

## **Amwal Zakat Management: A Case Study in Yogyakarta**

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**Abstract.** *Zakāh collection in Nitikan village of Yogyakarta has experienced an increase since 2017, which previously had been stagnant. This paper aims to investigate the current development of the zakāh collection in that area, as it represents Muhammadiyah's efforts in the religious philanthropic movement. This is a qualitative study, with the data obtained from participatory observation and in-depth interviews with zakāh stakeholders. This study finds that the improvement of the zakāh collection has contributed to several factors. These include the role of ulama and Bapelurzam of Muhammadiyah, leading to the increasing trust of the people. This is strengthened by the changing paradigm of the muzakki regarding zakāh al-māl from merely gold and silver into any properties equal to niṣāb and has reached the haul; and the strong determination of mustahiq to transform themselves into muzakki.*

**Keywords:** *Zakāh al-māl; Nitikan; Baperluzam Muhammadiyah*

**Abstrak.** *Penghimpunan zakat di desa Nitikan Yogyakarta mengalami peningkatan sejak tahun 2017 yang sebelumnya stagnan. Studi ini bertujuan untuk mengetahui perkembangan penghimpunan zakat di daerah tersebut, sebagai representasi dari upaya Muhammadiyah dalam gerakan filantropi Islam. Penelitian ini merupakan penelitian kualitatif, dengan data yang diperoleh dari observasi partisipatif dan wawancara mendalam dengan pemangku kepentingan zakat. Studi ini menemukan ada beberapa faktor yang berkontribusi dalam peningkatan zakat di Nitikan. Diantaranya adalah peran ulama dan Bapelurzam Muhammadiyah yang berdampak pada meningkatnya kepercayaan masyarakat. Hal ini diperkuat dengan perubahan paradigma muzakki tentang zakat mal dari semula terbatas pada emas dan perak menjadi harta apapun yang setara nisab zakat mal dan telah mencapai haul; serta tekad kuat mustahiq untuk bertransformasi menjadi muzakki.*

**Kata kunci:** *Zakat mal; Nitikan; Baperluzam Muhammadiyah*

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## Introduction

The main problem shown in this research is the low awareness of Muslims in Indonesia in paying *zakāh al-māl* (*zakāh* on wealth) and the highly inadequate total amount of the acquisition of *zakāh al-māl* at the national level to help the needy Muslims (Andiani et al., 2018). *Zakāh al-māl* is a part of the main worship (pillars of Islam), mentioned in the Quran, the Sunna of the Prophet Muhammad, together with prayer (*salah*). Muslims believe the two acts of worship are equal in value and obligatory. *Zakāh al-māl* is not equal to fasting associated with the *Ramadhān* month or Hajj associated with *man istaṭā'a ilaihi sabīla* ((obligatory) upon those who have the capability to perform it) (Masyita, 2018).

The faith of a Muslim in Islam is considered imperfect, yet as long as the devotion to Allah is fulfilled only through the rituals such as praying (*salah*), fasting, reciting the Quran, and *ṭayyibah* (good) words, without being balanced with social service activities (Muslimin, 2019). Performing the *zakāh* principles is a means of getting closer to Allah, which is supposed to be a basic need for every Muslim - not a burden. *Zakāh, infāq* (disbursement) and *ṣadaqah* (charity) taken from someone's assets are eternal deposits. Meanwhile, assets counted and piled up for worldly pleasures will be gone soon after the owner dies (Ramdhani et al., 2021).

There have been many studies on *zakāh* in the form of books (Mahfud, 2018). In terms of content, these books adequately discuss *zakāh al-fiṭr* and *zakāh al-māl* in detail (Jahar, 2015). Nevertheless, research specifically on *zākah* management and implementation, particularly in the case of Bapelurzam (Muhammadiyah *Zākah* Affairs Executing Board) managed by PDM (Muhammadiyah Regional Board) Kendal Weleri, Central Java, is still rare (Kusmana, 2000). This field research uses the management of *zakāh al-māl* of PRM (Muhammadiyah District Board) Nitikan in Yogyakarta City as the object.

This research shows that the amount of *zakāh al-māl* conventionally managed was not as expected though the *zakāh* acquisition was very beneficial. Kasri (2016) shows how the *zakāh* management by DKI Jakarta Government has provided financial assistance to the university students compiling theses and dissertations. As a result, many theses and dissertations have been completed with the support of *zakāh al-māl*, managed by the DKI Jakarta Government (Kasri, 2016).

The research is to show the excellence of the Bapelurzam concept that has been for so long practiced at PCM (Muhammadiyah Branch Board) of Weleri,

Kendal, Central Java. The above explanation implies that conventional *zakāh* management can bring many benefits. Furthermore, it is believed that *zakāh* managed by the Bapelurzam can bring more benefits with one condition the *zakāh* distribution is based on the provisions set in the Bapelurzam concept.

This study aims to observe the practice of *zakāh al-māl* management using the Bapelurzam model to identify the advantages and disadvantages of conventional *zakāh* management in Nitikan, Yogyakarta. The advantage of managing *zakāh* using Bapelurzam is that everyone can be a *muzakki* (*zakāh* payer) because assets considered payable its *zakāh* are not limited to gold and silver. The more important thing is that the assets have been due (*ḥaul*), legally personal-owned and reached their *niṣāb* (a certain limit or size required to pay *zakāh*).

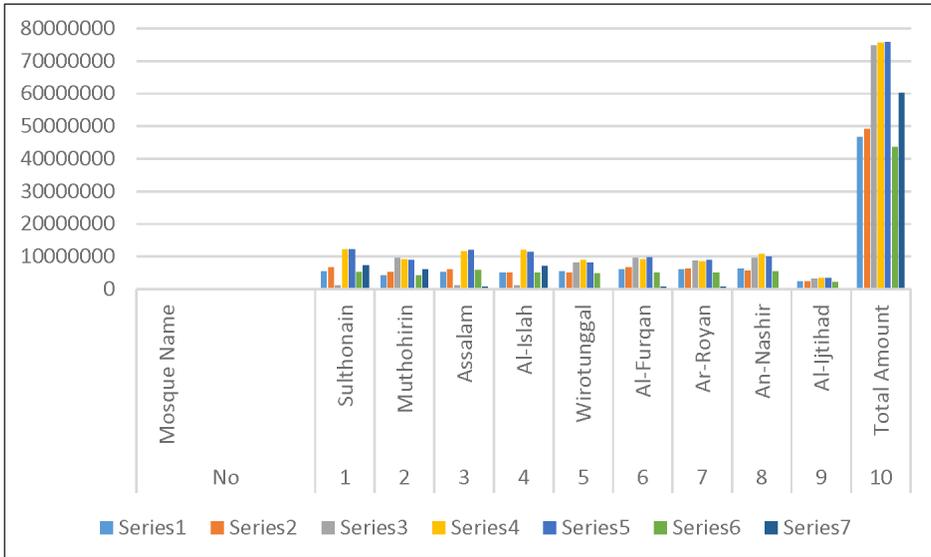
Nitikan village is part of the Sorosutan Village, Umbulharjo sub-district, Yogyakarta city. Nitikan is bordering with Potronanggan village of Tamanan Bantul in the south, the hamlet of Wirosaban in the west, Tegalsari and Nalen villages in the north, and Mendungan village in the east. The administrators of Sulthonain, Al-Islaah, and Muthohirin mosques explained that among the factors that have encouraged the people to pay for *zakāh* are the success of the aluminum home industry entrepreneurs and well-structured Islamic programs managed by 26 senior and junior preachers.

The majority of Nitikan village residents are Muslims. Since the 1960s, the village has been known as the village of *santri* (Islamic boarding school students), as there were three *kyai* (Islamic scholars and leaders) who actively taught Islam to the society. They were Kyai R. Abdullah Hadi, Kyai R. Mursyid Syafi'i, and Kyai Hisyam Syafi'i. These *kyais'* enthusiasm for teaching Islam was welcomed by their students. The relationship between the *kyai* and *santri* has led to the growth of *da'wah* activities in Nitikan and its surroundings. One is the growth and development of citizen awareness to pay *zakāh* and manage it properly.

The community's awareness of paying *zakāh* has continued to grow along with the growth of mosques and *muṣalla* in Nitikan and its surroundings. At first, there was only one mosque, i.e., the Sulthonain Mosque, which was built by two kings from the Keraton Surakarta and Yogyakarta Palaces and two *langgar* (smaller mosque) buildings. Today, there are three mosques and one *muṣalla* in Nitikan (Khikmawati, 2020). Meanwhile, there are seven mosques around the Muhammadiyah Branch Nitikan area under its auspices. These seven mosques have joined in *da'wah* activities under the coordination of Muhammadiyah Branch Nitikan, including in the management of *zakāh al-māl* (Yoyo, 2020).

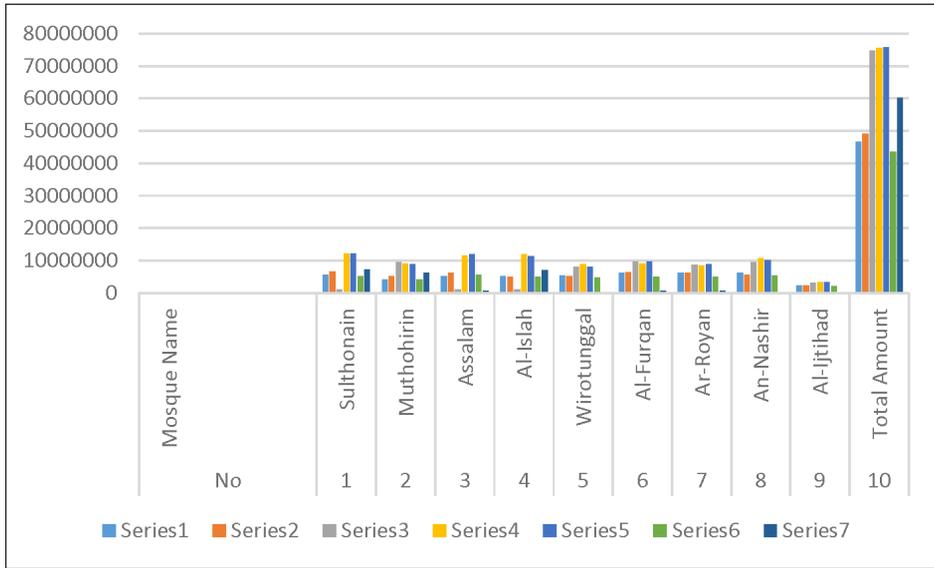
The research is based upon the argument that the awareness of the local Muslim community in the Nitikan area, Yogyakarta, to pay *zakāh* has grown concerning the growth of local MSMEs, especially in aluminium home industries for the use of household products, such as pans, kettles, or spoons. Nevertheless, the amount of *zakāh al-māl* acquired in the last four years (2013-2016) was stagnant (Syarif et al., 2020), as seen from Table 1 about *zakāh al-māl* acquisition the researchers collected from nine mosques in the preliminary study as material for preparing research proposals:

Table 1. *Zakāh al-Māl* Collection in Period of 2015 – 2021



Looking at the initial data, the authors were interested in researching the case of *zakāh al-māl* management in Nitikan, Yogyakarta City. As shown in Table 1 above, before 2017, the amount of *zakāh* collection tended to be stagnant, and in the last three years (2017, 2018, and 2019), it experienced a significant increase, and again declined in 2020. As explained by the treasurer of PRM, the increase in the amount of *zakāh* collection was due to the management of the Bapelurzam system. Before 2017 and after 2019 the *zakāh* collection was managed using a conventional system (Widarwati et al., 2016).

Table 2. . *Zakāh al-Māl* Collection in Period of 2015 – 2021



### Literature Review

Yusuf Qaradawi (1994) wrote a book, *Hukum Zakat (The Laws of Zakāh)*, discussing *zakāh* in detail. In addition, there have been various and intense literature studies on *zakāh* by the classical ulama, such as the Imams of the four *madbhabs* and contemporary Muslim scholars and ulama. The classical ulama discussed *zakāh* at length directly on the texts of the Quran and Hadiths. Their studies, however, encountered problems in its socialization. Muslim citizens (*muzakki*) were obliged to pay various taxes and other levies. At the same time, the ulama have emphasized that taxes are closely related to the people's obligations to the state, while *zakāh* is closely related to religious obligations. The assets in a Muslim family, or money, come from the head of the family or the breadwinner.

Qaradawi (1994) stated that five types of assets must be paid for its *zakāh*, including: (1) gold and silver; (2) commercial goods; (3) livestock; (4) crops (trade); and (5) the yield of plants (fruits). The clearer information can be seen in the table of zakat distribution guidelines. The obligatory requirements for issuing *zakāh* on the assets mentioned above generally are divided into three: (1) The wealth is fully owned - meaning that the wealth is in his/her authority without any interference from others; (2) the *niṣāb* of the assets, meaning a certain limit or size required to pay *zakāh*. Each type of wealth has its own limit. (3) The wealth has been owned

within one year (*haul*), meaning that when the benefits of the wealth can be taken and have reached the *niṣāb*, the *zakāh* must be issued.

Thus, as stated by Qaradawi (1994), issuing *zakāh* is *fard al-'ain*, a personal obligation based upon Islamic law. This means that one will get a reward when one implements it and accept sin and torment when one abandons it (Yana et al., 2020). In other words, the issuance of zakat is not seen as generosity, helping, or mercy but as an obligation (Ching et al., 2020).

As explained in the Quran, there are eight groups as those entitled to receive the *zakāh* distribution:

*"Zakāh expenditures are only for the poor and for the needy and for those employed for it and for bringing hearts together [for Islām] and for freeing captives [or slaves] and for those in debt and the cause of Allāh and the [stranded] traveler - an obligation [imposed] by Allāh".*

Yusuf Qaradawi's opinion has been widely applied in various places, including Jakarta, by its Regional *Zakāh* Management or BAZIS. This opinion is not much different from what Ahmad Azhar Basyir stated in his work *Pentasharufan Zakat* (*Zakāh* Distribution); Ahmad Muslim in his book *Menghitung Zakat* (Calculating *Zakāh*) and Muhammad Zuhri in his book *Cara Mudah Menghitung Zakat* (Practical Ways to Calculate *Zakāh*).

Table 3. Guidelines in *Zakāh* Distribution

NO	TYPE OF WEALTH	NIṢĀB	TIME	VALUE	SPECIAL TERMS AND CONDITIONS
1	<i>Zakāh al-Fiṭr</i> (Staple Food)	Having excess food and as dependent on the day of <i>'Eid al-Fiṭr</i>	At the end of Ramadan (from sunset until before the <i>Eid</i> prayer)	2.5kg (3.3 liters)	Possible to be issued since the beginning of <i>Ramaḍān</i>
2	Saving Gold Silver Money	85 grams 595 grams Equal to 85 grams of gold	after one year of running	2.5%	After being deducted with debt and primary needs within one year
3	Commercial Goods	Equal to 85 grams of gold	after one year of running	2.5%	
4	Mining: Gold, silver, oil, copper, or platinum	Equal to 85 grams of gold	Once obtained	5% to 10%	

NO	TYPE OF WEALTH	NIŞĀB	TIME	VALUE	SPECIAL TERMS AND CONDITIONS
5	Crops Staple Food	653 kg/ 640 liter	In every harvest	5% to 10%	10% if the watering is from the rain 5% if watering is not from the rain, then, the <i>nişāb</i> is calculated after being deducted from the cost of maintenance and refinement of the barley
6	<i>Rikāz/Luqatah</i> (treasure found)	<i>Nişāb</i> is not a must (No certain limits)	Once obtained	20%	
7	Profession <i>Zakāh</i> (from salary)	Equal to 85 grams of gold	Once obtained	2,5%	<i>Nişāb</i> is calculated after deducted with the debts and necessities
8	Return on investment (buildings, factories etc.)	Equal to 85 grams of gold	Once obtained	10%	
9	Trading Business Shares	Equal to 85 grams of gold	Once obtained	2.5%	Capital and profit

Source:Yusuf Qaradawi (1999)

Muhammad Abdullah Nashih Ulwan, a scholar from the Middle East, in his book *al-Adāb al-Aulād fī al-Islām*, stated that Muslim awareness to pay *zakāh al-māl* is through the following levels: *al-qudwah* (a good model); *al-ādah* (giving habituation to the community to be willing and happy to pay *zakāh*); *al-mau'idah* (giving advice or explaining to the community about the importance of issuing zakat to purify the assets) (Jailani, Suyadi, et al., 2021); *al-mulāḥaḍah*, (paying attention to the community that all people are potential to have adequate wealth and capable of paying *zakāh*); and *al-'uqūbah* (Allah will punish Muslims who are rich but refuse to pay zakat) (Suyadi et al., 2019). On the other hand, Allah will purify and multiply the wealth and give forgiveness and heaven if a Muslim pays *zakāh*.

## Methods

This is a qualitative case study focusing on the significant increase of *zakāh* collection by Bapelurzam in mosques managed by PRM (Muhammadiyah District Board) Nitikan area, Yogyakarta. The research was conducted at several mosques

in the Nitikan area, Yogyakarta City. These mosques were selected because of the existing conventional *zakāh* management in some mosques in this area, where *zakāh al-māl* collection were lower than those managed by the Bapelurzam model. Research data were collected through direct interviews, observation, and document studies

The document study was used to explore related documents, from notes, reports on *zakāh* collection and distribution, the *zakāh* recipients and media report on *zakāh* management, particularly from Al-Hikmah bulletin published by PRM Nitikan. In-depth interviews were conducted with informants, including the Bapelurzam administrators, mosque administrators, and congregations. The informants were selected based on their relatively comprehensive knowledge about *zakāh al-māl* management, such as Wijdan Al-Arifin, the former head of *zakāh* and *waqf* at the Ministry of Religious Affairs Regional Office of Yogyakarta, and Nitikan citizens. Other informants were from branch administrators of Muhammadiyah and Aisyiyah in charge of managing *zakāh al-māl*, as well as the *muzakki* and prospective *muzakki* (those that will pay the zakat and almost have reached their *niṣāb*). The in-depth interviews were to explore informants' knowledge about *zakāh al-māl*, starting from the definition, wisdom, laws, guidelines, people entitled to receive *zakāh*, and threats for people who are able and obliged to pay *zakāh* but are reluctant to do so.

## Results and Discussion

### Concept of Zakat Al-Mal

The shifting of paradigm in *zakāh al-māl* was initiated by Kiai Shaim Bari from Kendal, Central Java. Kiai Shaim was triggered once being informed that the collection of *zakāh al-māl* until the end of *Ramaḍān* and approaching *Eid al-Fiṭr* was not as expected. As a consequence, the *mustahiq* (those entitled to receive the zakat) only got a small portion, just for two or three meals - far from the expected goal for poverty alleviation (Iqbal et al., 2021). This situation reflected that the needy were getting poorer, and the rich were getting richer and not caring about the *duafā* (poor). Also, more children were malnourished, poverty increased, and the consumptive lifestyle increased (Wibowo, 2021). According to Haji Muslim, the idea started when the people were reluctant to give *zakāh al-māl* because they considered that their wealth was not sufficient and did not reach the *niṣāb*. If they have gold, they will sell it before it reaches the *niṣāb* (Haji Muslim, personal communication, 6 July 2016). In addition, in some areas and villages, people

converted to other religions or committed *riddah* (apostasy) (Jahar & Lubis, 2021). This situation made Kiai Shaim bring up the idea of *zakāh al-māl*.

### Definition of *Zakāh al-Māl*

*Al-māl* refers to all integrated wealth/assets, i.e., sustenance from Allah SWT to be recognized as property to be protected and benefited. In someone's wealth, absolute social rights exist, compensation for the poor and *da'wah fi sabilillāh*. These rights should be given to righteous people. Here, *zakāh* is similar to other worships to Allah that must be fulfilled, such as *ṣalat al-farḍu* or obligatory prayer (Pabbajah et al., 2021).

*Zakāh* is collected from *aghniyā'*, i.e., people in reality not considered rich, given to *fuqarā' duafā'*, i.e. economically disadvantaged people. This is to support *da'wah fi sabilillāh*. *Zakāh* is collected from *amwāl* (all integrated assets, not just certain or some sectorial assets) (Aziz et al., 2020). Sectorial zakat, such as *zurū'* (agriculture/plants), *mashiyyah* (animal husbandry), *naqdayn* (jewellery), *tijārah* (trade), *mādin* (mining) and *rikāz* (treasures), is part of the source of bottlenecks in the practice of *zakāh*. Similarly, professional *zakāh* is also part of the sectorial *zakāh* (Qodir et al., 2020). The practice of *zakāh* aims to purify the assets and souls of Muslims who are *muzakki*. This means (1) sympathizing, guiding and alleviating the social economy of the poor; (2) participating in financing *da'wah* and anticipating the potential *riddah* (apostasy); and (3) fostering and increasing the quality of a strong *ukhuwwah al Islāmiyyah*. In essence, *Taşarruf* from the results of *zakāh al-māl* is for eight *aṣnāf* (eight equal distribution channels). These eight are categorized into two major groups: (1) *duafā'* (needy) and (2) *fi sabilillāh* (those who are in the cause of Allah). This way, peace, prosperity and *ukhuwwah Islāmiyyah* can be realized (Abdullah, 2020).

*Zakāh* movement of Muhammadiyah with Bapelurzam as the executive for *zakāh* affairs is expected to be successfully performed despite many obstacles. For this, all aspects must be well prepared. All *zakāh* regulations that lead to *zakāh* management failure and congestion are considered null and void, even though they are based on the Quran and Sunnah. This is because some of the provisions from the Quran and Sunnah might be misinterpreted and, therefore, irrelevant to the needs of Bapelurzam (Jubba et al., 2020). Any obstacles in *zakāh* practices must be removed. The success of the *zakāh* movement can only be possible by removing obstacles.

## Zakāh Strategy

The assets issued for *zakāh* are all integrated with someone's wealth. There is no wealth that can be free from purification by *zakāh*. It requires time allocation (*haul*), i.e., once a year per the Operational Guidelines of Waqf and Property Council of PP Muhammadiyah, and sets aside the harvest *zakāh* and *ta'jil zakāh* (*zakāh* paid before its determined time) (Waharjani, 2020). *Muzakki* that meets the requirements of *farḍu zakāh* includes a person and the head of the family who are *aghniyā'* (capable), i.e., the ones reaching the *niṣāb* (Prasojo et al., 2020). The rules in determining the *niṣāb* are made based on *iḥtiyāt* (alertness) and are free from any fraud (Khoirudin et al., 2020). The rule of *niṣāb* issued is the total wealth reduced with the total debt. The *zakāh* is paid from the remaining. The following is the formula:

$k - h = +$  (integrated wealth – integrated debt = amount should be paid its *zakāh*)

$k - h = 0$  (integrated wealth – integrated debt = amount not reaching the *niṣāb*).

$k - h = -$  (*du'afā'*/the poor).

Conventional *niṣāb* regulations become the most significant source of difficulties in the *zakāh* practices. Hence, all hampers must be eliminated—except for the principle of 2.5% or 1/40 of wealth as the amount of *zakāh* that must be taken from the wealth in the normative *zakāh* stipulation. Within Muhammadiyah, the absolute authority of Bapelurzam as the sole executor of *zakāh* or *'āmil* is confirmed and undebatable. The *zakāh* affirmation is declared valid as *zakāh* if it is collected and managed by Bapelurzam, including *zakāh al-fiṭr* in every branch and business charity. The issuance of *zakāh* for worship but not submitted through the *'āmil* is not considered *zakāh*. The *'āmil* of Bapelurzam is highly dedicated, and they have sufficient knowledge and skills regarding *zakāh* and are hard workers, honest, cautious, not easily deceived, and forward-looking.

## Local Wisdom in Nikan Yogyakarta

Local Wisdom in Nitikan relating to *zakāh* includes; first, the *'āmil zakāh* normatively should receive a share of *zakāh*, but the *'āmil* in Nitikan do not want to accept it, and instead, they give it up to *mustahik du'afā'*. Second, the preachers are considered *aṣnāf* (people who are entitled to receive *zakāh*) and are classified as *sabilillāh*. However, they do not want to receive their share of *zakāh* and are willing to share with people with business passions and skills. So, after deliberation by Bapelurzam, the persons received assistance from the *zakāh al-māl* division for business.

One of the Baperlurzam staff interviewed a husband and wife to convey their business plan. The wife stated, “We will use the business capital assistance from *zakāh al-māl* for the vegetable business. The vegetables will be bought from the vegetable market in Giwangan and transported home using a pedicab driven by my husband. At home, I will group the vegetables and wrap them, so they are ready to be sold to the residents and the mosque congregations. I will accompany my husband to sell vegetables around the village. This plan was brought to deliberations, and finally, the couple were determined to receive *zakāh* amounted to IDR500,000. This is spent on buying vegetables, following what was told in the interview. After fifteen months, in the *Zulhijjah* month to be precise, the couple reported their business success and gave IDR12,500 as their *zakāh al-māl*. Some administrators received the *zakāh al-māl* in happy tears. This means that the couple has risen in rank from *mustahiq* (*zakāh* recipients) to *muzakki* (people who pay *zakāh*). This shows that *zakāh al-māl* can transform the *du’afā* from being unemployed to employees. Therefore, *zakāh* plays a significant role in poverty alleviation.

This research finds that the *zakāh* management system implemented by Baperlurzam becomes one of the contributing factors to the success of *zakāh*. First, the *muzakki* understand that the assets in *zakāh al-māl* are not only in gold and silver, as it is normatively understood. Baperlurzam maintains that the assets entitled to *zakāh al-māl* are those that have been owned for one year (*haul*) and reached *niṣāb* (equivalent to 85 grams of gold). Second, the *muzakki* can calculate their *zakāh* and determine their capability to pay it. Third, the locals and newcomers in Nitikan have been enthusiastic about attending the socialization of *zakāh*. Moreover, they are expected to be accepted by the local community by paying *zakāh*.

Fourth, most Nitikan Village residents are home-industry entrepreneurs whose products are: aluminum pans, cake molds, spoons, and trophies. From this business, they can buy a vehicle for business and personal needs, such as a motorcycle, cart, car, and pickup truck. They can also buy jewelry. Currently, there are forty households with such businesses. Fifth, most of the members of the Baperlurzam board are preachers with sufficient religious knowledge. They are able to explain the concept of *zakāh al-māl* well and encourage prospective *muzakki* to pay *zakāh al-māl*. That is why the *zakāh al-māl* results are multiplied compared to the conventional zakat collection.

Sixth, during the Covid-19 pandemic, people’s mobility was limited by the pandemic protocols. Without intense interactions, the *zakāh al-māl* collection experienced a drastic decrease. This happened in 2019, 2020, 2021 and 2022

(Heru Subiantoro, Supriyadi, Kusmanto, and Muhammad Jauzan, personal communication, 2 July 2019).

### ***Āmil* Bapelurzam and Their Duties**

Regional/branch leaders in *Rajab* month issue the assignment letter to the members of the association who are able, willing, enthusiastic and trusted to form and lead '*āmil* (Bapelurzam) with the specific task of making the *zakāh* movement successful in the year concerned. The service period starts from the month of *Rajāb* until the end of *Zulhijjah* in that year (see the implementation instructions of *Waqf* and Property Council of PP Muhammadiyah in 1979 and 1980). The regional/branch leaders then submit the guidelines regarding Bapelurzam to the related and interested personnel to guide the discipline—to avoid deviant policies unless permitted by the Muhammadiyah Regional Level. As the implementation of the instruction, the regional/branch leadership immediately form Bapelurzam in their area (Farkhani et al., 2021). Bapelurzam, at every level, is expected to recruit from the organizational leaders, councils/divisions, institutions, agencies, autonomous organizations and other forces within the Muhammadiyah as Bapelurzam personnel. This is because Bapelurzam is an integrated movement that must be supported and succeeded by all existing forces.

Hence, the rivalry between '*āmil* and Bapelurzam should be avoided. The regional/branch of Bapelurzam prepares a program based on the demands and implements it at best following the allotted time. Bapelurzam works extra actively in holding training, counseling and special lectures on *zakāh* for '*āmilin* personnel, members and followers of Muhammadiyah, particularly for the prospective *muzakki*. The promotion of *zakāh* is also maintained through door-to-door visits to Muhammadiyah members (Rane et al., 2021). '*Āmilin* must be active in carrying out their duties, meaning that they cannot be passive by waiting for *zakāh* to be paid by the *muzakki*. Here, passive '*āmilin* do not have the right to receive their rights and are considered irresponsible and untrustworthy.

The '*āmil* should explain all information about *zakāh*, Bapelurzam, the work system and the nature of *tajdid* (reform) in religious thoughts and practices (Santoso et al., 2021). It is better to involve senior organizational staff and authoritative figures at the early stage. The '*āmil* should collect *zakāh* seriously, carefully, and politely and pray for the *muzakki*. Furthermore, the leader of Bapelurzam must closely monitor the work activities of his partners and immediately take corrective measures if deviations occur. The schedule of the *zakāh* collection is presented as

follows: 1). *zakāh al-fitr* from the 21<sup>st</sup> to the 28<sup>th</sup> of *Ramaḍān*. 2). *zakāh al-māl* from 21 *Ramaḍān* to 30 *Shawwāl*.

Bapelurzam leaders and operational personnel must provide clear instructions on how to calculate *zakāh* to achieve accurate results. They control *zakāh* collection by promptly recapitulating all *zakāh* collections and properly resolving any cases (if any). The management rights for senior *‘āmil* (15% for PP, PW and PDM) must be taken/set aside before the *zakāh* is distributed to local *mustahiq*: branches and sub-branches. Before the *zakāh* distribution, a joint or plenary meeting must be held involving three elements: (1) Bapelurzam personnel; (2) Muhammadiyah organization leaders; and (3) ulama/community figures. This is to prevent any disparagement. *‘Āmil* of Bapelurzam must have a strong conceptual stance; however, in particular situations and conditions, flexible policies can be made to manage *zakāh* in the next period. *‘Āmil* Bapelurzam is expected to be successful in carrying out its duties. For whatever reason, *zakāh* management should not involve fraud (Muhid et al., 2021). *‘Āmil* Bapelurzam should give detailed written reports about the *zakāh* collection and distribution to the organization leadership and Muzakki.

### Operationalization of *Zakāh al-Māl*

At the regional level, the effectiveness of *zakāh* relies on Bapelurzam. The lowest level of *zakāh al-māl* manager is the District Bapelurzam formed based on an assignment letter or an order from the Muhammadiyah Branch Manager, completed with the implementation instructions. The highest *āmil* Bapelurzam refers to the Central Executive of the Muhammadiyah of Waqf and Property Council in Jakarta. Muhammadiyah leaders at all levels are encouraged to be pioneers in paying *zakāh al-māl* (Azlisham Abdul Aziz et al., 2021). This is because the leaders are the role models to inspire all members to pay *zakāh al-māl*. It becomes ironic if the members of Muhammadiyah pay the *zakāh* while the leaders are reluctant to do so.

*Zakāh al-māl* is taken from someone's net wealth (truly one's own), which is 2.5% of total wealth, submitted to Bapelurzam within a predetermined time limit. Direct distribution of *zakāh al-māl* by the *muzakki* to *mustahiq* cannot be called *zakāh* by *sadaqah* or ordinary charity. Furthermore, the obligation to pay *zakāh* is addressed to individuals, not institutions such as cooperation, companies, and other business entities.

The way to calculate wealth for *zakāh al-māl* is presented as follows. First, new wealth or wealth that has never been paid for its *zakāh* in the previous year

is counted as 100%. Properties that always change, such as commodities and products, are considered new wealth. Second, old wealth is the wealth that has been paid the *zakāh* and has not changed. This wealth is calculated based on the value or price on a rental basis. The reconstructed house is calculated based on the rental value and added by the cost of rehabilitation. It is recommended that old assets with quite high prices be valued as a rental service and added with a little *ihthiyāt* /prudence. The new income, such as salary or honorarium, which is mostly spent on normal daily living needs, is calculated as wealth. Here, the rest then becomes a wealth. Though it is no longer in the form of money, it might be in the form of furniture, vehicles, jewelry, new reconstruction costs and so on (Jailani & Nur Kholis, 2021).

The rules of *niṣāb* based upon the pseudo-line between the rich and the poor imbued with *ihthiyāt* (caution) and avoid fraud are presented as follows: (1) integrated wealth - integrated debt = minus. This is considered pre-*niṣāb*. This means that the person is considered poor and not obliged to pay *zakāh* but is entitled to receive assistance. (2) Integrated wealth - integrated debt = zero. This means that the wealth is not reaching the *niṣāb*. The *zakāh* is not obligatory. The *zakāh* can be given as a second warning after the *nishab* is sufficiently sanctioned; (3) integrated wealth - integrated debt = surplus. This means that the wealth has reached the *niṣāb* or *aghniyā* (wealthy). Paying *zakāh al-māl* (2.5%) is obligatory even though the surplus might only be IDR1,000.00.

Branch Bapelurzam collects *zakāh al-māl* started from the 21<sup>st</sup> of *Ramaḍān* to the 30<sup>th</sup> of *Shawwāl*. These days, the *muzakki* are expected to calculate the net wealth entitled to *zakāh* themselves while waiting for the arrival of Bapelurzam officers. The collection and distribution of *zakāh* must be fully recapitulated in detail. The report is sent to the Muhammadiyah office, *muzakki*, and other parties for accurate control. The community evaluates the report and immediately gives it to Bapelurzam. If an error is found, it should be corrected immediately. Branch Bapelurzam will submit a written accountability report to the branch leadership of Muhammadiyah Regional Bapelurzam no later than the 15<sup>th</sup> of *Zulḥijjah*. Then, the Regional Bapelurzam will submit a written progress report to Muhammadiyah Regional Leadership no later than the 30<sup>th</sup> of *Zulḥijjah*.

### ***Taṣarruf of Zakāh al-Māl***

The *zakāh* managers have a right of 15% of the overall collected *zakāh* in one branch. This amount must be sent to the Regional Bapelurzam. Furthermore,

the Regional Bapelurzam divides the percentage by 10% for the local board of Muhammadiyah, 3% for the regional board of Muhammadiyah and 2% for the central board of Muhammadiyah. These provisions cannot be changed by consensus at the branch-level joint plenary deliberations. The management rights owned by branch Bapelurzam are 85% of the total *zakāh al-māl* collected by one branch. For the *taṣarruf*, 85% is rounded up to 100%. Then, it is distributed according to predetermined provisions. The total *zakāh* collected must be distributed to the eight determined groups (*al-aṣnāfu al-thamaniyah*) (QS at-Taubah, 60) (Febriandi et al., 2021).

To facilitate the *taṣarruf*, the eight groups are categorized into two groups. First is the *du'afā* group, consisting of (a) *fuqara'* (people who have nothing to meet their basic needs); (b) *miskīn* (people who have goods to cover their basic needs but insufficient); (c) *ghārimīn* (people who are in debt); (d) *riqāb*: (to liberate) enslaved people); and (e) *ibn al sabīl* (travellers for God's cause). Second is *sabilillāh* groups: (a) *āmilīn* (*zakāh* administrators); (b) *mu'allafah qulūbuhum* (those whose hearts are inclined to Islam); and (c) *fī sabilillāh* (those who are in for the cause of Allah).

The two major groups are equally important to support and nurture in normal socio-economic situations. For this reason, both groups have a similar proportion of 50% each. A special policy can be made in an emergency, such as a major natural disaster. For example, the *du'afā* group will be entitled to 90%, while the *sabilillāh* groups will have only 10%. On the other hand, if it is in the case of war, then *sabilillāh* will get 80%, and the *du'afā* will get 20%.

The 50% share of the *sabilillāh* group is taken for *āmilīn*, around 10% for operational purposes, such as administration, accommodation, consumption, rental fees/wages, the *āmilīn* honorarium and others. This percentage might be changed according to circumstances. The remaining 40% is managed by branch leaders as the holder of *da'wah* in all aspects (Gallop et al., 2021). On the other hand, the share for the *du'afā* is intended to improve the socio-economic welfare and alleviate poverty. Therefore, the *taṣarruf* is then regulated and directed as follows: (1) in a normal socio-economic condition, the distribution for consumption purposes is 30%, and the share for productive purposes is 70%; (2) in case of an emergency, the distribution for consumption purposes is 70% and for the productive purposes is 30%; (3) under normal circumstances, sometimes depends on the *muzakki's* demand, the share for consumption purposes is up to a maximum of 50%.

For consumption *zakāh*, its is distributed as money or food to be given directly to the *du'afā*. Sometimes, the distribution is based on a certain classification.

For example, IDR5,000.00 is given to the A class; IDR7,000.00 to the B class, and so on. Meanwhile, the *taşarruf* for productive purposes is in the form of funds for capital or means of production, according to *mustahiq's* expertise.

*Taşarruf* for productive *zakāh* is not a one-off grant but an interest-free loan. For example, the *du'afā* is given IDR100,000.00 for business capital. This amount should be returned in ten instalments with IDR10,000.00 per month. This is also similar in the case of giving a loan for production equipment, such as a sewing machine. After the funds are returned, Muhammadiyah can give the fund to other *mustahiq*. With this system, the working capital will get larger in a period of 10 to 25 years.

The branch of Bapelurzam handed over the mandate to the Branch of Muhammadiyah on 5 *Zulhijjah* to 30 *Zulhijjah* due to particular circumstances. In this case, the policies regarding the handling of productive *zakāh* are given to the Branch of Muhammadiyah, particularly the Economics Division, to continue the poverty alleviation program more effectively and efficiently (Hidayah, 2021). The productive loan is an independent and stable socio-economic assistance. After two to five years, it is expected that the productive *mustahiq* or *du'afā* economically experience an improvement and even become *muzakki* (Irham et al., 2021).

### Illustration of *Zakāh al-Māl* Distribution

A total of IDR7,000,000.00 managed by the Branch of Bapelurzam will be distributed to the *du'afā* group and *sabilillāh* group. Here, the fund is managed to provide scholarships for gifted and university students.

Approximate distribution:

- <i>Du'afā</i> .....	35 % or 45 %
- <i>Du'afā sabilillāh</i> : scholarship.....	15 % or 10 %
- <i>Sabilillāh</i> .....	50 % or 45 %

Furthermore, for the *du'afā* after it is rounded to 100%, then the distribution will be:

- Consumptive <i>zakāh</i> .....	30 %
- Productive <i>zakāh</i> .....	70 %

For *sabilillāh*:

- *Āmilīn* ..... 10 % or 20 %
- Integrated *sabilillāh*..... 90 % or 80 %

The administration of Bapelurzam must be open and transparent. Bapelurzam, at all levels, must provide a comprehensive written accountability report to the organizational leadership in the predetermined time.

### The Implementation of *Zakāh al-Māl*

The following is the *zakāh* management in Nitikan Village.

Table 4. Schedule of Preparing *Zakāh al-Māl* Management

No	Meeting Agenda	Venue	Objective
1	Visiting Plan/ <i>Silaturahim</i> (an informal gathering)	Yogyakarta	To gain knowledge of <i>zakāh al-māl</i> management
2	Team Establishment	Yogyakarta	Technical team appointment
3	Visitation	Kendal Weleri	To determine the <i>zakāh al-māl</i> system
4	Visitation report	Yogyakarta	Implementation plan
5	Meeting of Committee	Yogyakarta	Scheduling
6	Implementation	Yogyakarta	Guidelines dissemination

Table 5. Schedule of *Zakāh al-Māl* Management Agenda

No	Time	Venue	Meeting Materials
1	7 <i>Shābān</i>	Yogyakarta	Inauguration of <i>zakāh al-māl</i> managers
2	15 <i>Shābān</i>	Yogyakarta	The 1 <sup>st</sup> information dissemination to <i>muzakki</i>
3	25 <i>Shābān</i>	Yogyakarta	The 2 <sup>nd</sup> information dissemination to <i>muzakki</i>
4	7 <i>Ramaḍān</i>	Yogyakarta	The 3 <sup>rd</sup> information dissemination to <i>muzakki</i>
5	15 <i>Ramaḍān</i>	Yogyakarta	The 4 <sup>th</sup> information dissemination and the distribution of <i>zakāh</i> payment receipts to prospective <i>muzakki</i>
6	27-30 <i>Ramaḍān</i>	Yogyakarta	<i>Zakāh</i> collection
7	1 <i>Shawwāl</i>	Yogyakarta	Calculation and <i>zakāh</i> distribution
8	20 <i>Shawwāl</i>	Yogyakarta	Reporting and evaluation
9	1 <i>Zulqā'dah</i>	Yogyakarta	Dissolution and formation of the committee
10	10 <i>Zulhijjah</i>	Yogyakarta	Reporting to Muzakki.

## Response of Local People

The response of the Nitikan villagers to the obligation of *zakāh* can be seen from two aspects. The first is the enthusiasm the people showed when they were invited to a meeting informing *zakāh* organized by Baperluzam of Muhammadiyah Branch of Weleri in Kendal Weleri in 2016. As many as one hundred twenty-five people participated in the meeting. They are prospective *muzakki*, Muhammadiyah branch management, and Aisyiyah branch management of Nitikan. They seemed enthusiastic in listening to the explanation about *zakāh* management from Muslim Rahmadi and others (Abidin, 2014). The committee provided them with two bus fleets and five cars for this program. Upon returning from the visit, the participants agree to implement *zakāh* in their village under the Muhammadiyah Branch Nitikan supervision.

The second is the enthusiasm during the dissemination of the *zakāh al-māl* program a half month before *Ramaḍān* month, one week before *Ramaḍān*, and a week after *Ramaḍān* (Perawironegoro, 2019). The third is the enthusiasm during the meeting on the information dissemination of *zakāh al-māl* program in 2017. It was attended by seventy to one hundred prospective *muzakki*. This number is relatively sufficient to prove that the people are enthusiastic about getting an explanation of *zakāh al-māl* program. The fourth is the significant increase in *zakāh al-māl* collection from 2017 to 2019 compared to the previous and subsequent years.

During the Covid-19 pandemic around 2020 and 2021, the amount of *zakāh* collection decreased significantly. Due to the social restriction during the pandemic, the gathering to disseminate *zakāh* program was halted. Therefore, it was not easy to obtain information about the program. Many *muzakki* failed to pay their *zakāh* during the *Ramaḍān* month, usually considered by them as precious time to pay *zakāh*. This is due to its status of *Ramaḍān* as a holy month where the rewards are multiplied, especially during the *laylah al-qadr*, which is considered better than one thousand months.

Nitikan village is believed to be the hometown of Muhammad Darwis (nickname of Kyai Haji Ahmad Dahlan, the founder of Muhammadiyah). The village used to be considered a Red Zone village, as gambling was everywhere. However, after the arrival of Muhammadiyah preachers, the Muhammadiyah District Board was even established. The village became the pioneer of Islamic *da'wah* in the surrounding hamlets, eradicating gambling and prohibited acts by Islam in the surrounding hamlets. With the increase in the people's piety and

religiosity, the awareness to pay *zakāh* increases. This has been doubled with the introduction of *zakāh al-māl* management by Bapelurzam.

## Conclusion

This study shows that *zakāh al-māl* in Nitikan area mosques predominantly led by Bapelurzam of Muhammadiyah, under the coordination Muhammadiyah Branch Board. There are factors leading to the improvement of the *zakāh al-māl* collection. First, there has been an increasing trust of the people to Bapelurzam of Muhammadiyah as it has actively disseminated information and idea about *zakāh al-māl* to the locals. Second, there has been a sifting paradigm of *zakāh al-māl* among the Nitikan Muslims. *Zakāh al-māl* is not limited to gold, silver, staple food crops, and animals, but also all assets that have reached the *niṣāb* and been owned for at least one year. Third, in turn, this *zakāh al-māl* mechanism has encouraged the locals to pay their *zakāh* as they feel capable of it. This leads to a strong determination of *mustahiq* to transform themselves into *muzakki*.

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