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IMPROVEMENT OF SOCIAL WELFARE THROUGH OPTIMIZATION OF ORGANIZATION OF ZAKAT MANAGEMENT IN INDONESIA

Asnaini¹, Amimah Oktarina²

¹Lecturer, Faculty of Islamic Economic and Business, IAIN Bengkulu, Indonesia,

²Fresh Graduated Student, Master of Islamic Studies, Faculty of Islamic Studies, Islamic University of Indonesia, Yogyakarta 55281, Indonesia,

email: ¹asnaasnaini@gmail.com, ²mimitari92@gmail.com



ABSTRACT

The presence of zakat institutions in Indonesia known as *Organisasi Pengelola Zakat (OPZ)*/the *Organization of Zakat Management* serves as a medium for muzakis in distributing zakat in which OPZ channels it to mustahiks systematically and recordedly. It means, in this case, OPZ plays a role to ensure the equal distribution of zakat to those who are eligible to receive zakat so as to support the achievement of the purpose of zakat for the social welfare. On the other hand, the current reality as revealed above, zakat is still much given directly by muzakis to Mustahiks (not via OPZ). This study aims to explore the optimization of OPZ in managing zakat in order to achieve prosperity in Indonesia. The research method used is descriptive explorative. This indicates that there is a need to optimize the role of OPZ as an important institution to manage zakat. Strategic steps that can be done is with the program of "picking up the ball" to muzakis, cooperation with educational institutions, use of technology, and transparency in financial report. If OPZ is optimal in managing zakat then the purpose of zakat to make people prosperous can be achieved. By achieving prosperity, poverty can be minimized because of the equal distribution of income. Thus, zakat becomes a potential financial instrument in fiscal policy in Indonesia.

Keywords: Zakat, OPZ, welfare, potencial

INTRODUCTION

One of the most interesting Islamic financial instruments studied is Zakat. In addition to its great potential, its very wide, profound aspects, zakat has a legal dynamism against the times. Yusuf Qardhawi, in his work *Fiqh al-Zakah* discussed zakat in nine parts: Zakat and his position in Islam; Who is obliged to pay zakat; The wealth which is obligatory to zakat and zakat; Targets of zakat; How to pay zakat; The purpose of zakat and its impact in private and community life; Zakat fitrah; Other obligations outside of zakah; Zakah and taxes (Qaradhawi, 2007).

As a developing country where the majority of its population is Muslim, the potential of zakat in Indonesia is enormous. Survey of Public Interest Research and Advocacy Center (PIRAC) in 10 major cities in Indonesia, in 2000, revealed that the potential of zakat in Indonesia reaches Rp 6.3 trillion per year. The next survey, in 2007 showed an increase, amounting to Rp 9.09 trillion per year. For approximately six years, an increase of 30.69 percent. This indicates that the level of generosity of Indonesian Muslims is increasingly increasing. The interest of zakat people as well as understanding and awareness of the community to fulfill the obligations of zakat more positive.

Judging from the legal legality, concepts, and amount of money that can be collected from the implementation of zakat, no doubt. In Indonesia, the presence of Zakat Law number 23 of 2011 Enough to bring influence on the paradigm of Indonesian society about zakat. Based on this,

it means that the strength, clarity, and potential that exists, zakat can be one of the financial instruments for economic empowerment and improving the welfare of the people, especially the mustahik. However, the fact that to date, zakat can not be maximized for that purpose. This may be due to the disclosure of the potential of a wrong zakat, or because of its great potential has not been managed properly and properly, or because the zakat funds circulation still occurs between muzaki and mustahik, without involving amil zakat (traditional or "direct distribution") , Or for any other unknown cause.

The presence of zakat institutions in Indonesia known as the Organization of Zakat Management (OPZ) serves as a medium for muzaki in distributing zakat for then by OPZ channeled to mustahik systematically and recorded. In this case, meaning OPZ plays a role to ensure equal distribution of zakat distribution to the parties who are entitled to receive zakat so as to support the achievement of the purpose of zakat to make people prosperous.

On the other hand, the current reality as stated above is that zakat is still given by muzaki directly to mustahik (not through OPZ), revealed in the research of Center of Language and Culture of UIN Jakarta, in 2004. From the potential of zakat property in Indonesia, equal to 13.1 trillion, 93 percent given directly by muzaki to mustahik. The Amil Zakat Board (hereinafter abbreviated BAZ), received only 3 percent. There is a very significant disparity between the amount of zakat given directly with the zakat given through the zakat institution. This shows that the majority of muzaki choose to pay their zakat directly rather than through the zakat institution.

The giving of zakat directly to mustahik which in this case not through OPZ contains weakness and is not recommended in the implementation of zakat (Pribadi, 2004: 136-150). Direct giving can lead to dishonesty on muzaki, injustice to mustahik, and chaos in distribution. In addition, the utilization may not be optimal. Therefore, Islam empowers the state to manage zakat.

Based on the above, it can be said that the increase of public awareness in paying zakat as revealed by PIRAC, is not accompanied by the increase of zakat society awareness to the institution. Apparently, people have their own motives, reasons and goals in distributing their zakat. They prefer to pay for themselves rather than involving zakat institutions. The existence of BAZ and LAZ as OPZ in Indonesia has not been utilized by muzaki. Of course, it is interesting to examine more deeply where zakat has great potential to be developed in order to realize the social welfare of society by optimizing OPZ as an institution that plays an important role to manage zakat.

RESEARCH METHOD

The method used is descriptive explorative with qualitative approach. In this study the author tries to describe the data obtained and related to the subject matter accompanied by analysis to obtain a conclusion. According to Arikunto that descriptive research is a study intended to collect information about the status of a symptom that exists, namely the state of the phenomenon according to what it is there when the research done (Arikunto, 1998: 309-310). This type of research does not require a hypothesis so that the research step does not formulate the hypothesis.

In this study the researchers used interactive data analysis model according to Miles and Huberman. This data analysis model has 4 stages, namely the first stage of data collection, the second phase of data reduction, the third stage of data display, and the fourth stage of conclusion and verification of data. Based on the steps of data analysis above, then in analyzing this research with qualitative descriptive, the data obtained are summarized so as to form a clear concept map for further interpretation and analysis (Nadzir, 1999: 110).

DISCUSSION

Zakat and Organizational Management of Zakat

In the language, zakat has many meanings. Zakat that is often termed with fertility, purity, blessing and purification is unknown. Zakat cleanses the soul from the dirty and greedy dirt and cleanses the property from the rights of others who are in it, thereby gaining the blessings of life and the livelihood of the person who performs it. Because of its good and praiseworthy character, it becomes a barakah and grows social economic growth.

The scholars point out the meaning of zakat with a somewhat different editor² between one and the other, but in principle the same. According to Yusuf al-Qardhawi zakat is a certain amount of property that Allah obligates to be handed over to the people who are entitled. Furthermore, Wahbah al-Zuhaili revealed that zakat purifies the person who removes it and will grow its reward. According to Didin Hafidhuddin, zakat is a maaliyah ijma'iyah worship that has an important, strategic, and strategic position, both from the teaching and developmental aspects of the ummah.

In addition, in conclusion, to know the meaning of zakat disclosed by the Syahatah that by syar'i zakat is a certain part of the particular property given to a certain person entitled to receive in accordance with the stipulated in the Qur'an as a form of worship and obedience to Allah (Syahatah, 2004: 4). In addition, as proof of the legality of zakat in Indonesia, in Law no. 23 Year 2011 zakat is defined as the property required by a Muslim or business entity to be granted to those entitled to receive it in accordance with Islamic law.

Some definitions of zakat have been described above, it can be concluded that zakat is a form of worship to Allah SWT by issuing a number of treasures in accordance with its provisions to be channeled to those entitled to it as a form of self-purification and possessions to obtain the blessings of life. Based on that, in terms of economics, zakat can be defined as an act of transferring wealth from wealthy Muslims to non-Muslim groups. The transfer of wealth means the transfer of economic resources. This action will certainly result in certain economic changes. For example, someone who accepts zakat can use it for consumption or production.

Zakat as an Islamic financial instrument has a big role in the economy. The purpose of zakat management as mentioned in Law no. 23 of 2011 is the management of zakat aims: (1) Improve the effectiveness and efficiency of services in the management of zakat, (2) Increase the benefits of zakat to realize community welfare and poverty alleviation. Therefore, zakat can create social justice in poverty alleviation and is a mechanism of wealth distribution, resulting in the circulation of wealth in society that can also be enjoyed by the poor.

One of the goals of zakat management is oriented towards the welfare of the community and poverty alleviation. This indicates that zakat should get a strategic position in macroeconomic in Indonesia. Along with the problems of welfare and poverty is still a homework that has not found a bright spot strategic steps that can be taken. Islam has zakat as an alternative solution to reduce poverty by optimizing its role and function.

With the existence of zakat is expected to be able to provide great wisdom in life both individual and social. The wisdom of zakat is as follows: (1) To grace the divine gift, (2) Growing the treasure, (3) Cleansing of the nature of greed, envy, stinginess, and sin, (4) Protect the community from social conflict, (5) Mobilize economic activity, (6) Reduce the gap of poor rich, (7) Cultivate love and social solidarity (Harahap, 2007: 23-24).

The wisdom of zakat is not only individually, but also socially. This means that if the management and optimization of the role of zakat can be organized, then the benefits of zakat can be felt optimally. It can be realized that the management of zakat is not an easy thing and can be done individually. In order for the purpose of zakat that is equal distribution of welfare can be realized, then the management of both the accumulation and distribution of zakat must be done in an institutional and well structured. This is the basis for the emergence of Zakat Organization (OPZ) in various countries including in Indonesia.

The Zakat Management Organization (OPZ) is an institution that is responsible for the management of zakat, infaq and shadaqah, both established by the government such as Badan Amil Zakat (BAZ) and those formed by the community and protected by the Government such as Amil Zakat Institute (LAZ). OPZ is in charge of managing zakat where its management is regulated in Law no. 23 of 2011 stating that "the management of zakat is the activity of planning, implementation, and coordinating in the collection, distribution and utilization of zakat."

OPZ as an institution that plays an important role to ensure the management of zakat well has the principles that serve as its work guidelines, it is mentioned in Law no. 23 of 2011, that is:

1. Islamic Sharia. In carrying out its duties and functions, OPZ must be guided in accordance with Islamic Shari'ah starting from the procedure of employee recruitment until the way of distribution of zakat.
2. Trust. OPZ must be a trustworthy organization. In this case, the public trust especially muzaki is very important in that they fully authorize the OPZ to manage the zakat funds that are properly channeled so that muzaki does not arise feelings of doubt in exploiting the role of OPZ as a zakat management organization.
3. Utilization. The OPZ must be able to provide the greatest benefit to mustahik.
4. Justice. In distributing zakat, the OPZ must be able to act justly.
5. Legal certainty. Muzaki and Mustahik must have guarantee and legal certainty in zakat management process
6. Integrated. Zakat management must be done hierarchically so as to improve the performance of collection, distribution, and utilization of zakat.
7. Accountability. Management of zakat must be accountable to the community, especially the muzaki and ease in accessing both by the community and other interested parties.

OPZ is a non-profit organization in Indonesia. This nonprofit organization was founded not really for profit. The products of nonprofit institutions are values and morals whereas when compared to companies looking for profit, the products are goods and services. The sources of non-profit funding come from public donations and are used fully for operational activities in order to achieve the vision and mission of the institution.

The presence of OPZ which provides fresh air in optimizing the management of zakat should be utilized properly. OPZ has special characteristics that distinguish it from other institutions. This is because the purpose of its establishment is to manage zakat potential to be developed. As a non-profit organization, OPZ has several characteristics, namely:

1. Resources both funds and goods come from donors. Donors trust their donations to the OPZ in the hope of obtaining the results they expect in this case of professional management of zakat.
2. Produce various services in the form of community service and not seek profit from the service.
3. OPZ ownership is not the same as a business organization. OPZ is not a private or a group property, but belongs to the ummah because its resources come from the community.
4. OPZ as a religious organization must be based on sharia principles, the main sources of funds are zakat, infaq, shadaqah, and waqf and the existence of Sharia Supervisory Board in its organizational structure.

Based on the above description, it can be seen that zakat and OPZ have a very close relationship. Zakat as a potential Islamic financial instrument and has great benefits for the economy of the ummah requires a management organization in order to achieve its goals through OPZ. The presence of OPZ itself provides a new color for the development of zakat management in order to be more structured. In addition it also answers the needs of the people that the need for special institutions that manage the zakat funds to overcome the "traditional way" muzaki most of which directly channel zakat to mustahik.

Optimizing the Role of Zakat Management Organizations to Improve Social Welfare

Zakat in Indonesia is very potential. Zakat has implications for creating social justice, social integration and strengthening economic resilience. When looking back historically, zakat has a leading position in fiscal policy and public finance in the early days of Islam. Besides being the most important source of income at that time, zakat is also able to meet the needs of the country. Zakat is also able to influence the economic policy of the Islamic government to improve people's welfare.

Zakat can be directed to the equitable distribution of the economy of society and create a balance of economic circulation of society. The poor will get their rights better in meeting basic needs. Thus, zakat will serve as one of the instruments to alleviate society from poverty, income distribution, and narrow the gap between rich and poor. Because the instrument of zakat is clearly a mechanism of wealth distribution resulting in a circulation of wealth in society, so that also enjoyed by the poor and marginalized (Nasution, 2009: 104).

Seeing the huge potential of zakat developed, of course, the government has been looking for various ways to move and optimize that potential. As quoted in Outlook Zakat 2017 that the Government has realized the potential of this large charity, the Ministry of BAPPENAS has integrated the zakat programs in OPZ into the national program of achieving SDGs (Sustainable Development Goals). In addition, BAPPENAS also incorporated zakat into the Masterplan of Indonesian Islamic Financial Architecture (MAKSI) launched in 2015. Based on MAKSI, BAZNAS is directed as coordinator in the arrangement, collection and distribution of national zakat, with the Ministry of Religious Affairs as regulator and performance supervisor of BAZNAS.

In addition to the above government efforts that have been concerned about the management of zakat, various research results show that the potential of zakat Indonesia is large. The result of research of Language and Culture Center of UIN Syarif Hidayatullah and Ford Foundation (2005) shows, the amount of philanthropic potential (generosity) of Indonesian Muslims reach Rp. 19.3 trillion. Among these potentials, Rp.5.1 trillion in goods and Rp 14.2 trillion in money. The amount of funds amounting to the fund, one third is still derived from zakat fitrah (Rp 6.2 trillion) and the rest of zakat property Rp 13.1 trillion. Meanwhile, Public Interes Research and Advocacy Center (PIRAC) revealed that the potential of zakat in Indonesia reached Rp 9.09 trillion in 2007 this potential increased by Rp 4.64 trillion compared to 2004 which potentially allegedly Rp 4.45 trillion. While Beik (2007) made an estimate by assuming that the amount of zakat that can be collected is 2.5 percent of the total gross domestic product (GDP) so that the potential of zakat reaches Rp 44.1 trillion.

But the potential of zakat in Indonesia illustrated by the various results of the above study has not been supported by the collection of zakat funds in the field. Zakat funds that have been collected from the community is still far from the real potential. This is demonstrated by actual data on the collection of zakat, infaq, and national alms by the official OPZ of 2015 which only reached Rp 3.7 trillion or less than 1.3 percent of its potential.

Based on Outlook Zakat 2017 results mention that some of the gaps that occur between the potential of zakat with pengimpunannya influenced some things as follows:

1. The low awareness of obligatory zakat (muzakki), the low trust of muzakki against OPZ and the behavior of muzakki which is still short term oriented, decentralized, and interpersonal.
2. Excavated zakat bases are still concentrated in certain types of zakat, such as zakat fitrah and potency.
3. The low incentive for obligatory zakat (muzakki) to pay zakat, especially related to zakat as tax deduction so that zakat obligation is not exposed double burden (Indonesia Economic Outlook 2010).

Some of the disparities mentioned above as well as the results of observations by the authors who see that the interest of the people of Bengkulu in paying zakat to the institution of zakat is still low. Inductively, from the internal side of muzaki, this is at least caused by three main points, namely (Asnaini, 2011):

1. Social worship (zakat) is still treated like an individual worship. Zakah society to meet personal needs or personal satisfaction, not to maximize its use for the mustahik. Fulfillment of psychological needs and sense of security (releasing obligations) is still very strong in Zakat practices of Bengkulu people. That is, there are deviations of community behavior in the implementation of zakat.
2. Trust (trust) muzaki against the institution of zakat is still low. This shows that the social behavior of non-believers in the developing world also occurs in the implementation of zakat. Beginning with the fear of zakat is not up to the right, affecting the doubt and distrust of the institution of zakat.
3. In giving zakat, muzaki prioritizes its environment (neighbors and relatives). This is to keep the brotherhood and avoid conversation / slander from relatives or neighbors. Paying zakat directly as well as providing compensation, seeking safe, and to eliminate doubts / fears zakatnya not to the right if given through the institution. Thus, the allegation that people have not paid their zakat property becomes irrefutable or can be rejected.

Looking at some of the above, of course, in such conditions, the expected optimum role of zakat instruments for redistribution, allocation and stabilization of the economy is still difficult to be expected. For that needed strategic steps to close the realization and the potential that exists, while optimizing its influence for the national economy.

Strategic steps that can be done to achieve the optimal management of zakat so that its large potential can be in line with the collection of funds, the Organization of Zakat Management (OPZ) has a big role for welfare can be achieved. OPZ in Indonesia, consisting of BAZNAS, Provincial BAZNAS, Regency / Municipal BAZNAS and LAZ has conducted the collection and distribution of zakat with the following details:

Table 1. Collection and Disbursement of Zakah Funds Based OPZ

Agency	Collection		Disbursement		Absorption
	Rp	%	Rp	%	
BAZNAS	92.568.574.079	2,53	77.163.263.785	3,43	61,6%
BAZNAS Provinsi	644.859.329.420	17,65	342.186.614.275	15,20	
BAZNAS Kab/Kota	876.626.483.800	24,00	568.772.590.869	25,26	
LAZ	2.039.218.862.993	55,82	1.263.512.276.616	56,11	
Total	3.653.273.250.292	100	2.251.634.745.545	100	Effective Enough

Source: Statistics Document BAZNAS, 2016

Based on the above data, it can be seen that the percentage of collection is still not optimal. OPZ spread both nationally and locally still need to be optimized to be able to collect zakat funds from muzakki. The traditional way performed by muzakki to directly submit zakat to mustahik must be minimized so that zakat can be managed in institutional manner. If zakat is administered by OPZ, then the mustahik data recorded by OPZ can be used to declare the distribution of zakat.

The purpose of zakat for the welfare of the people can be achieved if there is equal distribution of zakat distribution to the right to receive it. Institutionally, then the distribution can be right on target. This can be seen in the following chart:



Figure 1. The Chart of Optimal Zakat Management

To maximize the management of zakat, the role of OPZ is very important to be optimized. Collecting activities can be improved in various ways, including as follows:

1. Ball picking program. This means that the OPZ records and goes directly to muzakki to facilitate in channeling zakat funds to the institution
2. Strengthening cooperation with educational institutions. OPZ can collaborate with educational institutions to collectively collect zakat.
3. Strengthening the technology field to create tools that facilitate muzakki and OPZ in managing zakat.
4. Expanding the area of socialization and education of OPZ to the community especially those in remote areas.
5. OPZ continues to publish financial reports for the transparency of financial data in order to increase public confidence.

Some of the above efforts can be done to optimize the OPZ in managing zakat so that the purpose of zakat in the prosperity of the people can be achieved. If welfare is achieved it means that poverty can be minimized because of the equal distribution of income. Zakat becomes a potential financial instrument in fiscal policy in Indonesia. Thus zakat is not only limited to the realization of worship for a Muslim but also a solution to alleviate poverty and achieve economic prosperity of the national community.

Conclusion

¹ Based on the above discussion, it can be concluded that zakat is an Islamic financial instrument that has great potential to be developed. The existence of a high enough gap between the potential of zakat with zakat funds that have been collected. This indicates that the need to optimize the role of OPZ as an important institution to manage zakat. Strategic steps that can be done is with the program pick up the ball to muzaki, cooperation with educational institutions, the use of technology, and transparency of financial statements. If OPZ is optimal in managing zakat then the purpose of zakat in the prosperity of the people can be achieved. With prosperity achieved means that poverty can be minimized because of the equal distribution of income. Zakat becomes a potential financial instrument in fiscal policy in Indonesia.

Limitations and Suggestions

This research is still a descriptive exploration. Further research is expected to be more complex again with case study. Materials and research projects are still wide open in order to find the formulation of zakat management in Indonesia. The great hope of our research is to be an input and reference for zakat management in Indonesia. Thus, the potential of zakat in Indonesia can be managed professionally and growing so rapidly.

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