

Analysis of the impact of covid-19 on mustahik and muzakki

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Abstract

The purposes of this study are to analyze the effect of the covid-19 pandemic on muzakki's loyalty, to analyze the impact of utilizing zakat funds on the average mustahik's income during the covid-19 pandemic, and to analyze changes in mustahik's income before and after assistance zakat funds with the CIBEST model. This type of research is field research using quantitative methods, where the data analysis technique uses the t-test and the CIBEST model. With a sample consisting of muzakki and mustahik, where the muzakki sample was 150 respondents and the mustahik sample was 119 respondents. The results of the analysis obtained from this study are The Covid-19 pandemic has affected the loyalty of muzakki, where this is caused by several things, including a decrease in the income of muzakki, there are muzakki who died during the pandemic and an increase in the number of mustahik due to the impact of covid-19 19, meaning that there are muzakki who become mustahik; Respondents felt very helpful with the zakat fund utilization program for mustahik during the Covid-19 pandemic. This is because during the pandemic there was a PSBB which greatly affected their income to meet their family's needs; The results of calculations using the CIBEST model show that all mustahik who are respondents in this study feel that there is a change in income for their families for the better after they receive productive zakat assistance funds.

Keywords: CIBEST model, Covid-19 pandemic, Mustahik, Muzakki, muzakki loyalty

JEL Classification: D64

INTRODUCTION

The problems that are always faced by every nation, especially developing countries are income inequality and poverty. The Covid-19 pandemic in Indonesia has led to higher poverty rates and income inequality. Moreover, the existence of government policies, one of which is Large-Scale Social Restrictions, this hinders people's mobility in the educational, social and economic fields. So that it causes many people to lose their livelihood which in turn reduces their income. One of the steps to overcome the problem of income inequality and poverty is by collecting

zakat funds and channeling these zakat funds on target. According to figures released by the Central Statistics Agency (BPS), the percentage of poor people in March 2020 reached 9.78 percent. This figure increased by 0.56 percentage points from September 2019 and increased by 0.37 points from March 2019. The number of poor people in March 2020 was 26.42 million, which means an increase of 1.63 million people compared to March 2019 (BPS, 2021).

The problem of disparity (inequality) in income distribution is a condition characterized by unequal distribution, which leads to income inequality and creates poverty problems. Another major problem faced by developing countries and which can be solved by channeling zakat funds, besides the problem of disparity (inequality) in income distribution is the problem of poverty.

Zakat in the midst of the Covid-19 pandemic has a fairly large role, considering that in 2019, BAZNAS and LAZ Indonesia had a joint commitment to reduce the poverty rate by 1% by 2020 (BAZNAS P. , 2020). There are at least 4 roles of zakat, namely in the economic sector, the education sector, the social humanitarian sector and the health sector. In the economic sector, distribution and distribution of zakat can be diverted and developed towards empowering mustahik. One of the zakat institutions that is active in the mustahik empowerment program is the LAZ Zakat Center which is domiciled in Cirebon City, with mustahik spread across three areas of Cirebon, especially Cirebon, Indramayu and Kuningan.

LITERATUR REVIEW

Zakat

The word zakat comes from the word zaka which is isimmasdar, which etymologically has several meanings, namely holy, growing, blessing, praiseworthy, and growing. As for terminologically, zakat is a certain amount of property that is required by Allah to be handed over to those who are entitled. According to Law no. 38 of 1998 concerning the management of zakat, the definition of zakat is assets that must be set aside by a Muslim or a body owned by a Muslim according to religious provisions to be given to those who are entitled to receive it (Mardani, 2012).

The obligation to pay zakat for Muslims contains two fundamental (main) dimensions, namely the worship dimension and the social dimension. The dimension of worship in question is that zakat is a form of servitude to Allah SWT and also as a medium for cleaning and purifying human assets and souls. Meanwhile, from the social dimension, zakat is a form of concern between fellow humans and the environment, so that it can be used to overcome various social problems, especially to reduce the gap between rich and poor people (Fadilah, 2012).

Mustahik

Mustahik are people who are entitled to receive zakat. There are three opinions about people who receive zakat, especially zakat fitrah. The first opinion says that zakat must be distributed to the eight asnaf (eight groups) equally. This is the famous opinion of the Shafi'i group. The second opinion allows for the distribution of zakat to eight groups and specializes in the poor. This is the opinion of the majority of scholars. And the third opinion specializes in distributing zakat to poor people only. This is the opinion of the Maliki group, such as Imam Ahmad who was reinforced by Ibn. Qayyim and Ibn. Taimiah (Barkah, 2020). Quoted from BAZNAS (BAZNAS), there are 8 asnaf who receive zakat benefits based on the letter At-Taubah verse 60:

- 1) Fakir; Those who have almost nothing so they are unable to meet the basic needs of life.

- 2) Poor; Those who have assets but not enough to meet the basic needs for life.
- 3) Amyl; Those who collect and distribute zakat.
- 4) Mu'allaf; Those who have just converted to Islam and need help to strengthen in monotheism and sharia.
- 5) My servant; A slave who wants to free himself.
- 6) Gharimin; Those who are in debt for the necessities of life in maintaining their soul and izzah.
- 7) Fisabilillah; Those who strive in the way of Allah in the form of da'wah activities, jihad and so on.
- 8) Ibnu Sabil; Those who ran out of charge on the journey in obedience to Allah.

Muzakki

Muzakki is someone who is obliged to issue zakat. According to Law no. 38 of 1999 concerning Management of Zakat article 1, muzakki is a person or an entity owned by a Muslim who is obliged to pay zakat (Khasanah, 2010). Zakat is only obligatory for those who meet the following conditions:

- 1) Islam; this is based on the hadith narrated by Bukhari "this is the obligation of zakat that has been established by the Prophet Muhammad for the Muslims" (HR. Al-Bukhari: 1386).
- 2) Freedom; a Muslim who is not a slave (slave), he is responsible for himself.
- 3) Baligh and common sense; Hanafifiqh experts stipulate that puberty and common sense are obligatory conditions for zakat. According to him, people who are not intelligent are not subject to the obligatory zakat like prayer and fasting.
- 4) Total assets have reached the nishab; nishab is the minimum limit of ownership of assets that must be zakat. If the amount has reached the nishab then it's time to issue zakat.
- 5) Have assets or assets that have fulfilled the haul; haul in zakat means it has been owned within one full year.
- 6) Perfect possession of property; perfect meaning, namely property owned in it there is no other person's rights that must be paid.
- 7) Adequate or rich; namely people who have advantages over their basic needs such as clothing, food, and shelter, this is confirmed in the hadith of the Prophet Muhammad: "zakat is not obligatory except from the rich" (HR. Ahmad and Bukhari).

Muzakki loyalty

Loyalty in general can be interpreted as a person's loyalty to a product, both certain goods and services which are a manifestation and continuation of consumer satisfaction in using the facilities and services provided by the company, and to remain consumers of the company (Widyaratna, 2014).

Poverty

Poverty is a low standard of living, that is, there is a level of material deficiency in a number or groups of people compared to the standard of living that exists in the general community concerned. This low standard of living has a direct effect on the level of moral and moral life.

Covid-19

According to the Indonesian Ministry of Health, Corona virus or also known as Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) is a new virus that infects the respiratory system of an infected person, this virus is commonly known as Covid-19. The corona virus can cause fatal things, especially for those who have previously had respiratory problems who will experience acute respiratory distress syndrome even though they have been declared cured of this virus. This is called a long-term effect of Covid-19 infection and sufferers will decrease their lung function by 20 to 50 percent after going through a series of recoveries. In addition, the kidneys can also be affected, Covid-19 sufferers ranging from 25 to 50 percent experience interference on the kidneys. The reason is protein and also red blood cells will tend to be more. With a presentation of 15 percent, Covid-19 patients also tend to decrease the filtering function of their kidneys.

Corona Virus Disease 2019, the initial spread of which occurred in the city of Wuhan, China at the end of 2019. This virus spread so massively that almost all countries reported the discovery of cases of Covid-19, including Indonesia, where the first case occurred in early March 2020 (Pittara, 2022).

RESEARCH METHODS

This type of research is field research using quantitative methods, and the research instrument is a questionnaire. The population and sample in this study are two groups, namely muzakki and mustahik. The muzakki sample is determined based on two criteria (Fatmawati, 2021):

- 1) Inclusion criteria, namely the general characteristics of research subjects from a target population that is reachable and will be studied. The criteria in this study are; Respondents are permanent muzakki in amil zakat institutions domiciled in Cirebon Regency, respondents are native citizens of Cirebon Regency, respondents have livelihoods or jobs and income.
- 2) Exclusion criteria, namely eliminating or removing subjects who meet the inclusion criteria from the study for various reasons. Such as there are circumstances or obstacles that interfere with the measurement and interpretation of results, there are circumstances that interfere with the ability to carry out research, ethical barriers, and subjects refuse to participate. The exclusion criteria in this study were; respondents were not willing to participate, respondents were not actively giving tithes on a regular basis, and respondents were not cooperative in filling out questionnaires.

In researching muzakki, the sampling technique used was non-probability sampling, purposive sampling. Where at the time of sampling there were 202 respondents, but only 150 respondents were in accordance with the above criteria. Meanwhile, the number of mustahik respondents was determined using the Sugiono table with a standard error of 5%. From a population of 186 mustahik and recipients of independent economic program assistance from an amil zakat institution in Cirebon Regency, a sample of 119 mustahik respondents was found.

The data analysis method used is descriptive statistics with t-test, where the analytical tool used is IBM SPSS to measure muzakki loyalty. Meanwhile, the analytical tool for measuring mustahik is a t-test with statistical analysis system (SAR) software version 24, and the CIBEST model (Beik, 2015). To measure the minimum material standards that must be met by

households, the basic calculation used in this study is the value of the Material Value (MV) or the household poverty line and household income per month Material Value (MV). The MV value is obtained by multiplying the price of goods and services consumed (Pi) by the minimum amount of goods and services needed (Mi). The spiritual poverty line or Spiritual Value (SV) can be calculated by obtaining it based on several indicators of spiritual needs and fulfillment of the five variables that determine the spiritual score, namely the variables of prayer, zakat, fasting, household environment, and government policies (Beik, 2015).

RESULTS AND DISCUSSION

Analysis of the Covid-19 Pandemic on Muzakki's Loyalty

The number of respondents involved in this study was 150 people with the identity of the respondent divided into three characteristics, namely the characteristics of the respondents based on gender, age and occupation as shown in the table below:

Table of Respondent Characteristics

| No | Explanation | Number of Respondents | Percentage |
|----|-------------------------|-----------------------|------------|
| 1 | Gender: | | |
| | Male | 81 | 54% |
| | Female | 69 | 46% |
| 2 | Age of respondent: | | |
| | 20 – 30 years | 76 | 50,67% |
| | 31 – 40 years | 74 | 49,33% |
| 3 | Type of work: | | |
| | Civil servant | 65 | 43,3% |
| | Private sector employee | 35 | 23,3% |
| | Businessman | 30 | 20,1% |
| | Trader | 20 | 13,3% |

Source: Primary data processed (2022)

Table of Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|------------------|-----|---------|---------|---------|----------------|
| Pandemicovid19 | 150 | 19.00 | 89.00 | 30.5267 | 9.37059 |
| Loyalitasmuzakki | 150 | 21.00 | 85.00 | 67.2267 | 15.18925 |
| ValidN(listwise) | 150 | | | | |

Source: Primary data processed (2022)

Based on the results of the data processing listed in the table above, it can be seen that the minimum and maximum numbers as well as the average value of each variable tested. And based on the results of the validity test on all variables or questions in the form of a questionnaire, all are declared valid, because all variables have a greater value when compared to the t-table. As for the reliability test on the research variables, it shows Cronbach's alpha as shown in Table 4.3 and Table 4.4, which means that the questionnaires used in this study are reliable and can be used repeatedly because they can provide consistent answers.

Muzakki Loyalty Reliability Test Table

| | |
|------------------|----------|
| Cronbach's Alpha | NofItems |
| .765 | 22 |

Source: Primary data processed (2022)

Covid-19 Reliability Test Table

| | |
|------------------|----------|
| Cronbach's Alpha | NofItems |
| .726 | 20 |

Source: Primary data processed (2022)

Table of t-test results

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------|-----------------------------|-----------|---------------------------|--------|------|
| | B | Std.Error | Beta | | |
| (Constant) | 83.967 | 4.003 | | 20.978 | .000 |
| Pandemicovid19 | -.548 | .125 | -.338 | 4.374 | .000 |

^a is the dependent variable: Loyalty of muzakki

Source: Primary data processed (2022)

The results of the t-test performed with SPSS obtained results as shown in table 4.5 above. Where the t-count is greater than the t-table (t-count > t-table) with a significance value of 0.000 which is smaller than the probability value (0.05), meaning that there is an influence of the Covid-19 pandemic on muzakki's loyalty. Where this was caused by several things, namely a decrease in income from muzakki during the pandemic; There are muzakki who died; and the increasing number of mustahik due to the impact of covid-19.

Analysis of the Impact of Utilization of Zakat Funds on the Average Income of Mustahik During the Covid-19 Pandemic

Table of Respondent Characteristics

| No | Characteristics of Respondents | Number of Respondents | Percentage |
|----|--------------------------------|-----------------------|------------|
| 1 | Gender | | |
| | Man | 27 | 23% |
| | Female | 92 | 77% |
| 2 | Age | | |
| | 15 – 40 | 56 | 47% |
| | 41 – 60 | 63 | 53% |
| | > 60 | - | - |
| 3 | Marital status | | |
| | Not married yet | - | - |
| | Married | 102 | 86% |
| | Widow widower | 17 | 14% |
| 4 | Education | | |
| | No school | 1 | 1% |
| | Elementary equivalent | 58 | 49% |
| | Middle school equivalent | 42 | 35% |
| | High school equivalent | 18 | 15% |
| | Work | | |

| | | | |
|---|---|--------------------|---------------------|
| 5 | Doesn't work Trader Seamstress Other | - 114 5 - | - 96% 4% - |
| 6 | Number of family members 1 – 3 people 4 – 6 people > 6 people | 33 57 29 | 28% 48% 24% |
| 7 | Types of zakat funding assistance Productive Consumptive | 119 - | 100% - |

Source: Primary data processed (2022)

Table of t-test results

| Paired Samples Test | | | | | | | | | | |
|---------------------|--------|--------------------|----------------|-----------------|---|-----------|-----|----|------|------------|
| | | Paired Differences | | | | | t | df | .000 | (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | | |
| | | | | | Lower | Upper | | | | |
| Paired | Before | - | 401780,3 | 3683 | - | - | - | 11 | ,00 | |
| r 1 | - | 348823, | 1030 | 1,140 | 421759, | 275887,84 | 9,4 | 8 | 0 | |
| | After | 52940 | | 66 | 21520 | 370 | 71 | | | |

Source: Primary data processed (2022)

The Covid-19 pandemic has greatly affected all sectors, and one of them is the economic sector. Where most of the mustahik who were respondents in this study or 96% worked as traders. During the pandemic, the government implemented various policies, one of which was Large-Scale Social Restrictions (PSBB) and this greatly affected the income of mustahik who work as mobile traders, school traders and market traders.

The existence of an independent economic program originating from collected zakat funds is considered very helpful for these mustahik. This can be proven by the results of processing the questionnaire data using the t-test as shown in table 4.7 above. The result of the t-count above is -9.47 with a significance of 0.00 (sig. <0.05) which means that H0 is rejected and H1 is accepted. This illustrates that zakat funding has an effect on mustahik (fakir) household income. The results of the t-test were strengthened by the results of interviews with mustahik, who directly benefited from the zakat fund assistance. Where mustahik experienced an average income increase of 38.71%, as shown in the table below:

Table of Average Changes in Mustahik's Income

| Explanation | count (Rp) |
|---|---------------------|
| The average income before the zakat fund assistance | 554.717 |
| The average income after the zakat fund assistance | 769.434 |
| Average difference | 214.717 (38,71%) |

Source: Primary data processed (2022)

Analysis of Changes in Mustahik Income Before and After the Zakat Fund Assistance with the CIBEST Model

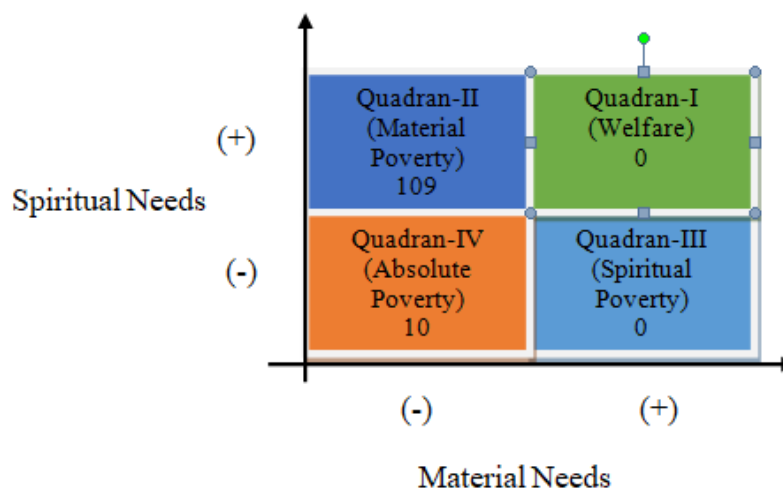
To determine the impact of the distribution and utilization of zakat funds is done by using the CIBEST MODEL quadrant analysis and calculating the poverty index. These two analyzes were carried out by looking at the impact before and after the zakat fund assistance provided by LAZ Zakat Center Cirebon. The first step taken in this CIBEST calculation is to know the MV (material value) value of mustahik households in advance, when referring to the second approach, namely by looking at the nishab standard, or the minimum income that is obligated to pay zakat. In this case the nishab standard used in Indonesia is the agricultural zakat standard. That is worth five ausaq, or 653 kg of grain equivalent to 524 kg of rice. Then this nominal is multiplied by the standard rice price at the farm level which has been set by the government, namely PERMENDAG no 24 (2020) which has set the price of rice at the farmer level at IDR 8,300/kg. So, the nishab is IDR 4.3 million/month (Hartati, 2022). However, this study uses the second approach, which refers to the poverty line. The following table shows the results of calculating the MV (Material Value) value using the BPS poverty line standard, from individual per capita standards to mustahik household standards, which can be seen in the table below:

Table of MV Value Calculation Results

| District/ City | Total Population | Number of Households | Line of Poverty | Average Large Household Size | MV (Material Value) |
|------------------|------------------|----------------------|-----------------|------------------------------|---------------------|
| Cirebon City | 322.322 | 82.454 | 457.954 | 3,90911296 | 1790194 |
| Cirebon Regency | 2.209.633 | 583.038 | 393.452 | 3,78986104 | 1491128 |
| Kuningan Regency | 1.087.105 | 277.855 | 352.358 | 3,91249033 | 1378597 |
| Average | 1.206.353 | 314.449 | 401.255 | 3,87048811 | 1.553.307 |

Source: Primary data processed (2022)

Based on the table above, it is known that the MV value is Rp. 1,553,307 per month, meaning that if there are mustahik households whose income is below this value, it means they are classified as poor households, and vice versa. The CIBEST model has 4 quadrants, quadrant I is the prosperous category meaning materially and spiritually rich, quadrant II is the materially poor but spiritually rich category, quadrant III is the materially rich but spiritually poor category and quadrant IV is the absolute poor category meaning materially and spiritually poor. An overview of mustahik before receiving zakat funds can be seen in the CIBEST quadrant below:



CIBEST Quadrant Image

The CIBEST quadrant above is a description of a mustahik when he has not received zakat assistance. And an overview of mustahik after receiving zakat aid funds can be seen in the table below:

Mustahik Change Table

| Quadrant | Total of Mustahik Households | |
|----------|---------------------------------|--------------------------------------|
| | Before there was Zakat Fund Aid | After there is Zakat Fund Assistance |
| I | 0 | 4 |
| II | 109 | 106 |
| III | 0 | 1 |
| IV | 10 | 8 |

Source: Primary data processed (2022)

If we look at the table above, there has been a change in the quadrants of several mustahik after receiving the zakat aid. In quadrant I the value was 0 before the existence of zakat assistance and changed to 4, meaning that with the existence of zakat assistance there were 4 mustahik respondents whose lives changed to become prosperous or rich materially and spiritually. Likewise what happened in quadrants II and III and finally in quadrant IV where previously there were 10 respondents who were in the absolute poor category but after receiving zakat aid there were 2 respondents who moved to the quadrant. Next, we will determine the index of each of the quadrants mentioned above. Where there are four indices, namely welfare, material well-being, spiritual poverty, and absolute poverty. Based on the calculation results for the welfare index before the zakat aid was 0 and there was an increase in the index after the zakat aid was available, namely to 0.033 ($0 \leq W \leq 1$). Furthermore, the material welfare index decreased from the previous 0.915 to 0.890 ($0 \leq P_m \leq 1$). For the spiritual poverty index, the condition is rather apprehensive because what used to be worth 0 becomes 0.008 ($0 \leq P_s \leq 1$), meaning that there are respondents who already have material, forgetting their spiritual values. And the last is the absolute poverty index which was previously 0.084 to 0.067 ($0 \leq P_a \leq 1$), where this has experienced a positive change, meaning that there are a number of respondents who have moved on to a better life after receiving the zakat aid. For more details, see table 4.11 below:

Index Table

| Index | Total of Mustahik Households | |
|----------------------------|---------------------------------|--------------------------------------|
| | Before there was Zakat Fund Aid | After there is Zakat Fund Assistance |
| Welfare Index | 0 | 0,033 |
| Welfare Index Material | 0,915 | 0,890 |
| Poverty Index Spiritual | 0 | 0,008 |
| Absolute Poverty Index | 0,084 | 0,067 |

Source: Primary data processed (2022)

CONCLUSION

1. The Covid-19 pandemic affected the loyalty of muzakki, which was caused by several things, including a decrease in the income of muzakki, there were muzakki who died during the pandemic and an increase in the number of mustahik due to the impact of covid-19, meaning that there were muzakki who became mustahik.
2. Respondents felt very helpful with the zakat fund utilization program for mustahik during the Covid-19 pandemic. This is because during the pandemic there was a PSBB which greatly affected their income to meet their family's needs.
3. The results of calculations using the CIBEST model show that all mustahik who are respondents in this study feel that there is a change in income for their families for the better after they receive productive zakat assistance funds.

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