

ZAKAT AS INSTRUMENTS FOR COMMUNITY ECONOMIC EMPOWERMENT IN THE NEW NORMAL ERA

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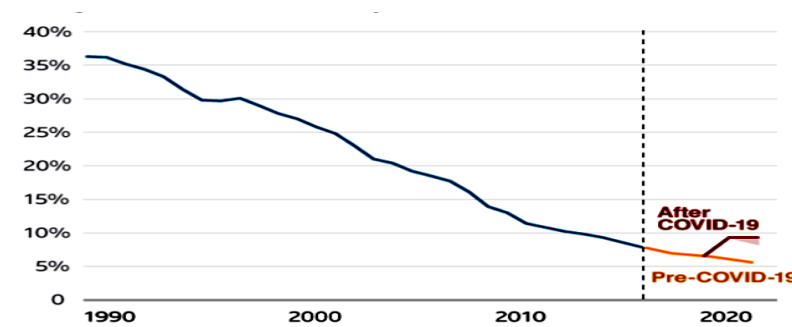
Abstract: This study's focus discusses the economic empowerment of people affected by COVID-19 in the new normal era by distributing zakat funds. This research aimed to analyze the role and function of zakat in community economic empowerment, especially those affected by the COVID-19 pandemic. This study employed a qualitative approach with interactive modeling techniques. This study's findings uncover that zakat can be one of the instruments to empower the community's economy in the new era after being affected by COVID-19.

Keyword: Zakat, Community Economic Empowerment, COVID-19, New Normal Era

Introduction

The world is currently faced with a global catastrophe that is very devastating and affects all lines of human life, from health, technology, environment, socio-political order, and even economy. Some so many people have lost their income and have no way to support themselves. Based on the poverty and welfare report with the World Bank, the world's extreme poverty rate is predicted to increase by 155 million people, namely an increase of between 9.1 percent and 9.4 percent of the world's population, and this is the first time since 1998 that rocked the global economy; even though before the pandemic hit, the extreme poverty rate in 2020 was estimated to fall by 7.9 percent (WorldBank, 2020).

Extreme Poverty Rising For The First Time In 20 Years
Poverty Rates (%) and Number of Poor People (Millions) Living on less Than \$1.90/Day



Source: WorldBank, 2020

In Indonesia, poverty has again increased after being successfully suppressed since 2017, in which the percentage of poor people in March 2020 was 9.78 percent or an increase compared to September 2019 of 9.22 percent. In terms of numbers, the poor population increased by 26.42 million people or increased by 1.63 million people compared to September 2017 (BPS, 2020). In this case, the poverty problem must be the concern of every country and every citizen. Even Islam as a religion of *rahmatan lil 'ālamīn* strongly encourages efforts to alleviate the poverty problem with the awareness that one of the man's duties is to be the caliph of Allah on earth (Surah Al-An'am/6: 165).

Efforts to reduce poverty for the poor through empowerment can be carried out through three approaches: a directed approach, a group approach, and a mentoring approach (I Gede Astra Wesnawa, 2014). Community participation in empowerment activities for the poor is a central concept and basic principle, where increased participation is one empowerment form oriented towards achieving the community's implementation results (Jim Ife dan Frank Tesoriero, 2008). In his theory of "circle of equity," Umar Chapra states that the ruler (government) and society always have an interdependent relationship because by doing so, a development that creates social welfare will be realized (Umar Chapra, 2000). The government must provide broad opportunities for the general public to play an active role in the economic sector so that efforts to improve and change the lives of the poor affected by the COVID-19 pandemic can be carried out correctly.

One of the instruments for empowering the poor affected by the COVID-19 pandemic in Islam is zakat. Zakat is a form of worship that has a personal and socio-economic dimension. Al-Qardhawi calls it *māliyah ijtimā'iyah* worship, which has a crucial and strategic position, both in teaching and developing the people's welfare (Yusuf al-Qardhawi, 2003). Therefore, zakat is the primary instrument of state fiscal policy used to build public welfare and even as a just socio-economic order (Muhammad dan Ridwan Mas'ud, 2005; Muhammad Sharif Chaudhry, 2012).

This study discusses the poor's economic empowerment in the new normal era with the zakat instrument approach. The method used in this research was a qualitative approach to library data (library research) with an interactive model analysis technique to produce the concept of community empowerment with the zakat instrument approach.

Literature Review

The Concept of Zakat in Islam

Etymologically, zakat comes from the basic word (*maṣḍar*) *zakā*, which means blessing (*al-ziyādah*), growing (*al-numuw*), fertile, pure (*al-tahārah*), and blessing or adding goodness (*al-barakah*) (Hasbi Asy Shidieqy, 2001; Wahbah al-Zuhaili, 1985; Yusuf al-Qardhawi, 1973; Abdurrahman al-Jazairi, 2003). Epistemologically, zakat is defined by the Maliki scholars as issuing a specific portion of assets that have reached *nishab* for those who are entitled to receive it if it is in the form of perfect ownership and reaches *haul*, other than mining goods, plants and found goods (*rikaz*). The Shafi'i scholars defines it as a name for something issued from property and body in specific ways. The Hanafi scholars specifies zakat as granting ownership rights over certain assets to parties that have been determined by Shari' to hope for His pleasure. Meanwhile, the Hambali scholars describes it as a mandatory right in certain assets for a particular group at a specific time (Wahbah al-Zuhaili, 1985).

The definitions of the scholars above indicate that a person who spends part of his wealth in the way of Allah in the form of zakat means that he has cleansed himself and his soul from the disease of misery and love of the world and cleanse his wealth from the rights of others by helping the needy and poor in need as a form of sympathy or concern and social responsibility. Besides, the remaining assets that have been paid for zakat qualitatively will get blessings and grow as well as develop even though the amount is reduced quantitatively.

The requirements for wealth subject to compulsory zakat are as follows (Sjechul Hadi Permono, 2005):

- a. Contains economic elements (*al-māliyah* or *al-iqtiṣādiyyah*);
- b. Contains productive elements or can be produced (*al-namā'* or *al-astinmā'*);
- c. Perfectly owned (*al-milk al-tām*);
- d. Beyond primary needs (*al-khārij 'an al-hajah al-aṣliyyah*);
- e. Perfect one nisab (*tamām al-niṣāb*);
- f. Not a debt (*al-salāmah min al-dain*)
- g. Reaches one year or dry harvest (*haulān al-haul aw tamām al-haṣād*)

There are three zakat rights in the eight groups of zakat recipients. First is the poor's right, which is an essential right in zakat because God has confirmed that there are rights of poor people in a person's wealth and income. The second is the community's right because the property that a person has actually also come from the community, and therefore, must be returned to the community through the *fī sabīlillah* path. The third is the right of Allah because, in fact, all of a person's wealth belongs to Allah, which is entrusted to him to be enjoyed and appropriately utilized in accordance with the provisions of sharia (Mohammad Daud Ali, 1988). A *mustahik zakat*, besides having to be included in the eight kinds of groups as contained in the Surah at-Taubah above, is also required to meet the requirements as a *mustahik*: indigent, Muslim, *mustahik* not from the Bani Hashim, is not a person who is normally given a living and must be someone who is already *baligh* (mature), reasonable, and independent.

Management of zakat becomes the state's role and responsibility by establishing directional and clear rules or regulations as a legal umbrella; establishing a valid database on criteria and the number of *muzaki* and *mustahik*; clarifying in detail the categories and characteristics of the eight *asnaf*; appointing parties who are legally competent (*āmil*) to make withdrawals and collections, as well as management of zakat so that accountability can be accepted according to Shar'i and the applicable laws and regulations. The paradigm of zakat management must be carried out with multidimensional governance to maintain existing spiritual values, but social and economic humanist values with professional management patterns become a principal part.

Indeed, currently, there are five forms of zakat fund management in contemporary Muslim societies: *First*, the system of compulsory collection of zakat by the state; *Second*, the compulsory collection of zakat, however, it is carried out by the public or private; *Third*, the voluntary collection of zakat by the state; *Fourth*, the voluntary collection of zakat by the private sector; *Fifth*, the collection of zakat voluntarily at the individual level without collective management at all (Amelia Fauzia, 2013). Based on these forms, management carried out and controlled by the state is governance that must be developed. Even said by al-Qardhawi, the zakat implementation is not an obligation left to each individual but is the state's obligation and duty (Yusuf al-Qardhawi, 1973). However, under certain conditions, the management can be borne by individuals or the community as representatives of the government, as happened in Ustman ibn 'Affan's government (Yusuf al-Qardhawi, 2005).

In line with the opinion of al-Qardhawi, Nik Mustapha Hj. Nik Hassan also firmly states that zakat is not the responsibility of individuals but the state, which is responsible for collecting and managing zakat funds in a well-organized system as determined by Islamic teachings. Failure to carry out this responsibility is a grievous sin because the basic incentive to share income among rich and poor people will not materialize. An Islamic fiscal policy based on zakat will provide sufficient resources for the state for the purpose of social welfare for society (Abulhasan M. Sadeq, 1991).

As for the strong rationalizations in managing zakat collectively through *'āmil* and not individually are, first, *'āmil* functions as an intermediary institution between the payer (*muzakki*) and the recipient of zakat (*mustahiq*); Second, *'āmil* encourages *muzakki* to fulfill his obligations and helping to calculate the amount of his zakat obligation; Third, *'āmil* can identify and classify *mustahik* objectively and accurately so that the distribution and utilization of zakat can be realized properly and effectively; Fourth, *'āmil* is needed so that *muzakki* do not feel that they still own their zakat so that when *muzakki* are also *'āmil*, they tend to feel like owners of zakat funds and place *mustahiq* as requesters of zakat funds; Fifth, the fact that al-Qur'an Surah at-Taubah (9): 60 mentions the *'āmil* section, which shows that zakat should be managed by the state or special professional institutions appointed by the state (Mohammad Daud Ali, 1988). The ultimate goal of managing zakat professionally by the state or an institution appointed by the state is to make zakat a part of Islamic law, which becomes a mandatory source for a fiscal policy means in overcoming poverty problems through community empowerment in the fields of education, health, economy, and social society.

Productive Zakat as Efforts to Empower *Mustahik's* Economy

Carrying out the command of zakat is religious deeds to help the poor and economically weak groups so that their economy can increase to be independent and steadfast in carrying out all their obligations to Allah. If the zakat service is the strongest and clearest formula for realizing social justice, then the mandatory order covers all the people, and the assets that must be issued are essentially the assets of the people given to the *mustahik*. It is intended to eradicate every source of poverty and eliminate the causes of destitution and poverty so that later, they do not need assistance from zakat anymore and even turn into *muzaki* (Yusuf al-Qardhawi, 1975).

Zakat has a positive impact on society's socio-economic life in the fields of production, investment, employment, reduction of social inequality, and economic growth. All income obtained from zakat will be consumed in the form of fulfilling primary and secondary needs so that it will also have an impact on increasing demand in the market, and producers are trying to increase production to meet this demand. As a multiplier effect of zakat, producers' income increases and investment increases, and in the end, there is an increase in demand for labor and social welfare (Said Sa'ad Marthon, 2007).

The pattern of distributing zakat funds can be carried out in two forms: distribution of consumptive forms to meet short-term needs and distribution in the form of funds for productive activities. Distribution through productive activities is known as productive zakat because the word productive means many results, and therefore, productive zakat can be defined as zakat funds given to a person or group of people used as working capital (Ahmad Rofiq, 2004; M. Dawam Rahardjo, 1999).

Muslim scholars reference human welfare and development in zakat worship and are considered guarded in *maqāṣid al-syarīah* or higher aims and primary aims of Islam (Zahoor Khan, *et.al.*, 2015). Huzaemah T. Yanggo argues that the effort to make use of zakat funds in poverty alleviation is to increase the human dignity of the needy and the poor so that they can get out of the shackles of poverty, increase to a decent standard of living, and in the end, the lives of the needy and the poor will increase from their status as *mustahik* become *muzaki* (Huzaemah T. Yanggo, 2005).

Some Syafi'iyah scholars argue that the needy and the poor can be given zakat sufficient for their living expenses according to common and reasonable standards. Besides, zakat assets that are given to the poor and needy can be in the form of buying land, and if they have business skills, they are given zakat in the form of working capital whose profits they can use to meet their basic needs (Ibrahim al-Bajuri, t.t.). Imam al-Nawawi argues that "If he is accustomed to performing a

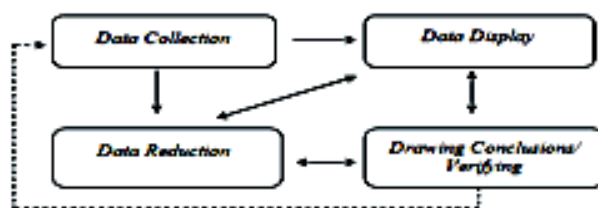
certain skill, then he is given zakat to be able to buy all the necessities needed to support his skills or buy his tools, both cheap and expensive, with certain sizes, making him able to benefit from the results of his business". Therefore, the size of the amount of zakat is differentiated by profession, skill, region, era, and condition of the recipient. The unemployed who have skills can also be given productive zakat in the form of business capital or tools that can support their skills. Meanwhile, those who do not have the skills are given productive zakat in the form of something that can provide regular income every month so that they can live independently and without depending on other people, for example, providing a house so that they can be rented or leased which can provide regular income every month (Yusuf al-Qardhawi, 2005).

Departing from the above thought, the concept of distributing zakat funds is no longer only done through social assistance or even just distributing money to *mustahiks*, but zakat must have an empowerment paradigm followed by assistance to the community. The distribution of zakat funds is not only in the form of charity but also must be based on empowerment. Therefore, the zakat management program does not stop until zakat reaches the *mustahik*, but must be monitored to ensure that zakat can empower the recipients.

This productive model of zakat management was exemplified during the time of the Caliph Umar Ibn Khattab by handing over zakat in the form of three camels at the same time to one of the *mustahik* who had regularly asked for zakat but had not changed his fate. At the time of the handover of the three camels, the caliph hoped that the person concerned would not come again as a recipient of zakat but was expected to pay zakat. The hope of the Caliph Umar Ibn Khattab turned out to be a reality because, in the following year, this person came not to ask for zakat but to hand over his zakat (Irfan Mahmud Ra'ana, 1979).

Method

This study is analytic descriptive research employed a qualitative approach to library data (library research) with an interactive modeling technique of Miles and Huberman through the stages of data reduction (*istinbath*), data display, drawing and verifying conclusions to produce the concept of community economic empowerment with the zakat instrument approach.



Miles and Huberman's Interactive Modeling Techniques

Result and Discussion

Zakat is a form of worship in Islam with a personal dimension and a socio-economic dimension, and al-Qardhawi even calls it *māliyah ijtimā'iyah* worship has a vital and strategic position, both in terms of teaching and development of the welfare of the people (Yusuf al-Qardhawi, 2003). As a socio-economic institution that was born in the 7th century A.D., zakat became the first fiscal instrument in the world that has complete regulations, starting from the subject of paying zakat, the object of zakat assets (*māl al-zakah*) and their respective rates (*miqdār al-zakah*), the minimum property limit not subject to zakat (*nishab*), the period of property ownership (*haul*), to the distribution allocation of zakat fund recipients (*mustahiq*). If applied systemically in the economy, especially an economy based on the rules and spirit of Islam, zakat

will have various important and significant economic characteristics and implications, which makes it socially desirable because it can be used as a means of building a prosperous society and even as a just socio-economic order (Yusuf Wibisono, 2015; Muhammad dan Ridwan Mas'ud, 2005; Muhammad Sharif Chaudhry, 2012).

The strategic roles of zakat in people's lives include: a. Capital, according to research conducted by Public Interest Research and Advocacy (PIRAC), the potential for zakat in Indonesia is around 19-20 trillion per year and will be even greater along with the increasing awareness of the people to do zakat and the ability of fiqh to describe the type of business or new income included in the object of zakat; it is sufficient capital for community development. b. Social Justice, the implementation of zakat generates social justice amid society because zakat paid by rich people is empowered to benefit the needy and poor. c. Social Equilibrium, the social balance built by zakat, makes the poor share some of the wealth of the rich around them so that social inequality is not high adrift. d. Social Guarantee, people get a guarantee when zakat is applied in their lives so that the poor do not have to worry about getting medical treatment or getting educational services because there is no guaranteed money. e. Social Safety, the number of zakat funds that have been collected can be used as capital for social development; besides that, it is also useful as a standby fund that is ready to be used in times of disasters, such as natural disasters, fires, floods, and others (Irsyad Andriyanto, 2011).

The magnitude of the zakat role for the development of social order is clearly seen in 35 verses of the al-Qur'an, and 27 of them mention the obligation of praying with the obligation of zakat simultaneously (M. Fuad Abdul Baqi, t.t.), as in Q.S. Al-Baqarah/2: 43, 110 and Q.S. Al-Ma'idah/5: 55:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ.

Establish Salât-Prayer, and give Zakât, and bow down with those who bow down.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ۖ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ ۗ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ.

And maintain the prayer and give the zakat. Any good that you send ahead for your own souls, you shall find it with Allah. Indeed Allah watches what you do.

إِنَّمَا وَلِيُّكُمُ اللَّهُ وَرَسُولُهُ وَالَّذِينَ آمَنُوا ۗ الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ رَاكِعُونَ.

Your Friend (Walî) is none but Allah and His Messenger and those who have believed, those who keep up the Prayer and pay the alms (Zakât), and they bow down.

The reality of the verse about obligatory zakat always side by side with the obligatory prayer verse in al-Qur'an indicates that zakat is closely related to two dimensions at once, namely *ubūdiyyah* and *ijtimā'iyah wa iqtishādiyyah*. It is why al-Qardhawi stated, "if prayer is a pillar of religion, then zakat is the beacon of religion" (Yusuf al-Qardhawi, 1975). It explains that prayer is a relationship between a servant's obedience to Allah (*hablun min Allah*), but it cannot be separated from the need to care about the surrounding community's condition (*hablun min an-nās*). Allah's best and most loved servants are those who always position side by side between individual worship (*ibādah fardiyah*) and social worship (*ibādah ijtimā'iyah*).

Zakat empowerment needs to be carried out with a priority scale approach adjusted to the economic crisis that hit a country. In this case, the consumptive distribution is distributed to poor people who have no hope of empowering themselves and who do not have the opportunity to do business productively, *ibnu sabil* and *garimin*. Meanwhile, for productive business, priority is given to *sabilillah* (loaned without interest for street vendors, tuition assistance for elementary-junior high school students, and some assistance for students who cannot afford it), *muallaf*, and operational-administrative costs (Taufiqullah, 2001).

To deal with the COVID-19 pandemic that disrupts economic activities and impacts decreasing community income and increasing the poor, zakat is an instrument in empowering the affected community's economy. The Indonesian Ulema Council (MUI), through Fatwa Number 23 of 2020 concerning the Use of Zakat, Infaq, and Sadaqah (ZIS) Assets for Handling COVID-19 and its Impact, allows the use of zakat assets with one of its limitations (*dhawabith*), which may be productive, among others, to stimulate social activities poor economy affected by the plague. The use of ZIS funds hope that it can help ease the burden of life, guarantee basic needs, maintain the purchasing power of the affected community, and even get out of poverty and elevate the dignity and status of the *mustahik* to become *muzaki* from previously being a beggar then transforming into a party that assists other parties in need (from *mustahiq* - to *munfik* - to *muzakki*).

The poor *mustahik* who are affected by the COVID-19 pandemic and have expertise and skills can be given productive zakat in the form of business capital or equipment that can support their interests and skills. Meanwhile, the poor who do not have the expertise and skills can be given productive zakat in the form of something capable of providing regular income every month so that they can live independently and without depending on the help of others, for example, giving a house so that they can be rented or leased to provide regular income every month.

An effective community economic empowerment program model to alleviate poverty problems based on the instructions of the Qur'an and Hadith is a community approach, as Allah says (Surah At-Taubah/9: 60):

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ.

Zakat is for the poor and for the needy, and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and for those in debt and for (those) on the Way of Allah and for the travelers - an obligation by Allah. And Allah is All-Knowing, All-Wise.

The word "*masākīn*" seen from *dalālah al-lafz* is a plural pronunciation, which means the poor. It shows a community of people who live in deprivation in terms of economy, education, health, and lack of infrastructure so that they need help and assistance from other parties who have excess assets. At least, there are three philosophies of the obligation of those who have excess assets (*muzaki*) to help the poor. First, *Istikhaf* means that the ruler and owner of all nature and its contents is Allah so that many assets obtained by humans essentially only accept in carrying out their duties as caliph and are obliged to pay zakat, *infaq* (donations), and *sadaqah* (alms). *Social solidarity* means that humans cannot live without the help of other parties, and all the success they have achieved cannot be separated from the help of other parties, either directly or indirectly, so it is only natural that Allah orders to issue part of the assets under control to other parties who are in need (the concept of *homo islamicus*). Lastly is the *brotherhood*; humans come from Adam and Eve's descendants, who demand a "give and receive" relationship and a willingness to give without expecting anything in return (M. Quraish Shihab, 1992).

In his theory, Ibn Khaldun states that "community development" is carried out through three basic principles: the individual, *aṣabiyah*, and *ijtima 'al-insān*. The individual element in Ibn Khaldun's sociological thought explains that behind the advantages a person has, *qudrotially* also has weaknesses and shortcomings. This condition encourages the presence of coaching efforts so that personal potential can be oriented towards development. The *aṣabiyah* element aims at strengthening socio-cultural ties that can be used to build a sense of solidarity with a sense of group unity. In the context of social life, *aṣabiyah* creates a unity that is divided into two groups, namely fostering solidarity of strength in each soul of the group and uniting various conflicting *aṣabiyah* so that it becomes a larger and more complete group. Meanwhile, *ijtima 'al-insān* is a coaching

effort that promotes mutual need, mutual help, and solidarity to create a pluralistic social system (N. Huda, 2008; Muhammad Nurul Hamdi, *et.al.*, 2014).

Thus, it seems clear that the economic development model for the poor in the Islamic concept and the concept of empowerment experts must be community-based and/or community-based individuals to accelerate community poverty reduction. It is based on the development of community economic independence by increasing community capacity, community participation, and institutions to implement national development. A community-based economic development model is hoped to make *mustahik* economically independent to meet their daily needs without receiving consumptive assistance from zakat institutions. It is even hoped that they can change their status from *mustahik* to *muzaki*. Besides, the empowerment program's implementation is carried out through a group pattern, hoping that successful and independent *mustahiks* can help their community groups improve their standard of living. It can be done by providing guidance or assistance so that the business carried out by community members grows and develops so that an independent, productive, and economically empowered society will be formed in the future.

Conclusion

Zakat is a commandment of Allah, closely related to two dimensions at once: *ubūdiyyah* and *ijtimā'iyah wa iqtishādiyyah*, having a positive impact on the socio-economic life of society in the fields of production, investment, employment, reduction of social inequality, and economic growth. As a socio-economic institution born from Islam's teachings, zakat can help the poor and weak economic groups improve their economy if applied systemically in the economy. Thus, they can be independent and steadfast in carrying out all their obligations to Allah. At the same time, it is the strongest and clearest formula for realizing social justice in eroding every source of poverty and eliminating the causes of indigence. The concept of distribution of zakat funds is no longer only done through social assistance or even just distributing money to *mustahik* (charity) but must have a paradigm of empowerment followed by mentoring to the community (community-based groups and/or community-based individuals), especially as a funding instrument to empower the community's economy in the new normal era after being affected by the COVID-19 pandemic.

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