

Digitalization of Mustahiq Economic Empowerment Model
based on Productive Zakah Fund

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ABSTRACT

Poverty is a social problem that requires effective and sustainable management. Many parties have made various efforts to overcome poverty. However, the poverty reduction model that was built tended to only use a charitable approach. So that's only creates a sense of dependence on aid. Poverty reduction requires the involvement of all elements of society, which in a systematic, sustainable, holistic and integrated manner. In line with that, the Islamic economic system offers an alternative in overcoming various socio-economic problems in society, through the instrument of zakah. Although many studies have found that the potential for zakah is very large, the collection and distribution of zakah funds has not been carried out optimally, so that it has not had a significant impact on poverty. Therefore, facing the current development, it is necessary to digitize the proper mustahiq economic empowerment model. The research type used is in the form of field research with a qualitative methods by conducting a deep review of various literatures. The research concludes that the proper digitalization of the mustahiq economic empowerment model can be carried out in a creative productive manner, by distributing a zakah that cannot directly used or spent by the mustahiq. So that the utilization of zakah itself, will have an economic impact on the mustahiq. In order to make this creative productive distribution model runs successfully, it requires coaching and mentoring activities. Coaching and assistance carried out for mustahiq must be adjusted with the era development, through the use of digital technology.

Keywords: Digitalization, Empowerment, Mustahiq, Productive

INTRODUCTION

Rapid technological developments in various fields require all levels of society to be involved in it. The development of technology has brought positive and negative impacts on society. Some of positive impacts of rapid technological developments, are production rate increament, improvement of customers servicing capability and increasing income. Meanwhile, among the negative impacts it may cause community socio-economic inequality. So that rich people will get richer, and poor people will remain in poverty.

Poverty is a social problem that requires effective and sustainable management. Many parties have made various efforts to overcome poverty. However, the problem of poverty has not been completely resolved, even the poverty rate continues to increase in line with the various multidimensional crises faced, especially during the current corona-19 virus pandemic. The Central Statistics Agency called Badan Pusat Statistik (BPS) noted that the poverty rate increased to 26.42 million people in March 2020, with an increase of 9.78 percent compared to March 2019. In other words, there was an increase of 1.28 million people from the previous 25.14 million people (Badan Pusat

Statistik, 2020). According to the Head of BPS, Mr. Suhariyanto, the number of poor people has increased due to Covid-19 that is hitting Indonesia. The poverty rate is calculated using the poverty line of IDR 452,652 per capita per month. The composition of the poverty line is dominated by 73.86 percent of the food group, the remaining 26.14 percent of the non-food group. An increase in the level of poverty occurred in almost all regions, both in villages and cities (Suhariyanto, 2020).

In general, the poor society are involved in household economic activities and the informal sectors which are very vulnerable to the impact of a crisis. This group includes the *dhuafa wal mustadhafin*, who need handling and assistance. The government, through various programs that have been implemented, has attempted to tackle the problem of poverty which continues to increase. Through the launch of various programs (for example; Direct Cash Aid or Bantuan Langsung Tunai (BLT), giving Raskin, PNPB, the launch of the Pre-Prosperity card, even the ongoing provision of 600 thousand rupiahs aid for workers with subnormal salary). In addition, there have been many communities, both individually and/or as an institution, trying to provide donation so that the poor society could get out of their difficulties. However, so far the poverty reduction model developed by the government, society, and institutions tends to only use a charitable approach (generosity). Therefore, if only this model is applied it is feared that it will only create a sense of dependency towards aid. So that it does not give rise to the productive spirit of the poor, because they only think of a short term consumption activities.

Thus, poverty alleviation cannot be done by only a few people using a charitable model approach. However, it needs the interaction of all elements of society (academics, government, *aghniya*, and the poor society itself). Poverty

alleviation must also be carried out in a systematic, sustainable, holistic and integrated manner. In line with this, the Islamic economic system offers an alternative in overcoming various socio-economic problems in society, as well as helping the government to reduce poverty levels. The alternative is in the form of redistribution of wealth from the community with an excess funds (*muzakki*) to the lack funds community (*mustahiq*). The redistribution can be done with zakah and non zakah instruments. Redistribution of zakah aims to create income distribution in the midst of society. With this understanding, zakah can be categorized as *maaliyah ijtima 'iyyah* worship, which means worship in the field of property which has a very important role in society building (Didin Hafidhuddin, 2020).

Zakah can contribute to poverty alleviation. In Islamic teachings, Zakah is an instrument with functions as an equal distribution of wealth. However, until this time, the collection and utilization of zakah funds has not been carried out optimally, as exemplified by the Prophet and the Caliphs. In fact, through optimal zakah empowerment, poverty can be reduced significantly. However reducing the property through optimal zakah empowerment cannot be done by only providing a donation to fulfill the consumptive needs, but must be more towards empowerment that causes the poor society break the cycle of poverty out (Hafas Furqani et.,al., 2018).

Indonesia, as a predominantly Muslim country, has enormous zakah potential. Many studies and researches have been carried out related to the potential of zakah. Sudibyo mentioning that the potential for zakah in Indonesia is around 217 trillion rupiahs (M Firdaus, et., all., 2012). This potency is equivalent to 3.4% of Indonesia's GDP in 2010. In addition, the amount of zakah collection as mentioned above could reach 3.4% of total GDP if zakah is considered as tax deduction

instrument. In 2017, the amount of zakah, infaq and shadaqah (ZIS) that was collected was around 6.2 trillion. Meanwhile, the increasing trend is around 24% from ZIS collection in 2016 for about 5 trillion rupiahs (Center of Strategic Studies – The National Board of Zakat, 2018). If this potency can be actualized, at the same time it will certainly have significant consequences for the achievement of national zakah collection. However, until this time, this great potential has not been maximally managed, because the actual collection of zakah on individual income is only as much as 2.79 trillion rupiahs. This amount is equivalent to 1.58% of the remaining potency.

Meanwhile, zakah funds is distributed to *ashnaf* from the total funds disbursed. These funds are distributed by various Zakat Collecting Organizations (OPZ) registered throughout Indonesia. The receiver of zakah (*ashnaf*) are categorized from two perspectives, i.e the amount of funds distributed and the category of recipients of these funds. The receiver of zakat are determined by Alquran surah At Taubah verse 60 about the groups entitled to receive zakat, namely the indigent, the poor, *amil*, *muallaf*, *riqob*, *gharimin*, *fi sabilillah*, and the *ibn sabil*.

The receiver of the largest distribution of zakah funds in 2017 were the indigent group as much as 69.06% of the total funds disbursed. However, this number was 3.87% lower than the previous year. The large amount of zakah funds disbursed for the poor category cannot be separated from the fact that many Indonesians are below the poverty line. However, if it is seen from the program sector, the distribution of zakah funds nationally are mostly given to the humanitarian social education, da'wah, education, economy, and the smallest amount goes to the health sector. In 2017, the distribution of funds for the social and humanitarian sector surged by more than 1 trillion rupiahs, with a total proportion of

25.89% of the total distribution. Even though it received the highest distribution share in 2017, this percentage was 0.62% smaller than the previous year. However, the growth in the amount distributed to this sector increased by 410 billion rupiahs compared to 2016. The proportion of distribution for the economic sector in 2017 was only 2.03% higher than the previous year with a disbursement value of 882 billion rupiahs.

The description above shows that the realization of the collection of zakah funds is still far from the existing potential. The direct distribution model also cannot solve the problem of poverty, it often creates new problems. Therefore it is necessary to have various studies to find an alternative model of the most effective zakah distribution. So that it can trigger the independence of the poor society, with the hope that one day they can become muzakki. Although it must be admitted, currently some Zakah Management Organizations (OPZ) have attempted to distribute zakah productively. However, only a few of them enable to play a role in the economic empowerment of the poor society. One of the factors that influence this condition is the minimal use of digital technology.

LITERATURE REVIEW

Digitalization in Zakah

The main demand of globalization is the existence of fast, accurate, and reliable information (Irwan Isa, 2012). In improving the performance of an institution, it is necessary to have a fast and precise information system. So far, digitalization-based technology can be used to control planning, operational, control and problem solving strategies. Digitalization-based technology can be applied in fund management, including social funds such as zakah. To achieve efficiency and optimization of zakah as a production input,

online applications and computer systems can be used both for collection and distribution. So that it can be used to improve performance and help the process of managing zakah (Mohd Shahril Ahmad Razimi, et.,al., 2016). In addition, it is also an effort to support modernization and innovation.

The use of information technology makes communication smoother, easier, cheaper and more realtime. One of the increasingly popular information technologies is the use of internet in various personal, business, government and social media activities. The involvement of technology in the collection, distribution, control, and reporting of zakah will increase the quantity and quality of zakah fund empowerment, so it is hoped that it will improve the welfare of *mustahiq*. Conceptually, the role of technology in collecting zakat funds will expand *amil*'s reach in accessing *muzakki*. Meanwhile, *muzakki* will find it easier to distribute zakah to *amil*. On the other hand, the use of technology in distributing zakah funds will make it easier for *amil* to control the program and monitoring development of *mustahiq*, so that the use of zakah funds and the process of increasing the welfare of *mustahiq* is better monitored. From the perspective of *amil* zakah, the use of technology can be used to facilitate administration, reporting and information of *amil* institutions, so that the credibility and professionalism of *amil* institutions and personnel increases. Thus, *amil* institutions will be increasingly trusted by the public in general (Winda Afriyenis, et., al., 2018). On the other hand, Muslim as majority of population, the increasing Islamic lifestyle and the development of information technology are defined as external factors for the development of the Zakat Management Organization (Widiastuti, et.,al., 2018).

Several studies related to the application of financial technology have been carried out in line with the

development of digital technology in strengthening zakah management through the financial technology system. The results of those research indicate that in managing zakah, innovation is needed by applying fintech to the zakah information system. The process of strengthening and monitoring zakah management must be run through strategic steps that are prepared to accelerate the development of zakah management. Other research related to the application of digital technology-based finance found that, currently the use of digital in zakah administration is being encouraged. Restructuring has been carried out to take advantage of the network and several collaborative efforts with other institutions in order to explore the potential of digital finance in zakah and waqf administration.

Mustahiq Economic Empowerment

The term empowerment can be equated with the term of improvement or development. Community empowerment is a development strategy that is based on the people (people centered development). Where community capacity is very important to increase independence and internal strength. The theory of empowerment emerged in the 1990s, after the failure of development theories such as the Growth Approach and Rostow's theory. Both of these theories emphasize industrialization strategies, import substitution with capital-intensive investments to boost the potential that exists in society. With the hope of a "trickle down effect" (drops the fortune down). However, in fact it has actually triggered an increase in unemployment in the workforce.

Community economic empowerment is an effort which made to improve the community's ability to achieve independence and escape poverty and underdevelopment. Meanwhile, empowerment in the economic sector is an effort made to develop society by

encouraging, motivating, and raising awareness of the existing economic potential. Community empowerment is the basic element that enables a society to survive, develop itself and achieve improvement. Community development contains efforts to increase participation and a sense of belonging (participating and belonging together) towards the implemented program (Gian Turnando, & Aliman Syahuri Zein, 2019).

Economic empowerment of the ummah (in this study the people referred to as *mustahiq*) have three missions, includes: First, the mission of economic and business development which is guided by universal economic and business measurement. Second, the implementation of ethics and provisions of sharia law that must characterize the economic activities of Muslims. Third, build the economic strength of Muslims so that they become a source of funds to support Islamic *da'wah* which can be withdrawn through *zakah*, *infaq*, *shadaqah* and *waqf* (Mustafa Edwin & at.,al., 2010).

Zakat according to the language has the meaning of *annama* which means "fertile, bigger/growing", or *thaharah* which means "holy", or *barakah* which means "blessing". Meanwhile, according to Yusuf Qardhawi, *zakah* is a certain amount of assets that are required by Allah to be submitted to people who are entitled to receive it. As for the purpose of certain assets are assets that are already annual or haul, then reach the *nisab*, have full ownership, and are growing. Then in Law number 23 of 2011, *zakah* is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. In this sense, the scope of *zakah* is wider because it is not only imposed on individuals, but also collectively together in an institution and organization that has modern management.

In the terms of management, the collected *zakah* needs to be done separately,

with the aim of separating the source and its use, so that it is trustworthy and in accordance with the provisions of the Shari'a. *Zakah* funds obtained from *muzakki* are allocated according to the provisions of the Quran. Management of *zakah* in the context of management can be related to asset-liability management. Where fund management is divided into two, namely: (a). Pool of Funds Approach, this management approach is based on the assumption that funds obtained from multiple sources are treated as a single fund, so that the source of funds cannot be identified individually. (b). Assets Allocation Approach, This management approach is a correction to the Pool of Funds Approach model, that the total funds raised are adjusted to the source and the allocation is based on the priority or purpose of the use of these funds, so that there is no mixing of both sources and allocations (Gian Turnando & Aliman Syahuri Zein, 2019).

METHODOLOGY

This type of research is field research with a qualitative method. The qualitative method used is in the form of a library research, which is collecting data or scientific work which is a study carried out to trivialize a problem which is basically based on a critical and in-depth study of the relevant library materials. The problem referred to in this study is to find a *mustahiq* economic empowerment model based on productive *zakah* funds based on effective and efficient digitalization. The literature study carried out, includes general processes such as systematic identification of theories, literature discovery and analysis of documents containing information related to this research.

RESULTS

Research on productive zakah empowerment models has been done a lot, it's just that the concept offered does not involve digitalization of technology. Among the previous studies that support this research, among others: 1) Nizar's research, shows that the model of community economic empowerment in the BAZ of the Great Mosque of Syarif Hidayatullah Karangploso is consumptive (traditional and creative) and productive (creative). Problems faced: (a) So far, the majority of empowerment models are in the consumptive form; (b) Creative productive model is still limited to providing venture capital (Muhammad Nizar, 2015). 2) Anwar concluded that, that productive zakah for economic empowerment mustahiq carried out by LAZISNU Kudus is directed at assisting the community in building the economy to support their daily needs. In addition, productive zakah allocation is carried out to improve the standard of living of the community. This is done so that the poor can be empowered and not given zakah continuously. As for empowerment steps, it can be carried out through data collection, coaching, mentoring and supervision. However, in practice, there are many obstacles and problems in the field. Starting from the obstacles in collecting zakah funds from muzakki to distribution as well as guidance and assistance, there are often problems (Ahmad Thoharul Anwar, 2018). 3) Anwar concluded that, the mustahiq agreed and approved the design of the mustahiq economic empowerment model through the utilization of ZIS funds. The application of this model is expected to improve the economic welfare of the mustahiq and be able to change the status of mustahiq into muzakki. Of course, the support of all parties and supporting components is needed in order to achieve the success of the Mustahiq economic empowerment program. This support includes the availability of funds for mustahiq business

capital (in the form of funds or equipment), the presence of business assistants or consultants, and cooperation between mustahiq, OPZ, the government, and business people through a partnership program. Another supporting component is the availability of data or information that is accurate and valid regarding mustahiq which is truly in accordance with the provisions of Islamic sharia (Achmad Syaiful Hidayat Anwar, 2016). 4) Meanwhile, the productive zakat model which is applied in Aceh as a province that applies the principles of Islamic law concludes that the productive zakah distribution model consists of; a) Budget Surplus Zakah Model. b) Certificates Zakah Model. c) Investation Zakah Model, and d) Business/Work Assistance Model.

Based on the literature review and previous research, the mustahiq economic empowerment model through the distribution of zakah can be classified into two models. *First*, the distribution model is consumptive, namely the direct use of zakah can be used by mustahiq. Consequently, the funds will run out in the short term and will not have an impact on the mustahiq economy in a sustainable manner. This model is divided into two, namely the traditional consumptive distribution model and the creative consumptive distribution model. The traditional consumptive distribution model is the provision of food aid, health aid, and disaster victim aid. Meanwhile, the creative consumptive distribution model can be in the form of providing educational assistance for underprivileged students or students. This program could be presented in the form of educational scholarships or education completion assistance. *Second*, the productive distribution model, or the distribution of zakah where the mustahiq cannot directly use or spend the funds given. So that it's proper utilization will have an economic impact on mustahiq. This productive distribution model can also be done traditionally and creatively. The traditional productive utilization model can

be done by purchasing productive goods, such as means of transportation. While the creative productive model can be done by providing assistance in the form of venture capital to the mustahiq. These two types of creative distribution models require empowerment and assistance from various parties, so that the funds distributed can be ascertained to be able to increase productive efforts for the mustahiq.

According to the researchers, in the terms of various existing references, several Zakah Collecting Organizations (OPZ), both the Amil Zakah Agency (BAZ) and the Amil Zakah Institution (LAZ) have implemented efforts to provide a productive distribution model. Although the amount of funds channeled productively is still much smaller than the consumptive distribution model. One of the productive distribution models is the provision of interest-free business capital using the *qordul hasan* system to *mustahiqs*. However, the provision of venture capital was carried out without assistance and clear reporting. So that many of the mustahiq end up not doing business as they should and even the funds given run out without being accounted for. Even though the program was initially directed at sectors of economic development, with the hope of raising the welfare of the mustahiq.

On the other hand, the distribution of zakah carried out by OPZ has not fully kept up with the times. The distribution of zakah using the productive model is still carried out traditionally without involving the digitalization of technology. Even though digitalization of technology can be used in planning mustahiq businesses, controlling mustahiq business finances, assisting, and reporting mustahiq businesses financed through zakat funds. So that the development of these businesses can always be monitored.

DISCUSSION

Zakah is basically not only aimed at supporting the poor (mustahiq) consumptively. However, it has a broader objective, namely to narrow the gap between the poor and the rich, so that the distribution of income runs fairly within the social fabric. Therefore, the development of productive zakah, especially creative productive needs to be supported by various parties to be empowered in society (Mohamed Djaghballou dkk., 2017). Creative productive distribution model can be done by providing capital to develop the business. It is hoped that the capital given can be returned and will be rolled over to other mustahiq. Thus it will have an impact on changes in the welfare of the mustahiq, so that in the end the mustahiq can become muzakki. The increasing number of muzakki will reduce the poverty rate that occurs in society. Thus, Zakah will affect economic growth, consumption and investment (Suprayitno, 2020).

In order for this creative productive distribution model to run well, it requires coaching and mentoring activities. Such coaching and mentoring activities, for example, can be carried out using the Participatory Action Research (PAR) approach. Coaching and assistance can be carried out by OPZ, academics, and the government or even cooperation between these parties. The process of coaching and mentoring can take the form of (1) economic development through various trainings and provision of business capital assistance, (2) providing motivation for self-development, (3) coaching aspects of faith and *muamalah* rules. Efforts to empower productive zakat are a strategic step to create a multiplayer effect. Among the benefits that can be felt directly by the community with the existence of productive zakah, are; 1) Helping mustahiq economic recovery to achieve a better life, 2) Creating employment, 3) Reducing unemployment, 4) Creating equal income distribution in the midst of society, 5) Forming a more

responsible Muslim personality, 6) Keeping people away from *kufur*.

In order to realize the intended multyplayer effect, ideally the creative productive distribution model follows the times. Where's the guidance and assistance carried out for mustahiq based on digital

technology. Through digital technology, mustahiq will learn to plan, organize, report, and be responsible for the funds given effectively and transparently to them. The following is a mustahiq economic empowerment model scheme based on productive zakah funds by involving digital technology.

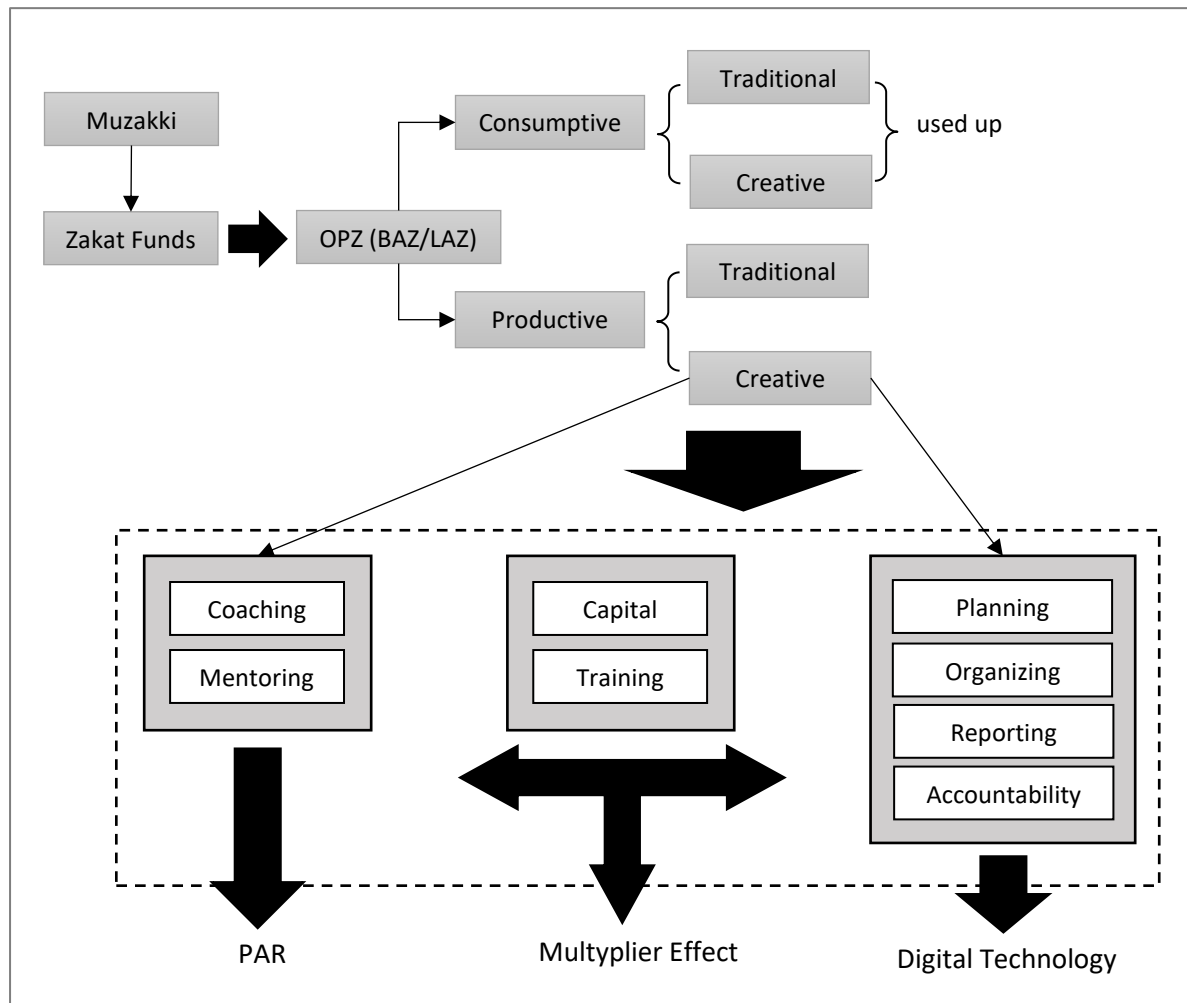


Figure 1. The Scheme of Digitalization of Mustahiq Economic Empowerment Model based on Productive Zakah Fund

CONCLUSION

Poverty is a social problem that requires effective and sustainable management. There have been many parties who have made various efforts to overcome poverty. However, the poverty reduction model that has been built tends to only use a charitable approach (generosity), which will only create a sense of dependency on aid,

without creating the productive spirit of the poor society. Handling poverty also cannot be done by only a few people, but requires the involvement of all elements of society. Poverty alleviation needs to be carried out in a systematic, sustainable, holistic and integrated manner. In line with that, the Islamic economic system offers alternatives in overcoming various socio-economic problems in society, in an effort to assist the

government in overcoming poverty levels. The alternative is a redistribution of wealth from muzakki to mustahiq, through zakah and non-zakah instruments.

However, until this time, the collection and distribution of zakat funds has not been done optimally. Therefore, it is necessary to have the proper mustahiq economic empowerment model. The zakah distribution model can be classified into two models. *First*, the consumptive distribution model, which is a distribution model that is directly used. This model consists of the traditional consumptive distribution model and the creative consumptive distribution model. *Second*, the productive distribution model, namely the distribution of zakah which mustahiq cannot directly use or spend the funds given. So that it's proper utilization will have an economic impact on mustahiq. This productive distribution model can also be done traditionally and creatively. In order for this creative productive distribution model to run well, it requires coaching and mentoring activities that can be carried out by OPZ, academics, and the government. The coaching and assistance carried out for mustahiq must be adjusted to the development of this era, through the use of digital technology. So that mustahiq can learn to plan, organize, report, and be accountable for businesses managed through zakah funds received. Thus, the multiplayer effect will be realized in many areas of people's life.

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