

Measurement of the Effectiveness of Zakat Disbursement on Dompot Sosial Madani

Efri Syamsul Bahri

Sekolah Tinggi Ekonomi Islam (STEI) SEBI, Indonesia

Abdullah Mubarak

Al Azhar University, Egypt

Salsiati

Universitas Winaya Mukti, Indonesia

Abstract: Zakat is an obligation for Muslims who have fulfilled the haul and nishab requirements. Dompot Sosial Madani (DSM) is the entity that manages Zakat at the Bali Province level. This study aims to measure the effectiveness of Zakat distribution in DSM. This research was conducted using a quantitative method with a descriptive approach. The data is sourced from the DSM Financial Statements for 2017-2022. Measuring the effectiveness of distribution uses the formula allocation to collection ratio (ACR) approach. The results showed that the ACR value was 94 per cent. Thus, the level of effectiveness of Zakat distribution at DSM is in the Highly Effective category. DSM must maintain an effectiveness ratio above 90 per cent to optimize Zakat benefits for Mustahiq.

Keywords: effectiveness of Zakat disbursement, ACR, Zakat, Dompot Sosial Madani, Indonesia

Introduction

Based on the 2010 Population Census, the population of Bali Province 2022 will reach 4 415.1 thousand people, 520,244 Muslims, and 318 pilgrims in 2022 (BPS-Statistics of Bali Province, 2023). Then, Baznas (2020) calculate that the potential for collecting Zakat in Bali Province reaches IDR 1,426.8 billion. Some researchers e.q. Aziz & Susetyo (2019), Bariyah (2018), and Rosalina & Bahri (2022) explain that the Provincial National Amil Zakat Agency (Baznas) proposes optimising Zakat collection at the provincial level. Thus, based on regulations in Indonesia, the management of Zakat is carried out by the Baznas of the Province of Bali. In

Correspondents Author:

Efri Syamsul Bahri, Department of Management, Sekolah Tinggi Ekonomi Islam (STEI) SEBI, Indonesia

Email : efri.sb@sebi.ac.id

Received: July 23, 2023; Accepted: August 19, 2023; Publication: August 23, 2023

addition, the community can manage Zakat's management through the Amil Zakat Institution (LAZ) (Bahri, 2013). Regulation of Law No. 23 of 2011 concerning Zakat Management is a reference for the community to manage Zakat through the Amil Zakat Institution (LAZ). One of the LAZs that has received permission from the government to manage Zakat is Dompot Sosial Madani (DSM).

Dompot Sosial Madani (DSM) is the entity that manages Zakat at the Bali Province level (Normalasari & Sukmana, 2020). Zakat management carried out by DSM refers to Law No. 23 of 2011 concerning Zakat Management which is related to collecting and distributing Zakat, including Infaq/Alms. Zakat is an obligation for Muslims, while Infak/Alms is a voluntary practice for the *maslahah* (Husin et al. 2022; Khumaini, Nurzansyah, and Has 2022). Some researchers e.g. Bahri & Arif (2020), Bahri et al. (2020), Bahri & Khumaini (2020), and Bahri & Utama (2021) argues that good management occurs if the distribution of Zakat is carried out in the Highly Effective category. Therefore, the effectiveness of Zakat distribution at DSM must concern all parties.

The effectiveness of zakat distribution is related to the eight asnaf Mustahiq as targets for the distribution and utilization of zakat. Based on the letter at-Taubah verse 60 Mustahiq consist of Faqir Group or *fuqarâ'* (abandoned in life due to the lack of tools and conditions), the Poor or *masâkîn* (group with nothing), Group of Zakah employees or *amilîn* (who work to regulate the collection and distribution of zakat), People who need to be entertained or *mu'allafati qulûbuhum* (who need material or financial aid to bring their hearts closer to Islam), People of debt-bound or *Ghârimîn* (who do not want to free themselves from the debt, The displaced persons on the way or *Ibn al-sabîl* (who need the help of the cost for his life and his home and to return to his hometown), to for liberation and independence, for each individual (individual) or for a group or a nation, named *fî al-riqâb*, and for all the interests, the people and the country, it is a development in every field or the defense of the struggle named after Allah.

It aligns intending to manage zakat to improve people's welfare (Abdoeh, 2020). Based on Law No. 23 of 2011 concerning Zakat Management, zakat management aims to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty alleviation (Afrimaigus & Renata, 2022). Din et al., (2019) argue that the effectiveness of zakat distribution can encourage zakat collection. The effectiveness of zakat distribution is indicated by the speed in distributing it to Mustahiq (Sudarwati & Sayekti, 2011). The more effective the distribution of zakat, the more significant the benefits of zakat for Mustahiq (Bahri & Arif, 2020; Bahri & Khumaini, 2020; Syahriza et al., 2019). Thus, the effectiveness of distribution must be the concern of all parties.

However, the picture of the effectiveness of zakat distribution at DSM has yet to be maximized. This condition is caused by the limited research that discusses the effectiveness of zakat distribution in DSM. It causes the collection of zakat on DSM is still far from its potential. This description of the effectiveness of the distribution of zakat is essential because it can affect the collection of zakat. One effort must be made to measure the effectiveness of zakat distribution at DSM.

Various studies, e.g. Bahri & Arif (2020), Bahri et al. (2020), Bahri & Khumaini (2020), Bahri & Utama (2021), Husin et al. (2022), Nafi (2020), Syahriza et al. (2019), Uddin et al. (2020), Yudhira (2020), and Yusup et al. (2021) have analysed the effectiveness of zakat distribution. The latest study was conducted by Bahri et al. (2023) which compared the level of effectiveness of zakat distribution between the Zakat Collection Center (PPZ) and the National Zakat Amil Agency (BAZNAS). However, the analysis conducted by Bahri & Arif (2020), Bahri et al. (2020), Bahri & Khumaini (2020), Nafi (2020), Yudhira (2020), and Yusup et al. (2021) conducted at Rumah Zakat, IZI, National Zakat Agency (Baznas), and Baznas Kudus Regency. Bahri & Utama (2021) measures the effectiveness of Zakat distribution nationally in Indonesia. Husin et al. (2022) identified the determinants of effective zakat distribution with a research locus at tertiary institutions in Selangor, Malaysia. Syahriza et al. (2019) discuss the effectiveness of distributing productive Zakat at Rumah Zakat North Sumatra. Furthermore, Uddin et al. (2020) measured the effectiveness of the Central for Zakat Management (CZM) efforts regarding utilising Zakat for microfinance in Bangladesh.

Meanwhile, the discussion regarding the effectiveness of zakat distribution at DSM still needs to be improved. In line with this information, research on the effectiveness of zakat distribution in DSM needs to be carried out because it can provide information about the effectiveness of zakat distribution in DSM as provincial-level Zakat Management Institutions. In addition, these findings can be used as a basis for research on the effectiveness of zakat distribution at provincial-level Zakat Management Institutions. Zakat Management Institutions who wish to increase the benefits of zakat distribution can also use the results. Therefore, this study aims to measure the effectiveness of zakat distribution in DSM.

Research Method

This study used quantitative methods. Quantitative methods are used to find knowledge through data analysis in numbers (Bahri & Khumaini, 2020; Priadana & Sunarsi 2021). Data is sourced from the DSM Financial Report for the 2020-2022 period. Measurement of the effectiveness of zakat distribution in DSM uses the Zakat Core Principle (ZCP) formula approach: allocation to collection ratio (ACR) (Bahri et al. 2023, 2020; Beik et al. 2014). The

ACR ratio aims to measure the ability of Zakat Management Institutions to distribute zakat. The ACR formula is obtained from the total disbursement funds divided by the total collection funds. The results of the ACR assessment (Bahri & Khumaini, 2020; Baznas, 2018) consist of five categories: Highly Effective (if ACR \geq 90 per cent), Effective (if ACR reaches 70-89 per cent), Fairly Effective (if ACR reaches 50-69 per cent), Below Expectation (if ACR reaches 20-49 per cent), and Ineffective (if ACR $<$ 20 per cent). This study also used a descriptive approach to explain the results of measuring the effectiveness of Zakat distribution in DSM. Abdullah (2015) argues that the quantitative research method using a descriptive approach helps explain various conditions and situations in the research object.

Result and Discussion

Well-prepared tables and or figures must be of significant feature of this section, because they convey the major observations to readers. Any information provided in tables and figures should no longer be repeated in the text, but the text should focus on the importance of the principal findings of the study. In general, journal papers will contain three-seven figures and tables. Same data can't be presented in the form of tables and figures. The results of the study are discussed to address the problem formulated, objectives and research hypotheses. It is highly suggested that discussion be focused on the why and how of the research findings can happen and to extend to which the research findings can be applied to other relevant problems.

Profile of Dompot Sosial Madani

Based on information published on the DSM website via <https://dompetsocial.id/>, it is explained that DSM is a philanthropic institution that focuses on empowering underprivileged mothers and children to become independent, with character and loving the environment. DSM's vision is to become a centre of virtue to build community harmony. Furthermore, there are three missions carried out by DSM. The first, raising public awareness through improving the quality of institutions, human resources, cooperation and services; second, creating an independent and characterized society through the role of youth by integrating care and utilization services; and third, Facilitating the development of environmentally friendly based social creativity and innovation.

DSM builds five institutional cultures: synergy, influence, ethics empowerment, and development. The Synergy culture reflects collaboration with all elements of society. The Powerful Culture reflects working wholeheartedly, passionately and enthusiastically. The Ethics culture reflects prioritizing ethics, integrity and concern at work. Empowerment culture reflects an active role in empowerment activities. Bidaya Development reflects professional

work and continues to improve services. The general program implemented by DSM includes five pillars. In detail, this can be seen in Figure 1.

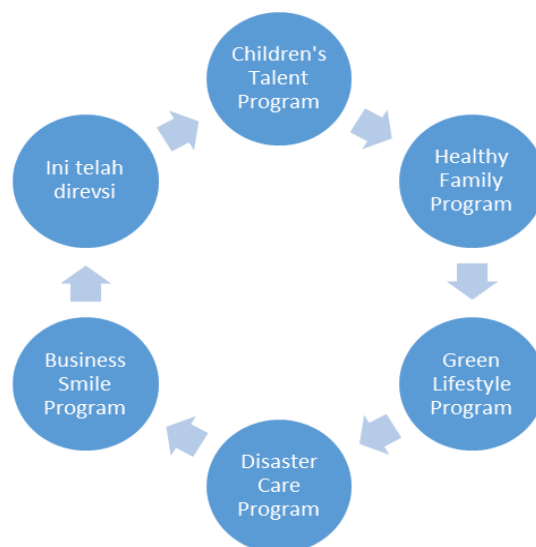


Figure 1 Five Pillars of Dompot Sosial Madani's Program

Based on Figure 1, The First program is the Children's Talent Program. This program helps children from underprivileged families obtain education and develop their potential talents. Fostering to be better, to have a strong character, be financially independent and provide benefits to the surroundings. Second, the Healthy Family Program. This program provides access to health services such as mobile services, medical and maternity clinics, nutrition health education services, healthy food packages and healthy kitchens—using the yard to grow vegetables and assisting the Posyandu.

The third is the Green Lifestyle Program. This program is an environmentally friendly activity in the workplace. Encourage mothers and children to adopt a Green Lifestyle. We are reducing the use of plastic. Using food ingredients, packaging and equipment/environmentally friendly. Fourth, Disaster Care Program. This program helps alleviate the suffering of mothers and children in the form of direct assistance, social facilities (access to clean water) and recovery. Fifth, the Business Smile Program. This program helps optimize the potential of pre-prosperous mothers by assisting and developing facilities related to food processing, agriculture, animal husbandry, fisheries, and various other businesses. So that mothers can be independent and have a better income. Ultimately, DSM seeks to contribute to alleviating poverty (Rafika et al., 2020).

Collection of Zakat and Infaq/Alms

DSM manages Zakat and Infaq/Alms within the scope of the Province of Bali, Indonesia. The collection of Zakat and Infaq/Alms carried out by DSM in the 2017-2022 period can be seen in Table 1.

Table 1. The Collection of Zakat and Infaq/Alms by DSM Period 2017-2022 (IDR)

Year	Collection		
	Zakat	Infaq/Alms	Amount
2017	1.623.260.312	4.906.181.332	6.529.441.644
2018	1.724.252.428	6.087.676.686	7.811.929.114
2019	1.655.959.048	4.071.076.545	5.727.035.593
2020	1.664.140.603	3.581.374.680	5.245.515.283
2021	1.707.516.379	5.718.326.262	7.425.842.641
2022	1.565.300.330	8.553.157.469	10.118.457.799
Total	9.940.429.100	32.917.792.974	42.858.222.074
Annual Average			7.143.037.012

Source: DSM Financial Report, processed

Based on Table 1, the collection of Zakat and Infaq/Alms in DSM for the 2017-2022 period (IDR) reached IDR 42,858,222,074. The average collection of Zakat and Infaq/Alms per year reaches IDR 7,143,037,012. The most extensive Zakat and Infaq/Alms collection was achieved in 2022 with IDR 10,118,457,799. Meanwhile, the lowest Zakat and Infaq/Alms collection in 2020 was IDR 5,245,515,283.

Distribution of Zakat and Infaq/Alms

Salah satu fungsi pengelolaan Zakat dan Infaq/Sedekah yang dilakukan oleh DSM adalah melakukan pengumpulan dan penyaluran Zakat dan Infaq/Sedekah dalam lingkup di Provinsi Bali, Indonesia. Penyaluran Zakat dan Infaq/Sedekah yang dilakukan oleh Provinsi Bali dalam periode 2017-2022 dapat dilihat pada Tabel 2.

Table 2. The Distribution of Zakat and Infaq/Alms by DSM for the 2017-2022 Period (IDR)

Year	Disbursement		
	Zakat	Infaq/Alms	Amount
2017	2.037.744.149	5.070.357.491	7.108.101.640
2018	1.476.636.353	6.044.635.122	7.521.271.475
2019	1.944.471.709	2.787.657.327	4.732.129.036
2020	1.549.138.385	2.960.793.069	4.509.931.454
2021	1.739.351.910	5.229.432.080	6.968.783.990
2022	1.493.375.706	7.752.213.390	9.245.589.096
Total	10.240.718.212	29.845.088.479	40.085.806.691
Annual Average			6.680.967.782

Source: DSM Financial Report, processed

Based on Table 2, the distribution of Zakat and Infaq/Alms by DSM for the 2017-2022 period (IDR) reached IDR 40,085,806,691. The average distribution of Zakat and Infaq/Alms per

year reaches IDR 6,680,967,782. The most extensive distribution of Zakat and Infaq/Alms was achieved in 2022 with IDR 9,245,589,096. Meanwhile, the distribution of Zakat and Infaq/Alms was the lowest in 2020, amounting to IDR 4,509,931,454.

Distribution Effectiveness

Based on the opinion of several researchers, e.g. Bahri & Khumaini (2020), Rifa'i (2013), and Syahriza et al. (2019), the effectiveness of Zakat distribution is related to success in achieving goals in zakat distribution. In this study, measuring the level of effectiveness of Zakat distribution at DSM was carried out. Measuring the effectiveness of Zakat distribution at DSM is essential because it can affect the collection of Zakat and Infaq/Alms at Baznas Kendal Regency.

Measuring the level of effectiveness of zakat and infaq/alms uses the ZCP approach with the ACR formula. The ACR formula divides the total disbursement funds by the total collection funds. In detail, the use of the ACR formula can be seen in Table 2.

Table 3. The Collection and Distribution of Zakat and Infaq/Alms by DSM Period 2017-2022 (IDR)

Year	Colection	Disbursement	ACR	Growth of Collection (%)
2017	6.529.441.644	7.108.101.640	109%	0%
2018	7.811.929.114	7.521.271.475	96%	20%
2019	5.727.035.593	4.732.129.036	83%	-27%
2020	5.245.515.283	4.509.931.454	86%	-8%
2021	7.425.842.641	6.968.783.990	94%	42%
2022	10.118.457.799	9.245.589.096	91%	36%
Total	25.313.921.634	23.871.433.605	94%	62%
Annual Average	8.437.973.878	7.957.144.535	94%	10,4%

Source: DSM Financial Report, proceed.

Based on Table 3, the average ACR value for the 2017-2022 period reached 94 per cent. The highest ACR value was achieved in 2017, reaching 109 per cent. Meanwhile, the lowest ACR value occurred in 2019, reaching 83%. Over six years, the ACR averaged 94 per cent.

The results of the ACR measurement are then assessed based on five categories, namely: Highly Effective (if ACR \geq 90 per cent), Effective (if ACR reaches 70-89 per cent), Fairly Effective (if ACR reaches 50-69 per cent), Below Expectation (if ACR reaches 20-49 per cent), and Ineffective (if ACR < 20 per cent). Based on the measurements carried out in this study, the effectiveness level of distribution at DSM reaches 94 per cent, which is in the Highly-Effective category.

The results of measuring the effectiveness of Zakat and Infaq/Alms distribution at DSM are in line with the Sharia Enterprise Theory presented by Triyuwono (Bahri et al., 2022; Bahri & Arif, 2020; Bahri et al., 2022). Based on the Sharia Enterprise Theory (Bahri, Putri, et al. 2022; Musthafa, Triyuwono, and Adib 2020; Triyuwono 2001), the responsibility for managing

Zakat has been carried out by DSM very well. Zakat management accountability vertically to Allah SWT and horizontally to humans and the environment.

Conclusions

Zakat collected by DSM has been distributed in a Highly-Effective manner. This study aims to measure the effectiveness of zakat distribution in DSM. This research was conducted using quantitative methods. The data is sourced from the DSM Financial Statements for 2017-2022. Distribution effectiveness measurement uses the allocation-to-collection ratio (ACR) approach. In addition, this study uses a descriptive approach. The results showed that the ACR value was 94 per cent. Thus, the level of effectiveness of DSM distribution is in the Highly Effective category. DSM is expected to be able to maintain the effectiveness of Zakat distribution so that it can provide maximum benefit to Mustahiq.

Acknowledgements

The research team would like to thank the MPI Research Center for supporting this research

References

- Abdoeh, Nor Mohammad. 2020. "Tinjauan Filosofis Terhadap Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat." *Cakrawala: Jurnal Studi Islam* 14(2):143–57. doi: 10.31603/cakrawala.v14i2.3128.
- Abdullah, Ma'ruf. 2015. *Metode Penelitian Kuantitatif*.
- Afrimaigus, Riko, and Nadia Renata. 2022. "Poverty Alleviation through Community Development Zakat in Tanah Datar Regency." *ITQAN: Journal of Islamic Economics, Management, and Finance* 1(1):08–16. doi: 10.57053/itqan.v1i1.5.
- Anon. 2011. *Undang-Undang No.23 Tahun 2011 Tentang Pengelolaan Zakat*.
- Aziz, Muhammad Izzuddin Abdul, and Heru Susetyo. 2019. "Dinamika Pengelolaan Zakat Oleh Negara Di Beberapa Provinsi Di Indonesia Pasca Undang-Undang No.23 Tahun 2011." *Jurnal Hukum & Pembangunan (JHP)* 49(4):968–77. doi: 10.1044/leader.ppl.25042020.26.
- Bahri, Efri Syamsul. 2013. *Zakat Dan Pembangunan Sosial*. FAM Publishing.
- Bahri, Efri Syamsul, Juhary Ali, and Mohd Mizan Mohammad Aslam. 2022. "A Bibliometric Analysis of the Conceptual Model of the Success of Asnaf Entrepreneurs." *International Journal of Economics, Management and Accounting* 30(1):225–51.

- Bahri, Efri Syamsul, and Zainal Arif. 2020. "Analisis Efektivitas Penyaluran Zakat Pada Rumah Zakat." *Al Maal: Journal of Islamic Economics and Banking* 2(1):13. doi: 10.31000/almaal.v2i1.2642.
- Bahri, Efri Syamsul, Mohd Mizan bin Mohammad Aslam, Abdullah Mubarak, Suyadi Murdi Wiharjo, and Hendro Wibowo. 2023. "The Measurement of The Effectiveness Level of Zakat Distribution in Malaysia and The National Amil Zakat Agency (Baznas) in Indonesia." *Iqtishaduna* 14(1):33–40.
- Bahri, Efri Syamsul, Mohd Mizan Mohammad Aslam, and Amran Muhammad. 2020. "Analysis of the Effectiveness of Zakat Distribution at the Amil Zakat Institution Initiative Zakat Indonesia (LAZ IZI)." in *ICETLAWBE 2020, September 26, Bandar Lampung, Indonesia*.
- Bahri, Efri Syamsul, and Sabik Khumaini. 2020. "Analisis Efektivitas Penyaluran Zakat Pada Badan Amil Zakat Nasional." *Al Maal: Journal of Islamic Economics and Banking* 1(2):164. doi: 10.31000/almaal.v1i2.1878.
- Bahri, Efri Syamsul, Riesya Aulia Putri, and Dadang Romansyah. 2022. "Interests of Muzaki to Pay Zakat: The Role of Accountability, Transparency, Service Quality, and Financial Technology." *Iqtishadia* 15(1):63. doi: 10.21043/iqtishadia.v15i1.10713.
- Bahri, Efri Syamsul, and Indra Utama. 2021. "The Measurement of the Effectiveness of Zakat Disbursement in Indonesia." *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah* 8(1):125–40. doi: 10.19105/iqtishadia.v8i1.4196.
- Bariyah, Oneng Nurul. 2018. "Studi Peraturan Daerah (Perda) Tentang Pengelolaan Zakat Di Indonesia." *Studi Peraturan Daerah (Perda) Tentang Pengelolaan Zakat Di Indonesia Jakarta*(1):51. doi: 10.24853/ma.1.1.24-44.
- Baznas. 2020. "Renstra BAZNAS 2020-2025." 1–127.
- Baznas, Pusat Kajian Strategis. 2018. *Outlook Zakat Indonesia 2018*.
- Beik, Irfan Syauqi, Nursechafia, Dadang Muljawan, Diana Yumanita, Astrid Fiona, and Jhordy Kashoogie Nazar. 2014. "Towards an Establishment of an Efficient and Sound Zakat System: Proposed Core Principles for Effective Zakat Supervision." *Working Group of Zakat Core Principles* 0–43.
- BPS-Statistics of Bali Province. 2023. *Bali Province in Figures 2023*.
- Din, Noormariana Mohd, Mohammad Ismail, and M. Mohd Rosli. 2019. "Factors Influencing Asnaf Entrepreneur's Intention Under Asnaf Entrepreneurial Program (AEP) Towards Zakat on Business." *Journal of Islamic, Social, Economics and Development*

4(22):11–24.

- Husin, Nor Azilah, Nur Alisa Adriana Mohd Khairil Tipla, Muhammad Amirul Hafizi Bin Mohd Zaffaruddin, and Noraishah Mohamad Riduan. 2022. “The Determinants of Effective Zakat Distribution in Selangor Higher Education Institutions.” *AZJAF: Azka International Journal of Zakat & Social Finance* 3(1):157–73.
- Khumaini, Sabik, M. Nurzansyah, and Fadlie Has. 2022. “Analysis of the Distribution of Zakat, Infaq and Alms at the Baznas Tangerang City During the Covid-19 Pandemic.” *ITQAN: Journal of Islamic Economics, Management, and Finance* 1(2):81–87. doi: 10.57053/itqan.v1i2.10.
- Musthafa, Tatang Fatah, Iwan Triyuwono, and Noval Adib. 2020. “Application of Asset Revaluation By the Public Assessment Office: A Reflection of Sharia Accounting, Shari’Ah Enterprise Theory.” *International Journal of Economics, Business and Accounting Research (IJEBAR)* 4(03):16–26. doi: 10.29040/ijebar.v4i03.1281.
- Nafi, Muhammad Agus Yusrun. 2020. “Analisa Efektivitas Penyaluran Zakat Baznas Kabupaten Kudus.” *ZISWAF : Jurnal Zakat Dan Wakaf* 7(2):151–65.
- Normalasari, Desy Intan, and Raditya Sukmana. 2020. “Model Program Pemberdayaan Ekonomi Dompot Sosial Madani Dalam Memberdayakan Ekonomi Masyarakat Muslim Melalui Pengelolaan Dana Zakat, Infaq Dan Shadaqah (Zis).” *Jurnal Ekonomi Syariah Teori Dan Terapan* 6(6):1178. doi: 10.20473/vol6iss20196pp1178-1195.
- P.S, Diah Rafika, Kusjuniati, and Kurniawati. 2020. “Pembinaan Keluarga Prasejahtera Dalam Meningkatkan Pemberdayaan Ekonomi Melalui Program Rumah Pangan Di Dompot Sosial Madani Wilayah Jembrana Bali.” *Maisyatuna* 1(1):1–11.
- Priadana, H. M. Sidik, and Denok Sunarsi. 2021. *Metode Penelitian Kuantitatif*. Pascal Books.
- Rifa’i, Bachtiar. 2013. “Efektivitas Pemberdayaan Usaha Mikro Kecil Dan Menengah (UMKM) Krupuk Ikan Dalam Program Pengembangan Labsite Pemberdayaan Masyarakat Desa Kedung Rejo Kecamatan Jabon Kabupaten Sidoarjo.” *Journal Unair* 1(1):1–7.
- Rosalina, Hamdah, and Efri Syamsul Bahri. 2022. “Optimizing Disbursement of Zakat Funds for Asnaf Entrepreneurs.” *ITQAN: Journal of Islamic Economics, Management, and Finance* 1(1):1–7. doi: 10.57053/itqan.v1i1.1.
- Sudarwati, Yuni, and Nidya Waras Sayekti. 2011. “Konsep Sentralisasi Sistem Pengelolaan Zakat Dalam Pemberdayaan Ekonomi Umat.” *Jurnal Ekonomi & Kebijakan Publik* 2(1):559–84.
- Syahriza, Mulkan, Pangeran Harahap, and Zainul Fuad. 2019. “Analisis Efektivitas Distribusi

Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik (Studi Kantor Cabang Rumah Zakat Sumatera Utara.” *AT-TAWASSUTH* IV(1):137–59.

Triyuwono, Iwan. 2001. “Metafora Zakat Dan Sharia Enterprise Theory Sebagai Konsep Dasar Dalam Membentuk Akuntansi Syariah.” *Jaai Volume* 5(2):131–45.

Uddin, Nazim, Hamdino Hamdan, Nor Azizan, Che Embi, Salina Kassim, Norma Bt, and Md Saad. 2020. “The Effect of Zakat Programs on the Social Impact of Microfinance Institutions in Bangladesh.” *Issues* (2):2672–7471.

Yudhira, Ahmad. 2020. “Analisis Efektivitas Penyaluran Dana Zakat, Infak, Dan Sedekah Pada Yayasan Rumah Zakat.” *Value Jurnal Ilmiah Akuntansi Keuangan Dan Bisnis* 1(1):1–15.

Yusup, Deni Kamaludin, Dadang Husen Sobana, and Fachrurazy. 2021. “The Effectiveness of Zakat Distribution at the National Zakat Agency.” *Al’Adalah* 18(1):55–76. doi: 10.24042/adalah.v18i1.9912.