

FOUR STRATEGIES OF MURSHID TARIQAT IN OPTIMIZING MUZAKIY BEHAVIOR IN WEST NUSA TENGGARA

Abstract

Indonesia, with 87.18% Of Muslims, has a high zakat potential reaching 217 trillion per year. However, the law and various ways suggested by experts still fail in collecting zakat. Through the data of collecting zakat, which only reaches 1.2%, therefore, a new approach and way are needed to maximize the collection of zakat.

Research with observations, documentation, and interviews found that murshid tariqat has a strategic role in maximizing zakat collection. Murshid had a strong influence on students. Students' adherence to murshid in religious and socio-political affairs reached an average of 98%. The readiness of students' obedience in terms of zakat reached 100%. The high compliance and willingness to comply is a reasonable step to maximize the murshid order's strategic role in collecting zakat.

Murshid's strategic step in collecting zakat can be maximized through four stages; first, establishing institutions amil zakat infaq and sadaqah; second, socialization and education about the law and wisdom of zakat, third professionalism ammil, fourth, distribution of zakat transparent and on target.

Keywords: Murshid, *Tariqat*, Zakat.

A. Introduction

With most of its population being Muslim¹ and even the country with the largest Muslim population globally (Alvara, 2019), Indonesia has tremendous potential for zakat. A large number of Muslims in Indonesia is the main capital in the development of zakat (Tlemsani & Matthews, 2020). This is important because zakat is one of the solutions to alleviating poverty (Suryanto, 2018, p. 87). Based on research from 2010, the potential for zakat in Indonesia reaches around 100 trillion (Hafidhuddin, 2011); in 2015, Baznas's research with IPB stated that national's zakat potential is approximately 217 trillion and reached 286 trillion in 2016 (Fathoni et al., 2020, p. 270); (Nurhasanah, 2018). The diagram below can describe the increase in the potential of zakat:

¹ BPS data shows that 207,176,162 million people or 87.18% are Muslims, bps.go.id. Download Tuesday, January 19, 2021 at 10.03 WIT

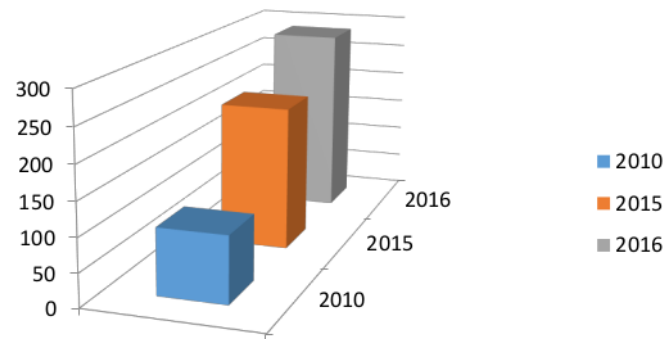


Diagram :1 Potensi Zakat Nasional

Optimization of the collection of zakat from *muzakki* to date has only relied on the government's power, through laws and then implemented by the National Baznas institution. Several studies have been published in designing zakat empowerment to be more productive (Mochlasin, 2018; Suryanto, 2018). Regardless of the positive and negative side, based on the potential, the realization of the collection is only less than 1.2%, so it is concluded that the government failed in optimizing the potential of zakat because (Nurhasanah, 2018). In solving the problem, experts have explained various ways and strategies so that the collection of zakat can be close to its potential. According to him, Secretary-General of the World Zakat Forum, Didin Hafidhuddin, to increase income from the collection of zakat, four things need to be done simultaneously. First, socialization and public education about the law and wisdom of zakat, assets of zakat objects, and procedures for calculating and relating zakat to taxes. Second, strengthening *amil zakat* so that it becomes a trustworthy and professional *amil*. Third, the distribution of zakat that is right on target and transparent. Fourth, synergy and coordination between *amil zakat* (Hafidhuddin, 2011). Various inputs suggested by experts to date have not had a significant effect.

Researchers see ineffectiveness (not necessarily fail) in collecting zakat from the government and the *amil zakat* institute formed and authorized by the government. New approaches and methods should be needed so that the collection of zakat can be maximized and proportional to its potential. Referring to the data above can conclude that the Muslim community's zakat does not fulfill its obligation to give zakat. The best solution is to find a way for the level of compliance with zakat obligations can be increased.

Filling this space is the strategic role of the *murshid tariqat*, which is very much needed; based on several factors. Based on preliminary observations, the field facts show that the level of student

obedience to murshid tariqat is very high (Observation, 18 Sep 2020). Student obedience to murshid can be used as a superpower to motivate congregations to pay zakat so that zakat's potential is comparable to the results of collecting zakat.

In order to be more directed, this research will be focused to be able to answer the hypothesis above, namely; how the level of compliance of students to the order murshid, how readiness of compliance of students to the order murshid in issuing zakat, third how the role and strategy of collecting zakat by murshid order.

West Nusa Tenggara is used as a research location because, first, NTB is an area that is very thick with the teachings of the tariqat (Quddus, 2015). Second, NTB is the province with the largest Muslim population after Aceh, with Muslims total is 96.47% (Bps.go.id). Then there is a big chance that the research results in NTB can be used in other areas with the same spirituality level as the tariqat.

The ability to answer the problem of zakat in Indonesia will make a tremendous contribution. Suppose the collection of zakat can be maximized. In that case, it significantly contributes to removing the poor from the poverty zone, the solution of poverty alleviation in Indonesia to create socioeconomic equality in Indonesia's People (Norvadewi, 2012).

B. Research methods

This research is qualitative; the method used is the method of interviewing, observation and documentation. The interview method researchers use to obtain data about how students' readiness to follow murshid orders in issuing zakat, the researcher uses observation methods to explore data about the reality of zakat and student obedience murshid in socio-religious matters. The researcher uses the documentation method to record student obedience to murshid with photos or videos. Observation, interview, and documentation methods are used because they are considered harmonized with the researcher's research object.

C. Literacy of Zakat and Public Understanding of Zakat

Zakat in language means to grow and develop, or it can be interpreted as purification (Kailani & Slama, 2020, p. 72); in terms, zakat is defined as giving some of the wealth that has reached nishab to the mustahik (poor and so on) (Sohag et al., 2015); (Hasanah, 2020). Zakat is also one of the religious traditions that can support the implementation of social service (Ahmad et al., 2017, p. 1). In the last few decades, the practice of zakat in Indonesia and elsewhere in Muslim countries has changed

its position from ritual worship to a fundamental instrument to achieve socio-economic justice (Retsikas, 2014).

The Zakat's obligation is based on Allah SWT's word in Surah Al-Baqarah verses 43 and 267, At-Taubah verse 103. Zakat is one of the five pillars of Islam and thus is considered obligatory for all Muslims (May, 2013). The zakat's duty is equivalent to prayer; this is based on 27 verses that mention prayer is always accompanied by zakat. Ibn Mas'ud said, "You are commanded to pray and to give zakat to whoever prays and does not do zakat, then prayer does not mean anything to him. Zakat is the third pillar of Islam. In a very popular hadith, the Prophet (s) certainly answered a question from Gabriel about Islam. Islam is a shahadat that there is no god but Allah, and Muhammad is the Messenger of Allah; establishes prayer; gives zakat; fasting in Ramadan; and Hajj for the able (Anugrah et al., 2019)."

عن عمر بن الخطاب رضي الله عنه قال : بينما نحن جلوس عند رسول الله صلى الله عليه وسلم ذات يوم ، إذ طلع علينا رجل شديد بياض الثياب ، شديد سواد الشعر ، لا يرى عليه أثر السفر ، ولا يعرفه منا أحد ، حتى جلس إلى النبي صلى الله عليه وسلم فأسند ركبته إلى ركبتيه ، ووضع كفيه على فخذيه ، وقال : " يا محمد أخبرني عن الإسلام " ، فقال له (: الإسلام أن تشهد أن لا إله إلا الله وأن محمدا رسول الله ، وتقيم الصلاة وتؤتي الزكاة ، وتصوم رمضان ، وتحج البيت إن استطعت إليه سبيلا) ، قال : " صدقت " ، فعجبنا له يسأله ويصدق ، قال : " أخبرني عن الإيمان " قال (: أن تؤمن بالله وملائكته وكتبه ورسله واليوم الآخر ، وتؤمن بالقدر خيره وشره) ، قال : " صدقت " ، قال : " فأخبرني عن الإحسان " ، قال (: أن تعبد الله كأنك تراه ، فإن لم تكن تراه فإنه يراك) ، قال : " فأخبرني عن الساعة " ، قال (: ما المسؤول بأعلم من السائل) ، قال : " فأخبرني عن أماراتها " ، قال (: أن تلد الأمة رببتها ، وأن ترى الحفاة العراة العالة رعاء الشاء ، يتطاولون في البنيان) ثم انطلق فلبث مليا ، ثم قال (: يا عمر ، أتدري من السائل ؟) ، قلت : " الله ورسوله أعلم " ، قال : فإنه جبريل أتاكم يعلمكم دينكم (رواه مسلم)

In a different editorial, Rasulullah SAW stated that Islam was built on five foundations: first, pledge that there is no god except Allah and Muhammad is the Messenger of Allah; second, establish prayers; third pay zakat; fourth fast in the month of Ramadan; and fifth, for the able.

As a social service, zakat is an effort to build a prosperous social system so that zakat has several goals: first, to raise the level of the poor and help them get out of poverty; second, to help solve the problems of people in debt; third to foster brotherhood among Muslims; fourth to eliminate the stingy nature of the property owners; and fifth eliminates the envy of the poor (Afgani, 2020).

In contrast to the above conditions and the development and expansion of the territory of Islamic rule, in Indonesia and especially in NTB, zakat as a pillar of Islamic buildings experiences a degradation in understanding and practice. If in the early days of Islam, zakat is understood and appreciated as the part that determines a person to be Muslim or infidel, which then has logical consequences such as the obligation to take his property for people who do not want to pay zakat and

with a more assertive attitude is permissible to fight or kill people who do not want to pay zakat, now experiencing distortions of meaning and drastic changes, an appropriate adage to describe how zakat today is "Life reluctant to die or not ' do not want". For more details, below will describe several forms of public understanding of zakat in the current era.

People's assumptions on zakat can be divided into four kinds. First, zakat is understood only as a good deed in the form of giving a few liters of rice or several tens of thousands after harvest. The distribution of rice or money is also directed to close family. Second, zakat is an obligation but not a fundamental duty that can make the one who does not believe it to be a disbeliever and who does not issue it be fought and killed. The obligation is still at the level of the obligation to maintain health and the duty to cover the awrah. Third, zakat is the property owner's authority, distributes to whom, and gives how much depends on the will of the giver. Fourth, zakat is distributed not based on the rights of the poor in the property, but because of the giver's generosity so that it impresses the poor like "beggars" (Observation, 15 Sep 2020).

The various understandings above will undoubtedly affect zakat's practice so that now zakat in the community is feared to be extinct. The following table can see the degradation of performance.

Table 1. Changes in Community Understanding of Zakat

CHANGE IN THE UNDERSTANDING OF ZAKAT	
Islam at the time of the Prophet and Khulafaurrasyidin	Islam Today
A certain amount according to the <i>Nisab</i> (size that must be issued)	Distribution of several liters of rice
Zakat is the pillar of Islam which is a fundamental obligation to leave it is the same as leaving Islam	Obligations that are not fundamental, even if they are abandoned, do not affect Islam
Zakat is a religious authority	Zakat is the authority of the owner of the property
The basis for distribution is the <i>mustahik</i> rights in the <i>muzakki</i> 's property	The basis for distribution is the generosity of the owner of the property

Inappropriate understanding of zakat is not only experienced by the community but also by policyholders (government). Policyholders from the lower levels, such as hamlet heads, village heads, and regents, also understand that is not in line with authentic zakat literacy. The understanding of policyholders can be divided into at least three parts. First, zakat is submitted to the human will not feel responsible for collecting and distributing it. Second, the Government has no authority to reward anyone unwilling to pay its obligations. Third, zakat is to alleviate the suffering of temporary life, not

as an alternative solution to eradicate poverty and deterioration forever (Observation, 18 Okt 2020). The following table can see changes in the understanding of policyholders (government).

9 Table 2 Changes in the Government's Understanding Pattern of Zakat

CHANGES IN THE GOVERNMENT'S UNDERSTANDING OF ZAKAT	
Islam at the time of the Prophet and Khulafaurrasyidin	Islam Today
6 The government is responsible for collecting and distributing	6 The government is not responsible for collecting and distributing zakat
The government has the right to provide sanctions for those who do not pay zakat	The government has no authority to sanction those who do not pay zakat
The function of zakat eliminates suffering forever	The function of Zakat relieves temporary suffering

In general, these conditions are also supporting the failure of zakat collection in Indonesia.

D. The Tariqat of a Conceptual Reading

The tariqat is linguistically derived from Arabic, which means path, way, and Indonesian translation line. In terms of tariqat is a unique way or method for people who follow the path to God through stages (Badaruddin, 2019). The three essential elements of the tariqat are: first, murshid; second, teachings (practices); third, the student. Mursyid was the teacher who gave the teachings. Teaching is a special ritual to draw closer to God. A student learns and submits himself to the murshid.

Murshid is a person who gets a certificate to teach a certain tariqat. Without having a certification, one cannot teach that tariqat. Each tariqat has its murshid.

The conditions that murshids must fulfill: first, mastering the knowledge needed by students such as fiqh and aqidah so that students do not ask questions other than teachers; second, knowing the perfection of the heart, its potential, and disease; third, gentle compassion for students; fourth, covering the disgrace of the students; and fifth, guarding themselves against salik treasures (Abitolkha & Muvid, 2020).

Being a tariqat student begins with baiat (faithful agreement) of prospective students to the sheik or murshid. The technique of taking Bai'at differs from one tariqat to another, but in general, the process of pledging is divided into three stages, the first stage of Talqin Az-Zikr (repeated dhikr), Akhzu Al-'Ahd (oath of allegiance to the murshid). After swearing, santri automatically has a close spiritual relationship with the murshid and must obey the murshid command. In the belief of santri, murshid is the Prophet's representative on earth (Riyadi, 2014).

Tariqat is the method and path taken by a Sufi to the highest spiritual attainment and purification of the soul to have an intense relationship with God. Over time, the religious-social institution turned into a strong membership bond (Riyadi, 2014). Trimingham calls it the Sufi Order, which is based on great obedience or obedience, institutionalized in the souls of students or tariqat members, or fanaticism towards teachers or murshids (Spencer Trimingham, 1973).

Each tariqat has its teachings and characteristics based on these differences in teachings (Syahri, 2019). The tariqat is divided into, among others, the Qadiriyyah Tariqat, the Naqshabandiyah Tariqat, and the Syatariyyah Tariqat.

E. Tariqat In Lombok: History and Movement

There is no definitive data that mention who and when, for the first time, tariqat developed in Lombok. The existence of tariqat in Lombok can only be detected after the 1981 Raja Bali uprising led by Muhammad Ali. He was then called the leader of the order at the time (Bruinessen, 1994).

Muhammad Ali spread his tariqat in the Sakra of East Lombok. Thanks to his charisma and courage against the rulers at that time, people from among the aristocracy and the common people came to ask for allegiance. Besides that, they were fascinated by the teachings of the tariqat, which promised closeness to Allah.

In addition to the above charms, mystical charms such as immunity, being able to disappear, and other things, are often become basic motives of someone who wants to enter the world of tariqat. The condition at that time does require one must have a magic power to survive. Tariqat enthusiasts consisted not only of ordinary people but of the nobles also joined. East Lombok nobles who joined such as: Raden Sribanom, Mustaiji, Bangsawan Masbagik, Bangsawan Kopang, Batu Kliang, and Bangsawan Pringga Baya.

Guru Ali, who later became known as Ali Batu, made this tariqat organization a movement organization against the Balinese kingdom. The baiat (agreement of allegiance) was pronounced as the entry requirement became the most extensive fuel in mobilizing its members. With this spirit of obedience, Guru Ali was able to overthrow the Balinese Hindu kingdom's strength after a century and a half of mastering Lombok.

What should be underlined in the tariqat's history and movements is to use the power of the tariqat based on obedience to Murshid as a force to overthrow Balinese power.

When Ali's teacher died, he was replaced by his students Haji Durahman (Abdurrahman) and Haji Usen (Husen), but his charisma was not like Ali's charisma teacher. Engelberg said at that time,

Ali's teacher was not the only teacher in Lombok. Several other teachers belonged to various tariqat, including Teacher Tasih in Ampenan (Sukaraja), H. Abdurrahman in Klayu, H. Muhammad Siddiq in Karang Anyar Praya (Qadiriyyah Order). Nothing matched Ali's teacher's charisma, except the teacher Bangkol. He was not as good as the other teachers, but his holiness and actions could not be condoned by rebellion, so he became the prominent leader of the Sasak people after the death of Ali's teacher.

It was through these teachers that the Naqshabandiyah and Qadiriyyah tariqat developed and continue to exist today. Based on Retno Sironopati's research results, four tariqats are still developing, namely the Qadiriyyah, Naqshabandiyah, Qadiriyyah Wa Naqshabandiyah tariqat, and the Hizb Nahdlatul Wathan (Sironopati, 2011).

Under its charismatic leader and students with a high level of obedience, this latter tariqat became one of the tariqats with the most significant influence in NTB (Fahrurrozi, 2010). The movement that still exists and is consistent in building NW civilization until 2019 has established 1,630 Madrasas (nwonline.or.id).

Two important things can be drawn to conclusions: first, Syekh Muhammad Ali, through the tariqat he led and with high student obedience, was able to overthrow the power of the Hindu kingdom that controlled Lombok for nearly a century and a half; second, TGKH Muhammad Zainul Majdi with his extraordinary influence and obedience students can build Islamic civilization by building 1.630 Madrasas. The conclusion is that murshid tariqat has a strategic influence and role in social change and engineering.

F. Student obedience to Murshid Tariqat

Obedience of students to murshid as a consequence of the agreement of allegiance (baiat) can generally be classified into several sections:

1. Spiritual

In the world of tasawwuf, pupils obedience to murshid authority zahir and mentally is absolute ethics and the main thing that a student must have (Rosyid, 2018). The reasons are as follows. First, few things because a Baiat (agreement) is loyal to obey the murshid's orders. This loyalty agreement is in the tradition of tasawwuf is a requirement that must be fulfilled when joining a tariqat. Second, obedience and obedience is a tradition practiced by friends to Rasulullah. When there is an order from the Messenger of Allah, the companions only say *sami'na wa ata'na* (we hear and obey). With this capital of obedience, the friends get the victory of life both then and hereafter. This tradition of obedience has been preserved from generation to generation among Sufi practitioners to this day.

Third, the student's belief that murshid is a perfect role model, a wise person, understands God's rules, so the murshid orders must be for the student's good. Fourth, following the teacher's demands, it will create a sense of love and affection for the teacher, and the knowledge gained becomes the blessing of the teacher's pet which will then bring the love of Allah SWT. The love of Allah is the ultimate goal of the spiritual journey (Pratama, 2018).

Al-Ghazali Said that a student in front of the Murshid is like a patient in front of a doctor. If the patient wants to recover quickly, they must obey the doctor's advice (Al_Gazali, tt).

2. Socio-Political Compliance

The obedience of students to teachers in the socio-political realm is caused by several things: First, because of the existence of baiat (loyalty agreement) to obey all the Murshid's orders, this agreement covers all murshid instructions in both religious and non-religious matters. Second, getting love and affection Murshid. Third, avoid murshid wrath, because murshid wrath can present Allah's wrath.

Elen Styawati in her research entitled tariqat in the realm of local politics concluded that the level of student obedience to murshid in the political realm was so high, this was evidenced by the victory of candidate pairs who became congregations from the village level to the district level (Setiyawati, 2017). Students' obedience to the murshid tariqat was also seen in the 1977 Golkar party's landslide victory in the Undaan sub-district when the campaigner was from among the tariqat ulama (Mu'min, 2014). Student compliance with teachers can be seen in the following table.

Table 1: Student Compliance

Student Compliance		
Compliance Type	Basic Compliance	Compliance Form
Spiritual	Baiat (allegiance)	Carrying out spiritual riyadah such as zikir, wirid, fasting, and obligatory prayers
	Follow the traditions of friends	
	Mursyid perfect role model	
	Barakah Science	
Social politics	Baiat (allegiance)	Follow teacher directions on political choices
	Expecting Murshid's love	
	Avoiding the Murshid's wrath	

G. Student Compliance with Murshid Tarikat in NTB

The results of a questionnaire distributed to 100 members of the tariqat group show that the level of obedience in religious matters to the murshid orders is very high. In terms of dhikr and wirid,

the level of compliance reaches 100%, observing sunnah fasting and sunnah prayers 90%. In terms of ratiban obedience, it shows 80%. More details can be seen in the following figure.

Wirid



Figure 1: shows the student's 100% obedience to the murshid

Sunnah Prayers and Sunnah Fasting

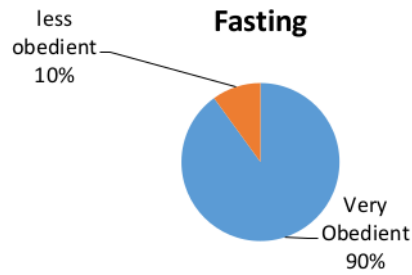


Figure 2: Indicates the level of compliance shows the number 90% Very Compliant 10% Less compliant

Ratiban

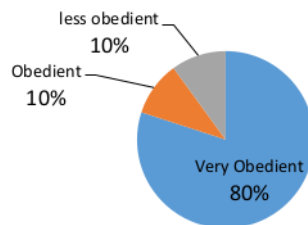


Figure 3: Shows the level of obedience in terms of hiziban

So that if the percentage level of compliance will result in an average value as shown in the following figure:

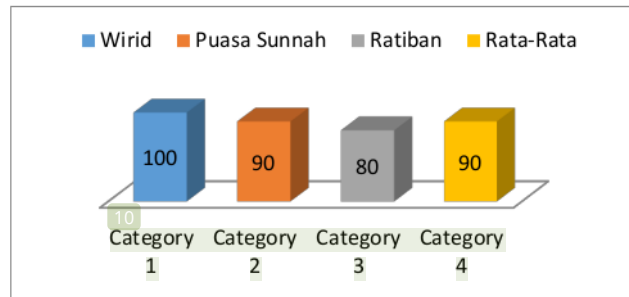


Figure 4: The average value of compliance reached 90

Based on some of the pictures above, it can be concluded that the obedience of students to murshid in wirid activities reaches 100% of the level of very obedience, in the sunnah prayer and sunnah fasting 90% reaches the level of very obedience, in ratiban activities 80% reaches the level of very obedient -On average 90% of students are very obedient to the orders of the murshid.

H. The readiness of Student's Obedience to Murshid in Issuing Zakat

Students' readiness to obey murshid in terms of issuing zakat based on the results of interviews with 100 members of the tariqat said that they are ready to obey murshid orders. Readiness to attend due to: first, two things zakat is an order of Allah and Rasulullah; second, the direction of the murshid. One of the students said:

“ndakman ni perintah wajib lekan Allah, perintah sunnah doang mun perintah ite isik gurunte wajib ite gawekne”

Meaning: let alone the obligatory commandments of Allah, only the sunnah orders; if the murshid orders it, we must do it.

Compliant readiness, in this case, is classified into two parts: conditional readiness and unconditional readiness. Conditional readiness is intended that the pilgrims will still issue zakat but with the provisions: first, that murshid educate and guide the process of spending zakat because most of the pilgrims do not understand how the basic rules in zakat; second, murshid form amil zakat institution so that trusted people manage zakat issued by worshippers. Conditional readiness is the wish of 25% of worshippers.

Unconditional readiness means that the congregation will issue zakat without requiring that it be educated or spend it to an amil zakat institution that the murshid has specially formed.

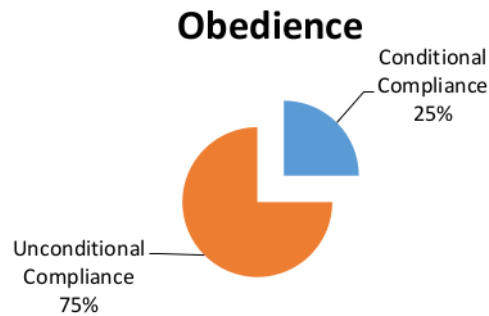


Figure 5: Data show 75% unconditional adherence and 25% conditional adherence

The picture above shows the readiness and obedience of students to murshid in paying zakat up to 75%, so murshid tariqat has a great opportunity in optimizing zakat collection. Therefore, good reciprocal relations and coordination between the government, murshid, students, and society are the keys to the success of collecting zakat (HALIMATUSA'DIYAH, 2015) which can contribute to the achievement of the welfare of the Indonesian people (Widiastuti et al, 2021).

I. Looking at the strategic role and strategy of collecting zakat by Murshid Tariqat: a suggestion

Based on data from questionnaires and interview results, it can be concluded that the order murshid has a strategic role in strengthening and optimizing the collection of zakat that has been failed in NTB. This is based on the fact that most of the Muslims in NTB are followers of the tariqat. Followers of the tariqat have a level of obedience and readiness of obedience to the murshid command.

Based on the results of interviews and surveys, the strategies that can be used are as follows:

First, the establishment of *amil zakat*, *infaq*, and *sadaqah* institutions by murshid under the tariqat institution he led. For example, murshid Qadiriyyah wa Naqshabandiyah tariqat in Pagutan formed an *amil zakat* institution with *Amil Zakat Institute's* name *Tarikat Qadiriyyah Wa Naqshabandiyah*, and so on all murshid in NTB established *amil zakat* institution. The establishment of *amil zakat* institutions by murshid order is essential because of students' trust and obedience to murshid to facilitate the collection and withdrawal of zakat from the institution of *amil zakat* from murshid.

Second, students' socialization and education about the law and zakat's wisdom are important because knowing the rules and understanding can increase students' enthusiasm in paying zakat. The

strategy in education by murshids can be to make legal material and the wisdom of zakat as additional material in every recitation, either general recitation² or special recitation.³ Material about zakat's knowledge as a soul cleaner is an option that is very relevant to the student's condition.

Third, Strengthening Amil Zakat becomes a professional *amil*, and professionalism in managing zakat is necessary. The collected zakat can function properly, including zakat institutions' services so that it is more optimal because it is an indicator that influences muzakki to issue zakat (Muthohar, 2019, p. 25). In this regard, research (Abdurahim et al., 2018) can be a reference for building a professional Amil Zakat Institution.

Fourth, the distribution of zakat that is transparent and right on target. This is important to maintain the trust of students who have spent zakat so that amil zakat institutions' existence is supported (Roziq et al., 2020).

J. Conclusion

Indonesia and especially NTB have a very high potential for zakat. It is noted from several research results that the potential for National zakat from 2010 to 2016 reaches 217 trillion per year. This truly fantastic figure, if the collection can be maximized, will certainly function to build a just social system such as elevating the poor and helping them get out of poverty, helping economic hardships for people in debt, and so on.

The Indonesian government, with its law, has not been able to maximize this potential, as evidenced by the results of national zakat collection, which only reached 1.2% of 217 trillion, that's why a new method and approach is needed, after seeing the culture of the Indonesian people, especially NTB, the religious-based approach is murshid tariqat is the right choice this is due to two things: first, the level of student obedience to murshid instruction in religious matters is very high, reaching 89%; second, the level of readiness to obey in paying zakat reaches 100%.

Murshid's strategic steps in collecting zakat can be maximized through four stages: first, the establishment of amil zakat infaq and sadaqah institutions; second, socialization and education about the law the wisdom of zakat: third, amil professionalism; and fourth, transparent and targeted zakat distribution.

² General recitation is a recitation that can be attended by everyone

³ Special recitation is a recitation that can only be attended by students who have committed allegiance (Agreement of Faithfulness).

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