
INCOME DISTRIBUTION AND ZAKAT CONTRIBUTION IN MALAYSIA

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Abstract

One of the fundamental obligations of every Muslim is to pay Zakat. The asnaf group may receive assistance from Zakat payments and income distribution to survive financial difficulties. This article aims to describe how Malaysian Zakat income and distribution function. The significance of Zakat donations to the community for its economic development is discussed in the first paragraph of this article. The history of the Zakat contribution controversy and Sharia-based theory are then covered. The study's conclusion indicates an imbalance in the distribution of Zakat by the state in Malaysia based on the country's poverty rate. In order to ensure that Zakat's contribution to the community is effective, the article underlines the necessity for a thorough action plan to ensure that no Muslim group is overlooked or marginalised. To fulfil their different obligations and more effectively and efficiently meet the responsibility to donate Zakat, every Muslim community member must honestly collaborate and adhere to the detailed action plan.

Keywords: Zakat distribution; Poverty; Income contribution; Tax

1. INTRODUCTION

In Islam, creating a fair, compassionate, and unified society is highly valued. Protecting people from starvation, ensuring social security, and upholding human dignity and respect are all essential components of a just and humane society's standards. According to the Prophet SAW, hunger is one of the most severe types of societal pressure. As a result, Islam presents the idea of Zakat as a mechanism that alleviates hunger, ensures socioeconomic fairness in society, and creates an atmosphere where individuals may retain honour and fulfil their commitments to Allah. Furthermore, Zakat reduces feelings of jealousy among community

members by encouraging collective output, resulting in a peaceful and cohesive Muslim society. As a result, Zakat was revealed to serve a certain societal aim. In summary, God instituted Zakat as a sort of social security guarantee for the poor and needy, fostering balanced economic growth via the redistribution of wealth in society and purification and spiritual development.

The obligation to fulfil the 4th pillar of Islam is a demand for all beings who are Muslims regardless of ethnicity, race, and country. Zakat is very high in Islam and is often mentioned in the Al-Quran. The obligation to pay Zakat must be carried out against certain types of property that have been set after fulfilling certain conditions and periods. Muslims are increasingly aware of their need to give Zakat. Zakat is viewed as a religious obligation and an important social and economic function in ensuring society's justice and economic well-being. From this perspective, Zakat is a method of transferring funds from the wealthy to the poor. The distribution of Zakat is outlined in depth in the Qur'an, along with the types of property that need to be Zakat. The issue that needs to be addressed is the efficiency of Zakat distributed to all recipients.

The country's economic progress has significantly impacted the distribution of income and Zakat contributions to Malaysians. According to a statement on the Department of Statistics Malaysia's website, the poverty rate grew from 5.6 percent in 2019 to 8.4 percent in 2020, a change of 2.8 percent. (Department of Statistics Malaysia Official Portal, n.d.) This increase can be witnessed when the country has been under attack from the Covid-19 outbreak, which significantly impacts household income and subsequently impacts the national economy. The distribution of Zakat payments to the poor and needy is one of the stages to ensuring the agenda's success. In general, the performance of the Zakat collection in each state is something to be proud of because it is increasing yearly. Public awareness increased economic standards, and coordinated Zakat performance management are among the characteristics cited contributing to enhanced Zakat gathering effectiveness.

This article aims to describe how Malaysian zakat income and distribution function. Zakat revenue and distribution in Malaysia can ease Malaysian burdens and raise asnaf's standard of living in all facets of their lives, including their spiritual, mental, and physical well-being. Three categories are used to categorise the distribution of income: B40 (Below 40%), M40 (Middle 40%), and T20 (Top 20%). The income contribution is concentrated on the B40 group, where a household income of less than RM4,850.00 can help ease the burden of daily expenses on the populace during a period of economic unrest in the nation. However, to balance the distribution of income and zakat contributions in Malaysia, comprehensive action must be done by the federal, state, and other relevant parties.

2. METHODOLOGY

2.1 Data Collection

This information was gathered from the "*Portal Pengurusan Maklumat Zakat Dan Baitulmal Malaysia*" website. According to the overall zakat distribution over ten years 2011-2020, data were readily available for each Malaysian state in tables. Google was the search engine utilised to find this information.

Table 2.1

Zakat Distribution Statistics (Terengganu)

Year	Total Zakat Distribution (RM)
2020	171,122,295.83
2019	191,240,463.33
2018	163,138,683.29
2017	183,760,534.93
2016	165,894,689.77
2015	122,041,037.35
2014	79,195,981.72
2013	67,405,128.05
2012	84,518,495.97
2011	65,047,098.64

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

The zakat distribution in Terengganu state is shown in Table 1. The table below displays the largest zakat distribution in 2019 and the lowest in 2011. This also suggests that Terengganu's zakat distribution performed well and got a substantial sum of Zakat from the local Muslim population. This discovery is important to the Baitulmal JAWHAR website.

Table 2.2

Zakat Distribution Statistics (Pahang)

Year	Total Zakat Distribution (RM)
2020	134,991,563.56
2019	146,767,912.17
2018	141,910,722.23
2017	134,066,490.00
2016	113,421,941.00
2015	109,052,421.09
2014	94,806,310.00
2013	81,047,299.00
2012	59,609,627.00
2011	58,604,106.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.2 displays the Pahang state's zakat distribution. In the table below, 2019 has the highest zakat distribution, while 2011 has the lowest. This shows that Pahang's zakat distribution system worked effectively and collected a sizeable amount of Zakat from the neighbourhood's Muslim community. The baitulmal JAWHAR website should take note of this discovery.

Table 2.3

Zakat Distribution Statistics (Kedah)

Year	Total Zakat Distribution (RM)
2020	195,698,217.47
2019	192,622,521.12
2018	178,463,803.20
2017	152,039,740.44
2016	162,732,368.00
2015	144,955,284.85
2014	110,840,195.47
2013	105,877,077.00
2012	92,415,153.38
2011	79,801,298.57

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.3 provided information on the 10 years of Zakat that has been obtained in the Kedah state. From the above table, the table show with highest zakat distribution in Kedah is in 2020 and the lowest zakat distribution is in 2011. That means in Kedah zakat distribution has been increasing over the years and approved their zakat distribution. This indicates that Zakat distribution in Kedah can be well managed their Zakat. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.4

Zakat Distribution Statistics (Pulau Pinang)

Year	Total Zakat Distribution (RM)
2020	126,581,574.21
2019	111,384,871.79
2018	101,010,171.69
2017	99,782,721.01
2016	100,962,507.09
2015	101,329,498.13
2014	80,098,947.00
2013	71,562,194.42
2012	68,671,396.46
2011	53,134,786.24

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Income Distribution and Zakat Contribution in Malaysia

Table 2.4 above is from the zakat distribution in Pulau Pinang state. The table shows the highest zakat distribution in the 2020 year and the lowest distribution in 2011. This also means that zakat distribution in Pulau Pinang has had a good 10-year performance and received a good amount of Zakat from Muslim people that live there. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.5
Zakat Distribution Statistics (Perak)

Year	Total Zakat Distribution (RM)
2020	165,047,590.88
2019	196,836,278.44
2018	171,489,516.00
2017	171,048,075.59
2016	143,832,214.00
2015	164,264,513.67
2014	130,316,694.70
2013	101,641,793.00
2012	82,683,568.86
2011	67,586,161.85

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.5 above shows the zakat distribution from Perak state in 10 years of performance. This table has indicated the highest zakat distribution from 2019 and the second highest is from 2020. Then, the lowest zakat distribution is from 2011. This can conclude that zakat distribution in Perak has been going and doing well with the increasing zakat distribution in their state. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.6
Zakat Distribution Statistics (Negeri Sembilan)

Year	Total Zakat Distribution (RM)
2020	114,237,224.28
2019	123,406,206.16
2018	127,748,585.30
2016	102,867,136.92
2015	96,935,984.93
2014	97,785,893.00
2013	76,833,689.98
2012	61,462,602.85
2011	59,342,517.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.6 above shows the total zakat distribution in Negeri Sembilan state for ten years of performance. As a result, from 2011 until 2018, the distribution shows a positive increasing

distribution as 2018 was the highest among other years. But, then, for 2019 and 2020, total zakat distribution decreased little by little from previous years. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.7

Zakat Distribution Statistics (Sarawak)

Year	Total Zakat Distribution (RM)
2020	71,597,655.81
2019	68,143,055.82
2017	42,059,912.00
2016	48,363,149.00
2015	44,984,662.00
2014	40,506,983.00
2013	35,174,369.00
2012	36,766,114.00
2011	27,284,034.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.7 above shows the performance of total zakat distribution for Sarawak state for ten years. This table has approved that year 2020 was the highest distribution of Zakat meanwhile, the year 2011 was the lowest zakat distribution in Sarawak. This is shown that Sarawak has had a good performance of amount through the years. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.8

Zakat Distribution Statistics (Sabah)

Year	Total Zakat Distribution (RM)
2020	88,575,346.45
2019	71,621,952.82
2018	68,268,316.44
2016	64,957,773.60
2015	72,904,222.68
2014	64,959,240.44
2013	48,481,454.69
2012	36,654,371.08
2011	32,389,983.48

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.8 above states the total amount of zakat distribution in Sabah through 10 years of performance. The table shows the total distribution from 2011, experiencing an increasing and decreasing amount of Zakat and continuing to increase from 2018 to 2020. This indicates

a difference in the total zakat payment and recipients. This finding is relevant to the baitulmal JAWHAR website.

Table 2.8

Zakat Distribution Statistics (Perlis)

Year	Total Zakat Distribution (RM)
2016	nil
2015	123,570,316.00
2014	104,453,705.00
2013	99,128,897.00
2012	nil
2011	43,447,071.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.9 above shows the total amount of zakat distribution in Perlis state through 6 years of performance. The tables indicate that the distribution performance continues to increase accordingly through the years, even though the data for 2012 and 2016 are not available for those years. This finding is relevant to the baitulmal JAWHAR website.

Table 2.10

Zakat Distribution Statistics (Johor)

Year	Total Zakat Distribution (RM)
2020	299,837,853.40
2019	299,809,512.74
2018	261,310,155.66
2017	293,178,449.62
2016	296,999,713.65
2015	244,238,743.65
2014	191,443,569.34
2013	159,545,424.47
2012	143,346,570.76
2011	151,427,478.55

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.10 above shows the zakat distribution from Johor state in 10 years of performance. This table has indicated the highest zakat distribution from 2016, and the second highest is from 2020. Then, the lowest zakat distribution is from 2012. This can conclude that zakat distribution in Johor has been going and doing well with the increasing zakat distribution in their state. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.11**Zakat Distribution Statistics (Selangor)**

Year	Total Zakat Distribution (RM)
2020	867,227,310.00
2019	868,263,524.00
2018	829,878,020.00
2017	616,526,812.00
2016	697,494,013.00
2015	676,251,478.00
2014	595,114,122.00
2013	463,472,826.00
2012	401,717,682.00
2011	371,720,961.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.11 above states the total amount of zakat distribution in Selangor through 10 years of performance. The table shows the total distribution from 2011, experiencing an increasing and decreasing amount of Zakat and continuing to increase from 2018 to 2020. This indicates a difference in the total zakat payment and recipients. This finding is relevant to the baitulmal JAWHAR website.

Table 2.12**Zakat Distribution Statistics (Wilayah Persekutuan)**

Year	Total Zakat Distribution (RM)
2020	526,470,916.70
2019	445,352,346.00
2018	550,231,376.46
2017	502,022,102.00
2016	444,719,832.00
2015	608,724,857.00
2014	419,225,908.00
2013	328,394,445.00
2012	271,967,597.00
2011	246,849,435.00

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.12 above shows the zakat distribution from Wilayah Persekutuan state in 10 years of performance. This table has indicated the highest zakat distribution from 2015 and the second highest is from 2018. Then, the lowest zakat distribution is from 2011. This can conclude that zakat distribution in Wilayah Persekutuan has been going and doing well with the

increasing zakat distribution in their state. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.13

Zakat Distribution Statistics (Kelantan)

Year	Total Zakat Distribution (RM)
2020	185,584,047.39
2019	189,017,291.00
2018	181,936,430.62
2017	185,027,240.00
2016	173,148,849.00
2015	196,744,773.04
2014	151,230,993.87
2013	134,420,474.81
2012	100,850,645.16
2011	80,046,658.37

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.13 above shows the zakat distribution from Kelantan state in 10 years of performance. This table has indicated the highest zakat distribution from 2015 and the second highest is from 2019. Then, the lowest zakat distribution is from 2011. This can conclude that zakat distribution in Kelantan has been going and doing well with the increasing zakat distribution in their state. This finding is relevant findings in the baitulmal JAWHAR website.

Table 2.14

Zakat Distribution Statistics (Melaka)

Year	Total Zakat Distribution (RM)
2020	80,269,854.00
2019	96,620,295.08
2018	87,073,849.00
2017	nil
2016	75,367,964.80
2015	71,964,251.44
2014	57,200,588.16
2013	54,015,566.73
2012	49,040,873.87
2011	34,277,215.20

Source: https://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

Table 2.14 above shows the zakat distribution from Melaka state in 10 years of performance. This table has indicated the highest zakat distribution from 2019 and the second highest is from 2018. Then, the lowest zakat distribution is from 2011. This can conclude that

zakat distribution in Melaka has been going and doing well with the increasing zakat distribution in their state. This finding is relevant findings in the baitulmal JAWHAR website.

2.2 Data Analysis

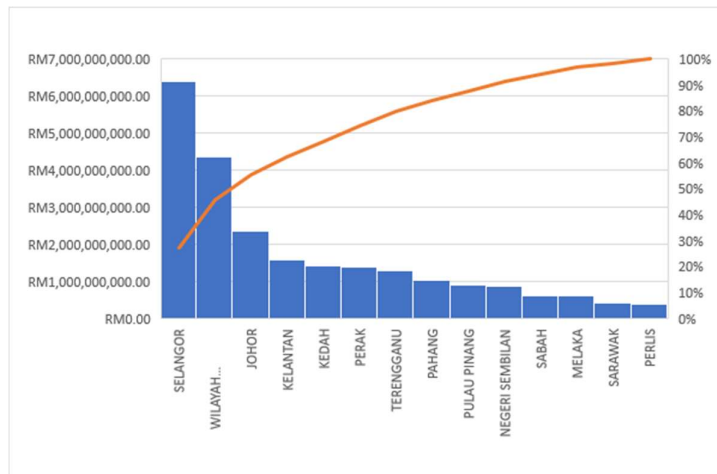
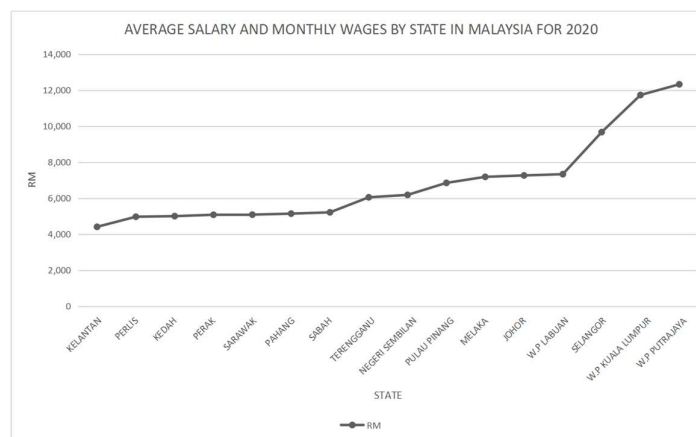


Figure 1

The total amount of zakat distribution by state within 10 years from 2011-2020

Based on the table and bar chart above, Perlis state only has data from 2011 until 2016 because the data collection that we collected from the JAWHAR website is not complete from that state. The bar chart also shows that Selangor has the highest total amount of zakat distribution.

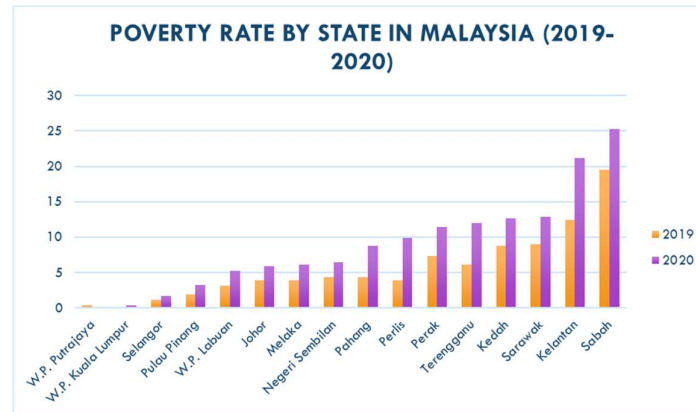


Source: Mean Household Income Declined 10.3 Per Cent as a Result of the Covid-19 Pandemic in 2020, Jabatan Perangkaan Malaysia

Figure 2

Average Salary and Monthly Wages by State in Malaysia for 2020

Based on the stacker line above, the average salary and wages in 2020 for each state are different, starting from Kelantan, which recorded the lowest average compared to 13 other states. At the same time, the Federal Territory of Putrajaya recorded the highest average with a value of RM12,322 for 2020.



Source: Statistics Department, Household income estimates and incidence of poverty 2020

Figure 3

Poverty rate in Malaysia by state in 2019 to 2020

According to table 3, and the bar graph above, the state of Sabah has the highest poverty rate. The poverty rate in Sabah did not significantly change between 2019 and 2020. At the same time, the Federal Territory of Putrajaya reported that in 2019 and 2020, the poverty rate was extremely low.

3. RESULT AND DISCUSSION

3.1 Factors Influencing the Issues

Education, occupation, and the presence of women in the labour force are three categories of factors that affect how income is distributed. This has been demonstrated by data from the research article "Income Inequality Across States in Malaysia," which shows that, when considering education factors, people who completed post-secondary education before the population's median age of 20 to 60 years tend to pay a large premium for workers'

compensation. This unquestionably demonstrates that a person with a high level of education should earn a high salary.

In addition, the degree of the profession can affect how much money each worker makes. This is due to the possibility of receiving a high level of earned income as a manager or other professional in the field, which depends on the amount of expertise and responsibilities they have previously held. As a result, many professions give various compensated incomes.

Besides, according to the current world, the percentage of women is more than men. Thus, the presence of women in the labour force also can influence income distribution in Malaysia. This is because more and more women are working to further their careers and contribute to the family's finances because of growing education and living costs. As a result, the Government has taken several measures to create job opportunities for women to increase the female labor force participation rate to 59% by 2020 (Economic Planning Unit, 2015).

Recently, concerns were raised about the misappropriation of zakat funds by an agent recognised by State Islamic Religious Councils (SIRC) as the zakat fund collector. Concerning these problems, we can see that there is ineffective zakat fund management, which lowers zakat payer trust. This problem is reported as being caused by the ineffective administration of the zakat institution. Therefore, this research's findings about the institution's effectiveness are crucial. In addition, the degree of understanding of Islamic ideas affects whether Muslims want to pay Zakat. Religious beliefs also influence the elements that affect the collection of Zakat. Some investigations show that the payers did not pay the Zakat because they believed they had already paid their taxes. This occurs as a result of a lack of knowledge regarding zakat collecting. A person's attitude toward zakat payment relates to their perception of how outcomes would affect them personally.

3.2 Suggested Solutions for the issue based on conventional and Islamic perspectives.

The likelihood of it arising results from a lack of trust in zakat payers' institutions due to their ignorance of the Zakat's distribution policies and of the zakat institution itself. Therefore, the advised course of action is for the zakat institutions to inform the zakat payers of all their activities or promotions. For instance, they can use more communication channels with zakat payers, such as Facebook, Twitter, Instagram, Whatsapp, Telegram, and others, to establish a strong connection and increase their understanding of the zakat institution's goals and ways of helping. Then the Islamic perspective from Al-Quran is that the appointment of "amil," which became one of the eight asnaf zakats, is among the manifestly evident the obligation of

administering the collecting and distribution of Zakat, according to Yusuf Yusuf al-Qardhawi (2010) in the book *fiqh al-zakah*. According to God's explanation that the meaning is "*Truly, Zakat is only for that poor, Zakat, the American Manager who convinced their hearts, servants, those who owe, to the path of Allah and also for those who are on a trip as a fate from Allah, and Allah is all-knowing wise, Zakat is only for those who are on a trip as a fate from Allah*" (Surah al-Tawba 9:60). From the meaning of Al-Quran, we can see that the Zakat institution is assisting to help people in need and zakat payers should trust Zakat and help people in need.

By sending Sayyid Ibn Muadh to Yemen for zakat arrangements, Prophet Muhammad S.A.W. intended to "*tell them that Allah SWT has asked zakat of possessions among the rich, then dedicated to the destitute among them.*" Zakat should be determined to have reached its intended target recipient. (Al-Bukhari narrated this hadith: 1395)

Furthermore, the administration should examine the eligibility of zakat receivers regularly. Had al-Kifayah measures a person's poverty line that considers basic requirements and minimum obligations. This standard considers the quality of life and general well-being. Although the mechanism used to establish the limit of al-kifayah varies per management institution, the principle stays the same and contributes to making asnaf visitors free of poverty (Eza Ellany et.al, 2014). Periodic monitoring should be conducted to ensure updates and correctness for each recipient. This, in turn, can mitigate the negative view and unfavourable attitude toward zakat management, which offers help to people above the poverty threshold. Improvements could be made in information receivers' coordination, particularly between zakat institutions and donor organisations like the Department of Social Welfare.

According to some fuqaha, including al-Asqalani, Ibn Qayyim al-Jauzi, al-Shawkani, and al-Qardhawi, it is required to channel Zakat to the amil. To strengthen professional amil and ensure that the management and administration of Zakat can run smoothly by the mission and vision of its establishment, they should be given space as the party representing the sovereign in charge of managing the affairs of the collection and distribution of Zakat (Mahmood Zuhdi, 2003). The primary responsibility is to deal with zakat institutions, end poverty, deliver excellent customer service, advance the socioeconomic development of the ummah, and uphold Islamic teachings. Additional responsibilities include maximising the potential for zakat collection and supporting zakat institution management (Arifin Ladari, 2004).

It is time the zakat institution possesses the units or parts of the core as the administration of the others are in the mainstream as a legal Unit, Internal Audit Unit, Quality Unit, and policy research. In addition, corporate elements need to be absorbed into the institutions of Zakat as the use of professionals in management, accountancy, economics,

information technology, marketing, and most important professionals in the field of religion. on.

3.3 Other relevant topics, including from *Aqli* and *Naqli* perspectives.

According to Islamic economic doctrine, proper and transparent zakat distribution directly affects the equitable income distribution in society and leads to the achievement of the following goals.

First and foremost is spiritual purification and prosperity. Zakat purifies the souls of contributors from the sufferings of miserliness. A Muslim shows Allah that he is humble and God-fearing by performing this religious duty. Second, economic imbalances must be eliminated. Zakat helps to reduce economic imbalances in the community. The rich must not become richer, and the poor must not become poorer. Third, it reduces social security and unemployment, makes income distribution more equitable, increases the circulation of wealth, and maintains economic stability. Zakat Fund not only protects but also cares for the poor and the disabled. Fourth, it is an important source of revenue. Zakat is crucial to the financial structure of a Muslim economy because it brings in a considerable amount of money to the Government or zakat organisation. Kahf (1987) predicted that zakat revenue from livestock, agriculture, mining, and financial assets in these countries would range from 0.9% to 7.5% of GDP, depending on the fiqh opinion on zakat collection. This prediction was made in his research on the dynamics of Zakat in eight Muslim countries. Fifth, resource mobilisation, capital accumulation, and independence. People who have received zakat income can use the resources available to them. This enables the best possible use of resources.

Once Zakat is paid, the zakat payer's heart is cleaned, spirit is sanctified, and wealth is cleansed, and in Allah's eyes, they are thought to have fully submitted to their duties. Hence becomes worthy of the joy of the afterlife, as mentioned in Surah Al-Fajr: 27-30: "*(To the righteous soul will be said:) O (thou) soul, in (complete) rest and satisfaction! Come back thou to thy Lord, - well pleased (thyself), and well pleasing unto Him! Enter thou, then, among My devotees! Yea, enter thou My Heaven the Garden*".

As a result, Zakat reduces poverty and generates money for the community/ummah, enabling the underprivileged and marginalised to support themselves and make the promise to pay Zakat.

4. CONCLUSION

The importance of income contribution and zakat distribution in Malaysia is to help people needed. Because they are two interdependent things, Zakat's distribution and income are very closely tied. To support asnaf, the underprivileged, and the destitute, every Muslim must give Zakat from their income taxes. According to the discussion in the article, there is still a lot that needs to be done to make the most of the Zakat's resources. Even though the state's zakat collection has grown over the years, poverty has not been eradicated despite this. However, the first four categories of asnaf—fakir, Miskin, amil, and mualaf—should receive priority for Zakat.

Priority is not given to these four groups, as suggested by the zakat allocation. In actuality, the funding allotted for the construction and renovation of mosques, schools, and roads is known as *fisabilillah*, which is occasionally used to indicate priority. Therefore, it is essential that the zakat authorities reassess the current zakat distribution process and guiding principles. Thanks to Zakat, the asnaf of needy and disadvantaged groups are anticipated to break free from poverty and the difficulties of life.

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