

## **Zakat Disbursement via Capital Assistance: A Case Study of Majlis Agama Islam Johor**

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### **Abstract**

This paper examines management of zakat in the state of Johor and focuses on the distribution of zakat to the recipients of capital assistance who are involved in the socio-development programs. It intends to examine the impact of the program towards their achievements after receiving capital assistance to start their small business ventures. Both primary and secondary data are used in the studies. The primary data were collected from interviews with the officers of Majlis Agama Islam Johor (MAIJ) and the statistical data were obtained from documents such as reports, financial records, and brochures. The findings show commendable improvement in zakat management for the five-year period of study. Nonetheless, recommendations pertaining to supervision, procedures, and cooperation are posed for improving the programs in assisting the poor and needy recipients and to optimize the zakat disbursement. The study was made possible with the research grant from Accounting Research Institute (ARI) of UiTM.

**Keywords:** *Zakat management, zakat distribution, poor and needy recipients, capital assistance.*

## 1. INTRODUCTION

Zakat literally means to grow, to increase and to purify. It is the annual levy payable on the wealth of Muslims to be used as charitable donations to the poor and needy. In the recent years, zakat seems to play a vital role in minimizing economic inequalities amongst the Muslims.

According to Mahyuddin and Abdullah (2011), zakat distribution can be divided into two forms:

- 1) Direct financial assistance for those who are not productive as they are not capable of working, and
- 2) Assistance in the form of capital, tools and equipment to enable the recipients to carry out activities that can support their livelihood, sustain themselves and help them get out of poverty.

According to Prof. Dr. Didin Hafidhuddin (2002), zakat plays an important role in Muslim society in both spiritual and material dimension. The spiritual aspect can be referred to in the Holy Qur'an, in the verse 9:103, which can be translated as:

*“Take (O Prophet) from the wealth sadakah (zakat) to cleanse and to elevate them (the Muslims).”*

From this verse, it can be concluded that zakat payment is a process of cleansing the wealth and its owner. Allah not only promises rewards in the Hereafter but also to bless an enterprise so that it becomes more profitable.

Using the above verse as a point of contention, this paper studies the zakat management system in the state of Johor. The paper will focus on matter regarding distribution of

zakat to the recipients of capital assistance who are involved in socio-development programs. The study intends to examine the impact of the program on the recipients' achievements after receiving the capital assistance. Both primary and secondary data are used in the studies. The primary data were collected from interviews with the officers of MAIJ, whereas the secondary data were obtained from documents such as reports of MAIJ, financial records, and brochures.

## **2. BACKGROUND OF THE STUDY**

In Malaysia, all aspects pertaining to the administration of zakat are handled by the states through their respective Islamic Religious Council or known as Majlis Agama Islam Negeri (MAIN). The ninth schedule of the Malaysian federal constitution recognizes religious affairs as state, rather than federal matters. Thus, the administration of zakat falls under the jurisdiction of the respective state or the prerogative of its ruler (*the Sultan*) with the exception of Federal Territory.

The Islamic Religious Council of each state or MAIN plays a unique role in the administration of zakat. For example, the councils in the states of Selangor, Pulau Pinang, and Sarawak, have privatized both their zakat collection and distribution. In the Federal Territory, Negeri Sembilan, Melaka, and Pahang, only their zakat collection units are privatised. In Johor, the management of zakat is remains under the administration of the State Religious Council known as Majlis Agama Islam Negeri Johor (MAIJ).

MAIJ was established in 1925 under “*Lembaga Aturan Bagi Pemerintahan Raja*” section IV, chapter XV. The overall structure of MAIJ is exhibited in Figure 1. There are four main departments comprising religion matters, office of the *mufti* (or head), funds management, and *sharia* (Islamic laws). The focus of this study is the funds

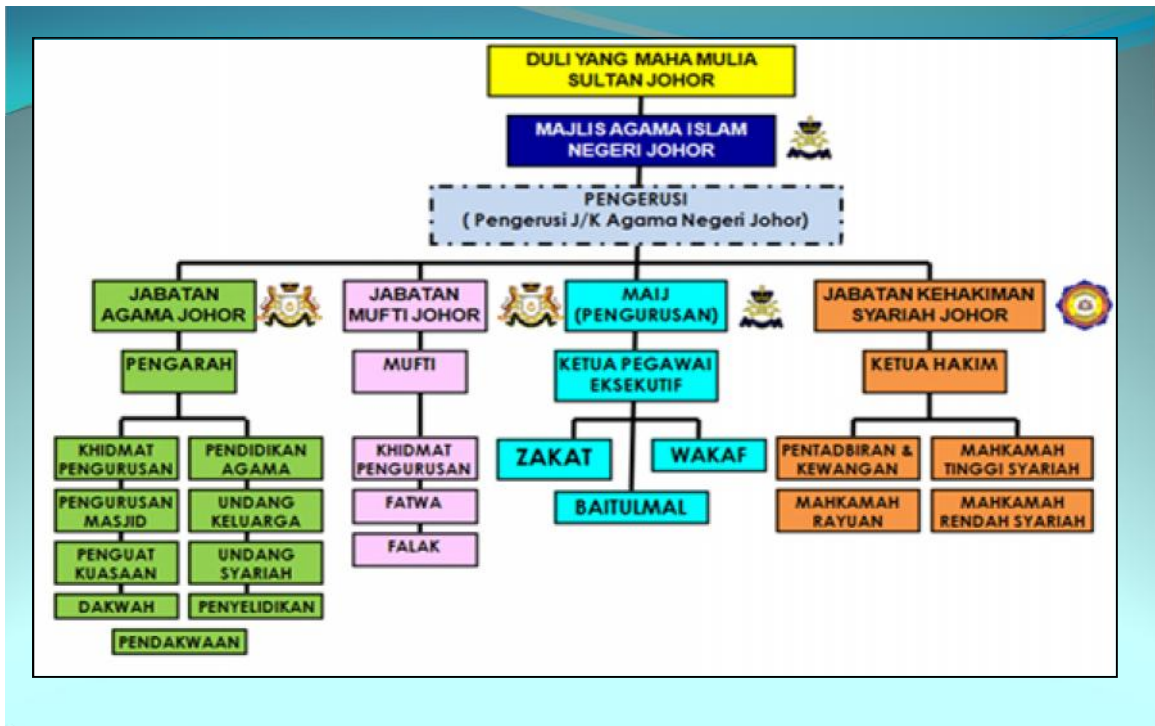
management department which is led by a chief executive officer (CEO). He oversees the whole operation of the state's Muslim funds of *zakat*, *waqf*, and *baitulmal*. The initial functions of MAIJ are:

- Managing religious affairs of the state of Johor.
- Provide consultation on the royal customs.
- Provide tutelage for the Royal family and their next of kin.
- Managing the welfare of the Muslim community.

Additionally, the primary functions are:

- Manage and administer the funds and disburse *Zakat & Fitrah* according to the *asnaf*
- Manage and administer the Property Endowment Funds of *Baitulmal*
- Manage and administer the Endowment Funds in its capacity as the Endowment Trustee.

Figure 1: The Structure of Majlis Agama Islam Negeri Johor (MAIJ)



### 2.1 Zakat and Fitrah Committee

The zakat administration started in 1957 under the name “*NAQIB AZ ZAKAT*.” In 1962, the name was changed to “Zakat and Fitrah Committee” and placed under MAIJ with effect of Islamic Administration Enactment, 1978 and Islamic Administration Enactment of Johor, 2003. The main functions of the zakat committee are:

- To collect the zakat and fitrah from the Muslims in Johor
- To disburse the zakat and fitrah collection to the *asnafs* (categories of recipients)

### 2.2 Sources of Zakat

There are two types of zakat: zakat on wealth and zakat *fitrah*. Zakat on wealth includes personal income, business income, income from fixed deposit, savings, gold,

agriculture, livestock, shares, and minerals. *Zakat fitrah* on the other hand, is zakat on individual which is based on the current market value of 2.6 kilogram of rice per person.

### **2.3 Recipients of Zakat**

In Johor, there are eight *asnaf*, who qualify to receive zakat assistance. They are:

- i) *Faqir*: The needy, i.e. those who have no source of income or wealth or having income but is less than half of his or his dependents' basic needs.
- ii) *Miskin*: The poor, i.e. those who have only a little income or wealth which can only cover half or more but is unable to fulfil all his and his dependents' basic needs.
- iii) *Amil* – the person appointed by MAIJ to collect and distribute zakat.
- iv) *Muallaf* – individuals who converted to Islam.
- v) *Al-Gharim* – individuals who are burdened with debts and property loss.
- vi) *Ibn-Sabil* – individuals who are travelling for a purpose that is not against the *sharia* and in need of help due their very limited resources at the time.
- vii) *Fi-sabilillah* – warriors who went through war for the cause of Allah SWT. Nowadays this category covers those who go for further studies or higher education.
- viii) *Riqab* – slaves who want funds for emancipation.

### **2.4 Collection and Disbursement of Zakat**

The payment of zakat in Johor can be done through cheque, bank draft or postal order payable to the Committee of Zakat and Fitrah Johor, salary deduction, zakat agents and zakat counters at MAIJ.

### 3. REVIEW OF THE LITERATURE

According to Al Qardawi (2005), the word zakat refers to the determined share of wealth prescribed by Allah to be distributed among deserving *asnaf* (zakat recipients). It is also used to define the action of payment of this share. According to Al Nawawi's report from Al Wahidi, this share of wealth is called zakat because it increases the funds from which it is taken and protects them from being lost or destroyed.

Zakat is an Islamic institution. It is not a donation but it is due to Allah as written in the Qu'ran, which can be translated as:

*“in their wealth and possessions there is a right for the asking needy and the deprived.”* (The Holy Qur'an, verse 51:19).

In compliance with this verse, the Prophet Muhammad (PBUH) appoints *amil* (collectors) for the collection of zakat from the community to be utilized accordingly.

From the study of the Al Qur'an and the traditions of the Prophet, Prof. Dr. Didin Hafidhuddin (2002) maintains that there are seven major objectives of zakat which as followed:

- i) Fulfilling the decree by Allah
- ii) Providing help to the needy and the poor
- iii) Sustaining caring society
- iv) Providing source of wealth for socio-economic development
- v) Providing a good business ethic by giving away a portion of income
- vi) Building economic with equality so that the wealth will be justly distributed
- vii) Motivating the society to work and own wealth so that they can pay zakat.

Islam enjoins on believers a duty of individualistic and collective in nature. The individualistic duty includes the social dimension because Islam considers the

individual as an integral part of the whole society. Thus, an individual has much rights and duties towards the society as he has towards himself (Rahmatullah, 2005).

The Qur'an does not give the definition of *zakatable* wealth nor does it provide the required percentages in zakat. It is left to the *Sunnah* to dictate, by example or by directives, the details of the general Quranic command and to convert the theoretical axioms of the Qur'an into practical terms. The Prophet Muhammad (PBUH) was assigned this responsibility and he is the one who knows most about what Allah ordains in His Holy Book (Al Qardawi, 2005).

The Qur'an mentions zakat in general and the word *amwal* (assets or wealth) in its plural form, such as in the verse, "Out of their wealths take *sadaqah* so by it you purify and sanctify them," and "In their wealths and properties is the right of the poor, he who asks, and he who is deprived" (Al Qardawi, 2005).

However, Allah has describes the recipient of zakat as in surah 9, Verse 60 of the Holy Qur'an, which as "the poor, the needy, the zakat collectors, the slaves to buy their emancipation, those whose hearts you seek to win, those who have crippling debts or loss of property, the warriors, and the needy traveller. Nonetheless, neither the Qur'an nor the *hadith* specify how the zakat collection is to be distributed or what is the portion to be given to each group or should the zakat be distributed equally among the eight *asnaf*?" (Al-Abdin, 2002).

Jurists have their own opinion on this. Some *Hambalites* are in agreement with the Al-Shafi' that zakat should be distributed to the eight recipients (*asnaf*) if they exist otherwise, the zakat should be distributed just to the existing *asnaf*. Malik and Abu Hanifah on the other hand, are in the opinion that the distribution is not necessary to all the eight *asnaf* (Rose, 2010).



The poor and the needy are the first two categories of *zakat* qualifiers mentioned in *Sura al Tawbah*. This illustrates that the first target of *zakat* is to eliminate poverty and destitution from society. This purpose of *zakat*, being the most important, is mentioned on its own in some sayings, such as the saying narrated by Mu'adh when the Prophet sent him to Yemen;

*"Inform them that God has prescribed on them a sadaqah, taken from the rich among them and rendered to the poor among them."*

Al Qardawi (2005) mentioned that most scholars regard the view of Abu Thawr on *zakat* as the most sound and reasonable. Abu Thawr suggested that when the owner distributed the *zakat*, it may be given to one category only, but when *zakat* is disbursed by the state, all categories must be included, Malik adds that "it is left to the state's *zakat* agency to distribute to those categories whose needs are more intense."

Most Islamic countries prioritize their *zakat* distribution by giving a greater percentage to the poor and needy. As mentioned by Al-Abdin (2002), in Kuwait 85 percent of *zakat* fund is distributed to the poor, whilst the Sudanese gives 50 percent of its *zakat* fund to them. The Pakistani *zakat* law on the other hand, allocates 90 percent of the *zakat* fund to the poor.

Whilst direct payment to the recipients was much favoured by scholars in the past, recent cases however showed that a direct payment dampens the incentive to work. As a result, they ended up with an army of beggars (Akhtar, 2002).

Dr. Zaki Badawi stresses that the institutions of *zakat* should be used to finance development projects to alleviate poverty. It could be allocated to fund training schemes

to make the skill of the poor more marketable and to supply goods and services in starting their business activities. This role is seldom discussed by the past scholars due to the nature of activities during their time.

Facing the challenge of the new world, the aim of zakat includes discouraging dependency of the *asnaf* on zakat assistance in the long term. That zakat funds instead, can be utilized as long term investment for the socioeconomic development and well-being of *asnafs* in the country (Azhana & Abd Halim, 2012).

Rose (2010) argues that zakat fund should be used to provide capital as benevolent loan or zakat disbursement for small business. This is because small business often finds difficulties in raising capital due to strict requirement imposed by the financial institutions. The *sharia* ruling regarding the use of zakat fund for benevolent loan is materialized in a discussion that took place in Egypt in 1950 as a response to a question from the Pakistani government on the matter.

Although the activities pertaining to the accumulation and disbursement of zakat funds vary among the Muslim countries, the main objective however, remains the same. In Brunei Darussalam, its Religious Council, Majlis Ugama Islam Brunei (MUIB) is the agency that manages zakat. One of its activities, The Empowerment Zakat Recipient Program was launched on the 5<sup>th</sup> of November 2007. This program aimed to provide training for the poor and needy so that they can acquire skills and have opportunities to get jobs or start their own businesses.

In Malaysia, Selangor Board of Zakat or Lembaga Zakat Selangor (LZS) as a privatized entity has established a group of entrepreneurial zakat receivers known as Kumpulan Ushawan Asnaf Zakat (KUAZ). This establishment provides a platform for the

productive zakat recipients to get exposure on their economic development programs as well as disseminating significant information on generating additional income such as building entrepreneurial skills and motivation programs (Hisham & Zulkifli, 2006).

However, to ensure that the objectives of zakat are met, proper supervision by zakat authority is needed to oversee the appropriate disbursement of funds, as well as to maintain transparency in the way the money is spent according to *Sharia*.

#### **4. DISCUSSIONS AND FINDINGS**

The collection of zakat has shown an increasing trend from year to year as the obligation to pay zakat by the Muslims in Johor is instilled and implemented. The growing funds can also be attributed to the rising number of individuals and organizations with more wealth. Table 1 shows that from the year 2008 till 2010, the total collection of zakat has grown steadily from 8% to 20%. Although a slight decrease in the zakat collection (RM 2 million) is detected in 2011 as compared to 2010, the collection rose considerably by RM 24 million in 2012. The higher amount of zakat collection (RM 144 million in 2012) implies that more *asnaf* can gain from the benefits and this definitely compensates the decline in collection the year earlier.

**Table 1: Statistics of Zakat Collection by MAIJ from 2007 to 2012**

YEAR	FITRAH (RM)	WEALTH (RM)	TOTAL (RM)
2007	8,783,790	64,764,476	<b>73,548,266</b>
2008	11,556,292	89,181,248	<b>100,737,540</b>
2009	12,838,630	96,389,496	<b>109,228,126</b>
2010	13,140,920	109,201,978	<b>122,342,898</b>
2011	13,315,000	106,722,000	<b>120,037,000</b>
2012	15,000,000	129,362,000	<b>144,362,000</b>

Both types of zakat, zakat *fitriah* and zakat on wealth, contribute to the total collection of zakat. The amount for zakat *fitriah* to be paid by individuals is fixed by MAIJ. The zakat on wealth is a fixed rate based on the amount of income and wealth to be paid by individuals and organizations. As the zakat on wealth presents a much bigger portion than the zakat *fitriah*, the sources of wealth are worth looking into.

Based on the statistics in Table 2, the income and business are the top two highest contributors of zakat on wealth in 2012, each contributing RM 45,000 and RM 40,500 million, respectively. The combined collection from income and business amounted to RM 85.5 million, which accounts for more than 50% of the total collection from zakat *fitriah* and zakat on wealth. This finding underscores the *hadith* of Prophet Muhammad (PBUH), as narrated by Bukhari that promotes business as a source of wealth, “*nine out of ten sources of livelihood can be found in business.*” Ultimately, the act of purification and growth on income and wealth by individuals and organizations becomes the grand cycle that rewards the *ummah* in general and *asnaf* in particular.

**Table 2: Statistics of Sources of Zakat**

Type of zakat	2007	2008	2009	2010	2011	2012
Fitrah	8,783,790	11,556,292	12,838,630	13,140,920	13,315,000	15,000,000
Income	18,553,561	27,764,988	34,073,129	37,933,213	39,000,000	45,000,000
Savings	23,004,219	27,405,688	27,621,064	33,256,923	31,000,000	35,000,000
Business	22,751,575	33,373,485	34,012,221	37,144,116	36,000,000	40,500,000
Gold & silver	84,428	169,444	173,850	251,198	170,000	200,000
Shares	230,259	287,496	300,238	375,242	300,000	400,000
Livestock	110,589	117,140	134,223	159,376	150,000	150,000
Agriculture	29,785	60,458	73,842	74,166	100,000	110,000
Mineral Revenue From FD	61	2,550	930	879	2,000	2,000
	-	-	-	-	-	8,000,000
<b>Total</b>	<b>73,548,266</b>	<b>100,737,540</b>	<b>109,228,126</b>	<b>122,342,898</b>	<b>120,037,000</b>	<b>144,362,000</b>

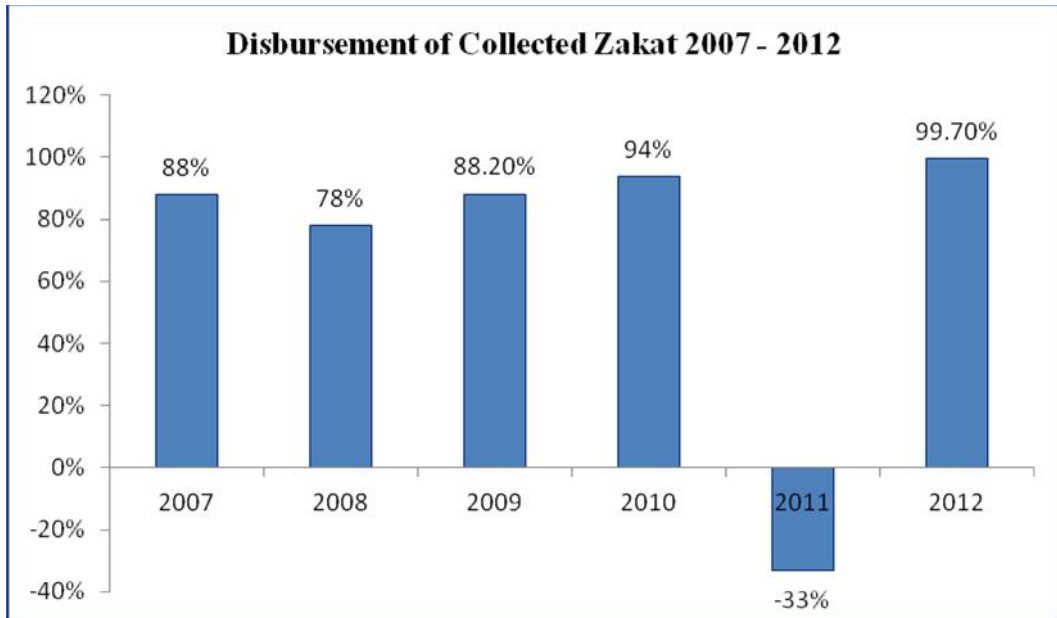
Table 3 exhibits the breakdown of the distribution of zakat according to the categories of *asnaf*. Throughout the years, the *Fi sabilillah* category consistently receives the highest amount of zakat, registering about 40% from the total amount distributed in 2012. This amount of RM63.3 million is mostly spent on students who are enrolled in local and foreign higher learning institutions. The second highest receiver of zakat goes to the *asnaf* of needy (*Miskin*), all in, obtaining between 22% to 26% of the total amount. Besides that, the *asnaf* of poor (*Fakir*) and authorized collector (*Amil*) also receive quite a big bulk of more than 10% of the fund. Between the time period of 2007 and 2012, two categories of *asnaf* show the highest growth of receiving zakat funds. *Gharim* or debtors received RM501,592 in 2007 and five years later received almost RM5.4 million whereas *Ibnu sabil* or needy travellers allocation increased by 12 fold.

**Table 3: Statistics of Distribution of Zakat**

ASNAF	2007	2008	2009	2010	2011	2012
Fakir	5,169,931	6,913,072	9,896,091	13,402,329	15,298,333	14,245,000
Miskin	14,533,647	17,926,266	22,885,290	29,404,652	35,006,666	34,020,000
Amil	10,477,017	11,918,084	11,084,748	13,561,052	16,256,900	16,353,350
Muallaf	4,553,108	6,186,417	8,772,523	8,098,428	11,108,000	11,062,510
Gharim	501,592	1,794,993	2,090,175	2,623,278	4,020,000	5,350,000
Ibnu sabil	47,499	133,066	192,649	153,152	400,000	600,000
Fi sabilillah	29,539,327	33,755,744	41,446,667	47,809,383	77,885,400	63,300,530
Riqab					1000	1000
<b>Total</b>	<b>64,822,120</b>	<b>78,627,641</b>	<b>96,368,143</b>	<b>115,052,273</b>	<b>159,976,299</b>	<b>143,932,390</b>

\*Note: Deficit in 2011 of RM (39,939,299)

The noble aim of the zakat system is for the society's socio-economic development, to distribute all the zakat collection to the eligible recipients within a year. In 2012, the gap in the difference between the total zakat collected and distributed is almost non-existent (Refer to Figure 2). Almost 100% of the zakat collection managed to be distributed to all the *asnaf* and this reflects good governance in zakat management. With the exception of 2011, the distribution of zakat funds has consistently improved from the year 2008 until 2012.

**Figure 2: Percentage of Distribution of Zakat**

MAIJ has carried out a program to eliminate poverty which focuses on the effectiveness of zakat distribution and also the socio-economic development of the recipients of zakat. The *asnaf* development unit is responsible to oversee this program with the main functions of:

- Eliminate poverty in the state of Johor
- Conduct/provide training, workshops, seminars, motivation and creating “Independence”
- Oversee the movement and development of zakat recipients under the category of “Independence”

The self-generating income program named as “*Projek Jana Asnaf*” focuses on the recipients of the “Independence” aid who received equipment and capital assistance from MAIJ, the recipients of “cost of living” aid who want to alleviate out of poverty, and “*Tunas Asnaf*”, for the children of zakat recipients to get higher education. Table 4 reveals the entrepreneurial area ventured by the *asnaf* in accordance to the district that

they reside. The majority of the *asnaf*, who receive the “independence” aid, are involved in small businesses (*Niaga*) in the main districts of Johor. A total of 173 *asnaf* received the “independence” aid in 2011, venturing into other areas such as cooking, sewing, and farming.

MAIJ organize courses focussing on empowerment activities for example preparing for school exams, managing small businesses, cooking and sewing classes, and in the pipeline are courses on agriculture, fishery projects and handcraft skills. Other beneficial projects to the zakat recipients in the planning include farmers’ market and night bazaars, products branding, training centres, and agriculture farms.

**Table 4: Statistics for “Independence” Aid in 2011**

District	Asnaf Niaga	Asnaf Chef	Asnaf Sewing	Asnaf Agriculture	Total
Johor Bahru	24	4	13	0	<b>41</b>
Muar	12	3	6	3	<b>24</b>
Batu Pahat	19	11	5	0	<b>35</b>
Segamat	8	3	7	3	<b>21</b>
Kluang	4	0	1	0	<b>5</b>
Pontian	0	1	1	0	<b>2</b>
Kota Tinggi	5	0	7	1	<b>13</b>
Mersing	12	0	4	0	<b>16</b>
Kulaijaya	4	0	2	0	<b>6</b>
Ledang	5	2	3	0	<b>10</b>
<b>Total</b>	<b>93</b>	<b>24</b>	<b>49</b>	<b>7</b>	<b>173</b>

Table 5 shows the achievement of *asnaf* in 2011, based on the investigation carried out by the officers of MAIJ. The scale of ‘excellent’ is reflected by the amount of monthly income of RM1000 and above and 13% achieved this. The highest percentage of 33.5 obtained the level of ‘have potential’ with their monthly income in the range of RM300 to RM900. About 9.8% of *asnaf* who earn less than RM300 fall in the category of not



active. During the visit, 30% of the *asnaf* were either not at home or have moved. Of all the *asnaf* traced, only 11% are considered as failures in their ventures.

**Table 5: Statistics of Achievement in 2011**

District	Excellent	Have potential	Not active	Not at home/Move	Fail	Total
Johor Bahru	3	11	1	20	6	41
Muar	2	9	7	5	1	24
Batu Pahat	9	15	2	3	6	35
Segamat	1	7	5	6	2	21
Kluang	-	-	-	-	-	5
Pontian	0	2	0	0	0	2
Kota Tinggi	0	3	0	10	0	13
Mersing	3	6	2	3	2	16
Kulaijaya	3	1	0	2	0	6
Ledang	1	4	0	3	2	10
<b>Total</b>	<b>22</b>	<b>58</b>	<b>17</b>	<b>52</b>	<b>19</b>	<b>173</b>

## 5. RECOMMENDATIONS AND CONCLUSION

It is evident that the increase in zakat collection and distribution reduces the burden of *asnaf* by uplifting the socio-economic of the ummah. Several suggestions to further improve the system of zakat distribution through capital assistance, particularly to the poor and needy, are proposed.

### Human resource and supervision

Findings from the interviews with the officers of MAIJ reveal that more personnel are needed to oversee the specific unit or division in the council. In the current situation, they are understaffed to process hundreds of applications, to keep track of the *asnafs* who received capital assistance, and to monitor their on-going progress. Since 30% of the *asnaf* are unable to be accounted for and 11% are deemed failed in their ventures, more staff should be employed and trained to undertake the exact tasks as MAIJ now

has the resources and justification to do so. Cooperation with other agencies can also be done to improve it.

### **Bureaucracy and procedures**

The procedures of processing applications involve many stages, from receiving applications to selecting recipients the application may take almost a year to be approved. This time-consuming phases should be simplified by reviewing the whole process and eradicate the so-called 'red tape'. One suggestion is to use computerized database system whereby relevant report and information can be generated. With a standard system in place, the eligibility of the recipients can be determined faster and easier.

### ***5.1 Conclusion***

MAIJ has outlined many on-going programs to benefit and help develop the recipients so that they can elude from poverty and in turn, become the payers of zakat. The asnaf who received capital assistance to venture into entrepreneurial activities are given encouragement and motivation. However, the guidance, training, and skill to operate a business entity are very crucial and require expert assistance. By seeking help from successful and established entrepreneurs who want to contribute and impart their knowledge, a win-win situation for both parties can be realized.

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