

# AN ANALYSIS OF ZAKAH FUNDS THROUGH COMMUNITY BASED DEVELOPMENT

**M. Ihsan Dacholfany**

*Muhammadiyah University of Metro, Lampung-Indonesia  
Jl.Ki Hajar Dewantara No.166 Kota Metro, 34125, Lampung  
E-mail: mihsandac@ummetro.ac.id*

**Nedi Hendri**

*Muhammadiyah University of Metro, Lampung-Indonesia  
Jl.Ki Hajar Dewantara No.166 Kota Metro, 34125, Lampung  
E-mail: nedi\_hendri@yahoo.com*

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An Analysis of Zakah Funds Through Community Based Development  
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## Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui model prototipe optimalisasi dana amal yang tepat dalam pemberdayaan masyarakat miskin perkotaan berdasarkan kearifan lokal di Lampung. Penelitian ini menggunakan metode survei dengan data yang berasal dari hasil Diskusi Kelompok yang terfokus dan wawancara mendalam dengan pembicara adalah tahap identifikasi model. Kemudian model rekonstruksi menggunakan analisis komparatif. Pengembangan Berbasis Masyarakat ini menggunakan metode yang melibatkan masyarakat dalam pembangunan. Di mana konstruksi dimulai pada tahap ide, perencanaan, kegiatan pengembangan program, penganggaran, pengadaan sumber daya hingga implementasi yang lebih menekankan pada keinginan nyata atau kebutuhan nyata masyarakat dalam sekelompok orang. Melalui Relasi Mustahiq yang sangat membantu sebagai sumber daya manusia, Dengan harapan Pengembangan Masyarakat

Terpadu diharapkan menjadi pusat penyaluran program tersebut sehingga programnya lebih terukur, dan terkendali.

**Kata kunci:** Dana Zakat, Pemberdayaan, Miskin Perkotaan, dan Pengembangan Berbasis Masyarakat

### **Abstract**

*The aim of this study is to find a prototype model of the proper optimization of charity funds in the empowerment of the poor town based on local wisdom in Lampung. This study used a survey method with the data derived from the results of the Focus Group Discussion (FGD) and in-depth interviews with the speakers is the model identification stage. Then, reconstruction model using comparative analysis. Community Based Development (CBD) is a method that involves communities in development. Where constructions began on the stage of ideas, planning, program development activities, budgeting, procurement of resources to the implementation of a more emphasis on real desire or the real needs of the community in a group of people. Through Mustahiq Relation Officer (MRO) a human resources assistant, Integrated Community Development (ICD) became the center of the distribution of the program so that the program is more scalable, and controlled.*

**Keywords:** Zakah Fund, Empowerment, Poor Urban, and Community Based Development (CBD).

### **A. Introduction**

Poverty is a phenomenon of human life that always accompanies the process of development and is considered as a barrier because its effects are likely to be negative. With the largest Muslim population in the world, Indonesia has the potential to overcome poverty through fiscal policy management of *Zakah*, Donation and Charity (ZDC). ZDC can be an alternative to overcome poverty because its targets clearly set out in the Qur'an, that is poor. Distribution should be developed towards empowerment through productive activities is not for consumption. So far, the potential and the importance of charity as an effort to alleviate poverty are still considered underestimatedly, but charity actually has a huge economic potential for Indonesia. Nowadays, collecting funds of ZDC have reached five a percentage of the total potential of *zakah* reaches 20 trillions of dollars each year. Although ZDC has been professionally

managed by *Zakah* Management Organization (ZMO) that exist in Indonesia, the distribution of beneficiaries of funds of ZDC impress overlap with each other, as the collection of ZDC are still focused on a specific area.

According to Firman, utilization of *Zakah* funds for this still adheres to the old paradigm, ie *zakah* should be shared out for all classes specified and for a moment so that the utilization of *zakah* consumption for the purpose of productive economic empowerment has not been a top priority<sup>1</sup>. Furthermore Fujiyono saya that concludes that distributor of ZDC is still less effective and benefit of ZDC funds through economic empowerment is still classified as less efficient<sup>2</sup>.

Paradigm charity of foundation jurisprudence can be utilized in productive economic activities. It is time ZMO start reducing consumption and optimize the portion of *zakah* and charity prioritizes productive. Many models and policies conducted so far are not effective and efficient in overcoming poverty. The belief systems of government and law can be interpreted as

A form of assessment among state institutions in organizing The power of the state for the statehood itself <sup>3</sup>.The paradigm of development through empowerment (empowerment) is an appropriate approach to overcoming poverty.

According Fujiyono empowerment is a process and a goal. As a process, empowerment is a series of activities to improve the power and empowerment of vulnerable groups in society, including individuals who have problems of poverty. For the purpose, empowerment refers to the state or the results to be achieved by a social change, which empowered community, have power or have the knowledge and ability to meet their needs whether physical, economic, and social<sup>4</sup>.

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<sup>1</sup> Firmansyah, *Potensi dan Peran Zakah Dalam Mengurangi Kemiskinan* (Laporan Penelitian P2E-LIPI), . 2009, 23

<sup>2</sup> Fujiyono, A, *Optimalisasi ZIS dalam Mengentaskan Kemiskinan. Jurnal of Islamic Bussiness and Economics*, Juni 2009 Vol.2 No.1, 12

<sup>3</sup> Nedi Hendri, *Faktor-Faktor Yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Membayar Pajak Pada Umkm Di Kota Metro*, Jurnal akuisisi vol. 12 no. 1 april 2016 1, 12

<sup>4</sup> Fujiyono, A, *Optimalisasi ZIS dalam Mengentaskan Kemiskinan, Jurnal of Islamic Bussiness and Economics*, Juni 2009, Vol.2 No.1, 16

In addition, the role of zakat needs to be optimized to help finance Islamic educational institutions for children from poor families, as well as for the future interests of the umma as a whole, because the development of Islamic educational institutions today has caused widespread concern in the community, especially faced with multidimensional crisis Which is prolonged and the community also expects certainty how this nation will face competition with other nations in the face of globalization<sup>5</sup>. As stated by Dr. Yusuf Qaradawi in the book of *Dauru Al-Zakat, fi 'Ilaaj al-Musykhilaat al-Iqtishaadiyah*, "One who studies is given the right to receive zakat because he is carrying out his obligations

Fardhu kifayah, and also because the benefits of knowledge to be achieved is not limited to himself, but the benefits of his knowledge is used for the benefit of all mankind to be fair if then he is assisted with zakat money, because basically, zakat is only for Muslims in need or For people needed by The Muslims, while the claimant of knowledge belongs to both criteria."

The awarding of zakat for scholarship has been discussed and decided by the Indonesian Ulema Council (MUI) through a fatwa stipulated on 29 Ramadhan 1416/19 February 1996, signed by the Chairman of MUI KH Hasan Basri and Chairman of the Fatwa Commission Prof. KH Ibrahim Hosen, LML<sup>6</sup> (Fatwa Decree Number 120 / MUI / 1996).

Model utilization of *zakah* to the concept of empowerment is the current trend among institutions of *zakah* and relevant to address poverty, for example ZDC empowerment by providing venture capital good with a loan without a profit-sharing system (*Qardhul Hasan*) and the profit-sharing system. However, through mentoring programs should microenterprises with productive charitable giving in the form of a revolving fund can be developed with a "Community-Based Development" or even "Integrated Development Community (IDC)" to be effective and efficient in alleviating poverty.

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<sup>5</sup> M.Ihsan Dacholfany, *Inisiasi Strategi Manajemen Lembaga Pendidikan Islam Dalam Meningkatkan Mutu Sumber Daya Manusia Islami Di Indonesia Dalam Menghadapi Era Globalisasi*, *Jurnal At-Tajdid*, Volume. 1, No. 1 Januari-Juni 2017, 1

<sup>6</sup> Fatwa Decree Number 120 / MUI / 1996.

The purpose of this research are; to know the distribution of *zakah* models through the empowerment of the poor town in the Lampung province. Create the optimization of *zakah* funds model right in the empowerment of the poor town in the Lampung province.

## B. Literature Review

### 1. *Zakah* Conception

*Zakah* is derived from the Arabic word that *zakah* which means 'sacred', 'good', 'blessing', 'growth' and 'developing'. While the terminology of law, *zakah* is a certain amount of assets that have reached that certain conditions are required by God to be issued and given to those who deserve it with certain requirements<sup>7</sup>

Various property shall be issued *zakah* is agriculture, plantation, animal husbandry, fisheries, mining, gold, silver, money, revenue and services, rikaz (artifacts), trade and enterprise, as well as other sources of income (Republic Act. 38 Year 1999 on *Zakah* Management). The *ashnaf* (person who is entitled to receive *zakah*) is indigent (the destitute), the poor, *amil* (*zakah*), converts (those who are new to Islam), *gharimin* (debtor), *Ibnsabil* (person who in the course of study), *fi sabillillah* (people who fight in Allah's way), *Riqab* (slave)<sup>8</sup>

In terms of concept, *zakah* can be used as an instrument in the economic empowerment of people through the utilization of *zakah* for productive enterprises. This has been stipulated in the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 373 of 2003 in Article 28, paragraph 2 and Article 29, concerning the implementation of Act 38 of 1999 on *zakah* management. In fact, in article 30 in the decision is emphasized again that the proceeds of *Zakah* Collectors Organization (ZCO) either donation, charity, wills, inheritance or expiation utilized especially for productive activities after getting the requirements as stipulated in Article 29. But in the reality, *Zakah*, Donation and Charity fund (ZDC) is not optimal to overcome the tackling poverty as expected.

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<sup>7</sup> Hafidudin, D, *Zakat Dalam Perekonomian Modern*, Jakarta: Gema Insani Press, 2002. 23

<sup>8</sup> Al-Qur'an, Suroh At-Taubah: 60

## 2. Zakah and Empowerment of the Poor

Utilization of *zakah* model for the economic empowerment of the poor is a program to encourage the utilization of *Zakah* funds to support *mustahiq* able to have an independent business. The program is realized in the form of capital development of micro enterprises existing or new planting prospective micro enterprises<sup>9</sup>

Article 16 first and second paragraph of Law No. 38 Year 1999 on *Zakah* Management, explicitly stated that the utilization of *zakah* is to meet the needs of the *mustahiq* life in accordance with the provisions of religion (eight ashnaf) and can be utilized for productive enterprises. More specifically, in the Decree of the Minister of Religion No. 373 of 20 035 Article 28 paragraph (2) explained that the utilization of *zakah* for productive activities carried out when charity was able to meet the needs of the *mustahiq* life and it turns out there are advantages. So, ZIS, especially *infak* and *Sadaqah*, can be utilized for productive activities when there are real efforts are likely to benefit.

ZIS funds can be distributed on two types of activities, ie activities that are consumptive and productive<sup>10</sup>. Consumptive activities are activities that form of relief just to solve problems that are urgent and immediately discharged after the aid is used (short-term). Meanwhile, productive activity is the provision of assistance intended for productive activities so as to provide medium to long term impact for the *mustahiq*.

According to Antonio earning financing is intended to meet the financing needs of the production in a broad sense, ie to increase the business, whether production, trade and investment<sup>11</sup>. Based on the type of needs, financing productive divided into two, namely: (a) Working capital financing, which is the financing to meet the needs of increased production quantitatively (amount of production) and qualitative (quality improvement or quality of production) as well as for trading purposes or increase the utility of place of an item; (b) Financing of investment, which is the financing to meet the needs of

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<sup>9</sup> Kholiq, A, *Pendayagunaan Zakah, Infak dan Sedekah untuk Pemberdayaan Ekonomi Masyarakat Miskin di Kota Semarang*, Ristek, Vol. 6 No. 1, 2012, 1 39-47

<sup>10</sup> Nasution, *Indonesia Zakah and Development Report*, Depok: CID, 2009, 24

<sup>11</sup> Antonio, M.S, *Bank Syariah dari Teori ke Praktik*, Jakarta: Gema Insani, 2001. 24

capital goods (capital goods) and facilities that are closely associated with the investment.

According to Sunartiningsih, empowerment is defined as an effort to assist communities in developing their own abilities that are free and able to solve problems and make decisions independently. Thus empowerment is intended to encourage the strength and ability of public agencies to independently able to manage itself based on the needs of the community itself, and is able to overcome the challenges of the problems in the future<sup>12</sup>. While the concept of Suharto concerning empowerment is the ability of people are particularly vulnerable and weak that they have the strength and ability in several ways: (a) Meeting the basic needs so that they have the freedom, in the sense of not only free to express their opinions, but freedom from hunger, freedom from ignorance and free from pain; (b) Reaching productive resources that enable them to increase their income and obtain goods and services they need; (c) Participate in the development process and the decisions that affect them<sup>13</sup>.

There are several indicators of the success of development programs by Sumodiningrat namely: (a) Shrinkage of poor people number; (b) Development efforts to increase revenue made by the poor to take advantage of available resources; (c) Increased public awareness of efforts to improve the welfare of poor families in the neighborhood; (d) Increase the independence of the group are characterized by the growing business and productive members of the group, the group's capital strength, the neat system administration group, as well as the growing extent of the interaction of group with other groups in society; (e) Increasing the capacity of communities and the equitable distribution of income that is characterized by an increase in the income of poor families is able to meet basic needs and social needs basically<sup>14</sup>.

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<sup>12</sup> Sunartiningsih, A (ed.), *Strategi Pemberdayaan Masyarakat*, Yogyakarta: Aditya Media, 2004, 24

<sup>13</sup> Suharto, E., *Membangun Masyarakat Memberdayakan Rakyat*, Bandung: Refika Aditama, 2009, 45

<sup>14</sup> Sumodiningrat, *Pemberdayaan Masyarakat dan Jaring Pengaman Sosial*. Jakarta: Gramedia Pustaka Utama, 1999, 24.

### C. Community Based Concept Development.

Community Based Development approach (CBD) is a method of approach that involves community / communities in development. In this development involves a variety of elements including the broader social, cultural, economic to regulatory environment (Hidayat and Darwin, 2001). The nature of the CBD this approach is the development process from initial idea / ideas, planning, program development activities, budgeting / cost, procurement of resources to the implementation of a more emphasis on real desire or need there (the real needs of the community) in community groups.

According to Hidayat and Darwin the basic principles of the concept of the Based Development approach (CBD) are: (a) Required level of break-even in every residence which is managed through the CBD program. The aim is that the activities are managed is able to be preserved or developed; (b) The concept of CBD always involves participation of community that includes the planning and implementation of programs; (c) Between training and business development is an integral and inseparable; (d) Implementation of the CBD should maximize existing resources, particularly the issue of funding; (d) Organization of the CBD must position itself as a "middleman" to the links between government interests with the interests of the people who are micro<sup>15</sup>.

### D. Methods

#### 1. Research Design

This study is a naturalistic study with qualitatif- descriptive approach. This is a model of research that seeks to create a description / exposurion and dig carefully and deeply about certain social phenomena without intervention and hypotheses. While the determination of the sample uses purposive sampling technique. Here *amilzakah* institutions data:

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<sup>15</sup> Hidayat, Syarif dan Darwin Samsulbahri, *Pemberdayaan Ekonomi Rakyat*, 2001, 34



## 2. Types, Sources and Data Collection Techniques

In this study, the types of data that will be used are primary data and secondary data. Data collection methods are varied using several techniques, depending on the desired data and data sources.

Primary data will be collected through a survey deepened by the Focus Group Discussion (FGD) and in-depth interviews (depth interview). FGDs will be conducted by BAZNAS Lampung Province. FGD will be done also by LAZ-LAZ in Lampung Province. In-depth interviews conducted by local government, Religion Departement, scholars of moslems, community leaders, *muzakki*, *mustahiq*, and other collectors. In addition to the primary data, this study also uses secondary data obtained from the publications, both from government agencies (BPS, Social Services, Office of Religious Affairs and others), Regional BAZNAS, LAZ, books, journals and internet sites.

## 3. Processing and Data Analysis

Primary data is processed by making a transcript of a Focus Group Discussion (FGD) and in-depth interviews with resource persons. While secondary data processed by the program Excel to get the trend and growth. To design an appropriate model reconstruction performed comparative analysts, using comparative models are expected to be known values of uniqueness and advantages of each model of empowerment charity to the poor is done by agencies of *zakah* itself. The results are analyzed with SWOT analysis and analysis of the situation analyst in order to obtain a desired prototype models, This research article is expected to be useful in generating some postulate and theory that can be used as a reference for researchers.<sup>16</sup>

## E. Results and Discussion

The total potential of *zakah* in Lampung province until now does not have official data and valid that could explain the potential *zakah* in Lampung Province. An estimate of existing national and regional is still doubtful. Because theory calculations using various assumptions that are less valid. So the description of the potential *zakah*

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<sup>16</sup> M. Ihsan Dacholfany, *Leadership Style in Character Education at The Darussalam Gontor Islamic Boarding*, Journal Al-Ulum, Volume 15 Number 2 December 2015, p.452

among the other agencies varies. According to the Head Office of the Ministry of Religious Affairs (MRA offices) Abdurrahman in Lampung Province<sup>17</sup>, the potential *zakah* profession / mal in Lampung province reached Rp 4.5 trillion each year. The projected amount of 5 million for inhabitants Lampung who pay *zakah* profession / mall is 2.5% each month. From the data of *zakah* in Lampung Province is currently only collected approximately 2.73% only. These assumptions are very weak and not valid because it is based on predictive assumptions only. So that needs to be done so that the survey approach will be more accurate in describing the potential for charity in Lampung Province.

Regardless of the *zakah* potential assumptions, macro development of social, economic and religious understanding of society is assumed to be an effect on strengthening the potential for charity in Lampung Province. These indicators can be seen from: increasing awareness of the religious community, the economic life of the improvement of society and the development of professional *amil zakah* institutions. In general it can be said that *zakah* in Lampung province is currently experiencing a revival trend. Awareness for alms giving more organized, powerful and effective has encouraged the emergence of institutions of *zakah* professionals from various religious associations.

*Zakah* management institutions in Indonesia are divided into two namely *Amil Zakah* and the *Institute of Amil Zakah* or LAZ. Management institution of *zakah* in Lampung province is a branch of a national charity management institutions such as: LAZ PKPU Lampung, LAZ Rumah *Zakah* Lampung, LAZ Dompot Dhuafa Lampung, LAZ DPU-DT Lampung / LAZ Lampung Peduli, Lampung LAZIS MU, LAZIS NU Lampung, BAZ Al-Forqon and other so forth. While the local level appears LAZ Lampung Care represents private institutions and management *zakah* institutions in government circles are BAZNAS Lampung, BAZNAS Bandar Lampung, BAZNAS Metro and so forth.

Law No. 38 of 1999 on *Zakah* Management explained that the utilization is: (a) Results of collecting alms for *mustahiq* utilized in accordance with the provisions of religion; (b) Utilization of collecting

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<sup>17</sup> Lampung Post, March 26, 2013, 24

*zakah* based on priority needs *mustahiq* and can be used for productive enterprises.; (c) The requirements and procedures for collecting *zakah* utilization as referred to in paragraph (2) shall be regulated by the decision of the Minister.

The types of activities that develop the utilization of *Zakah* funds currently can divide into two bases on the basis of activities, namely: (1) Based Social. Distribution of *zakah* this kind conducted in the form of direct funding in the form of compensation for the fulfillment of basic needs *mustahiq* It is also called the Charity Program (compensation) or grant consumer. This program is the simplest form of the distribution of *zakah* funds. (2) Based Economic Development. Distribution of *zakah* this kind conducted in the form of venture capital to *mustahiq* directly, whose management may involve or not involve *mustahiq* target. The distribution of *zakah* funds is directed to productive economic enterprises, which may also be raised welfare of society.

Distribution of *zakah* Method, the present time is known as *zakah* consumptive and productive charity. Almost all of *zakah* management institutions apply this method. In general, these two categories of *zakah* is distinguishable by giving charity and the charity fund utilization by *mustahiq*. Each of the consumptive and productive needs are then divided into two, namely the traditional consumptive and consumptive creative, while the form of productive divided into conventional productive and creative productive, while a more detailed description of the four forms of distribution of *zakah* are:

### **1. Traditional Consumer**

Purpose of traditional consumptive distributing *zakah* is that *zakah* distributed to *mustahiq* with directly for daily consumption needs, such as the division of tithes in the form of rice and money to the poor every Eid or distribution of *zakah* mal directly by the *muzakki* to *mustahiq* who desperately need because of lack of food or because of the unfortunate. This pattern is a short-term program in order to overcome the problems of the people.

## 2. Creative Consumer

Distributions of *Zakah* as a creative consumer is realized in the form of *zakah* consumer's goods and are used to help the poor in overcoming social and economic problems it faces. The contributions are in the form of school supplies and scholarships for students, aid places of worship such as gloves and *mukena*, help agricultural implements, such as hoes for farmers, carts selling to small traders

## 3. Productive Conventional

Distribution of *Zakah* conventional productively is charity given in the form of productive goods, where the use of these items, the *muzakki* can create a business, such as the provision of goats, milking cows or for plowing, carpentry tools, and sewing machines

## 4. Productive Creative

Distribution of *Zakah* productively creative is manifested in the form of revolving capital, both for capitalization of social projects, such as social development, such as the construction of schools, health facilities or places of worship as well as venture capital to help or for business development, traders or small businesses.

Updates in the aspect of utilization of *zakah* are the renewal of the aspects concerning the utilization of *Zakah* funds. So far, there is an impression that perpetuates poverty charity. It can be seen from the recipients who never changed his status of recipients (*mustahiq*) become givers / tax payers (*muzzaki*), even every year *mustahiq* number tends to increase. LAZ aid delivery and BAZ is done through programs in education, health, the area of youth and the economic field is still done mostly scattered and tend to be partially dependent *mustahiq* for each program. This will cause difficulty in control, evaluation and sizing success of the program. Besides the change of consumption patterns become productive patterns become one way for future empowerment charity funds. Model utilization of *zakah* for the economic empowerment of the poor is a program to encourage the utilization of *Zakah* funds *mustahiq* able to have an independent business.

Optimization of *zakah* funds model to approach the Integrated Community Development (ICD) or empowerment integrated region, or better known as the concept of guided village. Integrated Community Development (ICD) is the center or center-based community empowerment *mustahiq* at village or district. The purpose ICD models are: 1). Help *mustahiq* to survive in the midst of its material shortages, 2). monitor the development of the welfare *mustahiq* for the target, 3). make people aware of the responsibility to alleviate poverty locally territory, and 4). reduce *mustahiq* of poverty so they can change their welfare at the level muzaki (people who pay *zakah*). Each region includes in ICD program will be accompanied by one person or more *mustahiq* Relations Officer (MRO). MRO serves as a driver, companion, facilitator, motivator and even preachers who helped ensure the 4 main program clumps LAZ / BAZ well received in the community. Each MRO required to live in the community and managed the family 100-250. Thus, the process of empowerment LAZ / BAZ lasts is longer observed, integrated and sustainable.

## F. Conclusion

The problems of quite complex poverty are requiring the intervention of all parties together and coordinated. During *Zakah* Management Organization (ZMO) run the program utilization of *Zakah* to tackle the problem of poverty only by its own logic. So the empowerment *Zakah* funds models which happens to the urban poor is different having in the advantages and disadvantages as well. This study aims to find a prototype model of the proper optimization of charity funds in the empowerment of the poor town based on local wisdom in Lampung province. This study used a survey method for the first phase with the data derived from the results of the Focus Group Discussion (FGD) and in-depth interviews with the speakers is the model identification stage and the second stage is the stage of reconstruction model using comparative analysis and SWOT analysts. The result that wants to be achieved through this study is getting thesis about optimization *Zakah* funds models in empowerment

of the poor town in the Lampung province and drafting prototype optimization *Zakah* fund models in a community development based on local wisdom city in the Lampung province. Community Based Development approach (CBD) is a method of approach that involves communities in the development where construction began on the stage of ideas, planning, making the program of activities, budgeting / cost, procurement of resources to the implementation of a more stressed the desire or need for real there (the real needs of the community) in a communities.

*Integrated Community Development (ICD)* is a focused spot to integrate the delivery of education, health, youth training, and economic empowerment of community-based integrated manner. With *Mustahiq* Relation Officer (MRO) as Human Resource (HR) assistant, ICD became the centre of the distribution of the program so that the program is more scalable, and controlled[.]

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