



ANALYSIS OF THE ROLE OF ZAKAT INFAQ SHADAQOH AND WAKAF IN THE JATIM DHUFA WALLET INSTITUTION AS AN EFFORT TO ALLEVIATE POVERTY IN THE COMMUNITY

Page | 187

Muawanah¹, Nur Dinah Fauziah ², Demila³, Akub Hambali Adi Zamick⁴

¹ Institut Pesantren KH.Abdul Chalim Mojokerto

Email : anadarto54@gmail.com

² Institut Pesantren KH.Abdul Chalim Mojokerto

Email : dina.fau@gmail.com

³ Institut Pesantren KH.Abdul Chalim Mojokerto

Email : demila2708@gmail.com³

⁴ Institut Pesantren KH.Abdul Chalim Mojokerto

Email : yakub123hambali@gmail.com

Abstract

Purpose – This research was conducted because poverty and income inequality are still one of the problems that are often faced by the Indonesian people. Where poverty in question is one of the problems of the Indonesian nation which is very important, especially when there is a sharing of condominiums such as the global crisis which mainly affects food and an energy crisis. One of the things we can see is the high price of oil which will have an impact on poverty, especially in Indonesian. The formulation of the problem in this study is how the role of zakat, infaq and sadakah as a solution in alleviating poverty. The purpose of this study is that we can find out how the role of zakat, infaq and sadakah in alleviating poverty

Method – The type of research that the author uses is descriptive qualitative. While data collection from this research is by way of observation and interviews

Results – The results of this study indicate that the existence of zakat, infaq and sadakah can be used as a solution in alleviating poverty and income inequality, it can be seen that the existence of productive zakat programs can help zakat recipients in improving their economy.

Limitations – this research has limitations in terms of the number of research informants, further research can expand information from various regions who receive zakat, infaq and hadaqah through dhuafa wallets.

Practical Implications – this research is a recommendation for government policy to develop programs through social institutions and zakat institutions in order to reduce poverty.

Keywords:

Strategy,
Collection of
zakat funds

Article History :

Submitted: August
12, 2023

Revised :
December 19,
2023

Published :
December 28,
2023

INTRODUCTION

Indonesia is the third largest country in the world with a population reaching 272.68 million people in mid-2021, which then increased in 2022 to 275.77 million people based on reports received. From this data, it can be seen that Indonesia is increasingly growing in terms of population because in every data report there is always a significant increase (BPS, Databoks, 6 Juli 2022.).

Considering the data contained in this statement, Indonesia must also experience improvements in economic, social and cultural terms. So that there is no social, economic or cultural inequality that will affect the welfare of society itself.

Poverty is one of the biggest problems in Indonesia which is very important (Kamal, 2018)(Kamal, 2016)(Z Muttaqin, 2022)(Kassim et al., 2022), especially when several conditions occur, such as the global economic condition which is of course experiencing a food crisis, as well as an energy crisis. One of the things we can see is the high price of oil which will have an impact on poverty levels, especially in Indonesia (Anggit Setiadi).

As happened in 2014 where the price of subsidized fuel oil reached IDR 2,000 per liter, which would have the potential to increase poverty line inflation by around 3.9% (CNM Indonesia, 20 Januari 2022.) . This condition is now getting worse if you look at the real condition of the community's economy which is increasingly declining. Seeing this, the Dhuafa Wallet institution as one of the philanthropic institutions operating within the scope of humanity is contributing and giving color to society, especially the poor who are of course involved in this problem.

Indonesia is also categorized as a country with the largest Muslim population in the world. Rumors about zakat, infaq, shodaqoh and waqf in Indonesia do not only stop at a religious perspective, but can be addressed as a social reality where this is one of the national resources(Kamal, S., Berakon, I., Hamid, A. and Muttaqin, 2023)(Safwan Kamal, 2019)(Safwan, 2021). which of course should be managed as well as possible both in terms of its management and distribution system with the aim of empowering the people both in the social and economic fields. As we know, zakat, infaq, shodaqoh and waqf have quite large potential if used and managed to empower the people.

This must of course be done as well as possible where the amil institution has full responsibility for managing zakat, infaq and shodaqah(S. K. Safwan Kamal, 2017)(Qardhawi, 1999)(N. H. Safwan Kamal, 2022). The management of zakat, infaq and shodaqah has enormous power as an economic instrument in alleviating poverty (KAMAL, 2022), income and purchasing power of the poor, as a solution

to open employment opportunities so that the unemployment rate decreases, which will be able to encourage economic growth in society.

In essence, zakat, infaq and shodaqoh are one of the activities of handing over wealth for good deeds commanded by Allah, because basically this is also done on the basis of wanting to get closer to Allah SWT. We can better understand and be able to feel other people's difficulties and be grateful for what we have, whether in the form of wealth or other enjoyments. As for looking at the meaning of zakat infaq and shodaqoh, it has various meanings where the meaning depends on other people's way of thinking and viewing, but basically everything is shodaqoh as is the case in Q,S At- Taubah [9] 103 :

It means : "Take zakat from some of your purified property and purify them and ask for prayer for them, indeed your prayer is a peace for their souls. And Allah SWT is all-hearing and all-knowing." (*Q,S At-Taubah [9] : 103*).

Switch and Patricia Smith from the University of Georgia, USA, emphasized that facing various economic recessions at this time is by sharing between human components in the economy. It can be interpreted that the sharing component will be one of the big components in increasing or maintaining the prosperity of society because the level between those who share and those who receive experiences a good correlation. We can see the development of zakat infaq, shadaqoh and waqf in this country itself since the 1990 decade, various kinds of institutions have begun to grow that prioritize modern principles in their practice and management. One of the institutions in question is the Dompot Dhuafa Republik institution, one of the national amil zakat institutions which was born on July 2 1993, which has a very wide network covering 28 provinces in Indonesia. The programs offered by the dhuafa wallet itself are various, which can be categorized as very creative and innovative in their presentation. From this writing, the author wants to analyze the impact of the existence of the dhuafa wallet institution in its efforts to alleviate poverty (Anggit Setiadi : 2009).

The aim is to answer two questions that arise from the background of the existence of the Dhuafa Wallet as one of the institutions that has a community empowerment program, namely whether the utilization of this program has a strong impact on reducing existing poverty? What are the indicators for alleviating it? Therefore, in this research, empirical means were also included in the analysis as a means of evaluating the impact of zakat utilization carried out by the Dhuafa Wallet institution. Apart from that, it is hoped that this research can provide benefits and be constructive. This article consists of several parts which will be explained in

language and explained, including the introduction, the second part, namely research methods, types of research, nature of research, sources of data taken, data analysis techniques, discussion, conclusions and bibliography as a reference. or references to all the material contained in this article.

LITERATURE REVIEW

Zakat

Zakat is an obligation prescribed by Allah for all Muslims as a form of worship that is equivalent to prayer, fasting and the Hajj. However, zakat is one of the instruments that is classified as amaliah worship, namely worship that is related to wealth and this is also what differentiates it from other acts of worship, where other acts of worship are acts of worship that are carried out using the concept of bodily worship or in the sense of using the physical as the main means of worship. As for the meaning of zakat, according to Salim, in linguistic terms, zakat means increasing and developing (M Nur Rianto Al Arif). As for the term, it states that zakat is a certain asset that is issued by a community with mandatory legal provisions which are given to parties who have the right to receive the assets issued.

Infaq

Infaq comes from the word anfaqa which means to spend something for the benefit of something. In terms of terminology, infaq means setting aside a portion of one's assets which are then given for a purpose ordered in Islam. Infaq can also be interpreted as voluntary expenditure made by an individual or group to give to the person or group they wish. For example, donating the Quran to an Islamic boarding school that memorizes tahfidz/memorizes the Quran.

Sadaqoh

In terms of terminology, shadakah means giving something to someone in need without expecting anything in return, because they only hope for a reward from Allah SWT. Shadakah is a type of goodness that is broader in nature than zakat and infaq, so that shadakah is often interpreted as goodness done by someone without being tied to amounts, time and is also not limited to material but also non-material because it justifies the existence of rewards/rewards from Allah SWT.

Waqf

According to experts, etymologically, waqf has a definition that comes from three language words, namely al-waqf which means waqf, at-tasbil which means giving to sabilillah and al habs which means holding back. As stated by Imam Antarah, Alkabisi quoted him as saying, "My camel took shelter in a place, which seemed to give me a sign that I could take shelter in that place."

The words al-waqf or al habs actually have the same meaning, namely al imsak which means to restrain, al ma'u which means to prevent or prohibit funds, or attamakkus which means to remain silent. In this case, it is said to be withholding because the function, benefits and results can only be prohibited to anyone other than the owner of the waqf document. According to the term waqf, it is a holding of property from which the benefits can be taken without being used up within a short period of time, while its use is permissible in nature and has the aim of getting the blessing of Allah SWT (Depag.RI).

As for the formulation made by Hanafiyah scholars, the definition of waqf is to retain property issued by other people who are waqf and give it to charity for the present and the future.

Poverty

According to Nurwati, the definition of poverty is a social problem that exists in people's lives whose problems cannot yet be resolved. Poverty is also a long-standing problem for which no solution has yet been found. The poverty that occurs of course arises from how society builds a culture, way of thinking and character that grows within them.

Meanwhile, poverty was put forward by Amarta Sen in Houghton and Shahidar who stated that poverty is related to people's ability to carry out a function in their lives. Thus, it can certainly be concluded that poverty occurs because of backwardness and non-functioning of the community's economic wheels, resulting in the absence of income, poor health conditions, and a lack of education in the community.

Poverty is a social inequality in which in this context wealth is one of the main factors that is often faced by society and even problems faced by the government not only in Indonesia but throughout the world, namely in developed and developing countries. Poverty can be seen from two different sides, including the following:

1. Absolute poverty, this category is defined by how many people live below the poverty line.

2. Relative Poverty: Relative poverty can be seen from the amount of national income received and owned by the community based on their income group. Indirectly, poverty in question is of course related to income distribution problems (Dyah Suryani, 2022).

Page | 192 In this case, Islam also has several views on poverty, including the following:

1. Poor faith Poor in the category of faith is a condition where a person's spirit is not close to the Almighty Creator, namely Allah SWT. Where he only comes when he needs it or in the sense that he only comes when he encounters misfortune, whereas when he finds happiness he is far from his God.
2. Poor knowledge Poor knowledge is one of the factors that causes poverty in society because they do not know how to solve economic problems or problems in their lives, resulting in poverty.
3. Poor assets In this category, wealth poverty is defined as a condition of a person who still has the ability to work and strives with the aim of being able to support his family and himself in a halal way. However, the income he earned could not meet all the needs of himself and his family .

RESEARCH METHODS

Types of research

The research method used is a qualitative research method where this research method is descriptive and has a tendency to use analysis. The process and meaning that emerges more in the qualitative method is the theoretical basis that is used as a guide to focus research efforts that are adjusted to the facts in the field (Mujiono, 2020).

The type of research used in this research includes field research, which is a presentation or description of a situation or phenomenon that is more detailed and clear about an event that occurred, so the method we use is a qualitative method (Setiono, 2010).

Judging from its nature, this research is included in descriptive research, where it is carried out to provide accurate data about humans, the environment and other phenomena (Setiono, 2010). The aim of this research is to obtain a thorough picture of the impact of the Dompot Dhuafa institution on the welfare of the poor in Indonesia, especially in the province of East Java itself, and of course to be able to see how strong the use of zakat managed by this institution is. towards poverty alleviation by using qualitative methods as measuring material.

Data source

1. Primary data

Primary data is data which obtained by original from sources In other words, data that got must really derived from person that want thorough (Mafudlah Fajrie, 2016)(Budiman et al., 2019)(Budiman, 2021b)(Budiman, 2021a)(Dayyan & Chalil, 2020)(Dayyan et al., 2019)(Amin et al., 2022). In this research primary data obtained from results observations and interviews which researchers conducted directly to informants and respondents.

2. Secondary Data

Secondary data is an data which already exists then quoted by researcher for fulfill and helps research (Juliandi, 2014)(Dayyan & Chalil, 2020)(Ariyanto & Chalil, 2017)(Chalil & Dharmmesta, 2015). Secondary data used in research this comes from reference book, thesis journal, other data related to problem research as well as can help researcher in completing an research.

Data collection technique

The data collection technique that researchers obtain is by reading references from the literature or data obtained by researchers either from journals, the official website of the central statistics agency, books, or other sources that can support this research so that it can be more accurate. In this research, the data source owned by the researcher is a secondary data source which is an additional source obtained from literature references with the aim of strengthening all data contained in the literature study, whether from journals, books, websites or others.

The data analysis techniques used include the following:

1. Editing In this process, the researcher re-examines all the data obtained carefully by adjusting one meaning to the other meanings contained in the data (Furqani et al., 2015; Hamid et al., 2019).
2. Organizing Organizing or what is often called data grouping is an activity carried out by researchers to process the data that researchers obtain in accordance with predetermined frameworks.
3. Fibding Finding is an activity of analyzing the results of organizing carried out by researchers by applying all the methods used by researchers so that conclusions can be drawn and get answers to the problems that arise in it (R. Poppy Yanjawat,2020).

RESULTS AND DISCUSSION

ZISWAF Management in the Dhuafa Wallet

Zakat, infaq, shodaqah and also waqf are instruments in Islamic economics that provide quite a big influence on improving the economy. In this case, the role of the ZISWAF management institutions is also felt to be very important considering that Indonesia is a country with a majority Islamic religion so the potential for zakat, infaq, shodaqoh and also waqf is very large.

Apart from that, the lack of awareness among the Indonesian people regarding zakat payments in particular is due to the public's lack of trust in the management of ZISWAF in BAZNAS as the zakat manager which is related to clean governance. So it is actually a special note for ZISWAF managers so that they can be cleaner and carry out their functions as well as possible.

Dompot Dhuafa is one of the management institutions of ZISWAF which is a non-profit owned by the Indonesian people which is dedicated to raising the social dignity of the community. Its birth grew from the collective empathy of the journalist community who interacted a lot with poor people and also often met with rich people.

In its management, Dompot Dhuafa turns zakat recipients into zakat givers, where by managing and collecting larger amounts of zakat to the community, it is then distributed back to the people who are entitled to this right. Dompot Dhuafa also distributes zakat, infaq, sadaqah and waqf through work programs that have been formed, namely productive zakat and consumptive zakat.

In distribution, Dompot Dhuafa is not carried out by means of mass collection, where the distribution is carried out directly to the homes of zakat recipients or by creating a collaborative network with communities that are already categorized as having a mustahik basis so that in this case the distribution can be carried out without any mass gathering, like the distribution carried out in the holy month of Ramadhan 1442 H by creating protocols and without crowds distributing 2,000 aid, which even in this Ramadhan collected zakat, infaq, sadaqoh with a nominal amount of 120 billion.

Indirectly, the distribution carried out by the Dhuafa Wallet program is able to provide hope and happiness to the community receiving zakat and is able to provide a sense of awareness to the community in carrying out its obligations towards Allah SWT.

With superior programs owned by this institution. Productive utilization of zakat In terms of distribution, zakat can be divided into two groups, namely productive

zakat and consumptive zakat. Consumptive zakat is zakat that is directly consumed or utilized by mustahik themselves as zakat recipients and can also be used to help their businesses. Meanwhile, productive zakat is zakat that can help the recipient to produce something continuously by utilizing the zakat.

The use of productive zakat in Islamic law can be justified as long as the zakat pays attention to the basic needs of people who receive zakat in consumptive form. Apart from that, productive use of zakat is permitted by Islamic law as long as the zakat assets are in sufficient quantities. Imam Syafi'i Imam Nasa'i and others stated that if zakat recipients have the ability to trade, they should be given productive zakat in the form of business capital that they obtain so that it will help their economy. There are several ways that can be done when distributing productive zakat funds, including providing capital to zakat recipients that is appropriate to their talents and physical abilities. And also the distribution of productive zakat funds can take the form of providing land or a place that can be used by zakat recipients as a place of business. So it can be concluded that productive zakat is zakat given in order to realize one of the objectives of the zakat law, namely as an effort to alleviate people's poverty in a gradual and sustainable manner. With this productive zakat, it can directly help the government to reduce poverty in Indonesia.

The role and potential of zakat, infaq and shadakah

In an effort to improve the economic welfare of society, ZIS (zakat, infaq, shadaqah) actually plays a quite big role. This is because the majority of Indonesia's population is Muslim. However, even though the majority of Indonesia's population is Muslim, there are still many of them who do not realize the importance of zakat.

Therefore, the existence of institutions related to zakat management such as LAZISNU and BAZNAS must be able to optimally accompany and provide direction and training to the community so that the zakat given as business capital can really be managed well and responsibly so that the zakat recipients can receive income that can improve the economy. One of the efforts that can be made by the Indonesian government to solve poverty is by utilizing the potential of zakat.

This will make things easier for the government because the majority of Indonesia's population is Muslim. Zakat potential in Indonesia can be divided into three groups, namely: individual (household) zakat potential, corporate or industrial zakat potential, and zakat potential from deposits in private and government public banks and deposits in BPRs and deposits in sharia banks (Firmansyah, 2013).

In general, zakat potential in Indonesia is still within the range of zakat potential calculated by Kahft (1989) where Kahft stated that the utilization of zakat potential in every Islamic country throughout the world is around 1.8 – 4.34% of total GDP. ZIS as an instrument for alleviating poverty and income inequality. After looking at the discussion above, it can be concluded that ZIS can help reduce poverty and minimize the income gap among zakat recipients.

There are several empirical research results which state that although the funds collected in zakat amil institutions in Indonesia are still limited, the existence of the empowerment of mustahik (zakat recipients) carried out by zakat amil institutions through productive zakat programs is able to have a positive impact in efforts to reduce poverty and minimize the income gap of zakat recipients. Therefore, zakat can be utilized optimally as a solution in an effort to alleviate poverty and income inequality.

CONCLUSIONS

From this research the author can conclude that zakat, infaq and shadakah can be one solution in efforts to alleviate poverty and income inequality. We can see this with the existence of productive zakat programs provided by zakat amil institutions that can help the community, especially zakat recipient communities, to improve their economic capabilities. Through various work programs carried out by the Dhuafa Wallet, it has also given the community a lot of hope to continue to progress and feel happiness with each other. Its distribution has now reached various remote points, of course working with many communities and influencers, making it easier for this institution to achieve its target as a poverty alleviation institution in the community economic empowerment work program.

REFERENCES

Abduruohman Kasdi, "Pergeseran makna dan pemberdayaan waqaf (dari konsumtif menuju produktif)", jurnal zakat dan wakaf, ZISWAF, Vol.3 No. 1, 2018.

Al Qur'an, Surah At-Taubah : 103

Amin, M., Fadil, M. R., & Syafieh, S. (2022). Scientific Tradition and Development of The Qur'anic exegesis in Aceh. *AL QUDS: Jurnal Studi Alquran Dan Hadis*, 6(2). <https://doi.org/10.29240/alquds.v6i2.4175>

Ariyanto, A., & Chalil, R. D. (2017). The Role of Intellectual and Spiritual Capital in Developing Halal Tourism 1*. *Proceedings of The 7th Annual International Conference (AIC) Syiah Kuala University and The 6th International Conference on Multidisciplinary Research (ICMR) in Conjunction with the International Conference on Electrical Engineering and Informatics (ICELT)*.

Anggit Setiadi, *Zakat dan Empowering analisis peran zakat dalam mengurangi kemiskinan*, ACADEMIA, jurnal pemikiran dan gagasan, vol.11. 2019.

Budiman, I. (2021a). Converting Conventional Banks To Sharia Banks In Aceh: An Effort To Maintain A Stable Economy In The Covid-19 Outbreak. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 10(1).
<https://doi.org/10.22373/share.v10i1.8337>

Budiman, I. (2021b). The islamic perspective on the improvement of family economy in the new normal. *Samarah*, 5(1).
<https://doi.org/10.22373/sjhk.v5i1.8389>

Budiman, I., Kamal, S., & Tarlis, A. (2019). Strategi Pemerintah Daerah Kota Langsa Povinsi Aceh dalam Mengembangkan Obyek Wisata Halal. *Jurnal Samudra Ekonomi Dan Bisnis*, 11(1).
<https://doi.org/10.33059/jseb.v11i1.1659>

Chalil, R. D., & Dharmmesta, B. S. (2015). The Role of Consumer Involvement as a Moderating Variable: The Relationship Between Consumer Satisfaction and Corporate Image on Service Loyalty. *Journal of Asian Scientific Research*, 5(6).
<https://doi.org/10.18488/journal.2/2015.5.6/2.6.303.319>

CNM Indonesia, *Erick Thahir menghimbau Zakat di BUMN di salurkan lewat BAZNAS*, 20 Januari 2022. <https://www.cnmindonesia.com/ekonomi/>.

Dayyan, M., & Chalil, R. D. (2020). The Attitude Of Merchants Towards Fatwa On Riba And Convensional Bank In Langsa. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 9(1). <https://doi.org/10.22373/share.v9i1.6372>

Dayyan, M., Mardhiah, A., & Sembiring, M. (2019). Da'wah Experience, Spiritual, And Economic Resilience Of Jamaah Tabligh In Langsa. *Jurnal Ilmiah Islam Futura*, 19(2). <https://doi.org/10.22373/jiif.v19i2.4545>

Depag RI, "Pedoman pengelolaan dan pengembangan wakaf " : 25.

Dyah Suryani, "Peran zakat dalam menanggulangi kemiskinan", *Al Iqtishod : Jurnal pemikiran dan penelitian ekonomi islam*, vol. 10 No.1 ,2022.

Dian Latifa Hanim, *Peran lembaga dompet dhuafa dalam meningkatkan perekonomian kaum dhuafa dalam perspektif ekonomi islam*, UIN Raden Intan Lampung. 2021

Firmansyah, *Zakat sebagai instrument pengentasan kemiskinan dan kesenjangan pendapatan* , Jurnal Ekonomi dan pembangunan vol.21, No.2 2013

Furqani, H., Khalil, Z. F., & Hamid, A. (2015). Moving forward Islamic finance: A reflection on the approach and direction. *Journal of Islamic Banking and Finance*, 32(3).

Hamid, A., Mardhiah, A., & Midesia, S. (2019). Factors Influencing The Intention To Stock Investment Among Muslim Investors In Langsa. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 8(2).
<https://doi.org/10.22373/share.v8i2.4679>

Kamal, S., Berakon, I., Hamid, A. and Muttaqin, Z. (2023). How do muzakki pay professional zakat? (the qualitative inquiries using the Bloom model). *Journal of Islamic Marketing*, Vol. ahead. <https://doi.org/https://doi.org/10.1108/JIMA-02-2022-0046>

KAMAL, S. et al. (2022). Is Loan Shark an Alternative? The Intentions to Take a Loan from Loan Sharks in Indonesia. *Shirkah: Journal of Economics and Business*, 7(2).

Kamal, S. (2016). Citra Baitul Mal Dalam Perspektif Pedagang Kota Langsa. *Jurnal Ekonomi Dan Bisnis Islam*, 1(1). <https://doi.org/10.32505/jebis.v1i1.97>

Kamal, S. (2018). Zakat Dan Infaq Dalam Mengurangi Patologi Kemiskinan (Studi Pada Baitul Mal Kota Langsa). *Ihtiyath : Jurnal Manajemen Keuangan Syariah*, 2(1). <https://doi.org/10.32505/ihtiyath.v2i1.688>

Kassim, E. S., Shazwan Bin Abdul Halim, M. S., Kamal, S., & Hayat Mohd Banuri, M. K. (2022). Data Protection: Trust to Government and Willingness to Provide Information. *Proceedings - 2022 International Conference on Computer and Drone Applications, IConDA 2022*.
<https://doi.org/10.1109/ICONDA56696.2022.10000336>

Mujiono, *Metode penelitian kualitatif, kuantitatif dan R&D*, (Bandung :ALFABETA) 2020.

Qardhawi, Y. Al. (1999). *Fiqhuz Zakat*. Ar Risalah Al Alamiyyah Suriah.

R. Poppy Yanjawat, “Penelitian Studi Kepustakaan (Library Research) “Penyamaan Persepsi Penelitian” , Fkip Unhas, 2020.

Safwan Kamal. (2019). *Fiqh Zakat dan Teori Kemiskinan*. Perdana Publisir.

Safwan Kamal, N. H. (2022). Expectations of Paying Zakat on Profession during the Pandemic. *Journal of Positive School Psychology*, 6(2), 4795–4807.

Safwan Kamal, S. K. (2017). Urgensi Strategi Promosi Dan Model Upzm Dalam Upaya Menggali Potensi Zakat Di Aceh. *Jurnal Ekonomi Dan Bisnis Islam*, 2(2). <https://doi.org/10.32505/jebis.v2i2.185>

Safwan, S. K. (2021). Wisdom Of Zakat (Muzakki Behavioral Phenomenon Of Paying Zakat For Professionals In Langsa City, Aceh Province). *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 4(2). <https://doi.org/10.31949/maro.v4i2.1666>

Setiono, *Pemahaman terhadap metodologi hukum*, program studi hukum pascasarjana universitas sebelas maret, Surakarta. 2010

Z Muttaqin, S. K. (2022). Investigasi Pendayagunaan Zakat Asnaf Gharim Menjadi Alternatif Hutang Piutang (Studi pada Baitul Mal Langsa). *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)*, 7 nomor 2, 371–398.