

THE ZAKAH RECIPIENTS SATISFACTORY AMONG LOW LEVEL INCOME SOCIETY IN YOGYAKARTA

Zein Muttaqin^{1*}

Hasan Al Banna²

¹Graduate School, Universitas Gadjah Mada

²Graduate School, Universitas Islam Negeri Sunan Kalijaga

Email: *¹zeinmuttaqin@gmail.com, ²albanna71@gmail.com

ABSTRACT - Since its emergence in the last decade, zakah has become a new hope to the low level income society to improve their opportunity to breakthrough the poverty line. However, the potential of zakah to eradicate the poverty is yet to be achieved, it happens due to three reasons, they are (1) the proportion of zakah fund that has been distributed into the economy sectors has not become a major program; (2) the regulation regarding zakat still hanging; (3) the consumptive behavior still become the driving factors in the society. This paper is attempted to measure *mustahiqs*' satisfaction over zakah distribution, which is affecting they opportunities to improve their living standard. By presenting the data in form of field research and using regression found that the service quality, mentoring is influencing the satisfaction of *mustahiqs*.

Keywords: Zakah, Poverty, Living Standard, Satisfaction, Distribution

ABSTRAK - Perkembangan zakat dalam dekade terakhir ini menjadikannya sebagai sebuah harapan baru bagi masyarakat berpendapatan rendah untuk meningkatkan kesempatannya untuk keluar dari garis kemiskinan. Namun, potensi zakat dalam mengurangi kemiskinan masih belum dapat dicapai, hal ini terjadi karena tiga alasan, (1) proporsi dana zakat yang didistribusikan kepada sektor- sektor ekonomi bukanlah menjadi program utama; (2) Aturan yang berkaitan dengan zakat masih belum berjalan dengan baik; (3) Perilaku konsumtif masih menjadi faktor yang berpengaruh di dalam masyarakat. Penelitian ini bertujuan untuk mengukur kepuasan *mustahiq* melalui distribusi zakat yang dapat mempengaruhi kesempatan guna meningkatkan standar hidup mereka. Dengan memaparkan data dalam bentuk riset lapangan dan menggunakan regresi maka ditemukan bahwa kualitas pelayanan, mentoring dapat mempengaruhi kepuasan *mustahiq*.

Kata Kunci: Zakat, Kemiskinan, Standar Hidup, Kepuasan, Distribusi



INTRODUCTION

Hossain (1988) stated that poverty and approaches of poverty alleviation are key attentions to development practitioner since the world running in the way of civilized. The participatory approaches have been recognized as the prime strategies in the overall movement to end of the poverty (Bhuiyan, Abul Bashar, Chamhuri Siwar, Aminul Islam, & Mamunur Rashid, 2012) In case of Indonesia the movement to eradicate poverty is involving the role of zakah institutions that has been growing wonderfully for the last decade. However, the problem of poverty still has become warm issues that should be alleviated. According to the Central Statistics Board of Indonesia has a significant decrease in number of poor since 2013 to 2014, which is form 11,47 percent to 10,96 percent. On the other hand, this improvement does not change the reality that there is still a huge gap between the rich and the poor. Statistics Indonesia (BPS) showed that the Gini ratios Indonesia as of March 2013 is 0,41 (BPS, 2013), which is indicating that the level of inequality income distribution has become wider since 2008 .

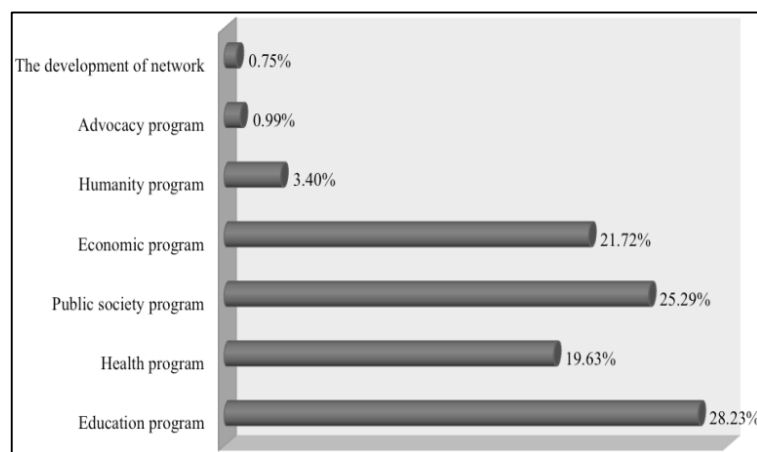


Figure 1. The proportion of zakah distribution program via Dompot Dhuafa 2012

Todaro 1985 in Winoto (2011) added that there are three main components that caused backwardness and poverty, they are, (i) the low standard of living; (ii) the low of confidence; (iii) limited freedom. To solve the cause of poverty and backwardness that stated by Todaro, the implementation of zakah distribution by zakah institutions is the solution. Despite of the rapid progress on zakah distribution in Indonesia, the alleviation of poverty has not achieved yet widely. There are three reasons, they are (i) the proportion of zakah fund that has been distributed into the economy sectors has not become a major program (look figure 1); (ii) the regulation regarding zakah still hanging (e.g. lack of common

accounting system among zakah institutions, dissent role of private zakah institutions and national zakah institutions); (iii) the consumptive behavior still become the driving factors in the society (look figure 2).

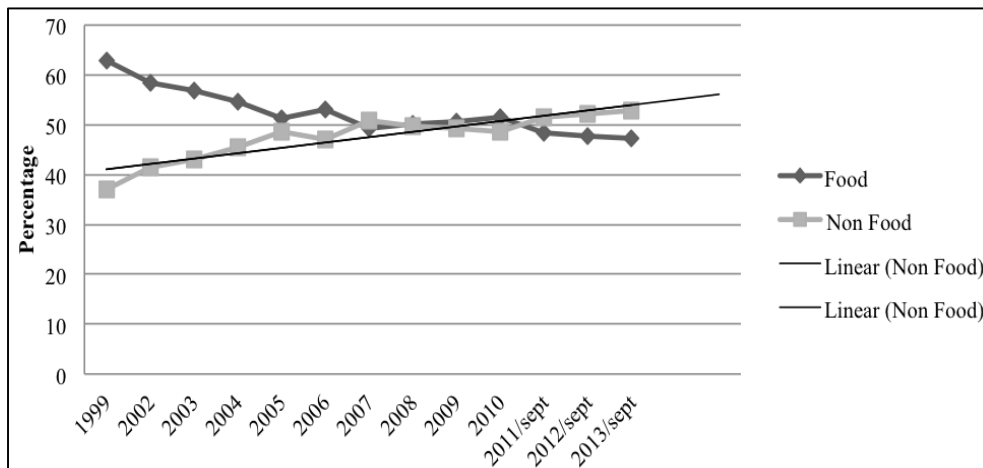


Figure 2. The consumption trends by food and non-food

To make poverty alleviation works, the zakah institutions should manage themselves and be reasoned with all condition that already exist. On the other hand, to cheer up zakah institution to work their best as medium of philanthropic agent, they need to understand their performances that perceived by their subject, which is muzakki and mustahiq. There are so many literatures that discussing about muzakki satisfaction perspectives on zakah institution performances, however the perspective of mustahiq is could be questioned. Whether zakah institutions is helping them to breakthrough poverty line, or a simple obligation that just happen to look good for certain differen agenda. Thus, this paper intended to measure mustahiq satisfaction over zakah distribution, which is affecting they opportunities to improve their living standard.

THEORETICAL FRAMEWORK

Literature Review

To breakthrough the poverty line that rooted long ago since the beginning of humanity, Islam had provided in form of the distribution of wealth, which is known as zakah, infaq and shadaqah. These three elements have been known as agent of philanthropy, which leads to the empowerment issues. Nowadays, these agents have been improvised adjusting to the contemporary and nature of people in different times. According to the PPPEI (2012), the wealth distribution is the way that resources and commodities distributed to the community in order to



achieve *masalahah* (i.e. all form of condition, whether materially either non-materially that could improve human positions as the most noble creature).

Pambudi (2014) added that wealth distribution in Islamic economic perspectives is based on two principles, namely freedom and equality ownership. These principles are what has been driven the zakah institutions so far to achieve the poverty eradication and empower the poor. In her investigation on operational evaluation of zakah distribution formed in the micro-economic empowerment program in Dompot Dhuafa Yogyakarta, Rakhmawati (2014) found that the mustahiq economy condition that received the SAKOFA program experiencing an increasing in number of economy level (i.e. income), and also the SAKOFA program that implemented by Dompot Dhuafa also effecting the headcount ratio, poverty gap, poverty severity and Watt Index is decreased effectively.

Pambudi (2014) investigate the role of productive zakah to empower the poor and found that there is significant relationship among productive zakah, monitoring, mentoring against mustahiq's income, consumption and saving. Another research conducted by Nihayah (2014) regarding saving loans program of PNPM mandiri program for group of women toward SME's income and poverty reduction, her finding was an increase of 36,4 percent in the level income of the poor after receiving PNPM mandiri loans program. There are also 20 percent of poverty reductions on behalf the success of this program. Raihanun (2013) found that based on F static of OLS regression, the supervising and supplementary, fund-aid operation and human resources do influence mustahiq's income.

Based on t static, only human resources that influence the income. Although, she added that the mean income before and after assistance is not significant. To perceive the level of management of zakah institutions performances, Jamilatun (2011) investigated the effect of service quality towards muzakki's satisfaction and trust, she found that service quality that performed by the zakah institutions is affecting muzakki satisfaction and muzakki trust significantly.

The Concept of Right and Its Connection to Zakah

“And in their wealth and possessions (was remembered) the right of the (needy,) him who asked, and him who (for some reason) was prevented (from asking)” (Adz-Dzariyat, 51:19).

Based on the verse before, it could be understand that the action of philanthropy especially in Islamic teaching considered as guidance for every Muslim and also



clarified that in every single Allah bless that were bestowed to His creation, there will be always “others right” to access or to savor together without distinguishing which one is rich or poor. PPPEI (2012) describing the right of others in terms of zakah distribution that showed as following figure 3.

Based on the figure 3, The right panel (muzakki) is segment of high income growth, represents the demand and supply curve of rich people, while the left panel (mustahiq) is the poor’s. At first, price of both markets is PE1. If income of the rich people increases but the income of the poor is constant, the equilibrium point will be changed. First of all, the increase of income of the rich will shift the demand curve from DA1 to DA2, and then price will increase from PE1 to PAT.

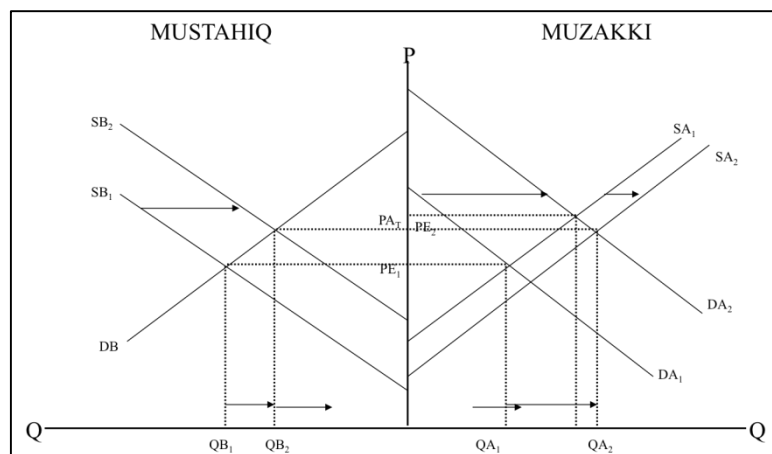


Figure 3. Representation that Zakat is the Right of Poor People

PAT is not the new equilibrium price for both markets. There will be further adjustment: supply curve in the right panel shifts right from SA1 to SA2 while supply curve in the left panel shifts from SB1 to SB2. These processes form a new equilibrium price PE2. In this new equilibrium, the quantity produced in the right panel is QA2 (more than QA1) and quantity produced in the left panel is QB2 (less than QB1). Comparing PE1 and PE2, PE2 is higher than PE1. This new price decreases the ability to pay of the poor people decreases. So, with no additional income of poor people, the increasing income of rich people make the poor bear the higher price.

Satisfaction of *Mustahiq*

There are a lot of literature that discussing about zakah distributions that allocated by zakah institutions. Discussing about satisfaction perceptions,



especially zakah institutions performances, it needs to involve the both party, which is muzakki and mustahiq. To improve their performances and the effective program that have been launch before the role of muzakki and mustahiq becomes important for the sake of zakah institutions reputation as people mediator. However, the author never been able to find any research regards mustahiq satisfaction perspectives.

Generally, satisfaction is a feeling of happiness and disappointed that emerged after comparing between actual perceptions of goods and services against the expectation (Kotler, 2004). Gotlieb, Gawal and Brown (1994) stated that satisfaction over service is related to confirmation process and being confirmed with expectation. This opinion was based on a paradigm as a confirmed of personal experience. Amir (2005) asserted that customer satisfaction is how far the benefit of service quality that perceived by costumer is adjusting what have been expecting by costumer. In case of zakah, zakah institution should consider the matter opinion of mustahiq for what have been they experienced to improve and evaluate their performances.

In previous research is mentioned that the element to measure the satisfaction of customer is perceived by service quality. Jtiptono (1996) explained that service quality is all customer impressions toward inferiority and superiority organization and the offered services, which compares the reliability in service encounter by customer. Samosir and Zahara (2005) found that the element of service quality that include *reliability*, *responsiveness*, *assurance*, *empathy* and *tangibility*. On the other hand, the satisfaction of mustahiq is measured by Maslow theory, which correlated with *maqasidul asy-sari'ah* by weighing the mustahiq as an object of consideration, thus it concluded only by two elements, that is physiological and security aspects.

Mentoring and Business

Generally, mentoring is a process to ease or facilitate from mentor to the client in order to identify their needs, solving problems and fostering initiative in decision making process (Social Assistance Board, 2007). Hatu (2010) explained that social mentoring is one of strategy that determines the success of society empowerment program. According to the principle of social working, which is helping people to help themselves. On this context, the role of social worker is often to realize their capacity as a mentor, not as a problem solver directly. Suharto (2006) as cited in Hatu (2010) formulated the process of social mentoring into four functions, they are enabling, empowering, protecting, and supporting. Liana (2008) stated that in order to improve the small enterprises



through mentoring and development by government, business world and society either individually or together performed as directed, integrated and continuously. In his research, Fachruddin and Ridwan (2011) found that the mentoring system has an important role to foster a business, which means the mentoring program, training, socialization, sponsorship meeting contributed to the business turnover positively. He also asserted that the role of individual mentoring significantly affecting the business development.

In this case, if zakah institutions has taken action to mentor every single of mustahiq to improve their level of income by investing their zakah funds into small scale business and supervised in their capital flow, managerial, marketing and technology that will be used by mustahiq. Thus, can be concluded that zakah institutions should considered that the economy program for the sake of mustahiq should be invested into real sector, rather than merely giving some money and their obligation is void, if the distribution does not consider mentoring assistance, it will be only produce futility and the economy would not be improve as expected.

Trust in Islam

“Surely, We offered the trust to the heavens and the earth and the mountains, but they refused to undertake it and feared from it, but man undertook it; surely he is unjust, ignorant” (Al-Ahzab, 33:72).

Rasulullah SAW is a model for every Muslim alive, He had four major character and morality that should be implemented by every Muslim, which is *siddiq* (truthful), *tabligh* (conveyor), *amanah* (trustworthy), *fathanah* (wise). Sheikh Munawwar Haque explained that the term “*amanah*” is used in the Qur’an and the *Sunnah* to indicate a very broad and deep meaning. It defines man’s rights and responsibilities in relation to all the other humans and his environment and the rest of God’s creation. Everything has been given to us by Allah (SWT) is a kind of *amanah* (trust) that should be managed appropriately according to the laws and rules revealed by Allah (SWT). Every task or responsibility assigned to us is considered an *amanah*. Accountability, honesty, transparency, conscientiousness, perfection of action (*itqan*) are all parts of *amanah*. The concept of *amanah* makes human life more meaningful because this puts him squarely charged with creating a moral social order. Thus it provides him the opportunity to demonstrate his ability to be Allah’s vicegerent on earth.

Generally, trust can be explained through many dimensions including past experience, information, enthusiastic and it depends on customer experience in



consuming goods and services and accepting the best information from the provider. Eljunusi and Rahman (2002) mentioned that there three dimensions of trust, they are (i) credibility (i.e. including things that relating to trust towards providers, such as reputation, achievement, etc.); (ii) competency (i.e. skills and awareness held by providers to provide some services); (iii) courtesy (i.e. including hospitality, responsiveness). asserted that trust is an important component in order to foster conducive working environments.

In case of zakah allocations, the zakah institutions must abide and implemented the principle of trust, which mediates between muzakki and mustahiq. As befits of other financial institutions, the principle of trust has become an absolute requirement that must be fostered. Every 'amil is required to show their credibility so then the organization *positioning* has become clearer, thus the society could choose wisely. Without an exact positioning, the institution would face a difficult growth.

DATA AND METHOD

A quantitative method is employed in order to describe and explain mustahiq satisfaction regarding the zakah distribution and their improvement of living standard (i.e.empowered). The study gathered relevant information through conducting field research survey by questionnaire. It was administered to survey 50 mustahiqs, which received productive zakat distribution by different zakat institutions across Yogyakarta region, such as Dompot Dhuafa, DPUOT, PKPU.

The selection of this city was based on respondent condition that describes by the Central Statistics Board of Indonesia as region that have the highest level of viability in Indonesia, although there is a high poverty in number. To describe the actual satisfaction of mustahiq regarding zakah distribution is indicated into four variables, they are (i) satisfaction (i.e physiological, security); (ii) mentoring; (iii) service quality (i.e. reliability, responsiveness, assurance, emphatic and tangibility); (iv) trust (i.e. credibility, competency and courtesy).

To explain and analyze further, data analysis is required, thus the frequencies and mean is calculated on whole samples. Then, regression is tested to describe the correlation among muzakki's satisfaction, service quality, mentoring, and trust.



FINDINGS

To understand the demographic feature of mustahiq data that received zakah funds allocation by the zakah institutions, it described as the following Table 1. According to the data before, the major sex that received zakah distribution is male (60 percent) and female (40 percent). Some of mustahiq received zakah distribution is in their forties to top (52 percent). 86 percent of mustahiq are married. Some of the least mustahiq that attend to the college is 8 percent, most of them last attended to junior high (38 percent). The most popular jobs that performed by mustahiq is farmer (21 percent) and the least popular jobs is teacher (2 percent). Regarding mustahiq monthly income, most of them (62 percent) are between Rp.500.000 – Rp. 1.000.000. Although their income can be said to be small, given the demands of the times, 32 percent of mustahiq has 4 dependent, which must be lived. However, based on the data, this does not mean that mustahiq did not enjoy their live to procure God's bless for their family.

Table 1. Demographic Feature

	Category	Frequency	Valid Percent	Std. Deviation
Sex	Male	30	60	0.495
	Female	20	40	
		50	100	
Age	< 30 years	6	12	0.7
	30-40 Years	18	36	
	> 40 Years	26	52	
		50	100	
Status	Single	4	8	0.377
	Married	43	86	
	Widow	3	6	
		50	100	
Education	Never School	5	10	1.085
	Elementary	8	16	
	Junior High	19	38	
	Senior High	14	28	
	College	4	8	
		50	100	
Job	Farmer	21	42	1.467
	Private worker	7	14	
	Entrepreneur	13	26	



	Labor	2	4	
	Housewife	6	12	
	Teacher	1	2	
		50	100	
Income	< Rp.500.000	16	32	0.565
	Rp.500.000 - Rp.1.000.000	31	62	
	Rp.1.000.000 - Rp.1.500.000	3	6	
		50	100	
Dependent	0	5	10	1.396
	1	5	10	
	2	13	26	
	3	9	18	
	4	16	32	
	5	2	4	
		50	100	

Another explanation on behalf of zakah distribution that held by zakah institutions in special region of Yogyakarta, is showed by the following figures 4 and 5.

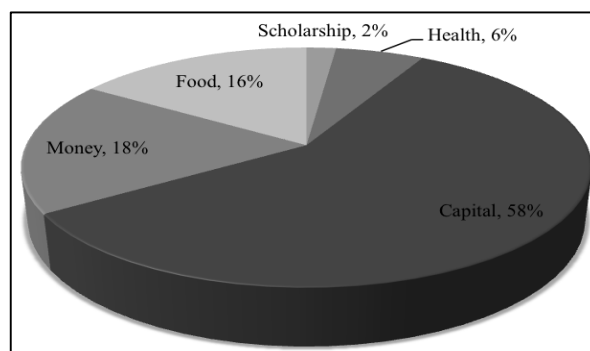


Figure 4. The Form of Zakah by Mustahiq

Figure 4 is describing the many form of zakah that recently received by mustahiq in order to improve their living standard, based on data it shown there are five forms of zakah allocation program by zakah institutions the major form of zakah that received by mustahiq is capital (58 percent), some of them in form of *qardh* and *qardhul hasan* contract that invested in certain business and the least form of zakah is scholarship (2 percent) to be more precise, the scholarship does not received by the mustahiq by person, however scholarship is given to the family member of mustahiq such as, son, daughter, grandchildren.

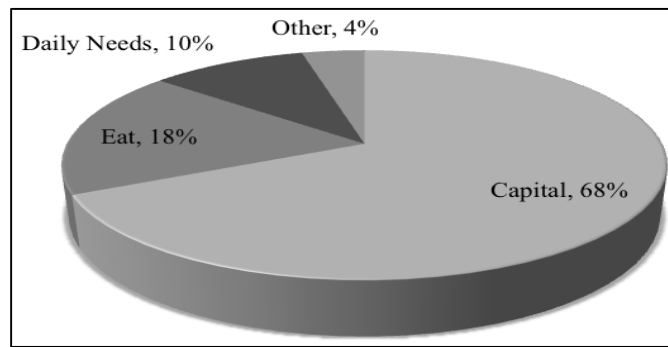


Figure 5. The Zakah Utilization by Mustahiq

On the other hand, the zakah utilization that has been experienced by mustahiq in figure 5, majorly used for capital (68 percent) for some small scale business and it is not quite surprise because of mustahiq that has become the respondent is one of member of capital association program of zakah institutions and the least is other (4 percent), which could be understand as another spending that does not involve the fulfillment of daily needs, eats, capital, such as school tuitions, health costs, even paying a debt.

Table 2. f-Static on All Variables

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.817	3	53.606	16.257	.000 ^b
	Residual	151.683	46	3.297		
	Total	312.500	49			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Trust, Service, Mentoring

According to ANOVA test showed that the significant value is $0.000 < 0.05$ and f-static showed that $f\text{-count} > F\text{-table}$ ($16.257 > 4.321$), which means there is significant influence of satisfaction, service, mentoring and trust.

Table 3. Regression Analysis

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.717 ^a	.515	.483	1.81589	1.565

a. Predictors: (Constant), Trust, Service, Mentoring



Based on the table 3, it showed that the variable of service, mentoring, and trust is effecting the mustahiq satisfaction in the amount of 51,5 percent, while the rest of it is effected by another variable that does not mentioned in the research.

Table 4. Regression Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	6.072	5.246		1.157	.253		
Service	.476	.198	.250	2.406	.020	.974	1.026
Mentoring	1.759	.298	.617	5.907	.000	.966	1.036
Trust	-.656	.234	-.290	-2.799	.007	.982	1.018

Dependent Variable: Satisfaction

Based on the t- static in the table 4, first, the service variables influencing mustahiq satisfaction significantly and positively, which means the better services quality that zakah institutions performed to mustahiq's sake, the satisfaction improve as well. In accordance to the Jamilatun (2011) findings, the service quality, which influence the muzakki also influence the mustahiq satisfaction level. This proves that the services that performed by zakah institutions has already meet the mustahiq expectations that helps the to improve their condition to become much better.

Second, the mentoring variables influence the mustahiq satisfaction significantly and positively. This result is supporting (Pambudi, 2014) finding regards the effect of productive zakah, monitoring, mentoring against mustahiq's income, consumption and saving. Pambudi (2014) asserted that mentoring is effecting the mustahiq income, thus if the zakah distribution is effecting income, the higher level of income that mustahiq increased, it will affecting the mustahiq satisfaction over zakah distribution. On the other hand, Rakhmawati (2014) found that SAKOFA program (productive zakah) of Dompot Dhuafa also provided the counseling to all member of SAKOFA program. She added that counseling material regarding especially spiritual material is the lowest among the other material. According to Fachruddin (2011) the mentor (zakah institutions agent) could also giving some counseling and mentoring regarding capital flows, managerial system, marketing and technology to improve their



knowledge that will affecting mustahiq's decision making. When the knowledge that acquire from counseling, mentoring, assessment and evaluation affect the mustahiq economy level, it also improves the satisfaction of mustahiq toward zakah distribution program.

Third, the trust variables influence the mustahiq satisfaction insignificantly and negatively. According to Jamilatun (2011) there is a positive influence between service quality and muzakki trust, and also positive influence between muzakki satisfaction and muzakki trust. However, this paper found that the trust variable does not influence mustahiq satisfaction negatively. The explanation on this result is (i) the object of research is different, in muzakki perspective some of the does not care where their zakah allocated, while some of them needs transparency in accountability, thus if the zakah institutions is abuse the muzakki trust, it will be affecting muzakki satisfaction on zakah institutions. On the other hand, mustahiq has a different opinion regards zakah distribution, because of mustahiq is the object of zakah allocation, it does not consider any possibility if zakah institutions is abusing the zakah funds. Their only opinion that set on their mind is that they accept zakah funds graciously and gratefully.

CONCLUSION

Improving the living standard of mustahiq is one of the zakah institution obligations by distributing the collection of Islamic philanthropy agent such as zakah, infaq and shadaqah appropriately. To make a good impression on zakah institutions reputation, it needs another perspective on their performance from their subject, that is muzakki and mustahiq. In this research, mustahiq perspective that will be investigated is their satisfaction over zakah distribution to improve their living standard. It found that there is a significant influence among mustahiq satisfaction, service quality and mentoring. Hence, the highest level of service quality and mentoring that conducted by zakah institutions it will improve the satisfaction level of mustahiq, because service quality is improving their tools and mentoring is improving their skills, then finally mustahiq could feel the actual of living standard improvement.

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