

University of Nebraska - Lincoln

DigitalCommons@University of Nebraska - Lincoln

Library Philosophy and Practice (e-journal)

Libraries at University of Nebraska-Lincoln

January 2020

The Zakat, Infaq, and Alms Farmer Economic Empowerment Model

Udin Saripudin

udin_saripudin27@yahoo.co.id

Fathurrahman Djamil

fathurrahman.djamil@uinjkt.ac.id

Ahmad Rodoni

ahmad.rodoni@uinjkt.ac.id

Follow this and additional works at: <https://digitalcommons.unl.edu/libphilprac>

 Part of the [Development Studies Commons](#), and the [Growth and Development Commons](#)

Saripudin, Udin; Djamil, Fathurrahman; and Rodoni, Ahmad, "The Zakat, Infaq, and Alms Farmer Economic Empowerment Model" (2020). *Library Philosophy and Practice (e-journal)*. 3566.

<https://digitalcommons.unl.edu/libphilprac/3566>

The Zakat, Infaq, and Alms Farmer Economic Empowerment Model

Udin Saripudin¹

Udin Saripudin¹, Fathurrahman Djamil², Ahmad Rodoni³

¹Program Pascasarjana Universitas Islam Bandung

Jl. Purnawarman No. 59 Bandung

²Fakultas Syariah dan Hukum UIN Syarif Hidayatullah Jakarta

Jl. Ir. H. Juanda No. 95 Tangerang Selatan

³Fakultas Ekonomi dan Bisnis Islam UIN Syarif Hidayatullah Jakarta

Jl. Ir. H. Juanda No. 95 Tangerang Selatan

Email: ¹udin_saripudin27@yahoo.co.id; ²fathurrahman.djamil@uinjkt.ac.id;

³ahmad.rodoni@uinjkt.ac.id

Abstract

This study departs from the fact that the partial empowerment model of farmers has failed to improve the welfare of farmers. Therefore we need a comprehensive farmer empowerment model that integrates several partial empowerment models using Islamic economic principles. The intended integral empowerment model includes; empowerment in the area of capital access (financial institutions), the field of crop marketing (market access), and the field of capacity building (assistance and training). The purpose of this study is to design a comprehensive model of farmer economic empowerment, which integrates a model of capital assistance (natural capital), assistance, and marketing of agricultural products with zakat, infaq, alms and waqf as its main capital as well as implementing shari'a principles in its operations. This paper tries to develop a model of farmer economic empowerment with the Research and Development (R & D) method. It starts by studying much literature and then arranges the desired model. A comprehensive, integrative and shari'a empowerment model is expected to improve the welfare of farmers.

Keywords: *Model, Economic Empowerment, ZIS.*

INTRODUCTION

Indonesia is an agricultural country with a large portion of its population living in agriculture. The agricultural sector plays a very important role for the Indonesian people, because this sector is still the main economic base and as a provider of food, clothing, and shelter (Warnadi and Nugraheni, 2012). The large role of agriculture in Indonesia motivates rural communities to have agricultural land that can be used as a source of production (Lubowski, et. Al., 2005), with the agricultural land they have, they will finance their family's living needs.

Agriculture is a natural livelihood for residents in rural areas (Budiasa and Ambarawati, 2014), although not infrequently among those who are forced to work in the agricultural sector because of their limitations, especially limitations in educational matters. A phrase that says that traders will be rich, civil servants will be respected, and farmers will live peacefully. It seems that the phrase is now completely irrelevant. Farmers now live far from peaceful and prosperous. Sastraatmadja said that farmers live in an atmosphere of backwardness with pathetic living conditions. Indonesia, which has always claimed to be an agrarian nation and / or maritime nation, apparently after a long time of development, has yet to achieve prosperity in both fields. Imports of rice and other agricultural products still occur today (Sastraatmadja, 2006).

The profession as a farmer is now impressed as an inferior profession, and the agricultural sector is identical to the marginal sector (Barbier and Bugas, 2014). This assumption is also true because the data, in general, shows this. Whereas in the 1970s the welfare of farmers and the welfare of industrial workers were not very different. But now, the situation is no longer in favor

of farmers. The industry is moving much faster than the agricultural sector (Diao, Hazell, Resnick, & Thurlow, 2006). The absorption of agricultural labor is indeed increasing, but if the agricultural sector is more stuffed with small farmers, the agricultural sector will be a significant contributor to poverty. Over a period of ten years between 1993-2003, the number of small farmers who had originally been 10.8 million had increased to 13.7 million people. In 2002 of the total poor population in Indonesia, more than half were farmers who lived in rural areas. The number of agricultural households in 2003 was 24.3 million, around 82.7% of them included in the poor category. The agricultural sector continues to decline so that the fate of farmers is not prosperous. Farmer's family income was allegedly only Rp. 500 thousand per month so that farmer poverty becomes a chronic problem that is difficult to solve, especially smallholder farmers who work less than half a hectare and farm laborers experience difficulties especially in the economic field (Sunarti, et al., 1990).

The high number of poor people is a fundamental problem that has not been resolved until now. Data in March 2011 showed that the number of poor people in Indonesia reached 30.02 million (12.49 percent), of which 2/3 were those who lived in rural areas and worked in the agricultural sector, both as farmers and farm laborers. BPS noted, in March 2011, 57.78 percent of Indonesia's poor population worked in the agricultural sector (Ariani, et al, 2013). In March 2017, the number of poor people (population with per capita expenditure per month below the Poverty Line) in Indonesia reached 27.77 million people (10.64 percent), an increase of 6.90 thousand people compared to September 2016 which amounted to 27.76 million people (10.70 percent) (BPS, 2017). That is why there is hardly any more generation of young people of this nation who want to pawn farmers. In *mindset* their, being a farmer is identical to being poor. Becoming a farmer is the last choice of rural youth when other jobs with better income are no longer available (Ruslan, 2014).

The extent of agricultural land in Indonesia apparently does not necessarily make farmers' living standards improved, there are still many farmers who have difficulty living life. Their purchasing power is low and they live on the poverty line (Suryahadi, Hadiwidjaja, and Sumarto, 2012). This is exacerbated by the rising prices of various necessities of life while they are forced to sell their crops at modest prices to collectors because they do not have access to markets. They do not have the cost to send their children to tertiary education, their children's education level is only up to elementary school or junior high school. This forced their children to return to work in the agricultural sector even though it was not in accordance with their wishes. Farmer poverty is a factual problem in the community that needs to be resolved and the coping strategy.

Poverty alleviation programs have been carried out in various countries. Indonesia itself (since the era of the old order until now) has rolled out many poverty reduction programs, such as developing disadvantaged villages, improving villages, integrated poverty alleviation movements, and so forth. However, until now the Indonesian people have not been completely free from poverty since the prolonged crisis.

Poverty reduction efforts in the era of the first President of RI were answered with a self-economic policy in which the cooperative was the pillar of the teacher (reliantSetiyarini and Wisnu, 2014). To meet food needs, especially rice, political self-sufficiency in rice (SSB) is adopted through mass guidance (Bimas) (Abisono, 2002). During the second administration of the Republic of Indonesia President, the effort to overcome poverty by taking the path of economic growth. In order to improve the economic capacity of the weak economy groups, the government has taken credit channels in the form of *microfinance* such as the Candak Kulak Credit, Permanent Working Capital Loans, Farming Business Loans, Takesra / Kukesra. The poverty alleviation model in the New Order era was done by one *indirect attack*. *Indirect attacks* are carried out by providing facilities in obtaining loans in the form of *microfinance*, infrastructure development, enhancing the role of institutions both already in the community and those created by the government. The poverty alleviation model during the Reform Order was carried out in two ways *indirect* and *direct attack*. *Indirect attacks* are carried out by providing facilities in obtaining loans

in the form of *microfinance*, one of which is through the Mandiri National Community Empowerment Program (PNPM). *Direct attacks* are carried out by distributing money through the Direct Cash Assistance (BLT) program, and also dividing up projects and rice for the poor (Slamet, 2011).

Pro-growth development model which beliefs the trickle-down effect (*trickle-down effect*) apparently unable to raise the welfare of the poor population. Instead, what happens is the (*trickling up effect trickle-up effect*) or even production suction (*production squeeze*). This can occur because there are development programs that are centrally planned classes for (*top down*), which are often not in accordance with the conditions and problems that occur in the lower community development. Thus, it is natural that the pro-growth development program will not have so much impact on improving the socio-economic conditions of the lower poor people will still be in poor condition or even poorer ones, while people in rich conditions will get richer (classes, Zubaedi, 2013).

Various research results that examined the implementation of poverty alleviation programs and community empowerment, reported various successes and also the successes of those programs. From various studies concluded that the factors causing the failure of poverty alleviation programs are; because of the target and approach "*top-down*", the neglect of local values and "*bias outsiders*", lack of participation, non-holistic approach, and investment illusions (Muktasam, 2001).

During this time, the government's economic empowerment program has focused on providing capital and training, the government has provided funds and also accompanied. The implementation of the program runs a monotonous pattern. In general, aid funds are managed through ordinary savings and loan mechanism. This has resulted in the non-optimal use of funds to truly print reliable entrepreneurs. One reason is the incomplete supporting components of the program, such as the availability of business networks, intense assistance, and others.

Islam as a religion has offered several concepts for humans that apply universally to guide humanity to achieve happiness and prosperity of life in the world and happiness and prosperity of life in the afterlife. To overcome the problem of poverty Allah SWT lowered the shari'a in the form of zakat aimed at Muslims who are able to have concern for those in need. Zakat is a *maaliyah ijtimâ'iyah worship* which has a very important, strategic and decisive position (Qardhawi, 1993), both in terms of Islamic teachings and in terms of the development of people's welfare. Zakat is one of the three pillars of the five pillars of Islam, as expressed in various hadiths of the Prophet so that their existence is considered to be known automatically and is an absolute part of one's Islam (Yafie, 1994). Al-Qur'an contains twenty-seven verses that align the obligation of prayer with the obligation of zakat in various forms of words, this emphasizes the complementary relationship between prayer and zakat (Qardhawi, 1991). If prayer has a dimension - *vertical* belief, then zakat is a dimension of worship - *horizontal* humanity (Ali, 1988).

Zakat can function as a source of socio-economic funding for Muslims, meaning that the utilization of zakat is not only limited to certain activities based on conventional orientation but can also be used for economic activities of the people, such as poverty alleviation programs and unemployed by giving productive zakat to those who need it as business capital. The development of zakat is productive by making zakat funds as business capital, to empower the recipient's economy, and so that the poor can run or finance their lives consistently. With the zakat funds, the poor will get a steady income, increase their business, develop their business and they can set aside their income to save (Rukminto, 2002).

LITERATURE REVIEW

Economic Empowerment The

term *empowerment* (English) comes from the word *power* (power or empowerment). Empowerment is often interpreted as gaining power and access to resources (Priyono and Pranarka, 1996). Empowerment according to Steven Shardlow focuses the discussion on the problem of how individuals or groups or communities try to control their own lives and try to shape the future according to their wishes (Shardlow, 1998).

Meanwhile, an empowerment process according to Malcolm Payne basically intended to help the client gain the power to make decisions and determine the actions he will take related to himself, including reducing the effects of personal and social barriers to taking action (Payne, 1997). Thus the empowerment is a strength that arises as an effort to make changes in order to make improvements and improve the quality of life of a community. The occurrence of a change in society certainly involves various elements. Community participation is important in community development.

Participation or involvement of citizens in a program includes several stages that include: Phase *assessment*, planning stages of alternative programs or activities, the implementation phase (implementation) program or activity, and the final stage of evaluation (including evaluation of inputs, processes, and outcomes (Adi (2003) All four stages can be taken by anyone who will be involved in an empowerment activity or program Conger and Kanungo mention the continuous empowerment process as a cycle consisting of five main stages namely the analysis of conditions, formulating an empowerment strategy, information distribution, process empowerment and results analysis (Conger and Kanungo, 1988) All stages in the empowerment process must be carried out continuously so that a change can be obtained and the process of change in development can also come from the experience of individuals,

people who have the ability to empower themselves will n able to make changes for the better so that the level of prosperity will increase. To see the progress of an economy according to MA Mannan there are three things that become a benchmark, namely: 1) high per capita income; 2) per capita income continues to rise; 3) the tendency to increase continuously and independently (Mannan, 1997). Independence in the economy is the highest indicator for assessing economic progress. Because independence shows the empowerment of the community in overcoming economic problems.

The steps that can be taken towards an independent community can be adapted to the needs and conditions of the existing conditions. Because economic development can be influenced by social and political conditions. Empowerment itself as stated by Jim Ife contains two meanings, namely power and weak groups (Ife, 1995). Power includes client control over life choices and opportunities, needs, ideas or ideas, institutions, resources, economic activities, and reproduction. The definition conveyed by Jim Ife can be understood because in empowerment includes two parties between groups that have power and power as well as groups that are the object of change.

Zakat, Alms, Alms, and Community Economic Empowerment

1. The Potential of Zakat, Alms, Alms in Indonesia

The great potential of national zakat has been revealed by various studies. Research conducted by the UIN Syarif Hidayatullah Jakarta Language and Culture Center in 2005 concluded that zakat potential reached Rp. 19.3 trillion (Bamualim and Bakar, 2005). Monzer Kahf states, the potential for national zakat can reach two percent of total GDP (Kahf, 1989) so that the potential for zakat is not less than Rp. 100 trillion (Jaelani, 2016). Sharia Economics and Business Center, Faculty of Economics, University of Indonesia (PEBS-FEUI) (2011), the estimated potential of Indonesian zakat funds for the period 2005-2011 as shown in the following table.

	2005	2006	2007	2008	2009	2010	2011
Nominal GDP	2.774.281	3.339.217	3.950.893	4.951.357	5.613.442	6.253.790	7.006.727
Potential of Zakat:							

1,0% of GDP	27.743	33.392	39.509	49.514	56.134	62.538	70.067
1,7% of GDP	47.163	56.767	66.165	84.173	95.429	106.314	119.114
2,0% of GDP	55.486	66.784	79.018	99.027	112.269	125.076	140.135

After these two studies, BAZNAS in collaboration with the Faculty of Economics and Management (FEM) Bogor Agricultural University (IPB) in early 2011 conducted a study of the potential of zakat using data processed from the National Socio-Economic Survey (SUSENAS) Central Statistics Agency (BPS) and other relevant institutions such as Bank Indonesia (BI). In their research, BAZNAS and FEM IPB classified zakat potential nationally in three groups. Namely, the zakat potential of households, the potential zakat of medium and large industries as well as State-Owned Enterprises (BUMN), and the potential for zakat savings.

From this research it is known, the potential of household zakat nationally reaches Rp. 82.7 trillion. This figure is equivalent to 1.3 percent of the total GDP. While the potential for industrial zakat reaches Rp. 114.89 trillion, of which Rp. 22 trillion came from the processing industry. And the zakat of BUMN reaches Rp. 2.4 trillion. Meanwhile, the potential for zakat savings reaches Rp. 17 trillion.

From this research, it is also known as the potential zakat of provincial households. West Java is recorded as the province with the greatest zakat potential, which is Rp. 17.67 trillion, followed by Central Java and East Java which have a zakat potential of Rp. 15.49 trillion and Rp. 13.28 trillion. The provinces with the lowest household zakat potential are Bali, Papua, and West Papua, each reaching Rp. 126.25 billion, Rp. 117.44 billion, and Rp. 111.68 billion (Mubarok and Fanani, 2014).

2. The Impact of Zakat, Infaq, and Alms to the Economy

Zakat is a public instrument that influences the side *demand* economic (Zaim, 1989). Theoretically, the distribution of zakat will result in an increase in the purchasing power of the mustahik community, which in turn will increase the demand curve through aggregate *demand* (Sakti, 2007).

However, in the short term prices will increase. However, the price increase will automatically increase *revenue* producer. If it is assumed that this price increase is known to all market participants, it will invite new market participants. The implication is that the price will be corrected. This fall in prices will not necessarily reduce the quantity of equilibrium production but will continue to increase. This then shows that zakat encourages economic growth, as shown in the following figure.

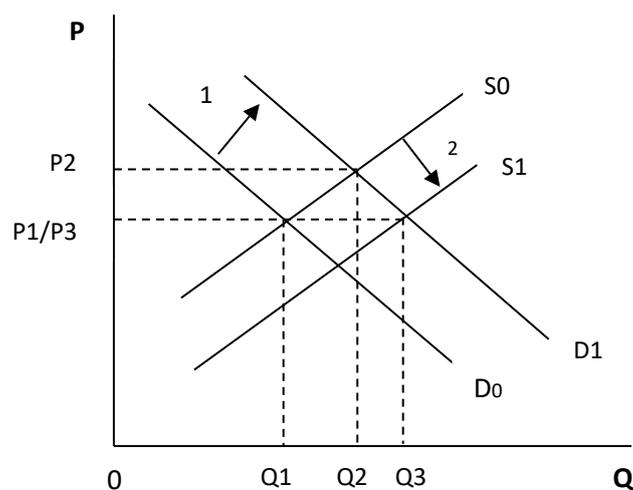


Figure The Role of Zakat on the Economy

From the explanation above it can be seen that zakat has the potential as a driver of economic growth. However, of course, this potential must be accompanied by an optimal collection of zakat funds (Nor Ghani, Abd. Razak, and Mohd Noor, 2002).

3. Role of Zakat, Infaq, Alms, in Poverty Alleviation

Muhammad was a political leader and prophet. As a head of state and prophet, he was able to lay the foundations of a just leadership and be able to realize civil society. The problem of poverty is a problem that has been faced by humanity throughout the history of human civilization itself. Qardhawi examines the position of the poor before Islam in ancient civilizations such as Egypt and Babylon, the poverty they experience is the result of them not having access to land and productive activities. Modern poverty is also still largely a function of the lack of access to productive capital. Islam immediately responded to this problem by emphasizing the importance of social justice, social security, and social solidarity as explained in the Qur'an and Hadith (Qardhawi, 2009).

The importance of equality in Islam is evident in the redistribution of resources through Islamic charities or institutions such as zakat, endowments, and alms. Leaman writing to fight for the poor is considered as fighting for God's way and is equivalent to fasting and prayer (Leaman, 2006). The obligation to pay zakat in the Koran is stated thirty times and most of them are related to the obligation of prayer in the same verse. Therefore, we can note that Islam is very concerned with the problem of poverty and equality.

Islam limits poverty as an individual's inability to fulfill the five basic requirements in life which consist of religion, physical self, intellectual or knowledge, ancestry and wealth (Hassan, 2010). There are two terms in the Koran to express conditions of poverty; *faqr* and *maskanah*. Zakat is only for *fuqara* (poor people) and *al masaakin* (in need) (QS 9:60). The Qur'an states that both of them are eligible to become recipients of Islamic charity. Islamic charity guarantees poor people to obtain sufficient necessities of life with the transfer of wealth and income distribution.

Islamic charity is the main instrument that has a central role in poverty alleviation. The broad term charity is called *sadaqah*, when it is obligatory, it is called *zakat* and when the benefits are expected to be permanent, it is called *sadaqah jariyah* or *waqf* (Obaidullah, 2008). Zakat and alms are involved in poverty alleviation through income distribution and wealth transfer. Bremer illustrates how the zakat scheme in economic development, as outlined in figure bellow (Bremer, 2013).

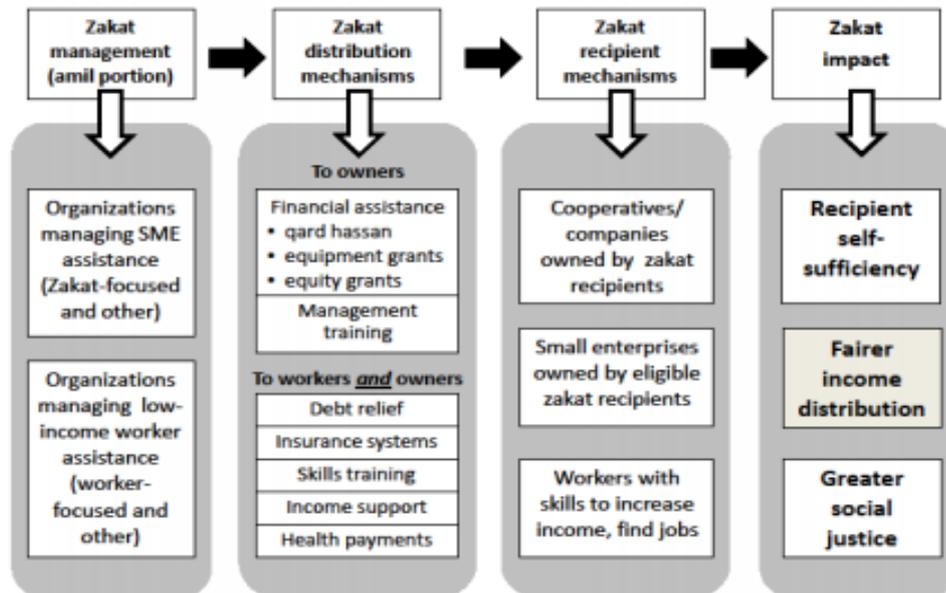


Figure Zakat Scheme for Economic Development

RESEARCH METHOD

This paper tries to develop a model of farmer economic empowerment with the Research and Development (R & D) method. It starts by studying much literature and then arranges the desired model.

FINDINGS AND DISCUSSION

Based on the results of observations in various regions in Indonesia, especially in Java, there are several factors that cause the poverty of farmers in Indonesia. These factors include; education factors, capital or factors of production, market access, and institutions (Harsono, 2009). Therefore, the empowerment model that must be carried out is a model that can overcome these problems simultaneously. The model of economic empowerment of farmers based on zakat, infaq, and alms that is built is an integrated model, thus giving more value to the farming community, as well as the management of their institutions. In carrying out its activities, the agency integrates several empowerment strategies, namely: providing capital assistance and *building capacities*, providing agricultural production facilities at relatively low prices, supplying nine staples, and buying farmers' crops.

The implementation of these four strategies is expected to increase agricultural business capital and cut the distribution chain of goods and crops. Farmers get capital assistance from institutions with the mudharabah scheme. Farmers also buy agricultural production facilities (saprotan) and daily basic necessities (basic necessities) from institutions at relatively lower prices compared to prices at retail traders or warungs. At the time of harvest, farmers also sell their crops through institutions at prices higher than the prices offered by middlemen. The model is illustrated in figure bellow.

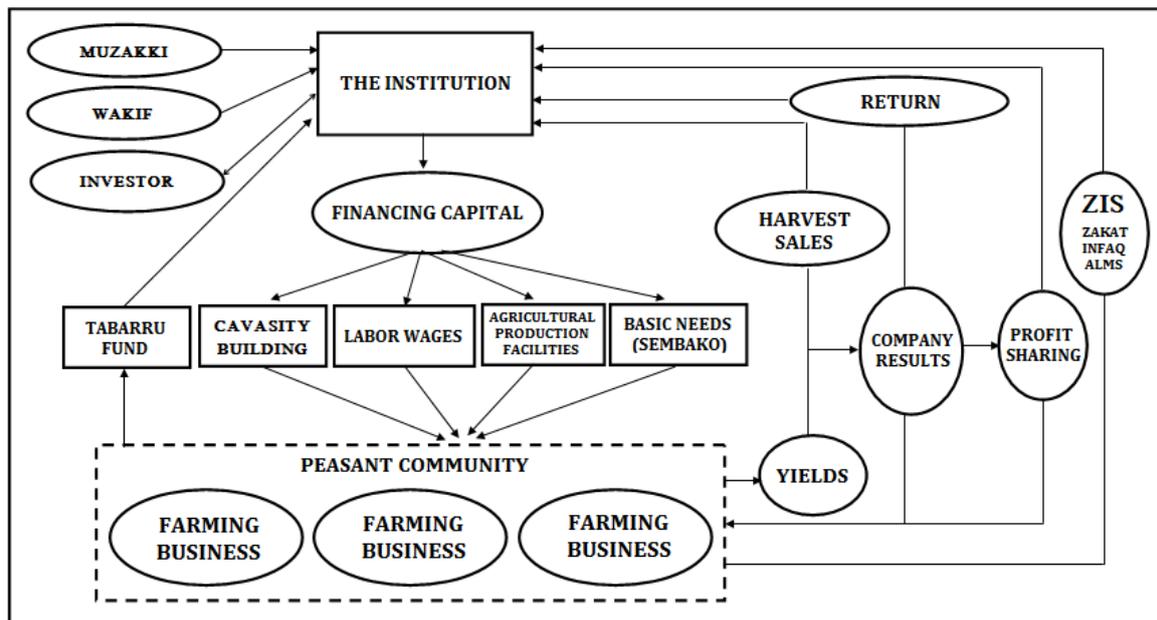


Figure General Model of Economic Empowerment of Farmers Based on ZIS.

The picture above shows how the structure of the farmer economic empowerment model that will be developed, starting from the activities of raising funds, channeling funds, to how the mechanism of profit sharing or profit-sharing between farmers and institutions when the harvest has occurred.

Institutions collect initial funds in the form of funds that come from zakat, infaq, and alms collected from *muzakki*. Indonesia, as a country with the largest Muslim population in the world, is very possible. The Muslim population which reaches 160 million people or around 80% of the total population of Indonesia, is a huge potential for collecting zakat, infaq and alms (BAZNAS, 2017).

In addition to zakat, infaq, and alms funds, the institution also collects initial funds from non-binding grants. These grants can come from the government, private institutions, or individuals or aghniya as long as they are not binding on the institution. This institution also collected initial funds from the farming community in the form of tabarru funds or benevolent funds. This fund is a fund with a contract *gratuitous contract* which is all kinds of agreements relating to *not for profit transactions* (Fauzan, 2016).

This transaction is essentially not a business transaction to look for commercial profit, but a form of transaction that is carried out solely for the purpose of helping in doing good (Budiman, 2013). Those who do good do not have the right to require any compensation to other parties or take profits from the Tabarru 'contract. Those who do good are only permitted to ask their *counterparts* to simply cover the costs (*cover the cost*) they incur to carry out the Tabarru 'contract (Karim, 2003). Tabarru funds are takafuli funds, which are funds intended as a helping fund if one of the community members experiences a loss or crop failure.

Business activities in the agricultural sector will always be faced with a fairly high risk of uncertainty (Ullah, et al., 2016). The risks of uncertainty include the level of damage to farming, the level of crop failure due to various natural disasters, high rainfall, drought, and pests and diseases due to global climate change, in addition to the risk of market price uncertainty (Budiningsih and Pujiharto, 2006). Uncertainty and the high risk is very possible for farmers to experience losses. To cover these losses, all community members worked together to help community members who suffered these losses through Tabarru funds.

Tabarru funds aim to stabilize farmer's income by reducing losses due to yield losses (Puspitasari, et al., 2016), stimulating farmers to adopt technology that can increase production and efficient use of resources, reduce the risks faced by agricultural credit institutions and increase farmers' access to these institutions (Supartoyo and Kasmianti, 2013). Improving the welfare of farmers is one of the successful targets of agricultural development (Sunarti and Khomsan, 2006).

Zakat, donation, and alms funds, other non-binding grants, as well as Tabarru funds that have been collected by the institution are used as capital for empowering the farmers' economy. The funds are used for economic empowerment in the form of agricultural business capital assistance. Capital assistance is not provided in the form of money but in the form of capital in nature such as wages for laborers who work on agricultural land, agricultural production facilities, food needs of farmers (basic food), the salary of companion workers, and operational costs of the institution.

CONCLUSION

Farmer poverty in various regions in Indonesia is caused by several factors including; education factors, capital or factors of production, market access, and institutions. Therefore, in the context of economic empowerment for rural farmers, an empowerment agency model is needed by maximizing the potential of zakat, infaq, and alms as its main capital. The institution integrates empowerment models that have been carried out both by the government and the private sector namely; providing capital assistance and *capacity building*, providing agricultural production facilities at a relatively cheap price, providing nine staples, and buying farmers' crops. The operational activities of the agencies use the shariah principle to minimize the usury. The implementation of the four strategies is expected to cut the distribution of goods and harvests so that it can increase farmers' incomes and in the long run can increase farmers' capital accumulation. In the end, farmers who used to be mustahik can transform into muzakki.

REFERENCES

- Abisono, FG (2002). The Dynamics of the New Order's Food Policy; State Autonomy Vs. Global Market. *Journal of Social Sciences and Political Sciences*, 5 (3), 273.
- Adi, I. Rukminto. (2002). *Thoughts in Social Welfare Development*. Jakarta: FE-UI Publisher Institute.
- Adi, I. Rukminto. (2003). *Empowerment, Community Development, and Intervention Community*. Jakarta: FE-UI.
- Ali, M. Daud. (1998). *Islamic Economic System of zakat and endowments*. Jakarta: UI Press.
- Ariani, M. et al. (2013). *Food Diversification and Agricultural Development Transformation*. Jakarta: IAARD Press.
- Bamualim, C. and Irfan AB (ed). (2005). *Revitalizing Islamic Philanthropy: A Case Study of Zakat and Waqf Institutions in Indonesia*. Jakarta: CRCS UIN Jakarta.
- Barbier, Edward B., and John S. Bugas. (2014). Structural Change, Marginal Land and Economic Development in Latin America and the Caribbean. *Lat Am Econ Rev*, 23 (3), 2-26.
- BAZNAS. (2016). *Indonesian Zakat Outlook 2017*. Jakarta: BAZNAS Strategic Study Center.

- Bremer, J. (2013). Zakat and Economic Justice: Emerging International Models and their Relevance for Egypt, *Third Annual Conference on Arabic Philanthropy and Civic Engagement June 4-6*, 54.
- Budiasa, I Wayan and I Gusti Agung Ayu Ambarawati. (2014). Community-Based Agro-Tourism As an Innovative Integrated Farming System Development Model for Sustainable Agriculture and Tourism Towards in Bali. *J. ISSAAS*, 20 (1), 29.
- Budiman, F. (2013). Characteristics of Al-Qardh Financing Agreement as Tabarru 'Agreement. *Yuridika*, 28 (3), 406-418.
- Budiningsih, S., and Pujiharto P. (2006). Risk Analysis of Shallot Farming in Klikiran Village, Jatibarang District, Brebes Regency. *Agritech*, 8 (1), 127-147.
- Conger, JA and Rabindra NK (1998). The Empowerment Process: Integrating Theory and Practice. *Academy of Management Review*, 13 (3), 471-482.
- Diao, X. Hazell, P., Resnick, D., & Thurlow, J. (2006) The Role of Agriculture in Development: Implications for sub-Saharan Africa. *DSGD Discussion Paper 29 International Food Policy Research Institute*.
- Entang Sastraatmadja, E. (2006). *Farmers in Tanah Merdeka*. Bogor: Farmers Center.
- Fauzan, A. (2016). Principles of *Tabarru ' Theory and Implementation in Islamic Banking*. *Al-Amwal*, 8, (2), 400-411.
- Harsono (2009). *Income Distribution and Farmers' Economic Growth*. Jakarta: CV Rajawali.
- Hassan, M. Kabir. (2010) An Integrated Poverty Alleviation Model Combining Zakat, Awqaf, and Micro-finance. *7th International Conference-The Tawhid Epistemology, Zakat, and Waqf Economy*, 261-281.
- Ife, J. (1995). *Community Development: Creating Community Alternatives, Vision, Analysis and Practice*. Australia: Longman, 1995).
- Jaelani, A. (2016). Zakah Management for Poverty Alleviation in Indonesia and Brunei Darussalam, *MPRA Paper No. 69646*, 9-15.
- Kahf, M. (1989). Zakat: Unresolved Issues in the Contemporary Fiqh. *Journal of Islamic Economics*, 2 (1), 1-22.
- Karim, A. (2003). *Bank Islam Analisa Fiqh dan Keuangan*. Jakarta: The International Institute of Islamic Thought (IIIT).
- Leaman, O. (2006). Money. in Oliver Leaman (ed.). *The Qur'an: An Encyclopaedia*. London: Routledge.
- Lubowski, RN Bucholtz S, Claassen R, Roberts MJ, et. al. (2005). Environmental Effects of Agricultural Land-Use Change. *Economic Research Report No. 25. Economic Research Service, US Department of Agriculture*. 1-74.
- Mannan, MA (1997). *Teori dan Praktik Ekonomi Islam, (Dasar-Dasar Ekonomi Islam)*. Yogyakarta: Dana Bhakti Wakaf.
- Md. Nor, NG, Abd. Razak, and Mohd. Ali MN (2002). The Contribution of Zakat as an Income Creating Asset in Sejangor and Wilayah Persekutuan, Malaysia. *Jurnal Ekonomi Malaysia*, 36, 69-80.
- Mubarok, A. dan Baihaqi F. (2014). Penghimpunan Dana Zakat Nasional (Potensi, Realisasi dan Peran Penting Organisasi Pengelola Zakat), *Permana*, 5 (2), 7-16.

- Muktasam, A. (2001). *Why Rural Credit Programs Fail: Lessons Learned From Indonesian Rural Development Programs*, Paper presented at Workshop on Micro-finance for Agricultural Producers in Nusa Tenggara Barat, Indonesia.
- Obaidullah, M. (2008). *Introduction to Islamic Microfinance*. India: International Institute of Islamic Business and Finance.
- Payne, M. (1997). *Modern Social Work Theory*, Second Edition. London: Macmillan Press Ltd.
- PEBS-FEUI. (2011). *Indonesia Shari'ah Economic Outlook (ISEO) 2011*. Jakarta: Lembaga Penerbit FEUI.
- Prijono, OS dan AMW Pranarka. (1996). *Pemberdayaan: Konsep, Kebijakan dan Implementasi*. Jakarta: CSIS.
- Puspitasari, I., Neneng EF, and Annisa NS (2016) Zakah Fund Distribution Model Trough Takaful Institution for The Welfare of The Poor Farmer. *Global Review of Islamic Economics and Business*, 4 (1), 41-52.
- Qardhawi, Y. (1991). *Fiqhu Zakat*. Beirut: Muassasah Risalah.
- Qardhawi, Y. (1993). *Al-ibadah fil-Islam*. Beirut: Muassasah Risalah.
- Qardhawi, Y. (2009). *Fiqh Al Zakat*. Translated by MD Kahf. Vol. 1. Jeddah: Scientific Publishing Centre.
- Ruslan, K. (2014). Petani Indonesia Tetap Miskin, Meskipun Presidennya Doktor Ekonomi Pertanian. *Kompasiana*. Diakses 26 Desember 2014, dari: <http://ekonomi.kompasiana.com/agrobisnis/2011/09/14/petani-indonesia-tetap-miskin-meskipun-presidennya-doktor-ekonomi-pertanian-393499.html>
- Sakti, A. (2007). *Ekonomi Islam: Jawaban atas Kekacauan Ekonomi Modern*. Jakarta: Paradigma dan Aqsa Publishing.
- Setiyarini, H. dan Wisnu. (2014). Pemikiran Mohammad Hatta tentang Ekonomi Koperasi Tahun 1925-1953. *AVATARA, e-Journal Pendidikan Sejarah*, 2 (3), 2011-223.
- Shardlow, S. (1998). "Values, Ethics and Social Work" at Adams, Robert, Lena Dominelli dan Malcolm Payne (Eds), *Social Work: Themes, Issues and Critical Debates* (London: MacMillan, 1998)
- Slamet, Y. (2011). *Kemiskinan Petani Pedesaan; Analisis Mengenai Sebab-Sebab dan Alternatif Pemecahannya*. Semarang: Seminar Nasional Laboratorium Sosiologi Sosiologi - Fisip Universitas Sebelas Maret.
- Sunarti E., dan A. Khomsan. (2006). Kesejahteraan Keluarga Petani, Mengapa Sulit Diwujudkan. *Institut Pertanian Bobor (IPB)*, 1-13.
- Sunarti, dkk. (2013). *Masyarakat Petani, Mata Pencaharian Sambilan dan Kesempatan Kerja di Kelurahan Cakung Timur Daerah Khusus Ibu Kota Jakarta*. Jakarta: Departemen Pendidikan dan Kebudayaan.
- Supartoyo, YH, dan Kasmiasi, (2013). *Asuransi Pertanian Sebagai Alternatif Mengatasi Risiko Usaha Tani Menuju Pertanian Berkelanjutan: Tinjauan Konseptual*. Bogor: Institut Pertanian Bogor.
- Suryahadi, A. Gracia H. dan Sudarno S. (2012). Economic growth and poverty reduction in Indonesia before and after the Asian financial crisis. *Bulletin of Indonesian Economic Studies*, 48 (2), 209-227.

- Ullah, R., Ganesh PS, Farhad Z., and M. Asif Kamran (2016). Farm Risks and Uncertainties: Sources, Impacts, and Management. *Outlook on Agriculture*, 45 (3), 199-205.
- Warnadi dan Irma LN (2012). Penyerapan Tenaga Kerja pada Usaha Tani Padi Sawah di Desa Ambarketawang Kecamatan Gamping, Sleman-DI Yogyakarta. *Spatial Wahana Komunikasi Dan Informasi Geografi*, 10 (1), 1....
- Yafie , A. (1994). *Menggagas Fiqh Sosial*. Bandung:
- Zaim, S. (1989). Management of Zakah in Modern Muslim Society”, *Recent Interpretations on Economic Aspect of Zakah*, 101-120.
- Zubaedi. (2013). *Pengembangan Masyarakat, Wacana dan Praktik*. Jakarta: Kencana Prenada Media Group.