

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

The Influence of Productive Zakat on Increasing Income in Community Poverty Alleviation in Aceh-Indonesia

Rayyan Firdaus

Lecturer, Malikussaleh University, Lhokseumawe, Indonesia

Khalsiah

Lecturer, Malikussaleh University, Lhokseumawe, Indonesia

Mukhlis M Nur

Lecturer, Malikussaleh University, Lhokseumawe, Indonesia

Abstract:

The aim of the study was to see the impact of productive zakat on increasing income in alleviating poverty in Aceh Province carried out by charity organizations (Baitul Mal) in an effort to develop beneficiary's income in the Aceh province in general and Bireuen Regency, Bener Meriah Regency, Central Aceh Regency on especially. The research methodology used is a quantitative approach, with a strategy case study. The data collected in this study was to use interviews and questionnaires randomly to 90 beneficiaries of zakat funds productively and interviews with parties related to charitable organizations distributing zakat, infaq and sadaqah. Data analysis techniques use a quantitative analysis model. In this quantitative analysis researchers used the SPLS model approach. The results show that productive zakat has a significant influence on beneficiaries' income and can reduce the poverty rate of zakat recipients. Thus, the distribution of productive zakat and assistance is able to have a significant impact in increasing people's income which provides a multiplier effect in reducing poverty and income inequality.

Keywords: Productive zakat, Income, poverty alleviation

1. Introduction

Poverty and income inequality in society is a problem that is very complex that is being faced by every nation and state in building economic growth. This is a contradiction for developing countries with modern economic theory multiplier effect which states that with increasing economic growth will be able to complete the level of poverty and income distribution that occurs evenly. In fact, there are always poverty gap. This problem makes us aware that efforts to reduce poverty and income inequality are not an easy problem to overcome without the support of various parties.

The declining level of economic growth in Aceh's people due to prolonged social conflict has an impact on the level of welfare of the people who are in the poverty line. Post-2006 peace Aceh Province received a large flow of funds from the central government in the form of special autonomy funds. This large amount of funds has not been able to significantly lift the economic growth of the community and the community remains in the circle of poverty. Aceh Central Statistics Agency (BPS) said that as of December 2017 Aceh's poverty rate was ranked 6th in the country. On one side of Aceh as one province that has the largest Regional Income and Expenditure Budget (APBA) in Indonesia, on the other hand it has not been able to reduce the high rate of poverty, so that it becomes an interesting phenomenon to study.

According to the publication of data from the Ministry of Finance, Aceh shows that in 2016 the realization of incomes at the provincial and all regencies / cities reached Rp. 41.86 trillion, with expenditure reaching Rp. 42.18 trillion. The amount of income and expenditure in Aceh is ranked the 7th largest in Indonesia. This shows a problem where Aceh has a lot of budget, which should have a better level of community welfare than other provinces with less money. In March 2018, the number of poor people in Aceh reached 839 thousand people or 15.97 percent, an increase of 10,000 people compared to the poor population in September 2017, which amounted to 829 thousand people or 15.92 percent, compared to March of the previous year. a decrease in the number of poor people by 33 thousand people or 16.89 percent (BPS Aceh, 2018).

To address poverty and income inequality in society, in Islam itself has upgrade set procedure to solve the problems of this gap is through zakat instrument. Because in Islam zakat is an obligation for a Muslim who is able to set aside 2.5% of his wealth to be surrendered to other Muslims who are still poor according to the criteria set out in the Qur'an and hadith.

The level of public awareness to pay zakat from year to year continues to increase, however, the exploration of the potential of large zakat has not been organized and channeled optimally in poverty alleviation efforts. The Province of Aceh in 2017 which has the potential of zakat reaching IDR 1.4 trillion is a huge potential in an effort to reduce poverty and income inequality. The effort to explore this great potential certainly requires a structured and focused treatment in order to realize the potential sources of zakat income which is available with public awareness education in distributing zakat through an agency or institution that manages zakat in this case baitul mall.

The distribution of zakat through the Baitul Mal is still lacking support from the community, it seems that there are still individuals and groups who distribute their zakat directly to the poor as a result the distributed charity is still consumptive so that it only gives short-term effects. It is necessary to educate the public in order to distribute charitable contributions through Baitul Mal formed to organize the distribution of zakat to the poor in the form of zakat productive in alleviating poverty and income inequality.

From the description above the authors are interested in raising the issue of poverty at Aceh needs to be tackled by looking at the effect of zakat productive to increased income in the Community Poverty Reduction in Aceh Province

2. Literature Review

2.1. Zakat Objective

The zakat is part of worship and social obligations for the aghniya (people who have a lot of wealth) after their wealth meets the minimum limit (Nisab) and the span of a year (haul), and aims to realize equitable justice in the economy, according to Umar bin al-Khathab, zakat is intended to help those who were originally beneficiaries (recipients) of zakat to become muzaki (giver/ payer of zakat) (Rofiq, 2004). Judging from fiqh science, the definition of zakat is the expenditure of certain assets which must be distributed to other Muslims who have the right to receive them. Allowance for a portion of assets with certain conditions called zakat. Zakat has meaning which means blessing, growing, developing, purifying and clean. Understanding in a language and in syar'i illustrates that the property issued or paid for zakat will be a blessing, grow, develop, grow holy and clean (good).

In the sociological and economic perspective zakat can help people who receive it to provide for their lives (beneficiaries) so that zakat can minimize social inequality so that it can grow the value of brotherhood and kinship among fellow Muslims. In the view of syara 'zakat is a mandatory right to property. In the Malikiyah school of zakat is to issue a certain portion of certain assets that have arrived at reckoning to those who are entitled to receive, if ownership, haul (even one year) has been perfect other than mining goods, crops and treasure findings, in the view of the Hanafiyah school defines zakat as giving rights ownership of certain assets to certain people determined by the Shari'a, solely because of Allah. Whereas in the Syafi'iyah school the definition of zakat is the name for goods issued to property or bodies (human beings for zakat fitrah) to certain parties. Thus, the zakat review seen in terms of fiqh is "a certain amount of property required by Allah to his servant to be set aside for those who have the right or issue assets of a certain amount.

2.2. Productive Zakat

The Word of God Almighty Surat at-taubah verse 60 which means Indeed the zakat is only for the needy, the poor, the administrators of zakat, the converts who are persuaded by their hearts, to (liberate) slaves, those who indebted, for the way of Allah and for those who are on the way, as a decree that is required by Allah, and Allah is Knower, Wise. Therefore, it can be understood that zakat is very important for beneficiaries. In order for zakat to be distributed to beneficiaries not only to be used for consumptive needs, it must be considered that it can also be used as a productive need, or commonly called productive zakat.

This model of distributing zakat productively has been done at the time of the Prophet Muhammad, as narrated in a hadith of Muslim priests from Salim bin Abdillah bin Umar from his father that the Prophet Muhammad gave him alms and told him to be developed or offered again (Al Hadith). The collection of zakat carried out by the Baitul Mal during its implementation is still passive, that is, waiting for the willingness of obligatory zakat, and the distribution of zakat in practice to date is more consumptive, when viewed from the purpose of zakat itself, one of which is empowering beneficiaries to become muzaki. For that we need a model appropriate application of zakat distribution in order to obtain the maximum results and influence, in this case is air-based forms of distribution of zakat zakat productive.

Distribution of productive Zakat is closely related to improving the welfare of the community in the economic field, especially if productive zakat is used in productive business activities or developing existing businesses. distribution of productive zakat to beneficiaries as business capital for its benefits will have an impact on the long-term welfare of beneficiaries, so that it is expected to increase the degree of being muzaki. So, in distributing productive zakat, there must be an education and guidance approach to beneficiaries so that the zakat distributed can help increase or become the business capital of beneficiaries. On the other hand, the form of returning business capital received by Beneficiaries is more on efforts to educate and empower as a strategy so that beneficiaries work with expertise to the maximum so that the business is successful.

The target and purpose of distributing productive zakat is the management and distribution of zakat funds that are productive and have a long-term effect on beneficiaries being muzaki. The target of the distribution of productive zakat is carried out in order to realize the objectives of the stated purpose, namely to be able to reduce poverty and unemployment gradually and sustainably. In order to better utilize productive zakat in the Baitul Mal in relation to zakat management, it is necessary to have a transparent and professional zakat management process which includes socialization of zakat, how to collect zakat, distribution, utilization and supervision of zakat distribution.

Thus, it can foster public trust in channeling zakat through the body of the Baitul Mal, so that the target of zakat receipts and the zakat distribution process runs optimally. In accordance with Law No. 38 of 1999 it is regulated about the management of zakat, namely an activity in planning, organizing, implementing and supervising the process of collecting, distributing and utilizing zakat. Which has the aim to increase awareness of the community in the obligation to pay zakat. As a phenomenon that has existed so far in reality in the community, some Muslim communities who are rich

(capable) have not yet fulfilled their zakat, this shows that the problems that occur are not inadequacies, but involve the lack of zakat awareness education among Muslims.

A multiplier effect will occur in the economic growth of the micro-business of the community, so that it will make life beneficiaries become prosperous. beneficiaries which before receiving zakat is productive, its life is poor and the lack of capital to try or become unemployed will be a more productive activity and earn income from the business managed.

2.3. Productive Zakat Economic Empowerment

The definition of empowerment is taken from an English vocabulary translation, namely "empowerment" which is defined as "power provider", in broad understanding giving meaning to giving or having power (Huraerah, 2008). The term according to Kartasmita defines it as an effort to build power itself by encouraging, motivating and raising awareness of the potential that is owned and trying to develop it. Furthermore, these efforts are followed by strengthening the potential possessed by the community itself. In this context more positive steps are needed, aside from only creating a conducive climate and atmosphere. This action includes concrete steps and involves providing various inputs (inputs), as well as opening up access to various opportunities (opportunities) that make people become more empowered.

In the socio-economic perspective zakat empowerment is an axis to build the center of Islamic economic and financial civilization, because the existence of zakat acts as an instrument given to Islam to reduce the level of poverty of the community, with an approach to sensitizing journalist voters to socially and economically responsible assets. In a review of Islamic economics empowerment of zakat is a spread of wealth from the group of journalists to the poor with certain conditions and criteria that have been arranged in the Koran and hadith. Thus, zakat which is basically a reflection of worshiping Allah, also has the meaning of the economic growth of the people. for that zakat can develop into muamalah economic concept that can reduce ribawi in every business activity of the community.

Understanding in the perspective of productive zakat can be explained in two aspects, namely traditional productive zakat and creative productive zakat, wherein traditional productive zakat focuses more on productive goods investment such as buying livestock that can be bred, while creative productive zakat focuses on providing zakat funds invested in the form of capital grants, such as building social projects or adding capital to small business traders, skills training. The second approach of the zakat model tends to the nature of zakat, both contained in functions as part of worship or its position in managing public funds.

To empower zakat so that the benefits can be felt need to be done through productive business schemes so that the stigma and phenomena that have developed so far that zakat perpetuates poverty can be eliminated. Therefore, the utilization of zakat must be changed from a consumptive pattern to a productive zakat with an approach to business capital or profit sharing including building a home industry so that it can accommodate workers

Empowerment of productive zakat in economic perspectives is an approach in the form of provision of funds channeled to beneficiaries to be used as a source of working capital (Rahardjo, 1999). Productive zakat distribution is given to beneficiaries for business capital both as capital to establish a business or increase capital of business activities that are already running, so that the benefits of productive zakat can be felt. In another perspective the definition of productive zakat can be understood as a form of zakat, infaq and shadaqah in the form of assets that are channeled to beneficiaries in productive forms that can be developed or used to support business activities they already have, with additional business capital beneficiaries can fulfill the necessities of life (Asnaini, 2008).

2.4. Zakat Encourages Poverty Alleviation

The migration of rural people to urban areas in the hope of finding better income for the success of living materially has an impact on social insecurity, especially those who migrate from village to city without expertise. this becomes a problem that requires a good solution, where the village must be rebuilt with a local wisdom approach, such as in agriculture. Therefore, it is necessary to arrange a model of environmentally friendly development in a more economical village atmosphere and can be turned on jobs that are in accordance with the capabilities of the village community (Zuhri, 2011).

From this phenomenon the role of shari'a through productive zakat can be a solution in alleviating poverty and underdevelopment of rural communities. Zakat is seen as a shari'ah in an Islamic economic system that is directly dealing with economic life, especially agricultural sectors, both traditional and modern. productive zakat approach among rural people can be developed through various ways with local wisdom approaches such as working on land collectively, opening new land, soft loans without interest so as to reduce the desire of people to immigrate to the city.

Such a model must be carried out continuously so that it can reduce the poverty of the community by creating an equitable economic order, encouraging the emergence of care from wealthy people (aghniya) through their care and willingness to pay zakat, infaq and issue sadaqah to the needy, poor, dhu'afa 'and mustadh'afin. In the economic context, it is a point of equilibrium in equitable economic growth in the form of distribution of wealth among human beings. On the other hand, the existence of zakat has a very strategic function in the context of the economic system, namely as one of the instruments of wealth distribution (Al Arif, 2010)

Distribution of zakat must be able to provide a multiplier effect for beneficiaries both to have an economic impact or have a social impact. Judging from the economic impact, beneficiaries must be able to be independent and live properly while social impacts, beneficiaries can live in prosperity and be equal to other communities. Thus, zakat distribution is not only solely on consumptive but more productive and educative beneficiaries. Zakat collection conducted by Baitul Mal must be targeted at empowering beneficiaries in the hope of becoming muzaki. Consumptive distribution of zakat is used

as a stimulant for the short term, while productive economic empowerment is prioritized with the effort of independence of beneficiaries so that it can be free from dependence on amil.

2.5. Zakat Promotes Increased Income

Professional management of zakat through the development of productive zakat will have an impact on income distribution. This provides the community's main solution to being free from economic downturns and unemployment. The factor of poverty is not only due to the unavailability of sufficient food sources, but also involves uneven distribution, so that many people do not have adequate access to efforts to increase income in life. With the existence of productive zakat and good distribution of income where each person will have more access so that economic needs can be realized. Thus, the distribution of productive zakat which is channeled to the poor as business capital in carrying out economic activities can foster beneficiaries economic and productivity efforts (Qodir, 2001).

2.6. Management of Productive Zakat in the Baitul Mal

The management of productive zakat carried out by the Baitul Mal generally adopts a contract model such as the mudharabah system, qardh al-hasan or murabahah, which aims to help the poor to be free from dependence on bank loans or loan sharks that contain elements of usury in economic empowerment efforts. The main objective of productive zakat distribution is to empower the economy and grow potential / entrepreneurship so that they are able to work independently in managing the source of the received zakat funds for business activities carried out and fulfill the necessities of life that are appropriate for beneficiaries.

Research on the role of zakat carried out by Beik (2009) illustrates that zakat can play a very significant role in redistributing income and wealth in Muslim societies. In his study, Beik stated that in the context of the macro economy, zakat can be used as an instrument that can provide incentives to increase production and investment. Another study analyzing the role of zakat in reducing poverty and income inequality in the state of Selangor, Malaysia, using the Lorenz curve and the Gini coefficient approach, illustrates that 10 percent of the lower income groups enjoy wealth derived from zakat. The percentage of poverty will increase by 0.4 percent when zakat transfers do not occur.

On the other hand, the top group of people enjoyed a wealth of 32 percent, or decreased by 35.97 percent in the previous position. This illustrates that the gap between income groups can be reduced, thus it can be concluded that zakat can reduce the number of poor families, reducing the level of depth of inequality and poverty in Selangor (Patmawati, 2006). Research on zakat is also carried out by Ahmed, (2004) arguing that zakat must be fulfilled effectively in distributing wealth and income for the benefit of the poor. Because it will affect the problems of internal equity in the poor. Because the main purpose of distributing zakat is to reduce inequality between groups of people and can change their status from beneficiaries to muzaki.

Other research on the analysis of the impact of zakat distribution on inequality and inequality that occurred in Pakistan by Jehle (1994), using the AKS Gap Index approach (Atkinson, Kolm and Sen), Jehle was able to reconstruct two types of income using 1987 data - 1988, namely: types of income data without including zakat and types of income data that include zakat. The result shows that zakat is able to channel income from the middle group to the lower group, although in a very small number.

From the description of previous research that has been described shows that the distribution of zakat in principle is an effort to reduce economic inequality and income of the community, so that economic growth can be felt by all levels of society. Therefore, the distribution of zakat is an effort to minimize gaps and injustices that can arise at the stage of pre-distribution and after production.

3. Hypothesis

From the description above can be described the research model and hypothesis as follows:

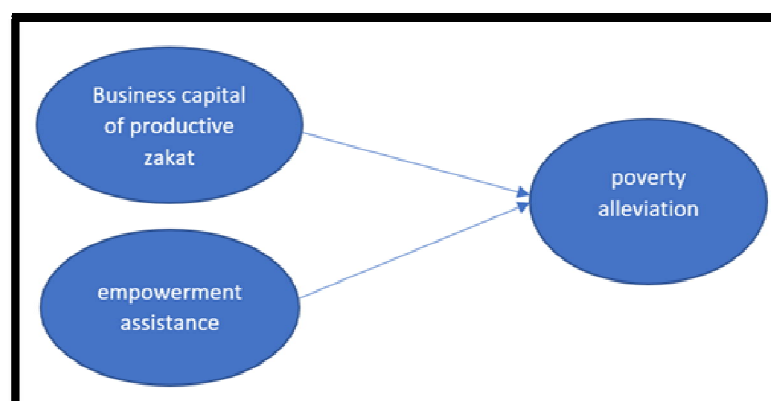


Figure 1: Conceptual Framework

- H1 = There is an influence of productive zakat business capital on increasing people's income in reducing poverty
- H2 = There is an effect of assisting productive zakat businesses on increasing people's income in reducing poverty

4. Research Methodology

This study randomly sampled the Baitul Mal Bireuen district, Baitul Mal Bener Meriah district, Baitul Mal district, Central Aceh, the purpose of selecting this sample was to see the comparison of economic income of zakat recipients from distributing coastal productive zakat and inland Aceh to obtain models which can describe the ideal format with local wisdom. The population in this study was beneficiaries who received productive zakat in Bireuen district, Bener Meriah district and Central Aceh Regency, considering that the location studied was very extensive, so the sample selection was randomly fulfilling the criteria as stipulated in the zakat recipient's terms and conditions, the number of samples collected as many as 90 beneficiaries.

The data collection in this study used interviews and questionnaires. The data analysis technique uses a quantitative analysis model, in which in this study the emphasis is on proving hypotheses that are prepared based on the formulation of the problem that has been raised, and then this quantitative analysis will provide results that can explain the impact of the utilization of productive zakat. In this quantitative analysis the researcher uses the SEM-PLS model, because this research is an exploratory study which aims to identify the main determinant variables or predict a particular construct. Where theoretically the analysis with the use of SEM-PLS is not much different from the form of multiple linear regression, which is to maximize the variance described in endogenous latent variables plus adding that the quality of data is based more on the characteristics of the measurement model.

The approach using PLS SEM can provide clearly visible results on the interaction between indicators with latent variables and vice versa. So that it will provide clarity on the influence of each variable and value for researchers (Sarwono, 2006). The researchers in this study attempted to explain and describe the effects of the effects caused by the distribution of productive zakat on beneficiaries' income through the growth of micro-enterprises using the beneficiaries' data of productive zakat recipients from Baitul Mal, Bireuen Regency, Baitul Mal, Bener Meriah Regency and Baitul Mal District, Central Aceh, by distributing questionnaires and going to the house or place of business beneficiaries.

5. Results

5.1. Characteristics of Respondents

The characteristics of respondents consisted of 50 men and 40 women, in terms of elementary education amounting to 20 people, junior high school amounting to 45 people, high school amounting to 22 people and undergraduate graduates numbering 3 people from the data the average income a monthly average of up to 2,000,000 as many as 44 people, earning more than 2,000,000 to 5,000,000 as many as 36 people and earning more than 5,000,000 as many as 10 people.

5.2. Path Coefficients

The Path Coefficients aim to find out the magnitude of the effect coefficient that impacts from productive zakat-based economic empowerment to increase people's income in poverty alleviation, can be seen in the picture of the Path coefficient below:

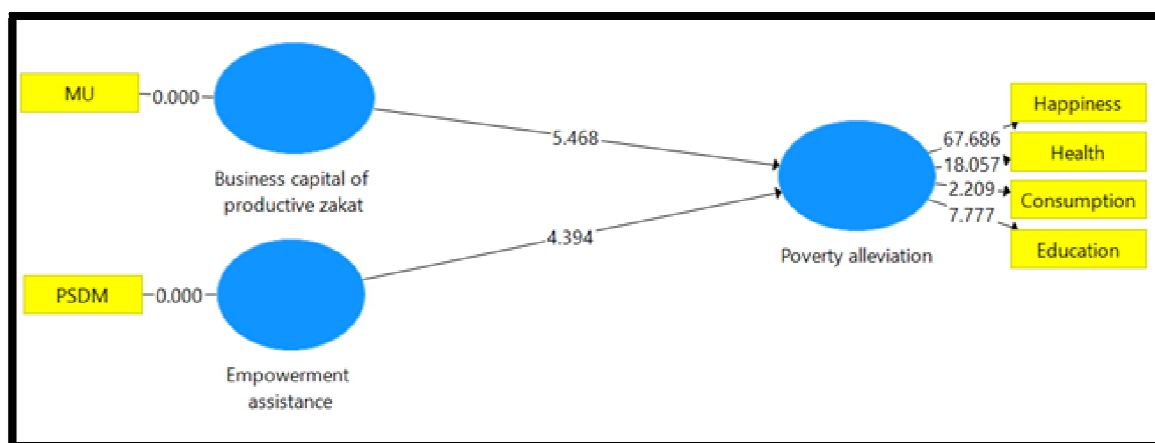


Figure 2: Loading Factors

The figure above shows the value of construct of poverty alleviation variable greater than the value of the required criteria which is greater than 0.7 thus fulfilling the requirements to analyze the effect of productive zakat on increasing income in Community Poverty Alleviation in Aceh Province.

	Original Sample (O)	Sample Mean (M)
Business capital of _productive zakat -> Poverty alleviation	0.513	0.512
Empowerment _assistance -> Poverty alleviation	0.427	0.429

Table 1: Path Coefficients, Processed 2018 with Smartpls 3.0

The table 1 shows the original sample of the productive capital coefficient of productive zakat against poverty reduction of 0.513. This shows that the provision of productive zakat has a positive influence on poverty reduction, where every 1% increase will increase welfare (reduce poverty) by 0.51%. On the other hand, productive zakat capital assistance balanced with business assistance also has a positive effect on poverty alleviation, amounting to 0.4274 or the assistance to beneficiaries will be followed by increased management of better zakat by 0.427%. Thus, it can be described the regression equation from this study are as follows:

$$Y_1 = 0,513 \rho_1 + 0,427 \rho_2 + e$$

5.3. Goodness-of Fit test

To determine the extent to which the ability of endogenous variables to explain the diversity of exogenous variables, criteria assessment was used to approach the Goodness-of Fit Model using R-square (Ghozali, I and Latan, 2015).

R Square		
	R Square	R Square Adjusted
Poverty alleviation	0.759	0.754

Table 2: Goodness of Fit Test, Processed with Smartpls 3.0, 2018

Table 2 shows the R square value produced by the Poverty Alleviation variable of 0.759 (75.9%) which means that the impact of the effect of providing business capital of productive zakat through beneficiaries on poverty reduction is 75.9% and the remaining 29.1% is influenced by variable other than this research model.

5.4. Test of Hypotheses

For the Hypothesis Test, it is done by using the significance test path model using SmartPLS 3.26. with a significant level of 0.05. The test results can be shown in table 2 as follows:

Path Coefficients						
Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples			
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	
Business capital of _productive zakat -> Poverty alleviation	0.513	0.512	0.094	5.468	0.000	
Empowerment _assistance -> Poverty alleviation	0.427	0.429	0.097	4.394	0.000	

Table 3: Signification of the Path Model

In table 3, it can be seen that the P value of 0,000–0,05 illustrates the significant effect of the provision of productive zakat funds on poverty alleviation or by looking at the statistical T value (T1 statistics 5,479 and statistical T2 4,517) \geq T table 1,987. The two approaches show that the impact of productive zakat funds on beneficiary's welfare income has a strong and significant effect on beneficiary's income, thus can have a positive influence on poverty alleviation.

6. Discussion

Beneficiaries economic empowerment in the Baitul Mal with an approach to the management and utilization of productive zakat in the Baitul Mal Aceh, especially in the Baited Mal of Bireuen, Bener Meriah and Central Aceh, has been going well. Where it has indirectly been able to alleviate poverty and unemployment beneficiaries so that it has productive economic activities.

Distribution of productive zakat statistically has a positive and significant effect on beneficiary's income, this can be seen from the original sample value of the effect of economic empowerment on beneficiary's income of 0.513 where every 1% increase contributes to prosperity and reduce poverty by 521.3%. And the increase in assistance in helping the management of productive zakat to beneficiaries by 1% helped improve management of zakat by 42.7%, which means that with business assistance it will help the beneficiaries in managing zakat productive towards a better.

7. Conclusion

Based on the data and previous descriptions it can be concluded that the zakat in Bireuen, Bener Meriah, Central Aceh Regency indicate a significant effect of productive zakat on poverty alleviation through the distribution of zakat beneficiaries productive. Besides that, the assistance carried out also helped beneficiaries in managing received productive zakat funds.

8. Acknowledgement

This research was conducted with the assistance of a grant from the Directorate of Research and Service to the People of the Republic of Indonesia. On this occasion the researcher would like to thank the Directorate of Research and Community Service and also to the Institute for Research and Community Service of the University of Malikussaleh and the office of the Baitul Mal of Bireuen, Bener Meriah and Central Aceh Regency.

10. References

- i. Ahmed, H. (2004). *Frontiers of Islamic banks: A synthesis of the social role and microfinance*. Munawar Iqbal *Islamic Banking in Practice* 10 Said M. Elfakhani, Yusuf M. Sidani and Omar A. Fabel *An Assessment of the Performance of Islamic Mutual Funds* 39 Obiyathulla Ismath Bacha *Value Preservation through Risk Management A Shariah Compliant Proposal*, 118.
- ii. Al Arif, M. N. R. (2010). *Teori Makroekonomi Islam: Konsep, Teori dan Analisis* (p. 249). Bandung: Alfabeta.
- iii. Asnaini. (2008). *Zakat Produktif dalam Prespektif Hukum Islam*. Yogyakarta: Pustaka Belajar.
- iv. Beik, irfan. (2009). *Analisis Peran Zakat Dalam Mengurangi Kemiskinan: Studi Kasus Dompot Dhuafa Republika. Zakat & Empowering - Jurnal Pemikiran Dan Gagasan*, 2, 45-53.
- v. BPS Aceh. (2018). Retrieved from <https://aceh.bps.go.id/pressrelease/2018/07/16/439/profil-kemiskinan-dan-tingkat-ketimpangan-pengeluaran-penduduk-provinsi-aceh-maret-2018.html>
- vi. Ghozali, I and Latan, H. (2015). *Partial Least Square: Concepts, Techniques and Applications Using Smart PLS 3.0 Program*. Semarang: Diponegoro University.
- vii. Huraerah, A. (2008). *Pengorganisasian dan pengembangan masyarakat: model & strategi pembangunan berbasis kerakyatan*. Humaniora. Retrieved from <https://books.google.co.id/books?id=O3DaAAAAMAAJ>
- viii. Jehle, G. A. (1994). *Zakat and inequality: some evidence from Pakistan*. *Review of Income and Wealth*, 40(2), 205-216.
- ix. Patmawati. (2006). *Economic Role of Zakat in Reducing Income Inequality and Poverty in Selangor*. Universiti Putra Malaya.
- x. Qodir, A. (2001). *Zakat Dalam dimensi Mahdah dan sosial* (p. 165). Jakarta: PT. Raja Grafindo Persada.
- xi. Rahardjo, M. D. (1999). *Islam dan Transformasi Sosial Ekonomi*. Jakarta: Lembaga Studi Agama dan Filasafa.
- xii. Rofiq, A. (2004). *Fiqh Kontekastual: dari Normatif ke Pemaknaan Sosial*. Yogyakarta: Pustaka Pelajar.
- xiii. Sarwono, J. (2006). *Metode Penelitian Kuantitatif dan Kualitatif*. Yogyakarta: Graha Ilmu.
- xiv. Zuhri, S. (2011). *Zakat di Era Reformasi (Tata Kelola Baru)* (pp. 89-90). Semarang: Bima Sejati.