alleviating poverty.
5. The vast majority of *zakat* managed by BAZNAS is *zakat* profession targeting civil servants of the municipality government, while the *zakat* committee of mosques in the region mostly collect *zakat al-fitr* whose collection and distribution is administered once a year at the end of *Ramadhan*
6. The management of *zakat* funds in certain amount is disbursed to *mustahik*, the poor in the form of allowance, scholarship and capital loan for micro-enterprises which is very limited in number. The capital support for small businesses and scholarships is only Rp 500.000 per capita respectively.

By referring to the results of the analysis and the conclusions taken, this study gives recommendations as follows:

1. Since the *zakat* collector bodies is government made, it is mandatory for the government to revitalize the bodies by assigning individuals who want to work professionally, full-time, transparent and creative, so that the management of *zakat* will be in line with the laws and with the sharia law taught by the Prophet Muhammad
2. It is necessary for the *zakat* bodies or institutions to work based on database of *muzakki* (the *zakat* payers) and *mustahik* (the beneficiaries) by means of indentifying or carrying out census on *muzakki* and *mustahik* in every sub-district by involving the lowest hierarchy of government
3. It is expected that the *zakat* manages will visit *muzakki* in their respective places with the purpose of disseminating

zakat as an obligation and of picking its *zakat* whenever the *haul* of the *muzakki's* is fulfilled.

4. It is expected that the *zakat* manager team could deliver the *zakat* fund to those who entitled to receive it. This way, the beneficiaries do not have to flock in *zakat* collector offices since it may lead to adverse incidents or unwanted accident
5. It is expected that the *zakat* manager teams distribute the *zakat* fund with priority system, meaning that those who need most is paid first in significant amount and this way should be evaluated in the following year. Thus, there is continuity and change in the level of prosperity of *mustahik* empowered and given allowance.
6. It is expected that the *zakat* manager teams disburse the *zakat* both as allowance and empowerment fund to *mustahik*, the poor based on the typology of poverty and their potential individual, so that *zakat* fund is not disbursed inappropriately.

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