

Analysis of Economic Profiles of Zakat Cash Applicants in Brunei

Analisis Profil Ekonomi Pemohon Zakat Wang di Brunei

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ABSTRAK

Zakat adalah rukun Islam ketiga dan ibadat yang terpenting selepas solat lima waktu. Kepentingan Zakat dalam Islam bukan sahaja merangkumi kewajipan untuk membayar zakat tetapi untuk memastikan Zakat diagihkan kepada penerima yang layak dan dapat membantu penerima mencapai objektif Zakat. Badan yang dilantik bertanggungjawab perlu memastikan program yang disediakan terutama sekali untuk golongan miskin dapat membantu penerima untuk keluar daripada kemiskinan. Dalam usaha untuk mewujudkan satu program yang efektif, badan yang dilantik perlu memahami penerima Zakat dan dengan mengenal pasti kekuatan dan kelemahan penerima akan membolehkan badan yang dilantik untuk menyelaraskan satu program yang unik mengikut ciri-ciri penerima yang tertentu. Di Brunei, Bahagian Agihan dan Kutipan Zakat (BAKAZ) bertanggungjawab dalam pengurusan Zakat, BAKAZ bukan sahaja bertanggungjawab untuk mengutip Zakat tetapi juga untuk mengagihkannya kepada penerima yang berhak. Data sekunder dari BAKAZ telah diperolehi dan dianalisis. Hasil kajian telah menunjukkan bahawa pemohon bantuan wang Zakat di Brunei harus diberikan perhatian yang lebih lagi oleh agensi-agensi yang berkaitan terutama sekali pihak kerajaan dan bukan hanya menyerahkan sebulat-bulatnya kepada pihak BAKAZ, strategi yang lebih mapan perlu dilaksanakan untuk mewujudkan satu program yang menggabungkan dan menyelaraskan semua inisiatif yang disediakan oleh BAKAZ dan juga oleh pihak kerajaan.

Keywords: *Brunei, Economic profiles, Effective assistance, Zakat, Zakat applicants*

ABSTRACT

Zakat is the third pillars of Islam and the second most important act of worship after daily prayer. The importance of Zakat on the Muslim not only encompassing the obligation to pay Zakat but to ensure the Zakat is distributed to the rightful recipients and reach its objective. The appointed body responsible to manage Zakat has to make sure the programme tailored for the recipients especially the poor and needy is effective. In order to create an effective programme the appointed body must first understand who are their clients and by identifying the strengths and weaknesses of the clients will enable the appointed body to tailor a unique programme according to their unique characteristics. In Brunei, Bahagian Agihan dan Kutipan Zakat (BAKAZ) is responsible for management of Zakat, BAKAZ not only responsible to collect Zakat but also to distribute it to rightful recipients. Secondary data from BAKAZ was obtained and studied. The findings have indicated that Zakat cash applicants in Brunei should be paid attention by pertaining agencies especially the Government and not solely dealt by BAKAZ, a proper strategy

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must be in place to create a programme that combine initiatives provided by BAKAZ as well as by the Government.

Keywords: *Brunei, Economic profiles, Effective assistance, Zakat, Zakat applicants*

Introduction

In Brunei, the appointed body that is responsible to manage Zakat is Bahagian Agihan dan Kutipan Zakat (BAKAZ). This council will be held responsible to manage all matters pertaining to Zakat. BAKAZ receives voluntary payment of Zakat from eligible payer, for this reason the collected Zakat fund in Brunei is yet to achieve to its full potential as well as constraining the collected fund, with limited amount of collected Zakat fund and with no limits of eligible Zakat recipients, this would contribute to significant challenge to BAKAZ as it needs to ensure the fund is distributed to the rightful owners and to make sure the distributed fund fulfill the objectives of the recipients. This means BAKAZ not only has to ensure the distributed fund to the poor and needy is sufficient but also to ensure the assistance provided to them will help the poor and needy be independent and push them out of poverty cycle. Tailoring the right and effective assistance programme for each group of recipients is a big challenge for BAKAZ especially with limited fund, the effectiveness of a programme will strongly depends on the collected fund, the more the fund collected the more alternative programme can be created by the council.

Literature Review

The consumptive assistance is mainly aimed to suffice the monthly expenses to sustain a minimum acceptable standard of living (Chapra, 2006); therefore the assessment in place to measure the fulfilment of basic needs must take into account all possible items and convert them to a monetary value. This monetary value represents a benchmark for whether one lives comfortably with the monthly earning (Laderchi et al., 2003), and each state has their own measure of the poverty line (Ibrahim et al., 2014). Although consumptive assistance is widely practised, it is not widely encouraged by various Islamic scholars especially those able-bodied (Sarif and Kamri, 2009); provision of continuous consumptive assistance is acceptable for those who are unable to work such as the elderly or the disabled (Rahman, 1980).

The poor and needy who receive zakat should not see zakat as the main source of income, but should only seek zakat assistance when they are out of options. The effectiveness of zakat distribution entirely depends on the zakat fund, if an abundance of zakat is collected, the higher the chance of sufficient zakat being distributed to the poor and needy (Wahid et al., 2012). Islam clearly urges its believers to earn a living and not to remain idle and seek unnecessary assistance. Productive assistance must be in place to help the poor and needy from being too dependent on zakat consumptive assistance such as stipends; productive assistance must come together with consumptive assistance.

The poor and needy in Brunei also have a chance to be given assistance to start-up business in the form of grants as capital and some are provided necessary equipment,

machinery and tools (Abdullah, 2012); some studies have strongly recommended the provision of zakat loan through “qard al-hassan” and find this practice sustainable since it involves repayment from the recipient (Zahri, 2010; Mahmud and Sikandar Shah, 2009). Although the majority of the scholars are inclined towards providing productive assistance they still insist that the basic needs of the poor and needy should be fulfilled. Clearly, tailoring the right programme by finding the best possible combination of consumptive and productive assistance is crucial and one of the ways Zakat council can do so is by studying the profiles of their Zakat applicants.

Research Objectives and Problem Statement

Majority of the clients of BAKAZ would consist of poor and needy, in order for BAKAZ to tailor effective programme and collaborate accordingly with other agencies, BAKAZ need to understand their clients by studying their clients especially their economic profiles. Missing out on the full comprehension of its clients’ economic profiles would contribute to the lack of effectiveness in creating the assistance programme. It is very crucial to identify the strength and weakness of their clients; the identification of their strengths and weaknesses would be an input in tailoring the right combination of assistance programme to reach the objective of Zakat. Full understanding of economic profiles of Zakat applicants would help BAKAZ to communicate this information with other stakeholders so all parties involved can work on the strengths and weaknesses of Zakat applicants by tailoring unique assistance programme and not the ordinary one-size fits all programme that usually would not lead to effective results.

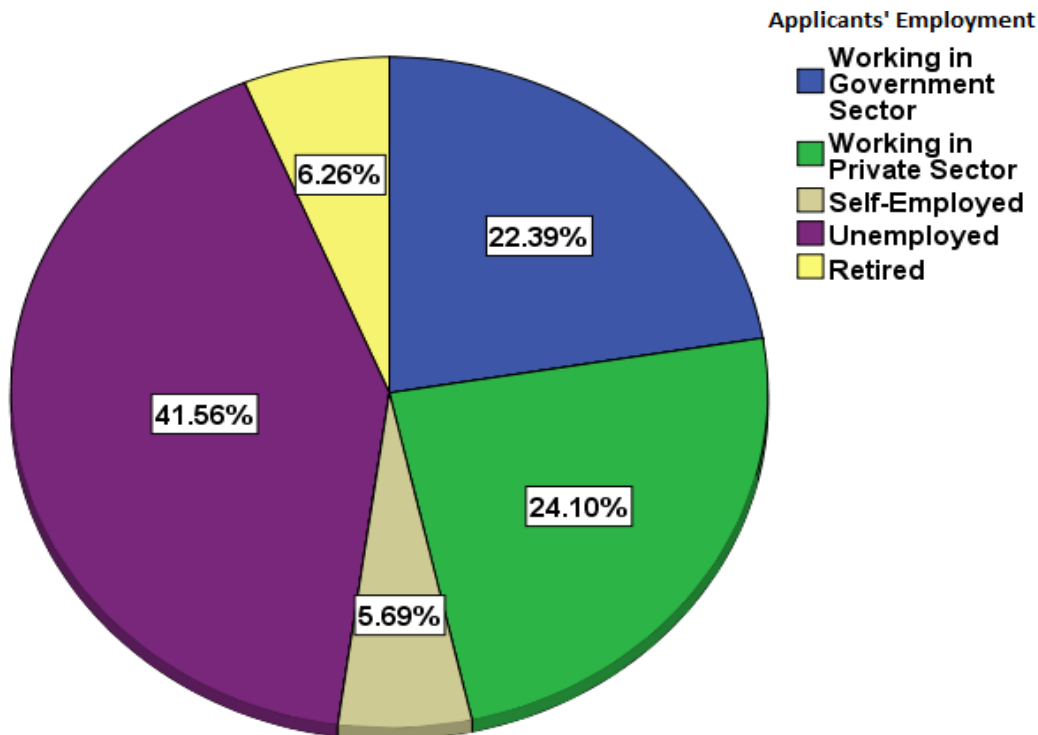
Methodology of the research

In order to find out the economic profiles of the Zakat cash applicants, secondary data was collected from BAKAZ consisting of 527 samples. The secondary data consists of raw data of the zakat applicants; the raw data include the demographic and economic profile of both zakat cash and non-cash applicants. Initially the secondary data consists of 1187 samples, the data was then processed to ensure it’s ready to be analysed. Any sample that has missing values was excluded from the analysis. The secondary data was analysed and the results were summarized in the form of charts and tables.

Findings and Discussion

Economic Activity of applicant

Figure 1 : Zakat Cash Applicants' Employment



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Reference source not found. above represents the economic activity of the applicants; the above figure shows that more of the applicants are actually economically active; they either work in government sector, private sector or are self-employed. This study believes it is important to segregate the employed applicants into different sectors; it is especially important to segregate government sector from other sectors due to the lucrative benefits and security this sector provides, as compared to working in the private sector. From the figure 1 above 24.10% of the applicants work in the private sector, 22.39% in the government sector, while a small proportion of 5.69% are self-employed. As mentioned earlier, more of the applicants are economically active since in total 52.18% of the applicants are employed as compared to 41.56% who are unemployed while 6.26% of the applicants receive retirement allowance. Working in the government sector is well-paid compared to working in the private sector and this is considerably prominent in the elementary group. For example, an individual who works in elementary group in government sector would easily earn more as compared to another individual who works in the same elementary group but in private sector with all the benefits and security working in the government sector, one would expect to see only a small proportion of the applicants from government sector would apply for zakat cash assistance but the result has shown the number of applicants from the two sectors (private and government) are of almost equal number,

Job Group in all three sectors

In order to study the employed zakat cash applicants even further, all three sectors (Government, Private and Self-employed) were studied, one interesting finding was that a consistency of high proportion of employed zakat cash applicants were doing elementary jobs in all three sectors; more than half in each sector were doing elementary jobs and such a finding is crucial not only to BAKAZ but to other pertaining government agencies as well. This information is crucial for policy planners to plan ahead especially to achieve one of Brunei's vision which is to be free from poverty. If the income is consistently not sufficient within this group then seeking help for welfare handouts cannot be avoided even among employed people in Brunei (Hj Sapar, 2012), so regardless of being economically active there is still the possibility of falling into becoming Zakat or a welfare recipient.

Looking at other job groups, such as associate professional in the government sector, there is also a common trend observed as most of the applicants within in this occupation group are from the security group, they are considered better-off in terms of income; earning as an associate professional in the government sector can help one to earn easily over BN\$1000 but if they need to support a substantial number of dependents, for example an applicant with five children and aspouse, would easily easily fall into poverty; especially if the spouse is unemployed. Upon further analysis of the elementary group in the government sector, 30.77% are working as security personnel while the remaining 69.23% are working as cleaners, hard labour, gardeners or basic helpers or working in other services. Similarly, for elementary jobs in the private sector, 27.27% of them work as security personnel while the rest are involved in hard labour, basic helpers, cleaners, gardeners, or fishermen. Elementary jobs for self-employed are usually involved in taking fees from doing basic hard labour; instead of earning regular income self-employed elementary worker in this sector are taking fees on the basis of the work they provide, and most work required is hard labour. Hence, those self-employed elementary workers are considered vulnerable due to the risk of not getting any jobs.

Economic activity and applicants' age group

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Table 1 below 65.50% of the applicants under 36 years of age are actually employed; where the majority of them work in the private sector (43.90%), followed by the government sector (14.90%) then self-employment (7.40%); the proportion of these young applicants working in the private sector is more than two-fold in comparison to the government sector, while 7.40% are self-employed, it is very worrying to learn that quite a high proportion of these young applicants are actually unemployed (33.80%); Ignoring this proportion could be a contributing factor to a long-term problem, moreover they are still young and letting them be unemployed for a longer period will cause an unacceptable burden to BAKAZ especially when the Zakat fund does not depend on constant support from the government but on the payment of Zakat payers which Zakat payment is not currently enforced in Brunei.

TABLE 1: ZAKAT CASH APPLICANTS' EMPLOYMENT BY AGE GROUP

Applicants' Employment	Applicants' Age Group (Year)					
	Under 36	N	36-55	N	55 above	N
Working in Government Sector	14.90%	22	36.60%	94	1.64%	2
Working in Private Sector	43.20%	64	23.70%	61	1.64%	2
Self-Employed	7.40%	11	5.10%	13	4.91%	6
Unemployed	33.80%	50	25.70%	66	84.41%	103
Retired	0.70%	1	8.90%	23	7.40%	9
Total	100.00%	148	100.00%	257	100.00%	122

For applicants between 36 and 55 years old, 65.40% of the applicants are employed and the majority of them are working in the government sector (36.60%), followed by private sector (23.70%) then self-employed (5.10%); therefore an opposite pattern as compared to under 36-years-of-age group since majority of them work in the private sector. However there is still quite a substantial group of applicants who are unemployed, 25.70% of them are actually unemployed so this proportion is more than one-quarter. It is learned that this age-group (36-55) represents the highest proportion of Zakat cash applicants (48.77%) and knowing that over a quarter of this age group is unemployed is very alarming and a proper assessment and initiatives should be done to work out how to urge these applicants to be economically active.

Dependent and employment

TABLE 2: ZAKAT CASH APPLICANTS' EMPLOYMENT BY NUMBER OF DEPENDENTS

Number of Dependent	Employment applicant									
	Working in Government Sector	N	Working in Private Sector	N	Self-Employed	N	Unemployed	N	Retired	N
No Dependent	0.85%	1	0.00%	0	6.67%	2	24.20%	54	0.00%	0
1-2 Dependent(s)	7.63%	9	28.35%	36	40.00%	12	38.81%	84	18.18%	6
3-4 Dependents	38.98%	46	40.94%	52	36.66%	11	24.20%	53	24.24%	8
More than 4 dependents	52.54%	62	30.71%	39	16.67%	5	12.79%	28	57.58%	19
Total	100.00%	118	100.00%	127	100.00%	30	100.00%	219	100.00%	33

As shown in Table 2 above more than half (52.54%) of the applicants who work in the government sector have more than four dependents; in contrast, less than one-third (30.71%) of those who work in the private sector have more than four dependents. Looking into the table above, another obvious pattern is observed between those who work in government sector and receive retirement allowance, both of these groups represent high proportion of having more than four dependents (52.54% and 57.58%). One similar characteristic shared by these two groups are receiving regular and lucrative cash inflow

from the government.. A contradicting pattern is seen among the applicants of those unemployed and self-employed; as the number of dependents increases the proportion is decreasing. It can be speculated that applicants who receive monthly regular income from the government such as workers in the government sector and applicants receiving retirement allowance feel the security of having more dependents compared to those self-employed and unemployed since self-employed and unemployed applicants are more financially vulnerable.

TABLE 3: NUMBER OF DEPENDENT BY EMPLOYMENT

* Private sectors, Self-employed and Unemployed

Number of dependents	Type of employment	
	Working in Government Sector And Retired	Others*
<i>Less than 4</i>	46.4%	80.9%
<i>More than 4</i>	53.6%	19.1%
<i>Total</i>	100.0%	100.0%

In order to interpret the table 3 above, it is important to note that the applicants are categorized into two groups- (1) Working in Government sector and receive retirement allowance and (2) Others (Working in private sectors, self-employed and unemployed). As shown in the table 3 above, a very distinct pattern can be observed, those who work in the government sector and receive retirement allowance represent higher proportion (53.6%) of those who have more than four dependents as compared to those who work in private sector, self-employed, and unemployed (19.1%). This might indicates those applicants who work in private sector, self-employed and unemployed are more reluctant to have high number of dependents and this might shows the awareness of financial planning among these group of applicants, it is important for those lower income earner to be aware of financial planning which include doing a proper planning on how to finance their daily expenses including children’s education and other expenses. Government civil servants and retired applicants who receive regular income seems to represent higher proportion of having more than four dependents, a proper assessment should be done on these applicants to help understand their awareness of financial planning. Job security might hinder applicants’ awareness on the importance of financial planning. With the current economic situation, even those who work in the government sector must be aware of the importance of financial planning especially since the government no longer provides retirement allowance to any civil servants who started their service after 1993 except uniformed personnel (Police, Army and Prison officers).

Economic activity of spouse

Of those married applicants, the economic activity of their spouse is studied. From the analysis, a very high proportion of their spouses are unemployed; learning that 88.90% of their spouses are unemployed is very alarming. Looking into the unemployed spouses, it was learned that 88.10% of them are under 55 years old and a staggering 46.00% of the unemployed spouses are under 36 years old; this shows a very worrying trend among the spouses . 88.10% of the spouses who are unemployed are still at their working age – this proportion is very worrying given that the government’s efforts to encourage its citizen to be economically active. Upon further analysis of their spouses who work in the

government sector, 44.00% of the applicants are unemployed, while the remaining 56.00% either employed or receive retirement allowance. Then for the spouses who work in the private sector, 41.67% of the applicants are unemployed and the remaining 58.33% are employed; the majority of them also work in the private sector.–These figures are very alarming that it seems an acceptable trend for at least one of the heads-of-household to work and find source of income rather than both of the heads-of-household find ways to be economically active. Finally of the spouses who are self-employed, 25.00% of the applicants are unemployed and the remaining 75.00% are employed. However, this finding is also important for Government to look into child-care support especially to support the spouses to be actively working; the applicants should not take the entire blame for the unemployment of their spouses as it needs Government intervention as well Establishment for a daycare should also be encouraged to provide opportunities for young mothers to place their children under the supervision of a child-care centre.

Old age allowance

Old age allowance is part of regular income given by the government to its citizens aged 60 and above. Majority of those married applicants who receive old age allowance are unemployed (83.33%), and some receive retirement allowance (9.52%) and self-employed (7.15%). While for applicants who have no spouses and receive old age allowance, 97.62% of them are unemployed and remaining are self-employed, while 16.67% also receive handouts from children or relative. it can be learned that the elderly who solely earn income through receiving old age allowance with no dependent will benefit from the old age allowance, the only problem is that when they have children or spouse to support which will pull down their purchasing power. However, it should be questioned that if the recipient of old age allowance is 60 years of age or above, he should be the one to be the receiving end from his children rather than to support them, so clearly this shows a worrying trend that the existence of cases where children still depend on their elderly parents. This finding should raise an alarm that a proper measure should be in place to educate the children to be independent and not to rely on their elderly parents. In fact, some elderly applicants might have to borne their married children as well as the grandchildren – such cases are extremely unacceptable as it is a responsibility of the married children to be able to support their own children.

Retirement allowance

Civil servants who started their service before 1st January 1993 would be entitled to retirement allowance – this would be based on various conditions such as type and time of service. Those civil servants who are entitled to retirement allowance receive regular monthly payment and the amount given depends on time of service and the last amount of salary received. Those who receive retirement allowance are deemed to be very fortunate since they are considered financially stable and has no worry on the possibility of not earning any income Therefore, retirement allowance is another important source of income among the applicants, applicants will enjoy regular earning given by the government, and unfortunately this scheme no longer active for government employees who started working after 1st January 1993 except uniformed personnel such as police force, armed force and

prison officers. Upon analysis among the applicants who receive retirement allowance, some of the applicants receive as little as BND 220 per month and as high as BND 1700 per month, on average the retirement earning among the applicants is BND 773.63 per month (SD=372.68).

Earnings from employment

It is very interesting to see the difference in remuneration between the government and private sector; remuneration is a very important factor in employment and receiving equal payment in either sector would avoid jobseekers from having preferences to work in any of the sectors as this may lead to voluntary unemployment. Remuneration plays a significant role not only for jobseekers but also for the current employees; so if two persons work in different sectors and have an equal amount of tasks but unequal payment this may cause demotivation to the deprived party and in fact may cause him/her to leave jobs and resort to handouts as they find it is unfair and worthless – especially if the difference in pay is significant. Non-shift workers work no more than 8 hours a day while shift-workers no more than 12 hours a day or no more than 44 hours a week (Labour Department, 2010), if the intense daily working hours are not matched with the pay, this would definitely deprive and abuse the employee. Therefore it would be very interesting to find the difference between the two sectors as this may help to find out whether working in a different sector will definitely impact applicants' poverty level.

This study will compare the average salary between the same occupation groups both working in government and private sectors. The selected occupation group is the elementary group as it is the majority job group among the cash applicants.

TABLE 4: AVERAGE SALARY OF APPLICANTS

Employment applicant	N	Mean	Std. Deviation	Std. Error Mean
Working in Government Sector	65	932.25	140.96	17.48
Working in Private Sector	77	471.48	161.46	18.4

The table 4 above shows that Zakat cash applicants that work in government sector on average earn BND 932.25 (140.96) every month, while those work in private sector earns on average BND 471.48 (161.46) every month, clearly those work in government sector enjoy far more remuneration compare to those work in private sector. To test the difference in average salary between the two sector, independent sample t-test is employed and it was found out that those applicant work in government sector earns more (Average salary=932.25, S.E =17.48) than those applicants work in private sector (Average Salary BND = 471.48, S.E = 18.40), and the difference in average salary, BND 460.78 [410.01,511.54] was significant $t(140) = 17.94, p=0.0001$, and it represents a very strong effect size, $d=3.04$.

Therefore, based on the results above it can be clearly claimed that the difference in remuneration among applicants in government and private sector is significant despite it is the same type of job (elementary). For that reason, the government and other pertaining agencies must work on this to find ways to balance out the significant difference in pay between the two sectors. If such problem is let to persists, voluntary unemployment may prevail especially in an economy where minimum wage does not exist. In Brunei, minimum wage still is not enforced, although the government has placed various measures to serve the welfare of workforce in the private sector but there is no measures to ensure workers in private sectors earn sufficient income to ensure the fulfillment of basic needs. However, the implication of minimum wage in Brunei would be the negative impact on Micro-small-medium enterprise (MSME), such enterprise would be most impacted especially for the new established MSME and minimum wage would hurt its monthly expenses and dampen the possibility for MSME to survive and grow. Therefore a cost-benefit analysis should be in place to find the best possible approach that would provide the best benefit for all.

Conclusion

Assistance tailored for recipients should be in accordance to the strengths and weaknesses of the recipients. The strengths and weaknesses of the recipients not only could be measured by their skills and qualification but their demographic and economic profiles as well. As shown earlier, quite substantial proportion of the Zakat cash applicants are employed and even significant proportion of those working in government sector still applied for Zakat cash assistance. A proper assistance programme must be tailored to help those who are employed but still seeking help from Zakat and the programme created would again depend on the sector and job group of applicants. Liaising with government agencies is deemed important to look into ways to help those who are earning regular income through employment but still did not find their earning was sufficient. This is evident especially among applicants working in the elementary jobs; a proper strategy must be in place to help them empowering their earnings.

Unemployed working-age applicants must also be paid attention, assistance tailored must be accompanied with the initiatives provided by the Government to create a maximum impact. Leaving the unemployed applicants unattended will encourage them to remain idle and would lead to wastage of government resources since all initiatives provided by the government to empower economic status of its people were not fully utilised. Financial planning was realized to be very crucial for all, those who earning regular income must be made informed on the importance of financial planning especially to support them during retirement. Despite the feeling of security working in government sector, civil servants must understand why financial planning is crucial as they no longer benefit from retirement allowance, with the reliance on old age allowance alone during their retirement age especially those who still have dependent will be a big challenge.

It was also realized that high proportion of the spouses were unemployed, and this is very alarming especially when they are of working-age. A lot of opportunities out there for them to grab especially the Government of Brunei has been active in providing various platform for its people to empower themselves. However it is also important to emphasize

that some of them might have to look after their children forcing them to stay at home. After outweighing the cost and benefit of working, some might find that staying home is a better option since paying for a nanny or sending the children to a day care would be very costly. Hence the Government might consider the introduction of child care support.

BAKAZ must take into account all characteristics of the applicants to tailor the right programme by not only combining consumptive and productive assistance but also to liaise with all pertaining agencies to help the applicants to get the most effective assistance for them and not to resort to one-size fits all assistance programme. Aggressive collaboration with other government agencies as well as private institutions would help BAKAZ to cut-down all the operational and administration expenses especially on handling various training programme. Government of Brunei and other Non-Government agencies have been very active in providing various programme that help to boost the productivity growth.

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