

**THE STRATEGY OF MUSTAHIQ EMPOWERMENT
BASED ON THE OPTIMALIZATION ON ZAKAT FUND
(Study on Dompet Dhuafa Jogja 2012)**



A THESIS

**Submitted to State College on Islamic of Purwokerto
Of The Requirement to Achieve a Degree of Sharia Economic Scholar
(S.E.Sy.)**

**Compiled By:
ALFALISYADO
NIM: 092323040**

**ISLAMIC ECONOMICS STUDY PROGRAM
SHARIA DEPARTMENT
STATE COLLEGE ON ISLAMIC STUDIES OF
PURWOKERTO
2013**

IN



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BASED ON THE OPTIMALIZATION OF ZAKAT FUND
(Study on Dompot Dhuafa Jogja 2012)**

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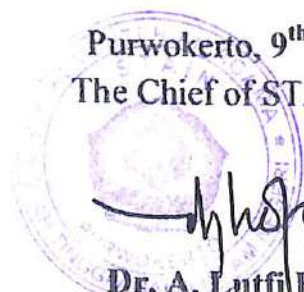
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TRANSLITERATION ARAB-LATIN COMPASS

As Religion and Education and Culture Affairs' Decision No. 158/1987 and No. 0543/1987 on September, 10th 1987 on transliteration of Arab-latin compass as following:

1. Consonan

Arabic words	Name	Latin Words	Name
ا	Alif	No symbol	Not symbol
ب	Ba	B	Be
ت	Ta	T	Te
ث	ša	š	es (with dot on the letter)
ج	Jim	J	Je
ح	ḥa	ḥ	ha (with dot under letter)
خ	Kha	kh	ka and ha
د	Dal	d	De
ذ	žal	ž	zet (with dot on the letter)
ر	Ra	r	Er

ز	Zai	z	Zet
س	sin	s	Es
ش	syin	sy	es and ye
ص	shad	ş	es (wth dot under letter)
ض	dad	d	de (wth dot under letter)
ط	ṭa	ṭ	te (wth dot under letter)
ظ	ẓa	ẓ	zet (wth dot under letter)
ع	'ain'	coma returned on the character
غ	gain	g	Ge
ف	fa	f	Ef
ق	qaf	q	Ki
ك	kaf	k	Ka
ل	lam	l	El
م	mim	m	Em
ن	num	n	En
و	wawu	w	We

هـ	ha	h	Ha
ء	hamzah	'	Apostrof
ي	ya	y	Ye

2. Vocal

1) Singular vocal (*monoftong*)

Tanda	Nama	Huruf latin	Nama
◌َ	Faṭhah	a	A
◌ِ	Kasrah	i	I
◌ُ	Ḍammah	u	u

Example: كَتَبَ - kataba

يَذْهَبُ - yaẓhabu

فَعَلَ - fa'ala

سُئِلَ - su'ila

2) Double vocal (*diftong*)

symbol and letter	Name	Letter cluster	Name
◌َـي	Faṭhah and ya	ai	a dan i
◌َـو	Faṭhah and wawu	au	a dan u

Example: كَيْفَ - kaifa

هَوَّلَ - haula

3. Maddah

Symbol and Letter	Name	Symbol and Letter	Name
اَ...ا...ي	Faṭḥah and alif or ya	ā	a and line on the letter
اِ...ي	Kasrah and ya	ī	i and line on the letter
اُ...و	Ḍammah and wawu	ū	u and line on the letter

Example:

قَالَ - qāla

قِيلَ - qīla

رَمَى - ramā

يَقُولُ - yaqūlu

4. Ta Marbūṭah

There are two transliteration for *ta marbūṭah*, there are:

1) *Ta marbūṭah* - on

The on *ta marbūṭah* is those get *harakat faṭḥah*, *kasrah* and *ḍammah*, the transliteration is /t/.

2) *Ta marbūṭah* - off

The off *Ta marbūṭah* or get *harakat sukun*, the transliteration is /h/.

- 3) If there is letter which on the end of its accompanied by *al* ad each of them is separated, so the *ta marbūṭah* is transliterated by *ha* (h)

example:

روضة الأطفال	Rauḍah al-aṭfāl
المدينة المنورة	al-Madīnah al-Munawwarah
طلحة	Ṭalḥah

5. Syaddah (tasydid)

Syaddah or tasydid are showed by syaddah or tasydid symbol. In this transliteration this symbol is showed by its letter, ie the letter that is given by syaddah or tasydid sign.

example: ربنا - rabbanā نَزَّلَ - nazzala

6. Sandang Word.

Sandang Word is showed by آل. They are devided into two categories ie *syamsiyyah* and *qomariyyah*.

- 1) If it is accompanied by *syamsiyyah* letter, so it transleterated based on its sounds.
- 2) If it is accompanied by *qamariyyah* letter, so it transleterated as the role that on the front of and the sound is like the nature.

example:

الرجل - ar-rajulu

القلم - al-qalamu

7. Hamzah

Hamzah in front of	أكل	akala
Hamzah in the middle	تأخذون	ta'khuḏūna
Hamzah in the end of	التوء	an-nau'u

8. Text writing

example:

وان الله هو خير الرازقين : wa innalāha lahuwa khairurrāziqīn

فاوفوا الكيل والميزان : fa aufū al-kaila wa al-mizān

CONTENTS

COVER.....	i	
AUTHENTICITY STATEMENT.....	ii	
VALIDATION SHEET.....	iii	
CONCELOSOR NOTE.....	iv	
ACKNOWLEDGEMENT.....	v	
TRANSLITERATION COMPASS.....	vii	
CONTENT.....	xiii	
ABBREVIATION.....	xvii	
TABLE LIST.....	xviii	
DIAGRAM LIST.....	xix	
ABSTRACT.....	xx	
CHAPTER I	INTRODUCTION	
	A. Research Background.....	1
	B. Operational Definition.....	5
	C. Problem Statements.....	8
	D. Objective and Benefits of Research.....	8
	E. Literature Review.....	9
	F. Structure of Study.....	14
CHAPTER II	ZAKAT AND <i>MUSTAHIQ</i> EMPOWERMENT	
	A. Zakat: Meaning and Concept.....	17
	1. The Meaning of Zakat.....	17
	2. The Basis of Zakat.....	20
	a. Zakat in al-Qur'an.....	20

b. Zakat in Hadis / Traditions.....	23
c. The Government Role of Zakat	24
3. Various Forms of Zakat	26
a. <i>Zakat al-Fitr</i>	26
b. <i>Zakat al-Māl</i>	28
4. The Aim of Zakat	29
a. Spiritual Dimension.....	29
b. Social Dimension	30
c. Economy Dimension	32
d. Politic Dimension.....	33
5. <i>Muzakki</i> and <i>Mustahiq</i>	34
a. <i>Muzakki</i>	34
b. <i>Mustahiq</i>	35
B. <i>Mustahiq</i> Empowerment	46
1. Definition and Objectives.....	46
2. The Concept of <i>Mustahiq</i> Empowerment	48
a. The Principle of <i>Tauhid</i>	49
b. The Principle of Balance.....	50
c. The Principle of Freedom of Act.....	52
d. The Principle of Responsibility.....	54

CHAPTER III RESEARCH METHODOLOGY

A. Types of Research.....	56
B. Subject and Object of Study	56
C. Sources of Data	56

1. Primary Data	56
2. Secondary Data	57
D. Data Collection Method	57
1. Interview	57
2. Observation	58
3. Documentation	59
E. Data Analysis Method	59

CHAPTER IV DOMPET DHUAFA JOGJA AND THE ANALYSIS OF STRATEGIES TO EMPOWER *MUSTAHIQ* THROUGH OPTIMAL USE OF ZAKAT FUND

A. Dompot Dhuafa Yogyakarta.....	61
1. The Establishment and Institution Profile	61
2. Vision, Mission, and goals.....	66
3. Organization Structure.....	66
4. Dompot Dhuafa Jogja's Profile.....	69
B. Zakat Fund and <i>Mustahiq</i> Empowerment.....	81
1. The Strategies of Collecting Fund.....	81
2. Assets Utilization	86
C. The Analysis of <i>Mustahiq</i> Empowerment Through The Optimal Use of Zakat Fund in Dompot Dhuafa Jogja	92
a. Descriptive-Qualitative Analysis	92
b. SWOT Analysis.....	94

CHAPTER V CLOSING

A. Conclusion.....	109
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B. Advice110

BIBLIOGRAPHY

APPENDIX

CURRICULUM VITAE

ABBREVIATION

BAZNAS	: Badan Amil Zakat Nasional (Government Zakat Agency)
DPS	: Dewan Pengawas Syariah (Sharia Superintendent Council)
Dr.	: Doctor
Ed.	: Editor
IIUM	: International Islamic University Malaysia
LAZ	: Lembaga Amil Zakat (non Government Zakat Agency)
LAZIS	: Lembaga Amil Zakat Infaq Sodaqoh
M.S.I.	: Magister Studi Islam
n.p.	: No Place
n.pb.	: No Publisher
n.y.	: No Year
p.	: Page
pp.	: Page of Page
r.a.	: Radiyallahu 'anhu
S.N.	: Student Number
SAW	: Shalallahu 'Alaihi wa Sallam
STAIN	: Sekolah Tinggi Agama Islam Negeri
SWT	: Subhanallahu wa Ta'ala
UIN	: Universitas Islam Negeri
UK	: United Kingdom
UU	: Undang-undang
V.Q.	: Verses of Qur'an
Vol.	: Volume
ZIS	: Zakat Infak Shadaqah

TABLE LIST

1. Table 1. Classification of <i>Mualaf</i>	42
2. Table 2. The Chronology of Dompet Dhuafa Establishment.....	62
3. Table 3 Cluster and Derivation Programs of DDJ.....	69
4. Table 4 DDJ's Donor Growth in 2011 and 2012.....	82
5. Table 5 Comparison of DDJ's Assets in 2011 and 2012	85
6. Table 6 DDJ's Program in 2012 Seen by Soul and Family of Beneficiaries.....	90
7. Table 7 Zakat Assets Distribution Based on Program.....	91
8. Table 11 Internal Factors Analysis of <i>Mustahiq</i> Empowerment in DDJ...	95
9. Table 12 External Factors Analysis of <i>Mustahiq</i> Empowerment in DDJ ..	95
10. Table 13 Matrix SWOT Strategy in <i>Mustahiq</i> Empowerment Based on The Optimalization of Zakat Fund in DDJ	97

DIAGRAM LIST

11. Diagram 1. DDJ's Organization Structure	68
12. Diagram 2. Comparison of Empowerment and Charity Program	69
13. Diagram 3 Warung Beres Procedure	77
14. Diagram 4 DDJ's Donor Growth in 2011 and 2012.....	83
15. Diagram 5 The Portion of DDJ's Assets that Has been Received	85
16. Diagram 6 DDj's Zakat Assets Utilization in 2012.....	89
17. Diagram 7 Beneficiaries based on Program Group	90
18. Diagram 8 Zakat Assets Distribution Based on Program	91

THE STRATEGIES OF MUSTAHIQ EMPOWERMENT BASED ON THE
OPTIMALIZATION OF ZAKAT ASSETS UTILIZATION
(Study in Dompot Dhuafa Jogja 2012)

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ABSTRACT

Zakat, the third Islamic pillar, serves as a primary tool to create social welfare, especially in economic field. It's also the symbols of both vertical relationship (*ḥabl min Allāh*) and horizontal relationship (*ḥabl min an-nās*). Vertically, it is reflected *muzakki* servitude to its creator. It means a servitude of servant to Allah is the duty contiguous to an obligation to pay zakat for *muzakki*. The big mission of running well of optimal use of zakat assets through several empowerment programs is to transform *mustahiq* becomes *muzakki* and *munfiq*. Dompot Dhuafa Jogja is one of many *'āmil* zakat in Indonesia that has interesting programs, especially in zakat assets utilization. Dompot Dhuafa Jogja pays full attention in local rich and culture, so that the program will be accepted by public well and run well. Some programs in Dompot Dhuafa Jogja can be seen through its derivation program, i.e. economy, health, education, social, and disaster management.

The objective of this research is to describe and know how the strategy of *mustahiq* empowerment and several programs in Dompot Dhuafa Jogja, of course in 2012. I also analyze the strengths and weaknesses of the program, so that it can be taken the opportunities and development strategies.

The type of this research is field research, by qualitative method and explained on descriptive side. The sources of data are from literatures, documentation, and interview. And all of data that are gotten are analyzed by SWOT analysis.

The result of this research is that there are two strategies in empowerment strategy in Dompot Dhuafa Jogja, they are indirect empowerment (charity programs) and direct empowerment (economy empowerment program). Indirect empowerment programs are dominant in zakat assets allocation in its utilization. These programs are on health, education, and disaster side. While direct empowerment programs are all about economy empowerment and create a power and skill in society to survive on their life. From several direct empowerment programs of Dompot Dhuafa, "warung beres" and "sakofa" is the great program that very interesting. There are some missions that make beneficiaries' change,

both on knowledge, economy, skill, mental, and spirit to survive. Meanwhile the indirect empowerment programs just help the beneficiaries in short-term.

The portion of zakat assets utilization in Dompot Dhuafa Jogja is still on charity program (health, education, disaster). It is caused by the condition of society in Yogyakarta need it more, especially in health side. The comparison of zakat assets utilization in Dompot Dhuafa Jogja between charity and empowerment program is 53% : 43%. The portion is given after all institution cost. Unfortunately, Dompot Dhuafa Cost both on operational and others are too much. the comparison of Dompot Dhuafa Jogja's expenditure and its program utilization is amount 30% : 70%.

Keywords: Empowerment, *Mustahiq*, Zakat, Assets, Utilization.



CHAPTER I INTRODUCTION

A. Research Background

Zakat, the third Islamic pillar, serves as a primary tool to create social welfare,¹ especially in economic field. It's also the symbols of both vertical relationship (*ḥabl min Allāh*) and horizontal relationship (*ḥabl min an-nās*). Vertically, it's reflected *muzakki* servitude to its creator. It means a servitude servant to Allah is the duty contiguous to an obligation to pay zakat for *muzakki*.²

Horizontally, zakat portrays an important role of state in economic field.³ Zakat contains solid alliance ties, between the rich and the poor. In addition, it becomes fiscal instruments to achieve socio-economic justice and wealth distribution, unanimously it's regarded as an integral part of the Islamic moral philosophy and based on a definite commitment to the

¹ Chapra said to create *ummah* prosperity, in doing its functions, Islamic government has to make some programs that correlate politic and economic wisdom. It so relevant both of *zakat* and government wisdom. See Umer Chapra, "The Islamic Welfare State and Its Role in The Economy", in Mahamoud A. Gulaid and Mohamed Aden Abdullah (Ed.), *Reading Public Finance in Islam* (Saudi Arabia: Islamic Study and Training Institute, n.y), p. 71.

² This statement equal with V.Q. *Az-Zāriāt*: 56:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ ﴿٥٦﴾

"I have only created Jinns and men, that they may serve Me", see Abdullah Yūsuf Alī, *The Holy Qur'ān: Text Translation and Commentary* New Revised Edition (Brentwood: Amanah Corporation, 1989), p. 1364.

Equal to it, worship to the God has same position with obey all of duty from the God. Including in paying of *zakat*. See Taqyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif Perspektif Islam* (Surabaya: Risalah Gusti, 2002), p. 256.

³ As an income of Islamic government, zakat hold important influence, *zakat* stand on the top of consideration level. see Adiwarmar Karim, *Sejarah Pemikiran Ekonomi Islam* (Jakarta: The International Institute of Islamic Thought, 2002), pp. 33-36.

brotherhood of humanity.⁴ Moreover after issuance of Undang-Undang (UU) No. 38/1999 on Zakat Management (*Pengelolaan Zakat*), and be amended becomes UU No. 23/2011. So it has a significant role in social welfare.⁵

Umer Chapra states that to have its optimal function as its nature, zakat should be a supplement (push-power) for the weak as the permanent or certain income for them. The biggest income is obtained through independent business, in which the role of zakat is a venture capital and assets for holding trainings for both soft and hard skill. Which the emergence of independent small businesses that will sustain the basic needs of weak society (*mustahiq*). Some scholars suggest that zakat fund can be utilized as a counter-cyclical; are by regulating allocative distribution. This means that zakat fund are not distributed in same period. But there should be some assets left for the recession time.⁶

The illustration of zakat potential in Indonesia is seen by Government Zakat Agency (BAZNAS) and FEM *Institut Pertanian Bogor* (IPB) data research. They have seen an increase of zakat potential in Indonesia around 217 trillion IDR or 3.14% of Indonesia GDP (Gross Domestic Product). This shows that an effort in supporting government programs to minimize of poverty rate, optimize zakat fund is the right answer.

⁴ Umer Chapra, *Sistem Moneter Islam* (Jakarta: Gema Insani Press, 2000), p. 4.

⁵ This is Faruq an-Nabahan opinions in *Sistem Ekonomi Islam* and picked up by Umrotul Khasanah, see Umrotul Khasanah, *Manajemen Zakat Modern: Instrumen Pemberdayaan Ekonomi Umat* (Malang: UIN-Maliki Press, 2010), p. 48.

⁶ Umer Chapra, *The Future of Economics: An Islamic Perspective*, trans. Ikhwan Abidin Basri (Jakarta: SEBI, 2001), pp. 333-334.

Based on the data, Indonesia is categorized into a country with high poverty rate.⁷ The generalization of poor as a term can be adapted by *fāqir* and *miskin*. While *fāqir* and *miskin* are two of the eight groups that are eligible to accept zakat (*mustahiq*).⁸ It can be concluded that zakat in Indonesia has not been optimal in collection, management, and in the distribution. It caused by the big potential of zakat fund has not alleviated the existence of *fāqir* and *miskin* as a group of *mustahiq*

The common and sustainable problems are global understanding of public and *'āmil* on poverty and the inability to fulfil the basic needs. It becomes unbalanced when only seen on property side.

Having intellectual and autonomy is a big factor that will answer these sluggishness. Empirical evidence shows that Indonesians are not only poor in property, but also on their mental and intellectual condition. It is not excessive if I divide the poor into two groups, namely *al-faqir fī al-māl* and *al-faqir fī ghair al-māl*. The high consumptive of Indonesian style is added by

⁷ Indonesia poverty rate on September 2012 reached 28.59 million peoples or for about 11.66% of Indonesian population. This figure is too high. Anonim, "Berita Resmi Statistik No. 06/01/Th.XVI, 2 Januari 2013", (on-line), (www.bps.go.id/brs_file/kemiskinan_02jan13.pdf), Posted on January 2, 2013.

⁸ Details on *mustahiq* is described on V.Q. At-Taubah: 60

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَمَةِ قُلُوبِهِمْ وَفِي الرِّقَابِ وَالْغَرِيمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

"Alms are for the poor and the needy, and those employed to administer the (funds), for those whose hearts have been (recently) reconciled (to truth) for those in bondage and in debt, in the cause of Allah, and for the wayfarer, (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom."

brief lifestyle into its own weaknesses. Indeed, this is a major obstacle to the economic productivity based on public growth.

The vision of zakat as formulated by Umrotul Khasanah i.e. to turn *mustahiq* into *muzakki*⁹ can not realized through the consumptive use of zakat as it is uncommonly practiced in Indonesia, especially in the rural areas. To manage zakat fund optimally, not only for consumption but also for production there should be a good, professional institution (*'āmil*) that will facilitate the decrease of *al-faqr fī al-māl* and *al-faqr fī ghairi al-māl* at least will be reduced.¹⁰

In relation to the vision, there has been an enactment of UU No. 23/2011 on the zakat management (pengelolaan zakat) which serves as an beginning of a regulation to optimize zakat fund, especially those managed by *'āmil*. This management of zakat fund ranging from planning, knowing the areas and target, collecting, centralizing budget, distribution, and assistance. By this management, it is expected that zakat can promote the fundamental economic movement of a country. Meanwhile to build the fundamental process needs availability of transformation from the lower to upper class of society.

See Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 456.

⁹ I think for more strategic view, if zakat subject transformation from *mustahiq* towards *munfiq*, so that toward *muzakki*. Vision charity of *mustahiq* to *muzakki*, see Khasanah, *Manajemen Zakat*, p. 53.

¹⁰ The reduction in poverty levels by minimizing *mustahiq* is supported by Indonesian strength, which actually is become the largest Muslim population countries in the world. See Yuslim Fauzi, *Memaknai Kerja* (Bandung: Mizan, 2012), pp. 207-208.

UU No. 23/2011 contains a message to realize on optimal zakat fund management that should be institutionalized. The institution that are eligible for zakat management is '*āmil*'.

Government institutional of zakat management is divided two groups. The first one is '*Āmil* Zakat Agency (BAZ). It is an agency which is built by government and on the other sense, namely government agency for zakat management. The other side, there is *Amil* Zakat Institution (LAZ). It's built on society initiative. LAZ is considered by zakat institution that is flexible and has dynamic programs. It means the program is based on society needs. So that the optimalization of zakat fund has an objective to realize economic welfare in Indonesia will be implemented by presence of '*Āmil* Zakat Institutions.

Dompot Dhuafa is one of '*Āmil* Zakat Institutions that has a highly growth and good managerial system. The institutional growth of Dompot Dhuafa has already spread to various regions in Indonesia, even has several branch offices abroad.¹¹ Although it focuses more on the economic sector, this institution has various programs that are very interesting. However, the other sectors also included in the big target this institution.

Dompot Dhuafa Jogja is a branch office located at Kyai Mojo street No. 97 Yogyakarta. It works on the needs and dynamic of local wealth. So

¹¹ Dompot Dhuafa branches are widespread, both domestic and abroad. There are ten branch offices of Dompot Dhuafa, namely Yogyakarta, East Java, Central Java, East Kalimantan, Riau, Hong Kong, Japan, South Korea, New York, and Australia. Interview with director of Dompot Dhuafa Jogja, Ahmad Paryanto, the office of Dompot Dhuafa Jogja, Kyai Mojo street 97th Yogyakarta, on Friday, March 8th, 2013.

that, it has a society (*mustahiq*) empowerment program. The programs are divided into three general classifications, namely economic empowerment, education and social, as well as health and disaster. In the economic field Dompot Dhuafa Jogja involves *mustahiq* (zakat recipient) directly (in meaning continuous coaching and mentoring). It means that DDJ has an effort to empower *mustahiq* to create the prosperity.

B. Operational Definition

This part will explain the terms used in this thesis title to reach or to avoid different interpretation. It also provides direction and aim to be achieved this research. The terms that need to be emphasized are:

1. *Mustahiq* Empowerment

In Oxford English Dictionary empowerment is defined as to give the power or authority.¹² Accordingly, this study, empowerment is defined as efforts to provide skills, knowledge, and power enough for *mustahiq* to shape their life in their environment.

As explained above, as regulated in UU No. 23/2011 on Zakat Management (*Pengelolaan Zakat*), *mustahiq*¹³ defined as person or group who has the qualifications to zakat recipient.¹⁴ In this study, there is a

¹² Anonim, *Oxford: Learner's Pocket Dictionary*, fourth editions (New York: Oxford University Press, 2011), p. 146.

¹³ People who are eligible to receive zakat is not just for Muslims, but non-Muslims are also entitled to receive zakat. See Muhammad Nasib ar-Rifa'i, *Ringkasan Tafsir Ibnu Katsir: Kemudahan dari Allah*, book 2, translator Syihabuddin (Jakarta: Gema Insani Press, 1999), pp. 620-624, compare with M. Quraish Shihab, *Tafsir Al-Misbah: Pesan, Kesan, dan Keserasian Al-Qur'an*, book 5 (Jakarta: Lentera Hati, 2002), pp. 629-636.

¹⁴ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia* (Malang: UIN-Malang Press, 2008), p. 345.

priority in zakat fund disbursement. That is, the zakat recipient priority is for the most helpless of the economy.¹⁵

From the explanation above, it can be concluded that *mustahiq* empowerment is an efforts to provide authority, strength and knowledge to those who are qualified to accept zakat, so that the recipients are expected to be better in economy, health, knowledge, and better outlook of the next day on their life. And actually, the goal of this empowerment is to transform their condition; i.e. from *mustahiq* towards *munfiq* and *muzakki*.

2. Utilization

Utilization is defined as formulating zakat fund such in social and economic function (consumptive and productive).¹⁶ Besides mundane dimensions as mentioned (social-economy), the utilization of zakat fund is expected to improve the proximity servant to the God. It means hereafter dimensions also touched as a function of the proper zakat fund utilization.

3. Zakat Fund

The word fund¹⁷ is defined by sum of money saved or made available for a particular purposes.¹⁸ While zakat in this study focuses on property (*zakat al-māl*).

¹⁵ Abdul Ghofur Anshori, *Hukum dan Pemberdayaan Zakat: Upaya Sinergis Wajib Zakat dan Pajak di Indonesia* (Yogyakarta: Pilar Media, 2006), p. 34.

¹⁶ Khasanah, *Manajemen Zakat*, p. 13.

¹⁷ I think that there is an ambiguity in the meaning of zakat fund in Dompot Dhuafa Jogja, in one hand zakat fund is sum of money from muzakki to zakat recipients. In another hand zakat funds simillar with charity fund, it means that munfiq has same position with muzakki in meaning. From the other view I have found zakat, *infaq*, and *sadaqah*, have a different post (funding of financial statement), but in another hand the recipients get some funds from same post (funding).

So that, zakat fund is defined as all collected zakat funds by *'āmil* that can be distributed to transform their condition; i.e. from *mustahiq* to *munfiq*, and then became *muzakki*.

C. Problem Statements

As research background above, I formulate several problems are follow:

1. How does Dompot Dhuafa Jogja apply strategies to empower zakat recipients by optimizing zakat fund?
2. How does Dompot Dhuafa Jogja Strategy in empower zakat recipient in 2012 analyze by SWOT analysis?

D. Objectives and Benefits of the Research

The objectives of this study are:

1. To explain the strategies and pattern of *mustahiq* empowerment in Dompot Dhuafa Jogja.
2. To measure the effectiveness of zakat fund utilization and describe the strengths, weaknesses, opportunities, and threat in *mustahiq* empowerment of Dompot Dhuafa Jogja.

The benefits of this research are following:

1. This study is an empirical study in application of Islamic economics concept.

¹⁸Oxford Dictionaries (on-line), <http://www.oxforddictionaries.com/definition/english/fund>, posted on January, 16th 2014.

2. Practically, it becomes innovation and development in society (*mustahiq*) empowerment institutionally.
3. As a form of applied strategies in tackling the problem of ineffective zakat fund distribution by *'āmil*.

E. Literature Review

*Fiqh az-Zakat*¹⁹ as Yusuf Qardhawi's work that has been translated into bahasa Indonesia i.e. *Hukum Zakat* is phenomenon work in Islamic economic view. It becomes one of several main references of this thesis. This work explains zakat basis and zakat scope for classical and contemporary side. One of its chapters explains the *mustahiq* in detail.²⁰

Al-Fiqh al-Islāmi wa Adilatuh as Wahbah az-Zuhaili's work is an important reference in this study. The autor focuses take zakat in fourth schools perspective.²¹ In macro view, *Potential Effects of Zakat on Government Budget* as Monzer Kahf's work attempts to study the potential direct and indirect effects of zakat implementation on the Government's budget within the context of contemporary society. He take seven

¹⁹ Yusuf Qardhawi, *Fiqh az-Zakāt: Dirāsah Muqāranah li-Aḥkāmihā wa Falsafatihā fi Dawin al-Qur'an wa as-Sunnah* (Al-Qāhirah: Maktabah Wahbah, 2006).

²⁰ Yusuf Qardhawi, *Hukum Zakat* (Jakarta: Litera AntarNusa, 2007), p.p. 510-663.

²¹ The four schools (*māzhabs*) are Abu Hanifah Nu'man bin Tsabit (80-150H); Malik bin Anas (93-179H); Muhammad bin Idris asy-Syafi'i (150-204H); dan Ahmad bin Hanbal asy-Syaibani (164-241H). See Abdurrahman asy-Syarqawi, *Riwayat Sembilan Imam Fiqih*, translater Al-Hamid al-Husaini (Bandung: Pustaka Hidayah, 2000), pp. 235-305 and 371-558.

assumptions on the theory development and the case of Pakistan is taken as an example.²²

Umrotul Khasanah's work i.e. *Manajemen Zakat Modern: Instrumen Pemberdayaan Ekonomi Umat* is a pretty phenomenal work in intellectual heritage in Indonesia. This book is result study of eleven Institutes of *'āmil* zakat (LAZ) national scattered in Jakarta and its surroundings as well as two Badan *Amil* Zakat (BAZNAS) and BAZIS located in Jakarta.²³

This work became one of the main reference in present study. Due the content presented issues, problems, development and related zakat. Beginning with an explanation of Indonesian paradigm zakat concept both individually or *'āmil* in institutional form. Then Khasanah explained function economics (social) paradigm, to the discussion of zakat management organization paradigm in Indonesia. Finally Khasanah closed with empowerment and development society economic based on zakat.

Furthermore, *Fiqh dan Manajemen Zakat di Indonesia* as Fakhrudin's work is not rather different with Umrotul Khasanah thought. This book reviewed the basics of source modern zakat. Fakhruddin reviewed the historically zakat management. From early days of Islam to contemporary

²² Monzer Kahf, "Potential Effects of Zakat on Government Budget", *IJUM Journal of Economics and Management* Vol. V, Number 1 (Kuala Lumpur: International Islamic University Malaysia, 2006), pp. 67-82.

²³ Khasanah, *Manajemen Zakat*, p. 19.

zakat management in Indonesia, which is equipped with a looking forward of zakat governance in Indonesia.²⁴

The *Providing for The Resource shortfall for Poverty Elimination Through The Institution of Zakat in Low-Income Muslim Countries* is paper that attempt to estimate the resource shortfall and potential zakat collection for poverty elimination in the low-income Muslim countries. The paper estimates the resource shortfall by utilizing the international poverty lines headcount and poverty gap index estimated by the work bank.²⁵ This work is become good reference in finishing this research.

Zakat dalam Perekonomian Modern as Didin Hafiduddin's work became one of several references in this study. Broadly, this book discusses zakat of profession and its derivation. Then this work are complementary to Fakhruddin work's above, about zakat sources in the modern economy. this book also discusses about zakat of institution in the modern worldview. Nonetheless, this work is limited by the role in UU No.38/1999 on *Pengelolaan Zakat by institution ('āmil)*²⁶ and *Mustahiq*²⁷ discussed too. This book gives a simple overview of *mustahiq* priorities, but didn't reach the zakat productivity thought and finally towards an empowerment *mustahiq*.

²⁴ Fakhruddin, *Fiqh dan Manajemen Zakat di Indonesia* (Malang: UIN-Malang Press, 2008).

²⁵ Nasim Shah Shirazy, "Providing for The Resources Shortfall for Poverty Elimination Through The Institution of Zakat in Law-Income Muslim Countries", *IJUM Journal of Economics and Management*, Vol. 14, Number 1 (Kuala Lumpur: International Islamic University Malaysia, 2006).

²⁶ Didin Hafiduddin, *Zakat dalam Perekonomian Modern* (Jakarta: Gema Insani Press, 2002), pp. 124-132.

²⁷ *Ibid.*, pp. 132-139.

Then, *Zakat di Indonesia: Kajian Fikih dan Perundang-undangan* as Supani's work is a masterpiece in development thinking of zakat in Indonesia. This book describes the historically of zakat in Islamic state (Prophet and caliphs age),²⁸ then describes zakat management in several Islamic countries, zakat management in Indonesia, and outlines some views of zakat and taxation. Moreover, Supani conveys *mustahiq* contextualization. An it bring us to the understanding the necessity of eight *asnāfs*.²⁹

Nejatullah Siddiqi in the *Role of State in The Economy: an Islamic Perspective* disclose scope and liabilities of country in full community participation in efforts to fulfil the basic needs of its citizens (destitute). Described in first chapter *Guarantee of a Minimum Level of Living in an Islamic State*³⁰ all sorts of state budget in serving the needs of its citizens (social security) can't be separated from the zakat essence.

Explicitly, the great of zakat funds if were managed effectively and efficiently be able to promote social welfare establishment. And in aggregate side, would establish a welfare state.

In other words, the optimalization of wealth distribution that are embodied in zakat fund management and distribution, is the evidence of implementation form of equitable wealth distribution. *Distributive Justice and*

²⁸ Supani, *Zakat di Indonesia: Kajian Fikih dan Perundang-undangan* (Purwokerto: STAIN Press Purwokerto, 2010), pp. 53-66.

²⁹ Supani quoted Masdar F. Mas'udi who interprets eight *asnāf* in a table, *Ibid.*, pp.166-167, compare with Yusuf Qardhawi, *Shadaqah: Cara Islam Mengentaskan Kemiskinan*, translater Dadang Sobar (Bandung: Remaja Rosdakarya, 2010), pp. 115-124.

³⁰ M. Nejatullah Siddiqi, *Role of State in The Economy: an Islamic Perspective* (United Kingdom: The Islamic Foundation, 1996), pp. 18-30.

*Need Fulfilment in an Islamic Economy*³¹ is a paper has presented at international conference where held in Islamabad on March 1983. There are serious efforts of economists in discussing distributive justice and needs fulfillment in Islamic economic perspective.

There are two conclusions in his explanation. *First*, clarify the conceptual framework in which Islam is associated with problems of income distribution. *Second*, explore the basic foundation and its relevant to policy development for economic justice in contemporary realization.

*Zakat Produktif*³² as Asnaini's work is a good reference. It success in zakat distribution mapping that can be done by two ways consumptive and productive. This book has explained the correct allocative of zakat distribution to the poor, both on strong (health) and weak (old age, permanent sick, deformity).

Furthermore, *The Making Islamic Economic Society* as Mannan's work on 14th chapters i.e. *Zakat: Its Disbursement and Intra-poor Distributional Equity* outlines controversial issues about the urgency of zakat in the state budget. Zakat is said be the pivot of Islamic public finance,³³ and the value of zakat nobleness can alleviate the poverty.

³¹ Zubair Hasan, "Distributional Equity in Islam", in *Distributive Justice and Need Fulfilment in an Islamic Economy*, (ed.) Munawar Iqbal (Islamabad: International Institute of Islamic Economics, 1988), pp. 35-59.

³² Asnaini, *Zakat Produktif* (Yogyakarta: Pustaka Pelajar, 2008).

³³ Muhammad Abdul Mannan, *The Making of Islamic Economic Society: Islamic Dimensions in Economic Analysis* (Jedah: International Center for Study in Islamic Economics, n.y.), p. 334.

I use several previous studies for reference, such as Luthfi Hamidi et.al. conducted a study in 2006 on *Upaya Optimalisasi Pengelolaan dan Sistem Akuntabilitas Lembaga Pengelola ZIS (Zakat Infaq Shodaqoh): Studi Kasus pada Lembaga-lembaga Pengelola ZIS di Kota Purwokerto*.³⁴ It reveals the strategies and optimization of zakat fund management at several institutions (ZIS) in Purwokerto. In addition, this study also intends to describe a system of accountability and public reporting by each of institutions.

Budi Prayitno in his thesis *Optimalisasi Pengelolaan Zakat pada Badan Amil Zakat Daerah: Tinjauan terhadap Badan Amil Zakat Daerah Kabupaten Muna Propinsi Sulawesi Tenggara*³⁵ tries studying similar things to previous study, this study tries to review mechanism of zakat management in zakat management institution. Budi Prayitno emphasizes comparisons both regulations and management which in UU No. 38/1999.

F. Structure of the Study

This thesis is divided into several chapters. The first chapter is introduction. This chapter is a methodological introduction to understand systematically the materials in the next chapter. Chapter I will explain the

³⁴ A. Luthfi Hamidi et. al., "Upaya Optimalisasi Pengelolaan dan Sistem Akuntabilitas Lembaga Pengelola ZIS (Zakat Infaq Shodaqoh): Studi Kasus pada Lembaga Pengelola ZIS di Kota Purwokerto", *Penelitian Kompetitif Kolektif*, Jurusan Syari'ah STAIN Purwokerto, 2006.

³⁵ Budi Prayitno, "Optimalisasi Pengelolaan Zakat Pada badan *Amil Zakat Daerah*:Tinjauan terhadap *Badan Amil Zakat Daerah Kabupaten Muna Propinsi Sulawesi Tenggara*". *Tesis*, Perpustakaan Universitas Diponegoro Semarang, 2008.

study background, operational definition, study formula, the objective and advantage of study, library study, study methods, and systematic of writing.

Further is chapter II which is a general introduction of zakat, *'āmil*, its management. This chapter will elaborate the understanding of zakat scope, then followed by discussion about *mustahiq* empowerment. In this empowerment there *mustahiq* transformation towards munfiq and finally to *muzakki*. Chapter II closed with the optimalization of zakat fund utilization.

Chapter III is explain in detail of study method. They are the type of study, subject and object of study, sources of data, data collection method, and data analysis. This chapter will facilitate to reader in understanding of this study content.

After conducting descriptive efforts in chapter III, the study continued to chapter IV, this chapter will explain in detail the overview of study subject and object. This description is based on the results of collecting data. This chapter will explain Dompet Dhuafa Jogja profiles, the institution story, vision, mission, objective, organization hierarchy, and its Programs. Then be elaborated some strategies and zakat fund management in Dompet Dhuafa Jogja.

Furthermore after get complete data about Dompet Dhuafa Jogja, this chapter will analyze. I will analyze of the material in chapter II and chapter III. I am not only analyze the data obtained In this chapter. I also try to formulate strategies that can be applied by Dompet Dhuafa Jojakarta and the other zakat institutionons on *mustahiq* empowerment.

The study is closed by chapter V, contains conclusions and advice or recommendation. Conclusions will be based on my explanation in previous chapters. While the suggestion or recommendation is strongly associated to an offer on how build a strategic effort in zakat fund management development so *mustahiq* empowerment can be optimal.



CHAPTER II

ZAKAT AND *MUSTAHIQ* EMPOWERMENT

A. Zakat: Meaning and Concept

1. The Meaning of Zakat

The word of zakat has similar meaning with *ṭaharah*, *namā*, *barakah*, and *tazkiyah*, whose meaning are sanctity, growth, blessing and purification.³⁶ Qardhawi stated Zahidi's statement about zakat articulation is the strongest opinion that is derived from *zaka* which means growing.³⁷

The logical implication of zakat will purify the property and grow the reward of people who pay it.³⁸ Besides, it defined by holiness and sanctification because it purifies the soul of two sides (*muzakki* and *mustahiq*). It's sensed by Innocent because muzakki will be avoided from

³⁶ A.W. Munawir, *Kamus Al-Munawwir*, 4th printing (Surabaya: Pustaka Progresif, 1997), p. 577, compare, *Lisān al-'Arab*, juz 14 (Beirut: Dār ash-Shadr, n.y.), p. 258.

³⁷ The argument in taking a meaning of purify is from V.Q. Asy-Syam: 9 as are following:

قَدْ أَفْلَحَ مَنْ زَكَّاهَا ﴿٩﴾

"Truly he succeeds that purifies it", see Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 1655.

And it is meant by added according to V.Q. Ar-Rūm : 39

... وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ ﴿٣٩﴾

"But that which ye lay out for charity, seeking the countenance of Allah, (will increase): it is these who will get a recompense multiplied.", see Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 1018.

It is mentioned in *Hukum Zakat*, if the plant is said by *zaka* it means growth, although everything added is mentioned by *zaka* and it means add. And if the plant growth normally so the word *zaka* has meaning *clear*. See, Qardhawi, *Hukum Zakat*, p. 34, compare Teungku Muhammad Hasbi Ash-Shiddiqī, *Pedoman Zakat* (Semarang: Pustaka Riki Putra, 1997), p. 4, Fakhruddin, *Fiqh dan Manajemen Zakat*, p. 14. Depag RI, *Al-Qur'an dan Terjemahnya* (Surabaya: Mekar Surabaya, 2004), p. 896 and p. 575.

³⁸ Zuhairi, *Zakat: Kajian Berbagai Mazhab*, p. 83.

stingy and arrogant. Besides their life, his property will be clean because the other rights have been fulfilled.³⁹ And mustahik avoid from envy and jealousy. While he said growing and thrive because it will grow the property (both of *muzakki* and *mustahiq*) effectively by the right management and distribution.

Terminologically, zakat interpreted in variety versions, Asy-Syaukanī in *Nailul Authar* explains the meaning of zakat is to give a property portion that has been up *niṣab* to *faqir* and others in nothing *syara*'s obstacle which doesn't allow us to give them.

Abdurrahman Al-Jazairi is a scholar who states zakat terminology by greedy for material wealth that devoted to *mustahiq* in certain conditions.⁴⁰ While Zuhailī explained this terminology on four scholars (*mazhab*) versions. According *Malikiyah*,⁴¹ zakat is pay a special part of property (except minerals, plants, and *rikaz*) which has been up its *niṣab* to them who deserve it, on the full ownership and up to *haul*. *Hanafiyah*⁴²

³⁹ In Spiritual dimension, the obligation of zakat becomes one of several ways to make near to Allah, so that *muzakki* endeavors to imitate the nature of Allah (The Most Gracious) for the others ('*alam*), because they know on their property function, that is an entrusted good from Allah to the others. See Supani, *Zakat Indonesia: Kajian Fikih dan Perundang-undangan* (Purwokerto: STAIN Press Purwokerto, 2010), p. 17.

⁴⁰ Abdurrahman al-Jazairī, *Al-Fiqh 'alā Maḍāhib al-'Arba'ah* (Beirut: Dār al-kutub al-'ilmiyah, n.y.), p. 304.

⁴¹ The meaning of *Malikiyah* schools are the scholars who are be Imam Malik students, the scholars are often taking the Malik bin Anas' opinions, they are like Abu Abdillah Abdurrahman bin al-Qasim, Abu Muhammad Abdullah bin Wahab bin Muslim, Asyhab bin Abdul Aziz al-Qaisi, Abu Muhammad Abdullah bin Abd al-Hakam, Asbagh bin Faraj, Muhammad bin Abdullah bin Abdul Hakam, and Muhammad bin Ibrahim al-Iskandari bin Ziyad. See Zuhailī, *Zakat: Kajian Berbagai Mazhab*, p.p. 35-36.

⁴² They are like Abu Yusuf Ya'qub bin Ibrahim al-Kufi, Muhammad bin Hasan asy-Syaibani, Abu al-Huzail Zafī bin al-Hudzail bin Qais al-Kufi, Hasan bin Ziyad al-Lu'lu, *ibid.*, p. 33.

define zakat by part ownership of a particular property to a particular person or party who has been determined by *Syāri'* (God) to expects the God's willing. *Syafi'iyah*⁴³ define it by pay from body or property in a certain way. *Hanabilah*⁴⁴ define the property rights to certain group in particular property for a particular group at a particular time.⁴⁵

Fourth *māzhāb* define zakat to the property (*māl*) side, but *Syafi'iyah* which explained zakat in property and soul, so that zakat can be described by zakat in *māl* and *fitrah*.⁴⁶

The relationship of zakat meaning in etimology and terminology is each property that has been spent will be pure, clean, good, grace, grow, and thrive. In addition these advantages not only for wealth side, but it also the soul will be growth and clean who pay zakat.⁴⁷ The focus of this research is highlight to the dynamic *mustahiq* after empowerment.

⁴³ They are like Yusuf bin Yahya al-Buthi Abu Ya'qub, Abu Ibrahim Ismail bin Yahya al-Muzni, Ar-Rabi bin Sulaiman bin Abdil Jabbar al-Muradi Abu Muhammad, Harmulah bin Yahya bin Harmulah, and Muhammad bin Abdullah bin Abdul Hakam, *ibid.*, p. 40.

⁴⁴ They are like Abdullah bin Ahmad bin Hanbal, Al-A'sram Abu Bakar Ahmad bin Muhammad bin Hanai al-Khurasani al-Baghdadi, Abdul Malik bin Abdul Hamid bin Mahran Al-Maimuni, Ahmad bin Muhammad bin al-Hajaj Abu Bakar al-Muruḍi. *ibid.*, p. 42.

⁴⁵ Wabbah Az-Zuhāifi, *Al-Fiqh al-Islami wa Adillatuh* 9th printed, part III (Damaskus: Dār al-Fikr, 2006), pp. 1788-1789.

⁴⁶ Supani, *Zakat di Indonesia: Kajian Fikih dan Perundang-undangan* (Purwokerto: STAIN Press Purwokerto, 2010), p. 2. The term *zakat fitrah* is often met in Indonesia, whereas several Islamic texts is mentioned by *zakat fitri*. It is different with Hasbi ash-Shiddiqi, he uses different term i.e. *zakat nafs*. Teungku Muhammad Hasbi ash-Shiddiqi, *Pedoman Zakat*, p. 9.

⁴⁷ Muhammad and Ridwan Mas'ud, *Zakat dan Kemiskinan*, p. 34.

2. The Basis of Zakat

Zakat as a form of *māliyah ijtimā'iyah* worship have been recorded in the Qur'an for 30 times.⁴⁸ So that the urgency of it has been confirmed by Rasulullah saw in tradition. The explanation of zakat basis if this thesis will be divided by three parts, namely the argument derived from al-Qur'an, Tradition (Hadis), and government regulation.

a. Al-Qur'an

1) At-Taubah: 60

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبِهِمْ وَفِي
الزَّكَاةِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ
عَلِيمٌ حَكِيمٌ ﴾

"Alms are for the poor and the needy and those employee the administer the (funds); for thou se whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of Allah, and for the way farer (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom."⁴⁹

2) At-Taubah: 103

﴿ خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ
لَّهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴾

"Of their wealth, take alms, take alms, that so thou mightiest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth."⁵⁰

⁴⁸ That is Qardhawi's opinion on *Hukum Zakat*. Whereas there are differentiate on arguments to perceive it. Several scholars argue that there are 82 times in al-Qur'an. Qardhawi appreciates that argument that is mentioned the world zakat showed in al-Qur'an on 82 times is redundant. Because there are others words which has similar meaning like *infaq*, *shadaqah*, *'afuw*, *al-mā'un*, *ṭa'ām al miskīn* over there. Qardhawi, *Hukum Zakat*, pp. 39-40.

⁴⁹ see Abdullah Yūsuf Alī, *The Holy Qur'an*, p. 456.

⁵⁰ *Ibid.*, p. 468.

3) Al-Baqarah: 264

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَبْطُلُوا صَدَقَتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ
رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ
فَأَصَابَهُ وَايَلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِمَّا كَسَبُوا وَاللَّهُ
لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ ﴿٢٦٤﴾

“O ye who believe! cancel not your charity by reminders of your generosity or by injury,- like those who pay their substance to be seen of men, but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guideth not those who reject faith.”⁵¹

The explanation of verses above as arguments that relevant with this thesis is preceding the zakat compulsory as a worship.⁵² On the other way can be understood by Muslims and believers have an obligation to pay zakat. So important zakat in Islam, till make it as one of the Islamic pillars.⁵³

⁵¹ *Ibid.* p. 110.

⁵² There are so many words in al-Qur'an which are used *fi'il amr* to show it, it's reflected by *atū az-zakāt*. Then, the implication of it is there a command that become an obligatory, as a principle *الأصل في الأمر للوجوب* this principle will be allowed if there is no the other statement which shows the opposite meaning. See Amir Syarifudin, *Ushul Fiqh* vol. 2 (Jakarta: Logos, 1999), p. 171.

⁵³ Like a tradition from the Prophet in the same manner as told by Bukhari as are following:

حدثنا عبيد الله بن موسى قال أخبرنا حنظلة بن أبي سفيان عن عكرمة بن خالد عن ابن عمر رضي الله عنهما قال :
قال رسول الله صلى الله عليه وسلم بني الإسلام على خمس شهادة أن لا إله إلا الله وأن محمداً رسول الله وإقام
الصلاة وإيتاء الزكاة والحج وصوم رمضان

See, Abu Abdillāh Muhammad bin Isma'īl al-Bukharī, *Shahih Bukhari* Part 1 (Beirut: Dār al-Fikr, n.y.), p. 8.

The obligation of zakat can be said equivalent with the obligations of salat.⁵⁴ So that almost all of verses about zakat in Al-Qur'an are always side by side with salat. Even for the one who unwilling pay zakat, it can make them in *kufir*.⁵⁵

Almost of zakat command (*ātu az-zakāt*) in the al-Qur'an is always in a procession with the salat command (*aqīmu aṣ-ṣalāt*). On this case Supani cited Masdar F Mas'udi's quote as follows:

Di mana kemanunggalan salat dan zakat adalah niscaya, ibarat dua sisi mata uang yang sama. Salat merupakan sisi keislaman (kepasrahan) pada Tuhan untuk dimensi "jati diri" manusia yang personal, subjektif, ke dalam dan *latent*, sedang zakat adalah sisi keislaman "jatidiri" manusia kepada Tuhan pada dimensinya yang sosial, objektif, ke luar dan *manifest*.⁵⁶

The next meaning classification from verses above is collection. The urgency of *āmil* is contextualised into a basic requirement for country or region. This zakat collection is intended to clean *aghniyā'* from miserly and excessive in love of wealth.⁵⁷ While

⁵⁴ This opinion is related by Abu Bakar's explanation, that he will kill the ones who left zakat while they are doing salat. See Qardhawi, *Hukum Zakat*, p.p. 82-84. Compare by this tradition:

عن عبد الله قال من اقام الصلاة ولم يؤد الزكاة فلا صلاة له

See Abu Ubaid al-Qasim, *Al-amwāl* translater Setiawan Budi Utomo (Jakarta: Gema Insani Press, 2006), p. 446.

⁵⁵ The statement of take someone become *kafir* is stressed by Abu Bakar. He is the first chalip after The Prophet saw. He promised to kill whoever that left to pay zakat while they pay it in the Prophet time. Abu Bakar's statement like is cited by Fakhruddin as are following:

"Jikalau mereka menolak membayar zakat sebagaimana yang pernah mereka laksanakan pada masa Rasulullah saw, maka aku akan perang mereka."

See Fakhruddin, *Zakat dan Manajemen Zakat*, p.p. 224-225, compare with Qardhawi, *Hukum Zakat*, p.p. 82-84.

⁵⁶ Masdar F. Mas'udi, "Agama Keadilan: Risalah Zakat (Pajak) dalam Islam, in Supani, *Zakat di Indonesia*, p. 40.

⁵⁷ عن ابن عمر قال من ادى الزكاة وقرأ الضيف في النابة فقد برى من الشخ

the meaning of purifies is it fosters the goodness in their hearts and develop their properties.⁵⁸

After zakat collection, the next verse confirms about the obligation in having a good and proper distribution. Then, the uniqueness of zakat is the group of zakat recipient (*mustahiq*) has been mentioned. And the explanation of *mustahiq* will be presented in subsequent discussions.

b. Al-Hadis / Traditions

Some traditions that be used in arranging this thesis are as follows:

حدثنا ابو عاصم الضحاك ابن مخلد عن زكرياء ابن اسحق عن يحيى بن عبد الله ابن صيفي عن ابي معبد عن ابن عباس رضي الله عنهما ان النبي ص.م بعث معاذا رضي الله عنه الى اليمن, فقال ادعهم الى شهادة ان لا اله الا الله وانني رسول الله فإن هم الطاعوا لذلك فأعلمهم ان الله قد افترض عليهم خمس صلوات في كل يوم و ليلة فإن هم الطاعوا لذلك فأعلمهم ان الله افترض عليهم صدقة في اموالهم تؤخذ من عغنيا نهم و ترد على فقرا نهم

Abu 'Aṣim aḍ-Ḍaḥak ibn Makhladin has told us, from Zakariyya ibn Ishāq from Yahya ibn 'Abdillah ibn Ṣayfī from Ma'bad from ibn Abi 'Abbās ra that the Prophet commanded Mu'āḍ ra (for da'wa) to Yemen, invite them to testify that nothing God that has haq in worship but Allah and that I am the messenger of Allah, if they stick, teach them that Allah requires them do salat in five

⁵⁸From Ibnu Umar, he said, "whoever pays zakat, respect to the guests, and give their charity in disaster, so they have been released from stingy and miserly." See, Abu Ubaid, *Al-Amwāl*, p. 449.

⁵⁸ Supani, *Zakat di Indonesia*, p. 8.

times every morning and every evening, if they stick, teach them that Allah requires them to pay treasures of zakat from the rich among them to poor among them.⁵⁹

Tradition above hints about the threat for moslem who is reluctant to pay zakat. It also an affirmation of zakat obligation for every moslem, and that clue for the signs of the one may be fought or not. It means, zakat be an important instrument in Islam that should not be ignored, moreover abandoned.

c. The Government Role of Zakat

The embriology of zakat development in Indonesia start in 1968, through the emerging of Government Role by The Religion Affairs Role No. 4 and 5, i.e. on the holding of '*Āmil Zakat Institution* (BAZ) and Baitul Mal both in center (national), province, regency. The next movement is seen in 1993 i.e. the hold of Dompot Dhuafa (DD) Republika, and it becomes the pioneer on professional '*āmil* in institutional side. So that DD start the development by hold *Forum Zakat* (FOZ) in Jakarta.

In September, 23rd 1999 Government and its legislative emerge UU No. 38/199 on Zakat Management (*Pengelolaan Zakat*). The UU becomes first power for zakat empowerment in this country. From the regulation, many '*āmil* institutions in Indonesia is emerged, and the potent of zakat is more optimal in utilization both on collecting and distributing. The next government attention is on the centralization of

⁵⁹ Abu Abdillāh bin Ismail bin Ibrahim bin Mughirah bin Bardzbah al-Bukhārī, *Shahih Bukharī*, part II (Beirut: Dār al-Fikr, 1994), p. 130.

report, that is on the centralization data report. By this condition so emerge UU No. 23/2011.

The main idea of structuring of zakat management that poured forth on UU No. 23/2011 and its represented all scope of this regulation is integrated zakat management. The term "integrated" becomes base of operational in zakat management of our country, both by BAZNAS or LAZ that has been registered and appropriate to the regulation.

In UU perspective, integrated is different with centralization concept. Based on UU, zakat fund are distributed according to even distribution, justice, and district principle. By integrated zakat management, the potential and realization of zakat collection in all district and the effect of zakat in alleviating of poverty will be more measured.

The integration of zakat management places BAZNAS as coordinator. The proses of this coordination will bring to the successful of integration process and synergy in management and sharia compliance side. It has arranged on article 6 and 7 on UU No.23/2011 as bases that gives opportunities to BAZNAS to run the coordination function. When LAZ has included in this system, so the position more and more strong. So that the principle from V.Q. At-Taubah is realized.

The emerge of UU No. 23 must be understood by *'āmil* as an embryology of ordering zakat management be better. The structuring above have an objective to make *'āmil* be better than before, more professional, legal in law and has a responsibility system to society and government.

3. Various Forms of Zakat

Generally, zakat is divided into two parts, ie *zakat al-fitr* and *zakat al-māl*.

a. *Zakat al-fitr*

Zakat al-fitr is an expenditure that have to pay by every moslem who has the wealth excess of proper family necessity on the night of *'Id al-Fitr*.⁶⁰ *Zakat al-fitr* is the zakat of soul (*nafs*) which is required in sa'ban at second year of hijri.⁶¹ This zakat is given in respecting for finishing of *Ramadhan* fasting.⁶² The law of spend zakat *nafs* is obligatory for every moslem.⁶³ It can be related by the Prophet said in *muttafaq 'alaih* in *Ensiklopedi Muslim: Minhajul Muslim* as follows:

⁶⁰ Mohammad Daud Ali, *Sistem Ekonomi Islam: Zakat dan Wakaf* (Jakarta: Universitas Indonesia Press, 1988), p. 42. Compare Didin Hafidhuddin, *Panduan Praktis tentang Zakat, Infaq, dan Sedekah* (Jakarta: Gema Insani Press, 2000), pp. 52-53.

⁶¹ Part of scholars argue that zakat is obligated on the second of Islamic calendar, then the recipients are just *fuqarā* dan *masākin*. See Hasbi ash-Shiddiqi, *Pedoman Zakat*, p. 11, compare Fakhruddin, *Fiqh dan Manajemen Zakat*, p. 40.

⁶² Hasbi ash-Shiddiqi, *Pedoman Zakat*, p. 9.

⁶³ قرَضَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ زَكَاةَ الْفِطْرِ مِنْ رَمَضَانَ عَلَى النَّاسِ صَاعًا مِنْ تَمْرٍ، أَوْ صَاعًا مِنْ شَعِيرٍ، عَلَى كُلِّ عَبْدٍ، عَنْ كُلِّ صَغِيرٍ أَوْ كَبِيرٍ مِنَ الْمُسْلِمِينَ.

⁶³ Mohammad Daud Ali, *Sistem Ekonomi Islam: Zakat dan Wakaf* (Jakarta: Universitas Indonesia Press, 1988), p. 42. Compare Didin Hafidhuddin, *Panduan Praktis tentang Zakat, Infaq, dan Sedekah* (Jakarta: Gema Insani Press, 2000), pp. 52-53.

"The Prophet saw obliges tithes during Ramadhan on one *Sa'* of dates or one *Sa'* of wheat to the slave, freeman, male, female, children, and adults of moslems"⁶⁴

Empirically, in Indonesia, *zakat fitrah* in its paying has two versions. First, *zakat fitrah* payed in accordance with Islamic tradition, which dispense food or food ingredients. Secondly, *zakat al-fitr* payed by money.⁶⁵ If here is *zakat al-fitr* is payed by money, so, it can be certained that *zakat al-fitr* and *zakat māl* don't have a substantive difference except in amount of *zakat*, the time, and provisions of *nishab* limitation.

Zakat al-fitr is intended to provide the basic necessities to *fuqarā'* and *masākin*. That is, the urgency of *zakat al-fitr* is to make "rich" they were on the day of *īd al-Fitr* or before it. The time of *zakat al-fitr* is one day or two days before the *īd al-fitr*. But the time priority is since before dawn on the *īd al-Fitr* untill salat *īd al-Fitr*. The basis of provision that timing is based on a tradition that related by Abu Dawud and Ibn Majah which states that the *zakat al-fitr* before do salat *īd al-Fitr* then be accepted. Whereas, payed *zakat al-fitr* after salat *īd al-Fitr*, considered as sadaqah.⁶⁶

⁶⁴ Abu Bakr Jabir Al-Jazairi, *Ensiklopedi Muslim: Minhajil Muslim*, revision edition (Jakarta: Darul Falah, 2000), p. 410.

⁶⁵ Al-Jazairi argues that *zakat fitrah* is not allowed payed by money. The people has to spend the foods or food materials. This opinion is based by there is no the statement from the Prophet which shows of paying *zakat* by money. *Ibid.*, p. 411.

⁶⁶ *Ibid.*, p. 412.

b. *Zakat al-Māl*

Zakat al-Māl or also called by zakat in property meant by the explanation of Wahbah az-Zuhaili in describing the general terminology of zakat, which it is equivalent to "redemption". It means the redemption of right that obliged to pay in a wealth. Zakat also interpreted as part of property and that is required by Allah for the poor.⁶⁷

In simpler terms, Mohammad Daud Ali defines *zakat al-māl* by the part of someone's property (also for legal entities) who are required to be payed to certain group (*mustahiq*) after having on certain period for a certain minimum amount.⁶⁸

Zakat al-māl is incurred by a person who has sufficient in nishab⁶⁹ and up to one year (*haul*).⁷⁰ Actually, *zakat al-māl* is the kind of zakat that envisaged to transform the *mustahiq* to *muzakki*. The

⁶⁷ Wahbah az-Zuhaili, *Zakat: Kajian Berbagai Mazhab*, p. 85.

⁶⁸ Daud Ali, *Sistem Ekonomi Islam*, p. 42.

⁶⁹ قدر معلوم مما تجب فيه الزكاة

Nisab is the measure that is knowed the obligation of zakat in it. It is like as an-Nawawi's opinion in his work. See, Ibrahim al-Baikuri, *Khasiyah al-Baijuri* (Jakarta: Dār al-Kutub al-Islāmiyyah, 2007), p. 502.

⁷⁰ سنة كاملة

"A Years full". *Ibid.*

Or

حول الزكاة قمرى لا شمسي با إتفاق

See: Wahbah az-Zuhaili, *Al-Fiqh Al-Islāmi wa Adilatuhu*, section 2 (Beirut: Dār al-Fiqr, 1989), p. 744.

Zakat calculation uses *qamariyah* not *syamsiyyah* calculation, see Wahbah az-Zuhaili, *al-Fiqh al-Islāmi wa Adilatuhu*, Juz II (Beirut: Dār al-Fiqr, 1989), p. 744.

correct opinion to answer this statement is on function aspects of both types of zakat above. Where *zakat al-fitr* is intended to meet the basic needs filling of *fuqara* and *masākin* who has been mentioned above.

Whereas *zakat al-māl* that is represented by paying the portion of each muzakki property, can be managed to meet basic needs and to uplift the *mustahiq* economic condition. So that in arranging of this thesis, I focus on *zakat al-māl*. So, the empowerment program by zakat fund can be implementation.

4. Aim of Zakat

As Yusuf al-Qaradawi said in *Ibādah fī al-Islām* was quoted by Fakhruddin, that zakat is *māliyah al-ijtimā'iyah* worship.⁷¹ It means, zakat has an important and strategic role. It isn't mean that only in material possessions or course, but the social, equality, mutual help and protect too. In this thesis, the significance of zakat will divide into four dimensions, namely:

a. Spiritual Dimension

Paying zakat, in this dimension has reflected to the obligatory fulfillment a servant to the God. Besides, it's become a right tool to get closer a servant to Allah swt.⁷² It is caused the existence of zakat is

⁷¹ Fakhruddin, *Fiqh dan Manajemen Zakat*, p. 27.

⁷² This is AA Maftuh's opinion that has been cited by Supani. Indeed one of several values to closer of the God is the reflection of *maslahat* of zakat. See Supani, *Zakat di Indonesia*, p. 17.

associated by piety.⁷³ In addition, a servant will try to emulate of God's merciful, as human affection in terms of ownership⁷⁴ and wealth distribution.⁷⁵ Furthermore, the effect of zakat implementation are double reward.⁷⁶

b. Social Dimension

Zakat, in Social side is a mutual cooperation manifestation and helping each other in goodness and piety. Additionally, it's inevitable that it will manifest solidarity and compassion among humans.⁷⁷ It means, that zakat is a great asset in building the foundation for strong social life.

⁷³ Vertically, zakat has been a symbol of piety and thanks a servat to the God of all His gift. See Asnaini, *Zakat Produktif dalam Perspektif Hukum Islam* (Yogyakarta: Pustaka Pelajar, 2008), p. 42.

⁷⁴ Basicelly, the ownership is part of Islamic pillars discussion. In Islamic view, the concept of ownership is divided by three parties i.e. an individual ownership, public ownership, and, state ownership. See Dwi Condro Triono, *Ekonomi Islam Madzhab Hamfara Jilid 1* (Yogyakarta: Irtikaz, 2012), pp. 317-318, compare with the explanation about personal ownership in Ridwan, *Pemilikan Rakyat dan Negara atas Tanah: Menurut Hukum Pertanahan Indonesia dalam Perspektif Hukum Islam* (n.p.: Badan Litbang dan Diklat Kementerian Agama RI), pp. 56-63, compare Ija Suntana, *Politik Ekonomi Islam (Siyasah Maliyah): Teori-teori Pengelolaan Sumber Daya Alam, Hukum Pengairan Islam, dan Undang-undang Sumber Daya Air di Indonesia* (Bandung: Pustaka Setia, 2010), pp. 85-89.

⁷⁵ M. Anas Zarqa explains several principles of distribution in Islamic economic that relevant with zakat function, i.e. needs fulfillment for all creature; give the positive effect for the giver; create the harmony to all people both of the rich and the poor; reduce the asymmetry of wealth and income; and give the expectation to the other through giving. See Muhammad Anas Zarqa, "Islamic Distributive Scheme", in Munawwar Iqbal, *Distributive Justice and Need Fulfillment in an Islamic Economy* (Leicester UK.: IIIE, IIU Islamabad and The Islamic Foundation, 1995), pp. 166-167.

⁷⁶ Allah has said in the Qur'an that He will deprive the usury, and pass away its blessing. It is continued by Allah that He will make the wealth grow by charity, and includes its blessing, i.e. in V.Q. Al-Baqarah: 276 are following:

يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾

"Allah will deprive usury of all blessing, but will give increase for deeds of charity: For He loveth not creatures ungrateful and wicked." see Abdullah Yūsuf Alī, *The Holy Qur'an*, pp. 115-116.

⁷⁷ Mohamad Daud Ali, *Sistem Ekonomi Islam*, p. 41.

Zakat also reduce social jealousy, resentment in the poor's chest because the poor will easily ignited hatred and hostility when they saw the rich squander their property on something for unuseful hing. So, if the property was utilized in optimum level (in the frame of zakat), will create senses of love and affection of humans.⁷⁸

The zakat obligation is meant to help people who get unfortune destiny. In this perspective, zakat is used to lift them from unfortune condition.⁷⁹ In a broader view, Nejatullah Siddiqi⁸⁰ formulate it as a support factor in implementation of social security.⁸¹ He states zakat as a top priority to build a social force.⁸²

The analyze of zakat purposes, according to Daud Ali is the embodiment of social buildings. *First*, elevating the poor and helped them out of the life difficulties and suffering. *Second*, to solve the

⁷⁸ Fakhruddin, *Fiqh dan Manajemen Zakat*, p. 32.

⁷⁹ Supani, *Zakat di Indonesia*, p. 18.

⁸⁰ Muhammad Nejatullah Siddiqi an Islamic economic scholar in the first time of emergence Islamic economic is discussed in academic side, when the Islamic economic scholar is seldom. He was born in 1931. His contribution in the Islamic economic has been contained in several journals. His first work that enough familiar is "*Some Aspect of The Islamic Economy*" and "*The Economic Enterprise in Islam*". Siddiqi didn't make certain meaning of Islamic economic, it is caused by his argument that it is a culture aspects that emergence from world view. He is included mainstream scholars. On the relating of welfare, he argues that in the frame of Islam prosperous and economy welfare are the tools to achieve the goals in spiritual and moral sides. See Mohammed Aslam Haneef, *Pemikiran Ekonomi Islam Kontemporer: Analisis Komparatif Terpilih* (Jakarta: Rajawali Press, 2010), pp. 37-39.

⁸¹ Siddiqi takes zakat on the first priority as an important unsure to fulfill all of public needs (by state in Islamic economic perspective). The several needs that explore previous statement are; supply of food grains and other essential consumption goods such as cooking oil, cloth, kerosene oil, sugar, etc.; school meals and milk for children; medical care; education and training; transport and communications; housing, including sanitation, electrification, and safe drinking water. See Muhammad Nejatullah Siddiqi, *Role of State on The Economy: An Islamic Perspective* (Leicester: The Islamic Foundation; Markfield Dawah Center; Ratby Lane; Markfield, 1996), p. 27. Compare AbulHasan Muhammad Sadeq, *Economic Development in Islam* (Selangor Darul Ehsan: Pelanduk Publications, 1991), p. 61.

⁸² *Ibid.*, pp. 28-30.

problems that are faced by *mustahiq*. *Third*, expand and foster brotherhood and humanity. *Fourth*, eliminating the miserly or greedy of the rich. *Fifth*, eliminating the envy and the emerge of social jealousy. *Sixth*, bridging the gap between the rich and the poor in a society. *Seventh*, develop a sense of social responsibility in a person, especially the rich. *Eighth*, educating people to discipline in fulfill the obligation to give the other rights. And *ninth*, tools of distribution income (*rizky*) to achieve social justice.⁸³

c. Economy Dimension

Zakat is social help-self⁸⁴ program that is become a moral obligation of the rich to support the poor and the disadvantaged, where they are unable to help themselves.⁸⁵ Some scholars think that zakat must be able to leave significant and prolonged effects, so that zakat should be formulated in order to supplement of permanent income. While its subject and object⁸⁶ is reserved for people who are not able to generate enough income for their daily needs. And of course, this

⁸³ Daud Ali, *Sistem Ekonomi Islam*, p. 40.

⁸⁴ Umer Chapra has popularized this term. Chapra thinks that zakat is the tool to prepare of social help-self program, by each of an individual gives according of their ability to fill its brotherhood vision, where every people enjoy their brother as a chalips of Allah and as one of their brother. See Umer Chapra, *Islam dan Tantangan Ekonomi* (Jakarta: Gema Insani Press, 2000), p. 270.

⁸⁵ Umer Chapra, *Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam*, trans. Ikhwan Abidin Basri (Jakarta: Gema Insani Press, 2001), p. 268.

⁸⁶ In *mustahiq* empowerment concept, the beneficiary is on two postions. First, they are on the subject one, and the second is they are become an object one. Then it will create the classification of empowerment, it is according to the beneficiaries condition. So this classification will divide it by several programs, i.e economy, health, education, da'wa, social, and culture. See Soetomo, *Strategi-strategi Pembangunan*, p. 7.

formula can run through the establishment of independent businesses through zakat.⁸⁷

Judging from the Islamic economic system, zakat is one of fiscal instruments to achieve socio-economic goals and the distribution of wealth and income.⁸⁸ This equitable of wealth distribution will deliver the society toward economic progress.

This economic progress will be achieved if the implementation of zakat obligation interpreted in conjunction with empowerment.⁸⁹ This empowerment is a strategic effort to engage society (*mustahiq*) become the main actors. The Scholars agree that zakat is an instrument of social security. Thus, zakat management should be able to neutralize the social unrest and poverty.⁹⁰

d. Politic Dimension

The political dimension is placed on the last part, because it will be achieved if three dimensions above run well. Spiritual dimension will help the proximity a servant to his God. Which it will be impacted on the faith that can purify the heart. Everyone will be more calm if they feel closer and always remember of the God.⁹¹

⁸⁷ Khasanah, *Manajemen Zakat*, p. 48.

⁸⁸ Ibid., p. 49.

⁸⁹ Supani, *Zakat di Indonesia*, p. 19.

⁹⁰ For this discussion, Yusuf Qradhawi is the scholars who focus on it. He explains that the poverty can be reduced by *zakat māl*. See Khasanah, *Manajemen Zakat*, p. 50.

⁹¹ As in the V.Q. Ar-Ra'd: 28

الَّذِينَ ءَامَنُوا وَتَطْمَئِنُّ قُلُوبُهُمْ بِذِكْرِ اللَّهِ أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ ﴿٢٨﴾

While, social dimension will lead to a sense of equity in a common life. Nothing gap of economy and outlook, as well as the emergence of sense in mutual care for each other. Then, it will be seen in the economic dimension as equity income.

Actually, from this implementation the poor will be lifted from the shackles of economic life. The empowerment will reduce poverty in them chasms.⁹² In addition, this empowerment also intend to train the beneficiary (*mustahiq*) into strong mental. After three dimensions are met, security and stability in the country will be made. The impact of this condition would relieve the state from outside intervention that often come due to unfavorable economic conditions, so that the independence and freedom of states bought by another. Through *mustahiq* empowerment this issue will be resolved.

5. *Muzakki* and *Mustahiq*

a. *Muzakki*

Muzakki is defined as persons or entities that obligate to pay zakat.⁹³ In UU No. 23/2011, Article 1, paragraph 5, *Muzakki* interpreted by a moslem or a business entity that is obliged to fulfill zakat.⁹⁴ Supani cited Wahbah Zuhaiifi's thought in *al-Fiqh al-Islām wa*

see Abdullah Yūsuf Afī, *The Holy Qur'ān*, p. 595.

⁹² Supani, *Zakat di Indonesia*, p. 155.

⁹³ Suwiknyo, *Kamus Lengkap*, p. 182.

⁹⁴ In Section 1st and subsection 5th of Law No. 23/2011 on Zakat Manajemen (*Pengelolaan Zakat*).

Adillatuh on terms that make a person has an obligatory in paying zakat.

Mandatory requirement above is divided into three terms, namely moslems, independence, and in legal age.⁹⁵ A person can be said to be obliged to pay zakat if three conditions are met. In addition the rich is not obliged to pay zakat if they are not moslem.

Likewise, the independent, it means that a slave is not obliged to pay zakat, because a slave is a reflection of the people who are not affluent, and can be revealed that slaves are master's property. While for the third condition, ie baligh and sensible (understanding) only held by *Hanafiyah*. In this case, the scholars in majority don't agree with this opinion. Due to small children and the insane still be required to expend zakat if they are held *nişab*.⁹⁶

b. *Mustahiq*

Mustahiq defined as a person or party that are entitled to zakat recipient.⁹⁷ In UU No. 23/2011 Article 1 paragraph 6, *mustahiq* defined personally and more simple, that is, those who are entitled to zakat recipient.⁹⁸ Allah in the al-Qur'an, enshrined *mustahiq* into eight groups (eigh *asnāfs*).

⁹⁵ Supani, *Zakat di Indonesia*, pp. 148-152.

⁹⁶ *Ibid.*, p. 149.

⁹⁷ Dwi Suwiknyo, *Kamus Lengkap*, p. 179.

⁹⁸ Section 1st of Subsection 6th of UU No. 23/2011.

The eight groups include *fuqarā*, *masākin*, *āmil*, *muallaf*, *riqab*, *ghā rim*, *fi sabillillāh*, and *ibn sabīl*.⁹⁹ Indigent (*faqir*) and poor (*masākin*) are two classes that are very similar in fact there are some scholars who think they are same.¹⁰⁰ Regardless of the similarity of them, the majority of scholars argue that they're different.¹⁰¹

The weaknesses of these groups is summarized in two categories, namely the weakness *fi al-māl* and *fi ghairi al-māl*. Masdar F. Mas'udi termed the basic needs that must be met by indigent and poor into two categories, namely the need for quantitative and qualitative requirements.¹⁰²

In another view, a person who enter in indigent and poor condition include in category of *dhuafa*. There are several limitations

⁹⁹ *Syafi'iyah* schools argue both of *zakat* in *māl* and *fitriah* are obligatory distributed to eight of *asnāf*. It is based on al-Qur'an Verses *at-Taubah*: 60. However, there are a little parties odd *Syafi'iyah* scholars that allowed *zakat* must not be distributed to eight of *asnāf*. according to *Hanabilah*, *Malikiyah*, and *Hanafiyyah*, to distribute *zakat* just for one of eight groups is allowed. The urgency is on the needs not the even distribution. See, Supani, *Zakat di Indonesia*, pp. 152-153.

¹⁰⁰ Abu Yusuf sebagai as Abu Hanifah's follower and Ibnu Qasim as Malik's follower argue that two of those groups are same. It is similar with Sayyid Sabiq in *Fiqh az-Zakāt* he stated that *faqir* and *miskin* are the people who don't get the things to fulfill their needs. See Qardhawi, *Hukum Zakat*, p. 510, compare Asnaini, *Zakat Produktif*, p. 53.

¹⁰¹ The differentiate not only concile just the etymology-linguistic of *faqir* and *miskin*, but until to provision of who has the first priority. At-Tabāri explains in recipient of *zakat*, *faqir* is the priority than *miskin*. It is same as *Maliki*, *Hanbali*, and *Syafi'i* schools. Meanwhile *Hanafi's* schools didn't make clear priority both of them. *Ibid.*, pp. 512-515, compare Supani, *Zakat di Indonesia*, pp. 153-156, Asnaini, *Zakat Produktif*, pp. 50-53.

¹⁰² The main needs that is meant both on quantitative and qualitative include many needs as are following; first, food that can be fulfilled the physic needs and the survive of human life. Second, Shoulder that can be used to close the genitals and protect from the weather. Third, shelter, that can be used to protect and for the place where is can be used to endure the *f'āmiy* life. fourth, health are the things that can make someone still health and care of the illness. And the fifth education that can be used to develop of their potential i.e. cognitif, affectif, dan phsicomotor. Supani, *Zakat di Indonesia*, p. 154.

that bound him in their life. These limitations include in hunger (basic food), malnutrition, ignorance, backwardness, and infidelity.¹⁰³

The next recipients group is *'āmil*. It means the party who carry out of all zakat activities, ranging from collector to the treasurer and the guard of zakat. From recording to the counter that records current of zakat, and till divide to the *mustahiq*.¹⁰⁴

'Āmil position in the holy Qur'an is on third position after indigent and poor. *'Āmil* is an essential element for the sustainability of zakat. Departing from this urgency, the state must administer zakat, namely by lifting *'āmil*.¹⁰⁵ *'Āmil* presence as a party to manage zakat will bring to its function optimally and effectively, including the forming of its social functions.¹⁰⁶

In state regulations (Indonesia) *'āmil* is seen in a position that has attention in the country. It's Illustrated by the release of the Laws on zakat management (*Pengelolaan Zakat*), as well as an amendment to refinement and zakat dynamic needs.¹⁰⁷ Judging from the initiation

¹⁰³ Muhsin M.K., *Menyayangi Dhuafa* (Jakarta: Gema Insani Press, 2004), pp. 111-131.

¹⁰⁴ Qardhawi, *Hukum Zakat*, p. 545. Asnaini explains by simply meaning. It is meant by a group of people who have job to manage zakat, include the head, secretary, treasury, and the other. Asnaini, *Zakat Produktif*, p. 54.

¹⁰⁵ Supani, *Zakat di Indonesia*, p. 156. Compare Qardhawi, *Hukum Zakat*, p. 545.

¹⁰⁶ Ahmad Juwaini explains several urgencies and the benefits of *'āmil*. *First*, it will reduce muzakki egoist. *Second*, it will minimize the probably of *mustahiq* insulting. *Third*, it will create the optimal equality, economic justice, and the right of provision an object. *Fourth*, it will reduce the emergence of unjust when zakat is distributed directly to *mustahiq*. *Fiveth*, the presence of *'āmil* will mobilize and make optimal of zakat to the strategic need of public (*mustahiq*). Ahmad Juwaini, "Ketika Zakat ditunaikan melalui Lembaga", in Kuntarno Noor Aflah, Mohd. Nasir Tajang, *Zakat dan Peran Negara* (Jakarta: Forum Zakat (FOZ), 2006), pp. 60-61.

¹⁰⁷ UU No.38/1999 then it is amendment to the UU No. 23/2011.

of its founding, *'āmil* divided into two groups, namely the Agency *'Āmil Zakat (BAZ)* which is organized on a national scope (BAZNAS) to provincial or district (BAZNAS Province or district), and the Institute *'Āmil Zakat (LAZ)*.¹⁰⁸

As the main job of *'āmil*, is to collect and utilize zakat,¹⁰⁹ it's at least running four principles of independent, neutral, non-discriminatory, and not practical politics.¹¹⁰

The meaning of independent is that *'āmil* an agency that does not rely on specific people or other institutions. So there is no interference from other parties that can harm the central function of *'āmil*.

While the meaning of do the practical politics for *'āmil* is they should break away from the dominant involvement of certain groups. Neither communities organization or politic party. It's not allow because it will be caused the view confusion of donors or *muzakki* on zakat distribution.¹¹¹

In institutional side, it should include three important aspects, namely *Amanah*, professional, and transparent. *Amanah* is an absolute

¹⁰⁸ BAZNAS is an institution of zakat management in national scope. To help its gattered, BAZNAS has a unit namely the Unit of Zakat Collecting (UPZ). Whereas the Society Institution of Zakat Management (LAZ) is an zakat institution that is held by society to collect, distribute, and using it optimally. See Section 1st Subsection 7-9th of UU No. 23/2011.

¹⁰⁹ The main project of *'āmil* is to collect, structuring the financial and administration, and to distribute zakat fund. Erie Sudewo, *Politik ZISWAF: Kumpulan Esei* (Jakarta: UI Press, 2008), p. 239.

¹¹⁰ Khasanah, *Manajemen Zakat*, p. 70, compare Erie Sudewo, *Politik ZISWAF*, pp. 239-242.

¹¹¹ Khasanah, *Manajemen Zakat*, p. 70.

'*āmil* requirement that increase the spirit of *muzakki* or *munfiq* to pay zakat in the future. Professional is intended to run the zakat management smoothly and bring the optimum, effective and efficient of zakat benefits. The last point is transparent. It becomes an important element in zakat management. It has a purpose to create a good control system.¹¹²

In addition, there are several requirements to become *āmil*. Qaradawi explains that *āmil* is an institution which is managed by moslem people, arguing that zakat is moslem's affair; Furthermore, ability and willingness are important thing in any job.; '*Āmil* is required of men.; '*Āmil* managed by an independent person, not a slave.¹¹³

As a professional and transparent zakat institution, it expected to have great managerial in the utilization and distribution. Regarding the management of zakat (zakat management) there are four elements i.e. POAC (Planning, Organizing, Actuiting, and Controlling)¹¹⁴ the collection and distribution, and utilization of zakat.¹¹⁵

Zakat management elements (planning, organizing, actuating, controlling) at least become an '*āmil* policy foundation.

¹¹² The meaning of transpharancy focuses on the transpharanncy of report, both on financial ad operational. It is divided by three parties, i.e. *first*, the report of zakat collecting, *second* the report of organization operational; it includes seller of '*āmil*. *third* the report of zakat distribution programs, Erie Sudewo, *Politik ZISWAF*, p. 239, compare Khasanah, *Manajemen Zakat*, pp. 71-72

¹¹³ Qardhawi, *Hukum Zakat*, pp. 551-555.

¹¹⁴ Tani Handoko, *Manajemen*, second edition (Yogyakarta: BPFE Yogyakarta, 2009), pp. 78-361.

¹¹⁵ Fakhruddin, *Fikih dan Manajemen*, p. 267.

Professionalism of *'āmil* should be defined clearly. Preceded by the right planning of institutional strategy. With good setting of time both on short-term and long-term.¹¹⁶

There are programs that are projected for the short-term (one-year allocation), medium-term planning (allocation between two to three years), and long-term planning (allocation of three to five years). However, sometimes there are external factors that inhibit of allowing program, so sometimes the time allocation target is not as expected. So that, the application of strategic planning is need by any institution, they are the strengths, weaknesses, opportunities, and threats of the organization.¹¹⁷

In zakat side, *'āmil* should be able to see and observe the phenomenon and needs of their environment through strategic planning. *'Āmil* is prosecuted as an institution that can grow the seeds of prosperity especially in surrounding communities.¹¹⁸

After strategic plan has composed in mature, so they can move to organization and actualization program well. After *'āmil* programs have executed successfully, actually *'āmil* task hasn't finished. That activities must be closed by an evaluation through controlling. So there is a value that can be taken for development planning in the future.

¹¹⁶ Tani Handoko, *Manajemen*, p. 92.

¹¹⁷ Sondang P. Siagian, *Manajemen Strategik* (Jakarta: Bumi Aksara, 1995), p. 172.

¹¹⁸ Zakat distribution focuses on its local. It means, the prosperity and welfare as the impacts of zakat has to be sensed by its region or local. It's like the Prophet's messege to Mu'ad " *Tu'khaḍu min aghniyāihim wa turaddu fī fuqarāihim*". Supani, *Zakat di Indonesia*, p. 155.

The next *mustahiq* is converts (*mualaf*). They are someone who who are expected to convert or increase the tendency of their or belief in Islam, or their evil intent upon the Muslims is hindered, or for the benefits expectation in defending and helping moslems from the enemy.¹¹⁹ So, it can be concluded, *mustahiq* from this party are possible come from moslem or *kuffar*.¹²⁰

Mualaf is divided into several categories, Abu Ya'la in al-Aḥ kām as-Ṣultāniyyah as quoted by Asnaini dividing into four categories. *First*, those who are tamed of their heart so that they lean help moslems. *Secondly*, those who are tamed of their heart so inclined in moslems defend. *Third*, those who are tamed their heart in order to convert in Islam. *Fourthly*, they are tamed of their heart by giving zakat so that they or their tribes will be interested to convert in Islam.¹²¹

The division of *mualaf* both from muslems and *kuffar* will be classified in the following table:

¹¹⁹ Qardhawi, *Hukum Zakat*, p. 135.

¹²⁰ Abu Ya'la states muallaf can be from two sides, both on moslem and musyrik. Asnaini, *Zakat Produktif*, p. 54. Actually, the zakat distribution to muallaf is emergence the differentiate opinions from several scholars. *Hanabilah* and *Malikiyah*, argue that *kuffar* are allow to gift the zakat for Islamic sympathy, so that there is a probably for them to be moslem. It's caused the Prophet has ever gift zakat to two sides both on moslem and *kuffar*. *Hanafiyah* and *Syafi'iyah* are not allowed to give zakat to muallaf when they are *kuffar*. It's Wahbah az-Zuhaili's statement on *al-Fiqh al-Islami wa Adillatuh* that is cited by Supani. See Supani, *Zakat di Indonesia*, p. 129.

¹²¹ *Ibid.*, p. 55.

<i>Muallaf</i>	
Muslim	<i>Kuffar</i>
The new one who embraced Islam	Groups are expected to become Muslim, or Islamic family
Leaders and community leaders who have embraced in Islam and having friends unbelievers	Groups who feared crime
Leaders and the leaders of moslem that their faith is weak, but the effect on his people obeyed or	
Moslems who live in fortifications border with the enemy	
The Muslims who need to take care of people who do not want spend zakat, except with such force fought	

Table 1
Classification of *Mualaf*

In social context the main function of zakat distribution for *muallaf* is to reawareness them. They are the people who are mired in immoral act or crime; costs of mental rehabilitation for drug addicts; empower the community or isolated tribes, as well as the other humanitarian efforts.¹²²

The fourth *mustahiq* has mentioned above are zakat recipient using the word *li*. While the next groups are using *fi*. Among *riqab*, *ghārim*, *fi sabilillāh*, and *inn sabil*.¹²³

¹²² *Ibid.*, p. 160.

¹²³ The al-Qur'an redactional is not in vain. It means every changing word bring the meaning, and it's become an obligatory for human to think about it. The differentiate of *li* and *fi* has explained by Qardhawi in *Hukum Zakat*. *Li* contains an ownership. Zakat that will be shared to

The next group is *riqāb*. It is a class of *mustahiq* that containing double interpretation. In simply meaning the word *riqāb* is defined by the one in status of slaves.¹²⁴ nowadays, to find this group is very difficult. While Allah will be not wrong in setting something, includes the group of *mustahiq*. It means that the eighth *asnāf* will be still exist.

Contextual meaning of *riqāb* are oppressed and exploited people by the other, both personal and structural. In addition, *riqāb* are the ones who is suffering both on cultural and political side.¹²⁵

The next class after *riqāb* is *ghārim*. *Ghārim* means people who has debt and he can't settle it.¹²⁶ Supani cited Wahbah Zuhaili's opinion on *malikiyah* and *hanafiyah* views about it. *Malikiyyah* argue that *gharim* is people who owe not in violation of God's law and can't settle it. Meanwhile on *hanafiyah* view, *ghārim* interpreted by people who have debts and he don't have property in a nishab of their debt.¹²⁷

The next class of *mustahiq* is *sabīlillāh*. in a simple meaning, it is interpreted as *tariq* or road. Qaradhawi interprets it by the way that

the first of the four group actually is their right. So, the moving zakat fund from *muzakki* to *mustahiq*, or to *'āmil* actually it's just move its entrusted. I argue that the word *li* is not in meaning the moving of ownership, because actually that is *mustahiq*'s fund then be entrusted to *muzakki*. While the word *fi* is for the next fourth. In it's case the word *fi* contains to give to goodness and make *maṣlahah*. See Qardhawi, *Hukum Zakat*, pp. 583-589.

¹²⁴ Asnaini, *Zakat Produktif*, p. 56.

¹²⁵ Supani, *Zakat di Indonesia*, pp. 160-161.

¹²⁶ The meaning of this group is the one who have debt because they are inability and for the piety. So if the debt is for something in violation of God's law is not included in *riqāb*. Asnaini, *Zakat Produktif*, pp. 57-58.

¹²⁷ Supani, *Zakat di Indonesia*, p. 162.

conveys to the pleasure of Allah, both on aqeedah and deeds.¹²⁸ In *fuqaha* view, sabilullah contains two meanings.¹²⁹ And the result of that interpretation invites two different views of the scholars.¹³⁰

In social contextual views, Supani took Zakiyah Daradjat's opinion that *fi sabil lillāh* include public interests such as setting up schools, hospitals, and the others. It Means an effort to achieve Allah's approve both at war and peace. In addition, it can be interpreted by all of jihad in lifing both on war and peace.¹³¹

Meanwhile Masdar F Mas'udi interpretes zakat has showed the high tolerance and universality of Islam (*Rahmatan li al-'ālamīn*). that is by interpreting *fi sabilillāh* with "*sabil al-khair*". It means zakat's target in this group are include all of the entire path of good or benefit which covers the public interests.¹³² Interests of all parties (public) is defined by all of citizens both on moslem and non-moslem.¹³³

¹²⁸ Qardhawi, *Hukum Zakat*, p. 610.

¹²⁹ This is Ibn Athir opinion that has been cited by Qardhawi. First is from linguistic side, Meanwhile the second part is seen by *unconditional* view i.e. *jihad*. *Ibid.*

¹³⁰ *Ibid.*, pp. 618-619, compare Asnaini, *Zakat Produktif*, pp. 60-61.

¹³¹ Jihad is to give every ability to help Islam to promote it in all life aspects. Supani, *Zakat di Indonesia*, p. 163.

¹³² It has similarity with Rasyid Ridha's opinion i.e. *fi sabilillāh* includes all of *kemashalatan syar'iyah* globally, that is included religion and state's affairs. Asnaini, *Zakat Produktif*, p. 59.

¹³³ *Ibid.*, p. 164.

The last group of the recipient of zakat is *ibn sabil*. *Ibn sabil* is person who is on a journey which is not immoral and experiences tribulations along the way because his supplies run out.¹³⁴

Although this group is still relevant to be interpreted as a traveler,¹³⁵ but the presence of street children can also be interpreted by the similarity of meaning.¹³⁶ However, opinion leading to traveler is seen more powerful.

At least there are some causes that underlie the importance of *ibn sabil* to be included in the group of *mustahiq*. Qardawi categorized into four categories. First, a trip that Islam commanded to seek rizki. Secondly, Islam commanded journey in search of knowledge. Third, Islam ordered trips to fight in Allah. Fourth, Islam ordered trips to carry high and special worship.¹³⁷

Seeing the needs of the zakat recipient, for the time being is considered appropriate if it is focused on three groups. However this does not mean to eliminate the other five groups. The third group is indigent, poor, and '*āmil*. So of these priorities will be reflected several flagship programs initiated by '*āmil* to distribute with the principles of justice.

¹³⁴ Supani, *Zakat di Indonesia*, p. 165.

¹³⁵ Qardhawi, *Hukum Zakat*, p. 645.

¹³⁶ *Ibid.*

¹³⁷ *Ibid.*, pp. 648-652.

From the explanations above, the thesis focuses on two parties of zakat recipient i.e. fuqarā and masākin, because the empowerment in economy field more dominant felt on that two parties. As well as the majority of recipient of empowerment programs are from those classes.

B. *Mustahiq* Empowerment

1. Definition and Objective

As noted in the previous definition, so in this thesis, I will define the specific empowerment. Then relate the topic with *mustahiq* understanding. So there is one term that is integrated and mutually supportive *mustahiq* empowerment.

Ginandjar Kartasasmita Chambers cited the opinion in interpreting the word empowerment. He defines empowerment to be connected directly to the object (society). According to Chambers empowerment is a concept that summarizes the economic development of social values. This concept reflects the new paradigm of development, namely the nature of "people-centered, participatory, empowering, and sustainable".¹³⁸

Then he went on a more detailed definition, which empowers people interpreted with efforts to improve the dignity of the society in its present condition is not able to escape from the trap of poverty and

¹³⁸ Ginandjar Kartasasmita, *Pembangunan untuk Rakyat: Memadukan Pertumbuhan dan Pemerataan* (Jakarta: Pustaka CIDESINDO, 1996), p. 142.

underdevelopment. In the same way empowerment is make able and autonomus someone.¹³⁹

In Islamic economic views, community empowerment is defined as an empirical model of individual and collective behavior development in dimension of pious charity, with a pressure point on solving problems that society is facing it. Then the problems being faced by the society is a matter of one's ability to fulfill their needs. Does it mean financial ability a person's in his life. If it is conciled, it is showed equivalent with economic problems.

However, it should be understood that empowerment is not always visible from the economic side. Like the other hand, *mustahiq* empowerment is divided into two groups. It is formulated because I see the substance of empowerment function itself, i.e. directly and indirectly empowerment.

Mustahiq empowerment is represented by several pillars. The approach pillars of economic is reflected of *mustahiq* empowerment directly, meanwhile the indirect empowerment approach can be represented through health, education, propaganda and social.

The statement above implies that *mustahiq* empowerment is the main requirement of a country.¹⁴⁰ Various forms of real empowerment that

¹³⁹ *Ibid.*, p. 144.

¹⁴⁰ So that is an obligatory for state (Indonesia) to rule the regulationin zakat management to society empowerment (beneficiaries). The reason of statements above are, *first* the management of zakat stiiil be entrusted to the certain group. *Second*, Zakat is an obligatory of all moslem. Then it's needed the helps of state to rule it well, it's according to the majority Indonesian is moslem. *third*, Indonesia is the biggest moslem society in population in the world. See Aries Muftie,

can be done (by *'āmil*) as proposed by Muhsin MK i.e. raise the self-esteem; provide the motivation, and provide the jobs.¹⁴¹ The third elements above are synergistic effort to transform *mustahiq* into *muzakki*.¹⁴²

The Benefits of empowerment above is to make them in self-determinant condition, so that, they don't rely on the other helps. In addition it is intended to reduce, even to eliminate the weaknesses, suffering, misery, powerlessness, and oppression. And the next mission is make them be the useful and beneficial human, so they are not always be a burden to the others.¹⁴³

2. The Concept of *Mustahiq* Empowerment

Empowerment is an effort to support the empowered objects being able to help themselves (self-help). It's also an attempt to build weak character to be strong character. In the economic sphere, the weaker community is the right empowerment object.

Then, society empowerment in this thesis called by *mustahiq* empowerment. To create an optimal *mustahiq* empowerment needs some

"Optimalisasi Pengumpulan Zakat", in Kuntaro Noor Aflah, Mohd. Nasir Tanjung, *Zakat dan Peran Negara* (Jakarta: Forum Zakat (FOZ), 2006), pp. 100-103.

¹⁴¹ See V.Q. Az-Zukhruf: 32 are following:

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ ۗ لَنْ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا ۗ وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا ۗ وَرَحْمَتُ رَبِّكَ خَيْرٌ مِمَّا يَجْمَعُونَ ﴿٣٢﴾

"Is it they who would portion out The Mercy of thy Lord? It is We who portion out between them their livelihood in the livf of this world: and We raise some of the above others in ranks, so that some may command work from others. But The Mercy of thy Lord is better than the (wealth) Which they ammas.", See Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 1270.

¹⁴² Muhsin M.K., *Menyayangi Dhuafa*, pp. 147-148.

¹⁴³ *Ibid.*, p. 146.

principles to be used as value based for evaluation analysis. Considering of *mustahiq* needs are not only worldly, so the principles must be based on the values of nobility and universality of Islam. It's like when Islam is looking at its relationship with the social environment, so the principles can be represented by the following axiom principles. They are Principle of *Tauhid*, Principle of Balance, Principle of Freedom of Act, and the Principle of Responsibility.¹⁴⁴

a. The Principle of *Tauhid*

This principle reflects vertical communication between a servant to his God.¹⁴⁵ *Tauhid* differentiate between the *Khaliq* as a great creator and His creature which is followed by an unconditional surrender by every creature to His will, and give a certain perspective and ensure the seeking process of truth that will be achieved as long as using the way and guidance of God.¹⁴⁶

Although the principle of *tauhid* is more emphasized to the vertical pattern, however, the meaning of this principle actually contains a convergence effect to other aspects. It means that the social

¹⁴⁴ Syed Nawab Haider Naqvi, *Menggagas Ilmu Ekonomi Islam*, transleter M. Saiful Anam and Muhammad Ufuqul Mubin (Yogyakarta: Pustaka Pelajar, 2003), p. 37. Compare with The Principles of Zakat by Muhammad Abdul Mannan in, Muhammad Abdul Mannan, *Teori dan Praktek Ekonomi Islam*, transleter M. Nastangin (Yogyakarta: Dana Bhakti Prima Yasa, 1997), pp. 257-259.

¹⁴⁵ It's relevant with verse are following:

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ ﴿١٠٢﴾

"Say: Truly, my prayer and my service of sacrifice, my life and my death, are (all) for Allah, the Cherisher of the worlds." See see Abdullah Yūsuf Afī, *The Holy Qur'ān*, p. 342.

¹⁴⁶ Euis Amalia, *Keadilan Distributif dalam Ekonomi Islam: Penguatan Peran LKM dan UKM di Indonesia* (Jakarta: Rajawali Pres, 2009), pp. 360-361.

aspect is also involved in the discussion. The principle of *tauhid* teaches the unity of the world from all sides. So *mustahiq* empowerment means covering the various elements (race, ethnicity, and religion). Religious tolerance that is reflected on the quality of one's faith is described by the distribution of zakat comprehensively and universal on the object (moslem or non-moslem).

Departing from the sequel effect, it will create a social integration in the unity concept. So that this integration will reflect the principle of *tauhid*. Then, love and concern of a servant to his God is applied by the symbol of social care. Then it will lead a servant to increase of value in front of his God.

b. The Principle of Balance

Balance or equality is a principle which includes the concept of justice and the concept of *ihsan*/virtue.¹⁴⁷ Justice concept presents a concern value. The sense of justice is a proportional treatment without any discrimination or undue pressure.¹⁴⁸ In same view of its concept, in the Islamic view, just is an act that "neither oppressing (*zalim*) nor

¹⁴⁷ It's Naqvi's opinion, see Naqvi, *Menggagas Ilmu Ekonomi*, p. 39. His opinion is based on the V.Q. An-Nahl: 90 as are following:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿٩٠﴾

"Allah commands justice, the doing of good and giving to kith and kin, and He forbids all indecent needs, and evil, and rebellion: He instruct you that you may receive admonition." See see Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 661.

¹⁴⁸ It is an interpretation of Sayyid Fayyaz Ahmad that is cited by Amalia, See Amalia, *Keadilan Distributif*, p. 361.

being oppressed".¹⁴⁹ Economic implication of this value is the economic actors are not allowed to pursue personal gain if it is harmful to others or damaging nature.¹⁵⁰

While *ihsan* is the implementation of intention to real applications. In another term, Veitzal Rivai analogizes *ihsan* by a reflection of *akhlaq* of human.¹⁵¹ It means the economic ethic in Islamic dimension is an economic that has *akhlaq*. in economic, it necessitates a balance of moral dimension. Then justice necessitates a creation of social equality. It means justice will prevent social distortions that could endanger social equality itself.¹⁵² The principle of balance is a reflection of horizontal dimension of Islam that it contains an element of servitude.¹⁵³

The principle of Balance is a principle which supports promoting status of value. By the basic concern (economic moral) which is based on the Islamic moral (*akhlaq*), the principle will go to

¹⁴⁹ See V.Q. Al-Baqarah: 279

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتِغُوا فَلَاحِكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

"if you don't do it, take notice of war from Allah and His Messenger; but if you repent you will have your capital sums: Deal not unjustly, and you shall not be dealt with unjustly.", see Abdullah Yūsuf Alī, *The Holy Qur'ān*, p. 116.

¹⁵⁰ Adiwarmar Karim, *Ekonomi Mikro Islami* (Jakarta: Rajawali Press, 2010), p. 35.

¹⁵¹ Veitzal Rivai and Antoni Nizar Usman, *Islamic Economics and Finance: Ekonomi dan Keuangan Islam Bukan Alternatif tetapi Solusi* (Jakarta: Gramedia Pustaka Utama, 2012), pp. 334-335.

¹⁵² Amalia, *Keadilam Distributif*, p. 361.

¹⁵³ *Ibid.*, p. 362.

the attitude of care to the others. By the balancing empowerment of zakat, *mustahiq* will rediscover his identity as a human who has a potential. Meanwhile, justice concept in using zakat necessitates the equity of zakat distribution to the *mustahiq* accordance its portions. It means *mustahiq* will transform massively when the empowerment through zakat distribution can be balanced between the needs, individual conditions, and its environment.

c. The Principle of Freedom of Act (*ikhtiyar*)

The principle of freedom is the freedom of human to choose his own way in their life. This principle should be limited by Islamic normativity. It means the freedom is framed by *tauhid*.¹⁵⁴ The principle of freedom of act is a combination of equity value with caliphate value (*good governance*).¹⁵⁵

This principle will create the health economic which won't be found any distortion in it. Distortion will be minimized by the effective of implementation on justice value. While upholding values of justice is done by banning all *mafsadah* (*riba, gharar, tadtis, and maysir*). The State has a duty to mitigate or prevent market distortion. Thus, the state that has an authority to determine the rule is act as a supervisor to the interaction of economic and businesses actors in its territory to

¹⁵⁴ Amalia, *Keadilan Distributif*, p. 362.

¹⁵⁵ Adiwarmar Karim, *Ekonomi Mikro Islami*, p. 43.

ensure syari'ah compliance, so there is neither cheating nor cheated party.¹⁵⁶

On the other hand, the principle of freedom is a complementary of caliphate concept, i.e. one has the freedom to choose and strive to live and manage the earth which is given by his God.¹⁵⁷ In accordance of *mustahiq* empowerment, the principle of freedom is a reasonable basis that must be held by the parties are involved in zakat.

First, muzakki is free to determine where are they wanna pay his zakat. It means that, though the distribution of zakat via *'amil* (agency) is a priority that should take precedence, muzakki has right to distribute zakat asstes directly to *mustahiq*. But when it is based on the knowledge of the importance of empowerment, that freedom will lead muzakki to his creative reasoning to optimize the asset in order to utilize his zakat well.

From the zakat organizer side, *'amil* has a right to manage the strategy on how the collecting and distributing zakat will be done. This means that the pattern and technical calculation of zakat allocation until the priority setting of *mustahiq* are included to *'amil* rights,

¹⁵⁶ *Ibid.*

¹⁵⁷ See V.Q. Al-Baqarah: 29

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا ثُمَّ أَسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ

“It is He Who heath created for you all things that are on the earth, then He turned to the heaven and made them into seven firmaments. And all of things He heath perfect knowledge”. see Abdullah Yūsuf Afī, *The Holy Qur'an*, p. 23.

although the right of freedom can not be separated from normative values of Islam.

d. The Principle of Responsibility

Actually, it is a principle that runs side by side with the previous principles (freedom of act). It's According to Naqvi states on his work as follow:

“kebebasan individu perlu dibatasi karena ketidakterbatasan kebebasan individu berarti ketidakterbatasan tanggung jawab yang merupakan suatu absuditas, karena kedua pernyataan tersebut tidak dapat benar pada saat waktu yang bersamaan.”¹⁵⁸

In the context of zakat empowerment, the principle of responsibility is classified into three sides, the responsibility to oneself, the responsibility to the others, and the responsibility to the God. The responsibility to oneself and God are integral part with the principle of *tauhid*. Meanwhile the responsibility to the others is the concern and care which is very relevant to the function of zakat encashment as Qardhawi's promoted by *māliyyah ijtima'iyah*.

Empowerment aspects that are summarized in the principle of responsibility are the value of caring, both the caring of oneself and caring of others. Caring of oneself is meant by an individual caution to keep him of doing sin (including taking the another right). The caring of others is the reflection of the ultimate vision of zakat by transforming *mustahiq* to munfiq and muzakki. The responsibility that reflects the value of caring and status appointment such has been

¹⁵⁸ Naqvi, *Menggagas Ilmu Ekonomi*, p. 46.

mentioned automatically reflects the value of togetherness that embodied in the empowerment of zakat.

CHAPTER III

THE RESEARCH METHOD



A. Type of Research

1. Types of Research

The type of this research is field research, where I will gather data by conducting in-depth studies of the object to get a complete description and the research subject is organized that Dompot Dhuafa Jogja.¹⁵⁹

2. Subject and Object of Study

The research subject is Dompot Dhuafa Jogja, i.e. the employee and several zakat recipients that related by DDJ programs. while the strategy of *mustahiq* empowerment based on the optimalization of zakat fund utilization is became an object of study.

3. Sources of Data

a. Primary Data

Primary data is obtained data directly from study subjects using data retrieval tool directly on the subject as the sought information source.¹⁶⁰ In this case, obtained data in Dompot Dhuafa Jogja is *mustahiq* empowerment through optimalization of zakat fund. Besides, from primary data I will take several data, like Dompot

¹⁵⁹ Sumadi Suryabrata, *Metodologi Penelitian* (Jakarta: RajaGrafindo Persada, 1994), pp. 22-23.

¹⁶⁰ Saifuddin Azwar, *Metode Penelitian* (Yogyakarta: Pustaka Pelajar, 1998), p. 91.

Dhuafa Jogja profile, organizational structure, development programs, and the other data which associated with this research.

b. Secondary Data

Secondary data is the data which obtained from the other parties, and I do not get data directly from study subject.¹⁶¹ They are from books, journals, study or research which is related with the theme, and internet; Empowerment of the poor (*faqir*) or in this study summarized in the broader term namely *mustahiq*.

4. Data Collection Method

Data collection method in this study is by interview method, observation, and documentation. According to the type of data collection, I conclude it is proper for necessity of study because this study is field research.

a. Interview

In simply, interview is defined as a conversation in specific intent.¹⁶² Sutrisno Hadi explained the interview method is a data collection method by unilateral question, systematically conducted and based on the investigation objective.¹⁶³

The interview were conducted in this study is open (overt interview)¹⁶⁴ and uses semi-structured of interview guide,¹⁶⁵ that is an

¹⁶¹ *Ibid.*

¹⁶² Moleong, *Metodologi Penelitian*, p. 186.

¹⁶³ Sutrisno Hadi, *Metodologi Study II* (Yogyakarta: Andi Offset, 2002), p. 136.

¹⁶⁴ *Ibid.*, p. 189.

interview start by structured and prepared questions, subsequently the interviewer dig the data deeper by more question.

I use this method in order to collect primary data. Then I will explore data directly through interviews to officials who were in Dompot Dhuafa Jogja. The objective of this method is to determine the sociological and historical condition in Dompot Dhuafa Jogja, and its relevance to the programs has planned. The interview method also intends to obtain data about several company strategy to survive and follow the dynamics of age.

By this step, I search data to three part, i.e. the branch manager, the head of division of economy program, and finance and administration. I mea that three parties above is enough to get some information that related by this thesis. From this step will be gotten data in form of verbal statement.

b. Observation

It is data collection techniques through an observation, by note the object behaviour.¹⁶⁵ This method is carried out to observe and investigate of occurring phenomena in field, Dompot Dhuafa Jogja wisdom, and its impact. This study focused on observing *mustahiq* empowerment in Yogyakarta and surrounding areas by Dompot Dhuafa Jogja. By this step, will be gotten data in form of photos.

¹⁶⁵ Arikunto, *Prosedur Penelitian*, p. 270.

¹⁶⁶ Abdurrahmat Fathoni, *Metodologi Penelitian dan Teknik Penyusunan Skripsi* (Jakarta: Rineka Cipta, 2006), p. 104.

c. Documentation

Documentation method is the method by searching data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscription, minutes of meetings, and so forth.¹⁶⁷ Use of documentation be required to support the validity of data collection and its effectiveness.

I took from general data to specific one, they are institution profile, leaflets, sources of law and governance, programs, financial statements of zakat distribution, some pictures and activities in Dompot Dhuafa Jogja. The kinds of data from this step that will be gotten are like brocure, annual report, zakat recipient data in one or more programs, and financial statement.

5. Data Analysis Method

The data analysis method of this study are descriptive qualitative and SWOT analysis. Descriptive qualitative is the method which is used to analyze data that qualitatively described with words or sentences were divided according to categories to obtain conclusions.¹⁶⁸ I will describe some programs of Dompot Dhuafa Jogja which is correlate with *mustahiq* empowerment.

¹⁶⁷ Arikunto, *Prosedur Penelitian*, p. 274.

¹⁶⁸ *Ibid.*, 245.

SWOT analysis is data analysis method that shows the performance of policy that can be determined by combination of external and internal factors they are strengths, weakness, opportunities, and threats.¹⁶⁹

SWOT analysis is used to analyze those factors in *mustahiq* empowerment application by optimalization of zakat fund utilization in Dompot Dhuafa Jogja.

By analyzing external factors (threats and opportunities) be adapted to internal factors (strengths and weaknesses), will create four possible alternative strategies that can be applied to improve *mustahiq* productivity through empowerment programs undertaken by Dompot Dhuafa Jogja. The four alternative strategies such as:

- a. SO Strategy (Strengths-Opportunities Strategy): This strategy will leverage all power to seize and utilize opportunities as much as possible.
- b. WO Strategy (Weakness-Opportunities Strategy): This strategy is applied based on the utilization of existing opportunities by minimizing the weaknesses.
- c. ST Strategy (Strengths-Threats Strategy): This strategy uses the strength to cope external threats.
- d. WT Strategy (Weakness-Threats Strategy): This strategy is based on defensive activities, minimize weaknesses, and avoid threats.

¹⁶⁹ Sondang P. Siagian, *Manajemen Strategik* (Jakarta: Bumi Aksara, 1995), p. 172.

CHAPTER IV

DOMPET DHUAFA JOGJA AND THE ANALYSIS OF STRATEGIES TO EMPOWER *MUSTAHIQ* THROUGH OPTIMAL USE OF ZAKAT FUND

A. Dompot Dhuafa Jogja

1. The Establishment and Institution Overview

Dompot Dhuafa is Indonesian nonprofit institution which concern in uplifting of dignity humanity by ZISWAF (*Zakat, Infaq, Sadaqah, Waqf*) funds, as well as the other funds that are lawful and legal from individu, group, institution. The emergence of this institution is from the collective empathy of journalist community that interacted to the poor, while they often met the rich at the same time. They initiated to manage the *dhuafa* together. They were Parni Hadi, Haidar Bagir, S. Sinansari Ecip, and Eri Sudewo. So that, they were became the council of independent institution of DDR (*Dompot Dhuafa Republika*).¹⁷⁰

Inspired by student activities in Gunung Kidul who perform the activities to empower the poor by their pocket money, finally DDR is intititutionalized

As a nonprofit institution, DDR foundation and registered is shaped in the Ministry of Social in Indonesia Republic. Specifically DDR is an endowment foundation (organization belongs to the people of Indonesia) by SP No.003/DD/SK-BP/V1/2000. The establishment is handled by a notary Abu Yusuf, SH/YN41, No.163/A.Yay/HKM/1996/

¹⁷⁰ Asnaini, *Zakat Produktif*, p. 103.

PNJAKSEL. The establishment is contained in statute news (*berita negara*) No. 39 on May 14th 1999.¹⁷¹

It is officially recognized as a legal of zakat institution that is established by the public on October 8th, 2001. The Minister of Religious Affairs of Indonesia issued a decree No.439 of 2001 on the inaugural *Dompot Dhuafa Republika* as an 'Amil Zakat Institution (LAZ) in national level.

The establishment process of *Dompot Dhuafa* (DD) was not instant. It is visible from a long way from the idea of raising funds till institutionalized. The establishment chronology can be seen in the following table:

No	Years	Official Statements
1	1990	Several journalists from "News Buana" the year to raise funds of zakat, <i>infaq</i> , and <i>sadaqah</i>
2	1992	They Join with Republika that has been borne. Republika is motivated by the facts at the time in Yogyakarta about fundraising activities ZIS by Yogyakarta's students. Then the Republika journalist institutionalized the activities in Collecting ZIS for the poor.
3	1993	Precisely on July 2 nd , 1993 Dompot Dhuafa was born, declared to the people, by optimizing the role of <i>Harian Umum Republika</i> as communication, dissemination, collection and utilization media of trust fund. Community participation in ZIS investment and humanitarian donations was flowing. In the period there is no management system only responsible coordinator.
4	1994	DD foundation is shaped officialy. It's witnessed by Notary H. Abu Yusuf, S.H. on September 14 th , 1994. While the cost of

¹⁷¹ *Ibid.*, p. 104.

		space and operational needs is still backed by the <i>Harian Umum Republika</i>
5	1995	DD Reorganized management system, improved fundraising and distribution activities
6	1996	DD Became the autonomous and independent foundation and separated of <i>Harian Umum Republika</i> management. All of costs that are related with institution expenses backed by the DD Foundation.
7	2000	The legal entity of foundations has changed to <i>waqf</i> Board, it means the assets is owned by the community, not on the institution or foundation founder
8	2001	It is Confirmed as community institutions. Supreme council of organization is public representative that is institutionalized by <i>Waqf</i> Board. In 2001, DD toward the Total Quality Management System to implement a quality management as demands sincerity.

Table 2
The Chronology of Dompét Dhuafa Establishment

As a professional organization, independent, non-political, non-racial, and neutral-objective it has several principles that serve as an institutional basis. Operational basis are held by moral basis and mandate. The implementator is *'āmil* (full time) who are seriously and devote their thoughts to professional *'āmil*.

The concentration of major program management of DD is gathering, utilization, as well as finance and administration.¹⁷² The elements of the management are summarized in a few points. Some of

¹⁷² Interview with Branch Manager of Dompét Dhuafa Jogja, Ahmad Paryanto in Dompét Dhuafa Jogja office, in Kyai Mojo Street 97th, on March 8th, 2013.

these points are; transparansi, accountable, professionalism, powerful, effective, and oriented to sustain improvement.

The elements above will lead into company development. It's supported by the development strategy of DD that innovative, creative, and oriented to socio-entrepreneurship. It is understood through *fiqh* views that are not merely ritual worship, so there are social elements and dynamics of social life that applies as potential parameters of an area.

The core of DD's activities are focused on three activities ie sympathize the poor, establishing brotherhood (*ukhuwah*), and evocative work ethic. In the poor sympathizing, meet their needs is major priority. The varieties of programs were held by DD oriented by *mustahiq* needs.¹⁷³

Establishing brotherhood is a company's activities in the form of global friendship (*silāturrahim*) that are synergistic with the aim to realize brotherhood and cooperation between *muzakki*, *'āmil*, *mustahiq*, and partners. But evocative work ethic is meant to improve productivity the sluggish local economy. Practically, ZIS is one of empowerment pillars. By those funds, DD motivates to build the non-material like; soul, energy, time, and prayer. The factors must be integrated in a single braid to be the force to obtain the better life quality.

Overtime, DD shows the existence and professionalism more. It is illustrated by the establishment of several offices and branch offices. DD

¹⁷³ Asnaini, *Zakat Produktif*, p. 105

service offices spread in some cities or provinces around the branch office. Meanwhile for the branch offices have been extended to overseas.

There are a few substantive things that distinguish between branch office and representative office. The differences are more in the communication area to head office. Representative office is only required to submit financial reports as evidence of the company's activities. In addition the branch offices are reported financial statements, also required to include in reporting receipts. Furthermore, from the independence aspect, representative offices are still getting subsidies during the first of two years. It is caused fundrising hasn't met the company needs. While the branch offices aren't get subsidies. It means the branch offices are the independent office in its finances.

In Indonesia, the DD's branch offices are as follow; Dompot Dhuafa Singgalang, Banten, West Java, Jogja, East Java, Central Java, East Kalimantan, West Kalimantan, South Sulawesi, South Sumatra, and Dompot Dhuafa Riau. The branch offices abroad are as follow; Dompot Dhuafa Hong Kong, Japan, Australia, Korea, and Dompot Dhuafa United State.¹⁷⁴

Dompot Dhuafa Jogja (DDJ) is one of the branch offices that contained in Java. It was established in 2006. DDJ is Located at Kyai Mojo 97th street Yogyakarta. The zakat fund that has been collected are large enough in new branch office size although it is a new branch. It is

¹⁷⁴ Interview with Brach Manager of Dompot Dhuafa Jogja, Ahmad Paryanto on March 8th, 2013.

supported by the professionalism of *'āmil* and companies programs that can embrace the needs of the environment (*mustahiq*).

DD always endeavors to establish good two-ways communication, namely communication with donors, *muzakki*, *munfiq*, and *waqif* through the professionalism and institutions propriety, as well as communication with the zakat recipient through the maturation of understanding of their condition, knowing the environment, culture, and opportunities that may arise through independent business. It means that zakat distribution by DD to the public is very thick with the smell localize.

DD has been achieved some encouraging awards. For the initiators and organizers of the biggest batik shopping bag (*pemrakarsa dan penyelenggara pembuatan tas belanja batik tulis terbesar*) award in *Muri's* number 2551/R.MURI/V/2007. This award is given in Semarang on May 2007. The next award is the highest revenue sacrificer, with the theme "*Tebar Hewan Kurban*" by award's number 5657/R/MURI/X/2012. Furthermore Dompot Dhuafa Jogja is also became the initiator and organizer of "*Membuat Batik Tulis pada Kain Selendang Terpanjang*" by award's number 2550R.MURI/V/2007.

2. Vision, Misions, and Goals

The vision, mission, and goals of organization and institutional in DD are centralized. It means all DD's offices both inside and abroad have same vision and missions. So that the vision and missions in DDJ are similar to the head office. The main vision on operational base of DDJ is

"The realization of community empowerment that rests on local resource through the fairness system (*terwujudnya masyarakat berdaya yang bertumpu pada sumber daya lokal melalui sistem berkeadilan.*)"

Dompot Dhuafa Jogja's missions are:

- a. Build the independent and human values
- b. Increase the community charitable participation and support the resources for empowerment
- c. Encourage the synergy program and network of global community development organization
- d. Develop and utilize community assets through equitable economic
- e. Develop zakat as an alternative in poverty alleviation

While the DDJ's purposes are:

- a. To encourage voluntarism and the growth of community leadership become agents of change
- b. To Realize the social change through multi-stakeholder advocacy for the creation of welfare
- c. To be a reliable community resource mobilization
- d. To optimize the resources mobilization
- e. Be a world class organization based on ZISWAF
- f. To create the independent cluster network to alleviate poverty
- g. Become an expert and referral institutions in policies of Indonesian poverty alleviation

- h. To develop industry and business which is based on asset redistribution and to realize the wealth and ethics business network.

3. Organization Structure

Organization diagram of DDJ in 2012 is as follow:

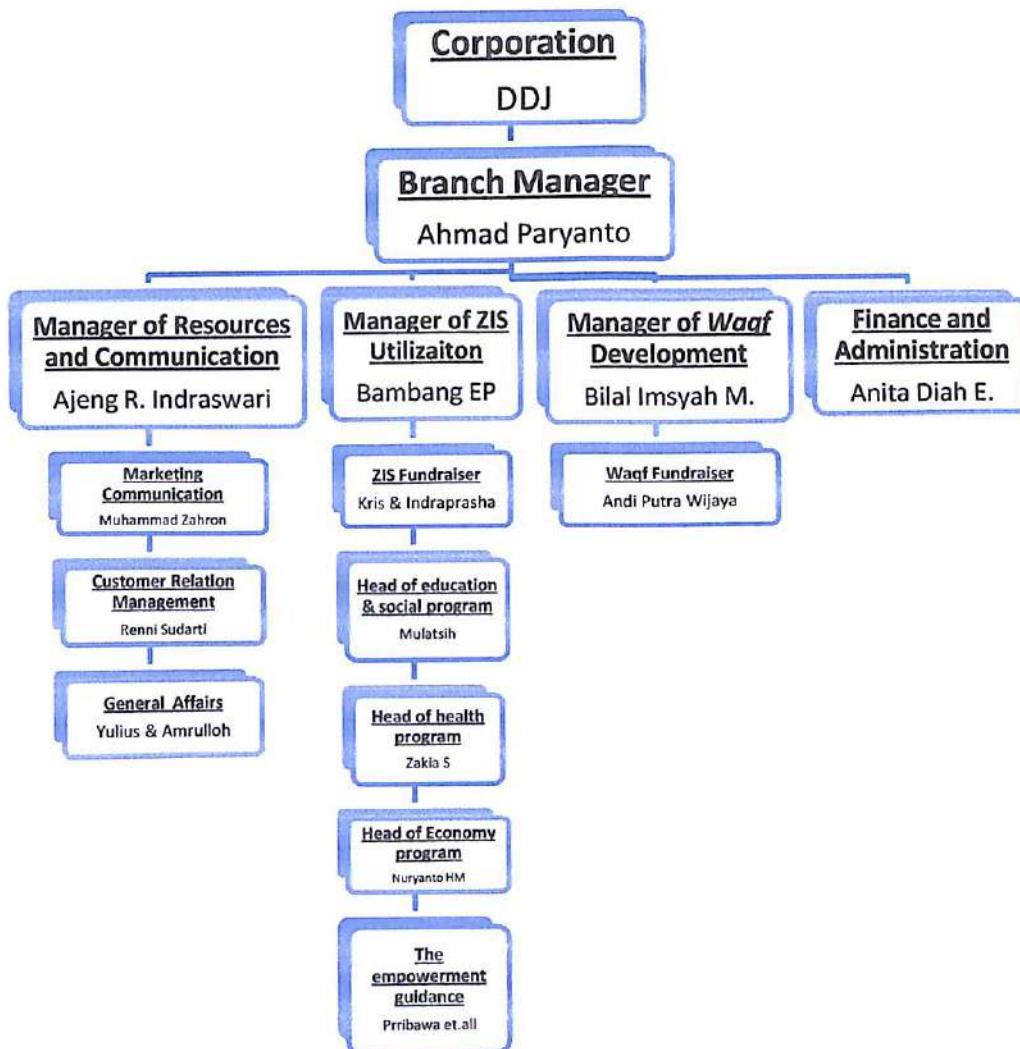


Diagram 1
Dompot Dhuafa Jogja's Organization Structure¹⁷⁵

¹⁷⁵ Annual Report 2012 of Dompot Dhuafa Jogja, n.p.

4. Dompot Dhuafa Jogja's Programs

In carrying out the institution duties that do not focus on the profit achievement, DDJ is committed in conducting its operations by the goals of da'wa and equitable economic applications. Thus DDJ creates several programs, both flagship and non-flagship program.

DDJ's programs focus to the beneficiary empowerment. It places the beneficiary's position not on object, indeed places them on subject (the main actor). In understanding the concept of zakat fund utilization through justice distribution by DDJ, is necessary to know the terms that related by the terms that they used.

Some terms that can simplify the next explanation are follow. The utilization cluster as the main of all programs that will implement by DDJ. The kinds of utilization cluster are health, education, economic, and social. It will produce some derivative programs that are divided into two classifications ie charity and empowerment programs.

Empowerment programs are empowering the people on economy field by seeking various sources of income. While the charity programs are give funds or goods in their need by sustainable assistance and advocacy. For more explanations can be seen by the table as follow:

No.	Utilization Cluster	Derivation Program	
		Charity	Empowerment
1.	Health	<ul style="list-style-type: none"> • <i>Gerai Sehat</i> • <i>Gerai Sehat Thibbun Nabawi</i> • <i>Pos Sehat</i> 	

		<ul style="list-style-type: none"> • <i>Aksi Layan Sehat (ALS)</i> 	
2.	Education	<ul style="list-style-type: none"> • <i>Seragam untuk Sahabat</i> 	<ul style="list-style-type: none"> • <i>Beasiswa Sukses</i> • <i>Beasiswa Sahabat Bintang</i>
3.	Economy		<ul style="list-style-type: none"> • Warung Beres • Training and Assistance Entrepreneurship community • Madrasah Ekonomi Dhuafa • Bakpaw Tangguh • Institut Mentas Unggul • Bina Remaja Mandiri
4.	Da'wa & Social Community	<ul style="list-style-type: none"> • <i>Mustahiq Sevice</i> • Disaster 	<ul style="list-style-type: none"> • Bina Masyarakat Madani

Tabel 3
Cluster and Derivation Program of Dompot Dhuafa Jogja

During 2012, most of DDJ's programs are on health cluster (charity program). The percentage is for about 53% of all programs. While the other empowerment programs are 47%.¹⁷⁶

¹⁷⁶ The allocation of zakat fund in Dompot Dhuafa Jogja 2012 is more on charity programs. See Annual Report Dompot Dhuafa Jogja 2012.

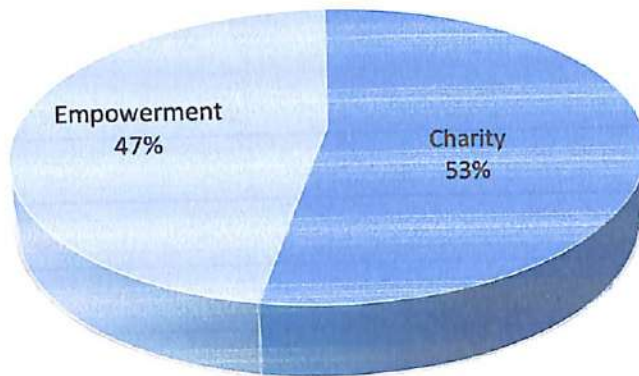


Diagram 2
Comparison of Empowerment and Charity Program in DDJ

DDJ roles funding development programs of ZISWAF by the theme "*Harmoni Berawal dari Berbagi*". In the elaboration of derivative programs, this thesis will more explain on the mechanism of "*Warung Beres*" and "*Sakofa*". It's caused these programs are so close to empowerment mission and it involves the recipients as the main actor. The DDJ's Programs are as follow:

a. Education

The objectives of education programs are to bring the education in high quality and soft skill development. It was intended to encourage the beneficiaries to be independent. The education programs are as follow:

1) *Seragam untuk Sahabat*

it is for deformity school students, elementary school, Junior High School, Senior High School that they are from

dhuafa's family. It is started encoding for processing by DDJ who communicate with the social environment especially to beneficiaries environment, and the schools. This way is done to get valid data.

The aids are always given in the same form, between one and another beneficiaries. For example DDJ gives the school bag for the students in elementary school. The same form is pointed to avoid the differentiate, so the beneficiaries (students) will conscious in her study process. The other aim is as protection tool to the beneficiaries in order to not feel inferior to the environment or their classmate.

2) *Beasiswa Sukses*

The *Beasiswa Sukses* program gives to the deformity students to full their school cost. They are from elementary school until the students in university who are from poor family. The aids are seek in order to the beneficiaries get the proper education support facilities. Besides, the program gives priority to assistance of self-potention development.

3) *Beasiswa Sahabat Bintang*

The *Beasiswa Sahabat Bintang* program is different with programs above. This program gives aids (in cash) to advance student in its classes. It is pointed to make sustain the education

process for the poor students, so that they can get all about knowledge without think on their obligation to pay.

b. Health

1) *Gerai Sehat Thibbun Nabawi*

Gerai Sehat Thibbun Nabawi is special health clinic through herbal medicine, or the treatment based on Prophet's style, for example the treatment by bruise. The pattern of this health service is using healing Prophet-style method through herbal medicines as an alternative health care for the poor. The program has an objective to introduce and popularize the potent and Islamic healing.

2) *Layanan Kesehatan Cuma-cuma (LKC) Program*

LKC is a health program by setting up and managing the health clinical by curative, promotive, and preventive patterns for the poor with the membership system that more dependent on the level of community participation health. This program involves specialist for the next effort.

c. Economy

The economy program provides facilities and support activities to develop the potential of the business community who support the independence both individual and the community. The programs are as follow:

1) *Warung Beres*

Optimize the hygiene and the health of food stall in DIY through training, mentoring and hygiene certification by local governments so as to increase revenue for merchants who come from the dhuafa.

This program is an expression of DDJ's care to zakat recipient so that they can get earn income from their independent business. This program reflects the thoroughness of DDJ on social phenomena that occur around Yogyakarta. It means, DDJ be able to capture the opportunities from local potential that exists in Yogyakarta, namely "*angkringan*".

While the "*angkringan*" is the characteristic of local economy in Yogyakarta, DDJ argue that this potential is not be attended properly by local government or the other related institutions. *Warung Beres* is an empowering program more than an advocacy, because it does not use too much capital.

The zakat fund utilization through this program is support the achievement of the zakat vision. In its application, there are two stages of *Warung Beres* program that can transform *mustahiq* to *muzakki*. The first stage is on first three years that zakat recipient will seek to transform him self to be *munfiq*. And the third to the fifth year *munfiq* will declare him self to be *muzakki*.

The program is strated by registration lines. The registration will be opened for all poors who already have *angkringan* but their incomes under 500.000,- IDR per month. The next DDJ step is conducting a survey to zakat recipient prospective. Some aspects of assessment when in survey are business premises and zakat recipient¹⁷⁷ houses.

Warung Beres program is provided to the zakat recipient in two stages. The first stage is coaching. In this stage, DDJ holds training in collaboration with the district of Municipalities Health Office. It emphasizes in hygienic and sanitary. DDJ also invites PSPG (*Pusat Studi Pangan dan Gizi*) of Gadjah Mada University, Yogyakarta. Meanwhile, the PSPG and DDJ's assistance is focus in foods processing and its flavors.

The next assistances carried out simultaneously in zakat recipient business place, that is by identification of water and food processing health. After the team considered on its proper, DDJ will lend the assistance by goods and several *angkringan* equipments.

The second stage is evaluation. It stages is done in the first three months. this stage is seen by the beneficiaries obedient on food health as in training by the Department of Health and PSPG of Gadjah Mada University. If they have been declared eligible for

¹⁷⁷ Interview with the head of economy division program, Nuryato Hari Murti, in Dompot Dhuafa Jogja, March 8th 2013.

the first three months, DDJ will apply to Department of Health to issue a certification for the business.

The issuance of this certification will be displayed in special tents that covered angkringan wagon, added by three logos (DDJ, Department of Health, and PSPG of UGM). In addition, the certification results will be featured in the tent cover, so that it will be a special allure for buyers to come and be the good consumers in *Warung Beres*. The Impact of its situation is the increasing of consumers comfort, and sustain in the increase of beneficiaries income level.

In real sector, *Warung Beres* has been empowered the society very precise. DDJ also provides funds for the beneficiaries to establish a cooperative. Where its members are preferred from the zakat recipient (also open to public). Its aims are to assist the zakat recipient in business expansion or expand it by opening branches, or help the beneficiaries that have a financial hardship. So that the beneficiaries' businesses are running well by co-operative capital support that has been established.

This program has been started by DDJ since 2010. There are three classes of zakat recipient in this program. The first class is 20 recipients Yogyakarta district and 20 recipients from Sleman, and 50 recipients are from Bantul.¹⁷⁸ The zakat funds which is

¹⁷⁸ *Ibid.*

distributed through this program is around 4.860.000,- IDR on each wagon.

The operational of the program can be seen in chart as follow:

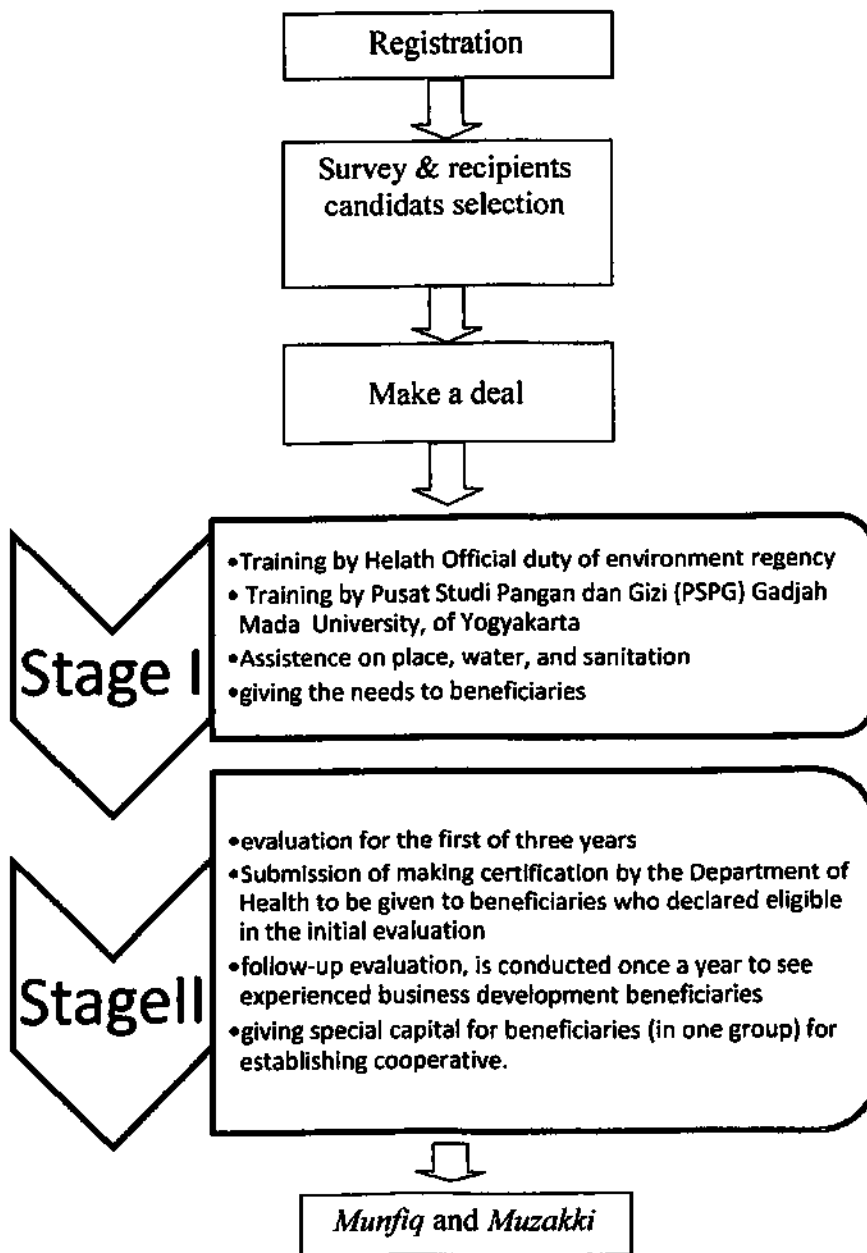


Diagram 3
Warung Beres Process from *Mustahiq* to *Munfiq* and *Muzakki*

2) Sakofa

Sakofa (Madrasah Ekonomi Dhuafa) provides specific skills for poor communities thus forming the business groups. The program is realized by life skill training such as culinary skills (various cakes, crisps fruit, milk and its meat) and couturier (knick-knacks and household mode) added by grants of assets business and strengthening capital group. The assistance is done to monitor the progress of business development and religious value of participants or recipients.

This is one of DDJ's Programs that has long-term effects, especially in quality and quantity of recipients income. This program occurs by the integration between DDJ and Islamic Microfinance Institutions or *Baitul Māl wa Tamwīl* (BMT). The Implementation of this program is by solid cooperation between *'āmil* and BMT in Yogyakarta. That is by the provision of capital to recipients through BMT. For 2013 budget, this program is budgeted 4.204.000,- IDR for zakat recipient in a year.

The financial flow is started from funds lending by DDJ to BMT, by grant (*hibah*) contract. Nevertheless, there is a bond both of them ie in the determination of recipients. BMT just have a right to nominate the recipients to get venture capital (*qard al-ḥasan*). Furthermore DDJ will determine the properness.

The determination of properness by DDJ is done through the selection process. After DDJ has gotten the data, they will conduct a meeting to establish the determination on zakat utilization. After get the decision, DDJ will report to BMT in order to conduct a disbursement soon (it means, the recipients is proper to get the capital). The capital disbursement is in collective pattern. It means that capital is not transferred to individual side, but in group (5 to 10 people), and each group compulsory has a chairman, secretary, and treasurer.¹⁷⁹

The implementation of disbursement deliver the recipients become BMT members automatically, by open new account. In these accounts, the recipients repay in three classifications, ie principal installment loans, saving, and *infaq*. *Infaq* funds are submitted to the treasurer in order to recruit new members by group approval and be approved by the chairman.

The DDJ's coaching process is carried out in a simple financial record training, and advanced training, that is making a business bookkeeping. This training is intended to train the recipients to professionals in their business. In addition, the function of this training is to determine *musathiq* category.

It means the disbursement of capital loan does not use collateral. It is caused by the softening elements on collateral,

¹⁷⁹ *Ibid.*

namely the guarantees are given by the borrower is replaced by recipients' bookkeeping reports.

The *qard al-hasan* contract between BMT and the recipients that has been described above is *hibah muqayyadah* contract, i.e. grant-bound. It means after the installment has finished, BMT has to payback the capital to zakat recipients, but the payback is not submitted directly. Interestingly, the transfer of funds is just on information form, the installments that recipients have been completed are returned to them as grant, and does not be submitted in nominal. But it's delivered in certificates of principal amount ownership in BMT.

It means, the zakat recipient have had a hand (capital owned) for BMT, or in the other words they have a right for the institution's income (SHU). While the business is already running, they can set aside some portion of income in BMT, and on those circumstances *mustahiq* position has been transformed into *muzakki* (at least: *munfiq*).

3) Bakpau Tangguh

Socio-franchise program is a business in selling fried bakpau for the poor community that has ability in entrepreneurship, but they are constrained on business facilities. The assistance is in the business assets of fried bakpau.

The program is free franchise from the owner of *Bakpau Tangguh*. DDJ and the owner make a commitment on several ways. DDJ supplies the capital for buying the equipments and cooking spices including selling place. DDJ also supplies the beneficiaries and the trainers (the management is from owner). All of beginning capital is guaranteed of DDJ, and the zakat recipients have to handle for the next process,

4) Development of Livestock Group

The form of this program is the empowerment program to rural communities by animal fattening scheme as stimulant businesses and self-reliance.

5) Planting Village Tourism

The Planting Village Tourism is an empowerment program of Economic groups by exploring and optimizing local potential that could be developed into educational tour place as an alternative tour destination place in DIY.

B. Zakat Fund and *Mustahiq* Empowerment

1. The Strategies of Collecting Fund

Collecting funds being transferred to DDJ comes from zakat, *infaq*, humanitarian funds, endowments, and Corporate Social Responsibility (CSR). Another term for collecting funds in *'amil* often called by fundraising. It has aims to raise funds in long-term. It is dedicated to support the organization to survive in facing global challenges.

Fundraising strategy is an effort that is hard to do, because it requires precision, foresight, sensitivity, and exceptional routines.¹⁸⁰

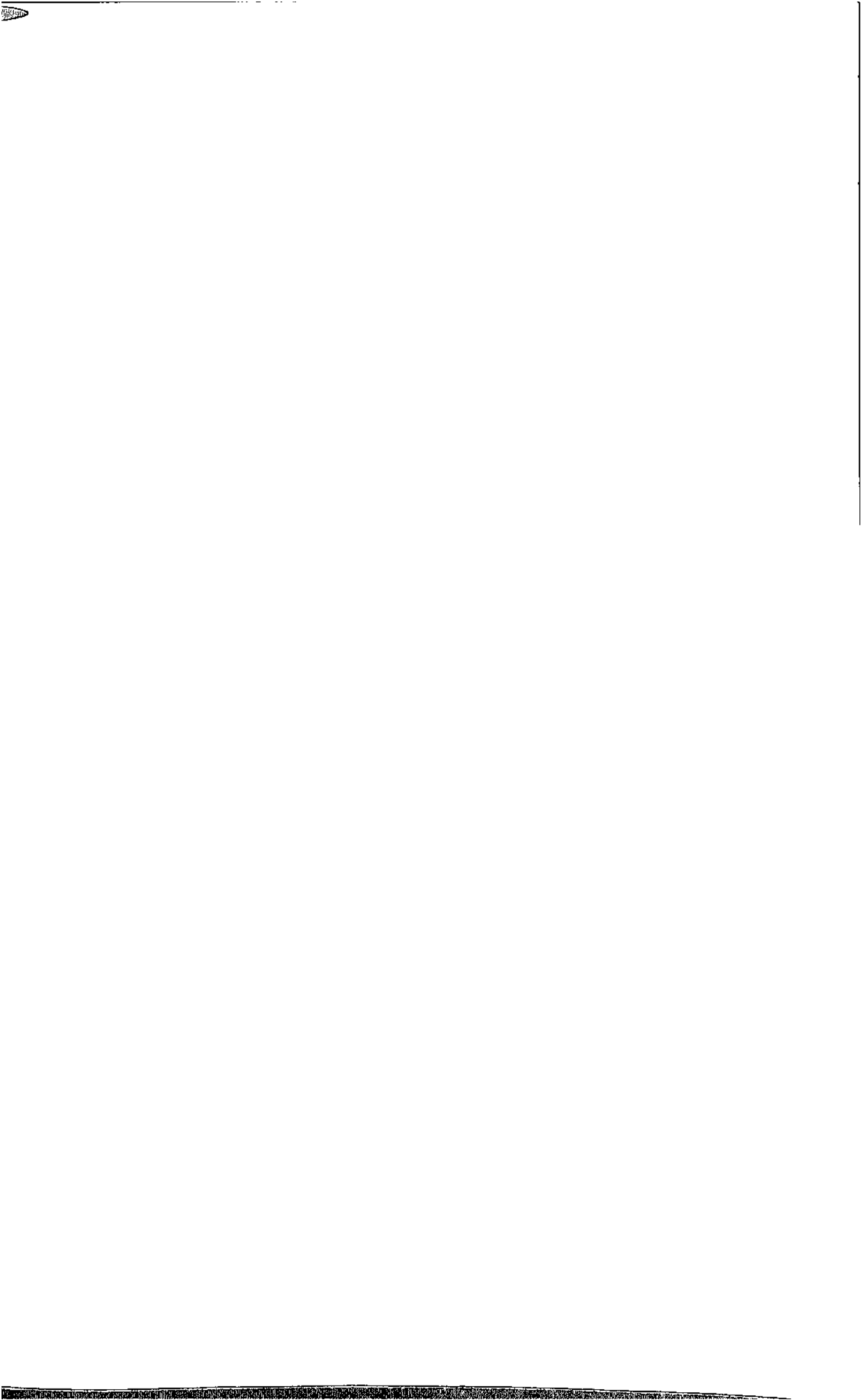
For this step is needed hard work in team and socialization of collecting funds to outside to get the satisfactory results. It is seen by the donor growth each month in 2012. The Acquisition of donor funds in 2012 was 1,547,814,004.00 IDR. The donor growth for each month can be seen in the following table:

Month	New Donor	Accumulation in a Month
January	37	141
February	48	131
March	33	138
April	38	148
May	42	147
June	39	166
July	444	623
August	560	763
September	42	171
October	101	221
November	59	168
December	75	170
Total	1.518	2.987

Table 4
DDJ's Donor Growth 2011-2012

The growth illustrate of the donor in the table above, can be seen in the following chart:

¹⁸⁰ April Purwanto, *Manajemen Fundraising bagi Organisasi Pengelola Zakat* (Yogyakarta: Teras, 2009), p. 19.



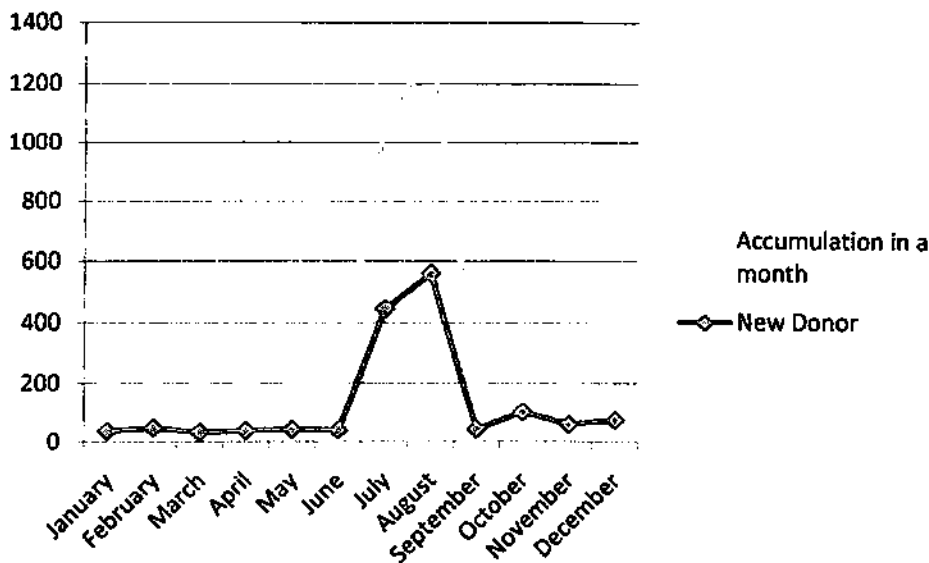


Diagram 4
DDJ's Donor Growth in 2011-2012

The total donors that have been collected by DDJ in 2012 are 2,987 donors, and 1,518 of them were new donors. So DDJ has been success increasing new donor number in 2012 around 51% of total donor.¹⁸¹ It is pretty good achievement in raising donations. This good achievement is balanced by capable fundraising strategies. So the strategy will deliver to objectives achievement.

DDJ's fundraising strategy is done with professionalism that combined with "local communication". Several ways that been a strategy of fundraising are, establish cooperation with mass media, whether television, radio, newspapers, and magazines stakeholders. The type has a dual purpose. While there is mutual impact between DDJ with mass

¹⁸¹ Annual Report of Dompot Dhuafa Jogja 2012.

media, the community (donors, *muzakki*) will be more convinced in consistency of ideology and institutional of Dompot Dhuafa Jogja, so for target achievement in fundraising to public is more easily. In addition, DDJ can simultaneously take zakat professions in a company who exist in the broadcasting and publications.

The fundraising strategy commonly performed by DDJ or other institution is socialization. DDJ take the presentation and socialization programs to public without an exception. It is done as a way to facilitate the programs introduction to *mustahiq*, *munfiq*, and *muzakki*. The presentation and socialization program are usually packaged in the form of seminars, workshops, and conferences both locally and nationally.¹⁸²

Still related with the previous strategy, DDJ has worked with several mobile operators (Simpati, Pro-XL, and IM3) to promote *SMS-Peduli* program. It is a program in the form of Short Message Service (SMS) reminder. The content of this program includes Islamic knowledge (especially zakat, *infaq*, *sadaqah* and *waqf*), natural disasters information, donation information, and DDJ's readiness as professional '*āmil*' information.

Additionally, DDJ sends an offering letter (direct mail) to those who are considered worthy to be *munfiq* or *muzakki* both individual and institution. This can be done in many ways one of them is by cutting corporate profits.

¹⁸² Interview with Branch Manager of Dompot Dhuafa Jogja 2012, Ahmad Paryanto on March 8th 2013.

The total fund that has been collected as mentioned previously, ie 1,547,814,004.00 IDR is a great achievement in terms of fundraising. The growth number by 73% from previous year (2011) i.e. amount 891,102,395.00 IDR. The comparison of assets that has accepted by DDJ in last two years can be seen in the following table:

The Kind of Donation	2011	2012	Growth
Zakat	Rp 538.056.309	Rp 1.029.754.781	91,4%
Infaq	Rp 329.240.786	Rp 475.686.673	44,5%
Charity	Rp 9.037.800	Rp 12.092.550	33,8%
Waqf	Rp 14.767.500	Rp 26.280.000	78,0%
CSR	-	Rp 4.000.000	
Total	Rp 891.102.395	Rp 1.547.814.004	73,7%

Table 5
Comparison of Dompet Dhuafa Jogja's Asset in 2011-2012

From the table above, it can be seen that the highest fundraising is on zakat, which is about 65% of the total fundraising.¹⁸³ For more details can be seen in the following diagram:

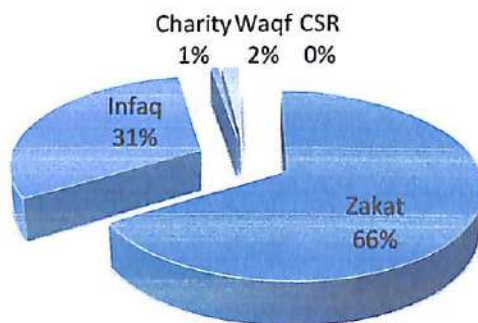


Diagram 5
The Portion of Zakat Fund that has been accepted in 2012

¹⁸³ *Ibid.*

2. Zakat Fund Utilization

The Utilization of zakat fund in DDJ is divided into two classifications. They are for charity and empowerment.¹⁸⁴ In 2012, the utilization of zakat fund in DDJ is over on the charity side and almost all in health program. Among of them are *gerai sehat thibbun nabawi*, *pos sehat*, *Layanan Kesehatan Cuma-cuma (LKC)*, and *Aksi Layan Sehat (ALS)*. Beside health programs, education and social programs also accommodate several derivative programs which is in charity. Among of them are *seragam untuk sahabat*, *layanan mustahiq*, and disaster assistance (*kebencanaan*).

As the second classification is the empowerment program. The derivative programs are *beasiswa sukses*, *beasiswa sahabat bintang*, *warung beres*, *madrasah ekonomi dhuafa*, *bakpau tangguh*, *institut mentas unggul*, *bina remaja mandiri*, and *bina masyarakat*.

Layanan Kesehatan Cuma-cuma as one of several health programs is a program which is setting up and managing clinical practice with health patterns in curative, promotive, and preventive for orphans by membership system. In addition, the health service is not only in basic health service, but also involve a specialist for further action.

¹⁸⁴ Dompot Dhuafa Republika (Hed office) has three kinds of program allocation. They are economic empowerment as *Masyarakat Mandiri*; *Pengembangan ekonomi produktif* (personal and integrated community); *industry rakyat*; *tata niaga mitra usaha*; as well as *pengembangan IPTEK tepat guna*. Second one for charity program like *Layanan Kesehatan Cuma-Cuma*; *prototype rumah sakit gratis*; *konseling* (dhuafa services); and *dana darurat kritis*. The third allocation is *pendayaan insani* like *beastudi* (*Anugrah, etos, BOB*); *wahana pendidikan dan pelatihan kerja*; apprentice (job creation); *peduli sosial remaja* (prepare step); and free cost for school (prepare step). See Asnaini, *Zakat Produktif*, pp. 111-112.

LKC's office is located in Berkoh estate, Purwokerto. The service office is under DDS (Semarang) now.¹⁸⁵ LKC's office has formed a partnership with various stakeholders in the health sector, for example cooperation between DD and the hospital with special for dental health (in Purwokerto and surrounding). So the poor who want to check their health, or in specific treatment can be served.

The next program is *Pos Sehat*. It includes postal curative health services, promotive, and preventive for the poor. The program is using a membership system that is more dependent on the level of health and more priority on the community participation.

Gerai Sehat Thibbun Nabawi is a special health clinic through herbal medicine or treatment by Prophet-style, for example treatment with a bruise. This health service pattern is using Prophet-style method through herbal medicines as an alternative way for the poor. The objective of this program is to introduce and popularize the potent healing and Islamic healing. It is looked from the effect of modern medicines is just as a reliever.

Education program has a global mission i.e. to succeed education as listed in preamble of Undang-Undang Indonesia Republic, namely "*mencerdaskan kehidupan bangsa*". The meanings of "educate", is not only focus on academic education that related by institutional side

¹⁸⁵ Interview with Branch Manager of Dompot Dhuafa Jogja 2012, Ahmad Paryanto, March 8th 2013.

(school/college). But the intelligent is also interpreted as a person's mental and spiritual intelligence.

Beasiswa sukses aimed to students from elementary through high school, and students in university to support their education process. This assistance is provided in the form of tuition fees (cash). The cost has given to the zakat recipients should be used for educational purposes.

Aside the provision of financial assistance (cash), *beasiswa sukses* program also provides a strategic through mentoring and development potential of children. The assistance is done to educate them so that they are always controlled and has a vision for their brighter future.

The other program is *Bina Masyarakat Madani*. It is organized to engage the young and adolescents in orphan category. The form of this program is giving capital through training and assistance intensively to the recipients through the optimalization of the mosque. The center activities, training, and transfer of information are done in the mosque. Therefore, the recipients are prioritized the youth of mosque.

The program started with the information to the youth of mosque on offering the entrepreneurship. To respon it, the beneficiary (youth of masjid) must submit a proposal for venture that would be held. DDJ does selection the proposals through feasibility and rationality level. Having passed the administrative, DDJ's team will come to the location and learn the presentation of the recipients group. Then DDJ checks the status of the poor recipients by survey. After passing this step, the recipients will get

the mentoring. The Assistance is given in the form of soft and hard-skills training, managerial, accounting and financial reporting, and analysis of business prospects. It is expected to establish an independent person and useful for the other, when they have lifted into *munfiq*, or *muzakki*.¹⁸⁶ While the other programs like *warung beres* and *sakofa* has explained above.

Alot of DDJ's programs that are optimized Yogyakarta areas in disbursement. Nevertheless, there are some obstacles which are hinding DDJ efectivity to thorough in its scope. The obstacles that encountered are coordination and communication. Zakat fund utilization in 2012 by DDJ can be seen in the following diagram:

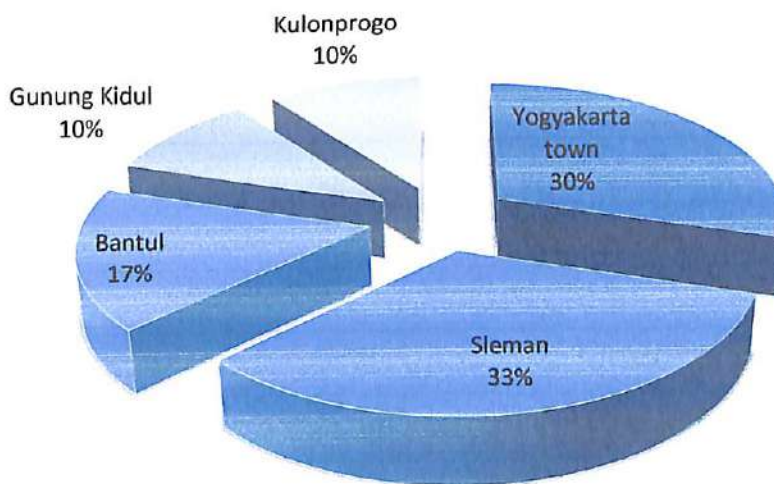


Diagram 6
Dompot Dhuafa Jogja's Zakat Fund Utilization in 2012

¹⁸⁶ Interview with branch manager of Dompot Dhuafa Jogja, Ahmad Paryanto on March 8th, 2013.

In the span of 2011 to the end of 2012, the empowerment program presents autonomy assistance for 13,454 souls, divided into 3,697 family of zakat recipient.¹⁸⁷ The details data can be seen in the table as follow:

Programs	Soul	Family
<i>Gerai Sehat</i>	3.927	983
<i>Pos Sehat Rejowinangun</i>	1.869	467
<i>Pos Sehat Kulonprogo</i>	1.620	405
<i>Institut Mentas Unggul</i>	101	24
<i>Bina Remaja Mandiri</i>	15	15
<i>Beasiswa Prestatif</i>	18	18
<i>Beasiswa Cluster Mandiri</i>	350	350
<i>Beasiswa Sahabat Bintang</i>	24	24
<i>Seragam Sahabat</i>	60	60
<i>Warung Beres</i>	172	40
<i>Sakofa</i>	344	86
<i>Bakpaw Tangguh</i>	58	15
<i>Bina Sahabat Pedalaman</i>	1.946	480
<i>Lamusta</i>	719	180
<i>Kebencanaan</i>	2.231	550
Total	13.454	3.697

Table 6
DDJ's Programs in 2012 Seen by Soul and Family of Recipients

To assess the data clearly on beneficiary distribution can be seen in the following diagram:

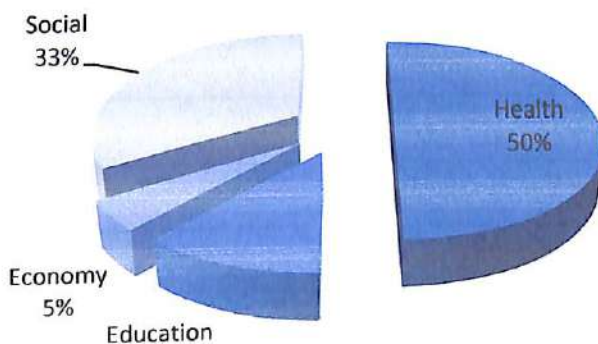


Diagram 7
Beneficiaries (Zakat Recipient) Based on Program Group

¹⁸⁷ Annual Report of Dompot Dhuafa Jogja 2012.

The data above shows the number that be based on the recipients distribution. On the other hand, the distribution of funds based on DDJ's programs shows the different number. The data can be seen in the following table:¹⁸⁸

Distribution	Nominal
Education Program	Rp 292.751.118
Health Program	Rp 574.822.149
Economy Program	Rp 179.010.256
Da'wa and Research & Development Program	Rp 106.393.513
Disaster assistance	Rp 36.131.050
<i>Layanan Mustahiq</i>	Rp 42.232.500
<i>Zakat Fitrah</i>	Rp 40.606.500
<i>Fidyah</i>	Rp 4.978.400
<i>Qurban</i>	Rp 259.470.350
Total	Rp 1.536.395.836

Table 7
Zakat Fund Distribution Based on Program

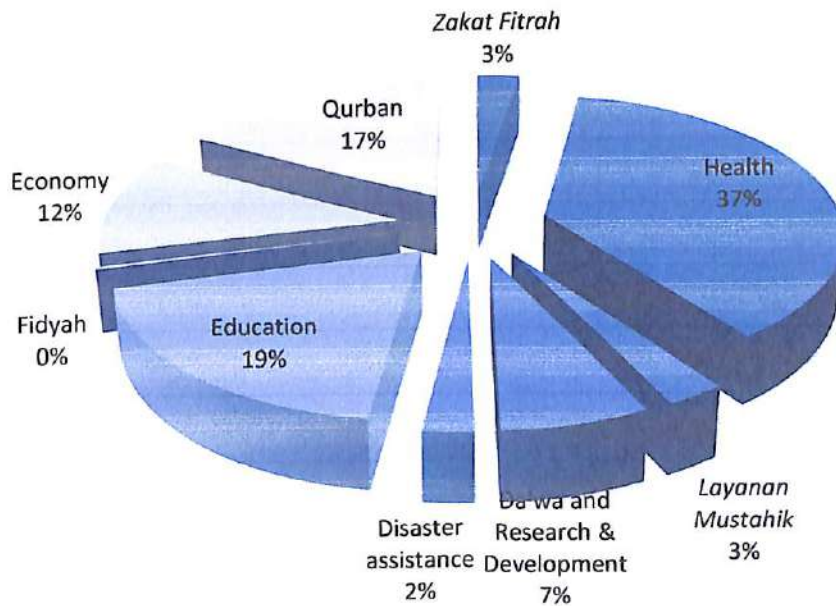


Diagram 8
Zakat Fund Distribution Based on Program

¹⁸⁸ *Ibid.*

C. The Analysis of *Mustahiq* Empowerment Through The Optimal Use of Zakat Fund in Dompot Dhuafa Jogja

1. Descriptive-Qualitative Analysis

DDJ efforts in distributing zakat fund are reflected in two classifications, namely productive and consumptive distribution. In term of *mustahiq* empowerment, it just on the productive distribution.

The success of zakat fund distribution is reflected by two programs were included in the group of economy program, namely *warung beres* and *sakofa*. *Warung beres* is a program that can transform the *mustahiq* to *muzakki*, provided the system and management that are given by DDJ are not ignored. It is similar with *sakofa*.

The provision of revolving fund to public in the form of *warung beres* and *sakofa* has been illustrated that DDJ wants to be serious and professional agencies in zakat management. In another hand, at least the main function of *'āmil* has been implemented by DDJ.

The developments of distribution methods are done gradually. It means not be done in a series that it will lift *mustahiq* into *muzakki* directly. The flexibility of system will facilitate DDJ and the recipients in operational communications.

The ideal estimation of institution to transform *mustahiq* into *muzakki* is needed for about 5 years in processing. The first three years, the recipients will be done a survive and autonomous process, thus bring them

into *munfiq*. While the first three to five years is the process of adding the quantity of products and businesses, so it can be delivered into *muzakki*.

DDJ efforts in regard business continuity are seen by the partnership with some agencies involved. It has cooperated with Department of Health to increase public confidence in the health food sold, the rank of seller income will increase automaticaly. DDJ also formed a partnership with PSPG UGM, which has the primary purpose that similar to the agreement has made with Department of Health.

It also applies in training programs and assistance group. DD has made the relationship with Islamic micro finance (BMT). It is done to facilitate co-operation in distributing zakat, Especially in terms of the prudential principle and professional intermediation institutioon.

As the evidence of DDJ's responsibility, DD exams the fit and proper test and also decides the recipients. Then, DDJ makes a training and mentoring programs. While BMT has a main job to accept the recipients installments, which will eventually be returned to the recipients in last the time program.

In collection side, DDJ was capable being zakat institution better. It is seen with total collection in 2012 increased by 73% from the previous year. While specifically for zakat collection increased by 91%, ie in 2011 amounted to 538,056,309, IDR up to 1,029,754,781 IDR in 2012.

Meanwhile in zakat distribution side, DDJ has been able to reach every area in DIY (*Daerah Istimewa Yogyakarta*). The region is divided

into five districts, namely: the city of Yogyakarta, Sleman, Bantul, Gunung Kidul and Kulon Progo.

The Dompot Dhuafa Jogja empowerment programs, likes *warung beres* and *sakofa* have created several *mustahiq* become muzakki. There are two groups, that several of each group has been transformed into *munfiq* i.e. 27 zakat recipients from 40 recipients have transformed. In this thesis, I have token munfiq data in attachment of this thesis.

2. SWOT Analysis

SWOT analysis is an analysis of four factors that are commonly used by an institution like strengths, weaknesses, opportunities, and threats. The strengths become a potential source that can be leveraged an advantage to company. And the weaknesses are become a good thing, because it can motivate companies to reduce the vulnerability strengths then make it be better. Similarly, all the opportunities and challenges that exist outside of company has to be understood to caught early then used as an input to company progress.

1. Internal Factor Analysis

The analysis of internal factors are contained derivations on two sides, the strenght and weakness factors. Strenght factor comes from its institutions that support and become a force for the institution in order to be used in measuring to support of company successfulness. After conducting interviews and documentation in DDJ, I got several factors that include in strengths factor, as follow:

Component	Strength	Weakness
Human Resources	<ul style="list-style-type: none"> - Almost all of employee are from undergraduate program - Having skill and knowledge in management and marketing well. - Have to past several steps to be an employee within institution, and through several kinds of test. 	<ul style="list-style-type: none"> - There are many human resources who are not from Islamic law department or study program.
Institution Programs	<ul style="list-style-type: none"> - The programs are various and innovative - Emphasize on localize rich - Pay Attention on transformation side (from <i>mustahiq</i> into <i>munfiq</i> or <i>muzakki</i>). - Its publication is by several ways, like website, radio, television, newspaper, magazine, brochure, and direct communication to society. 	<ul style="list-style-type: none"> - Charity programs are higher than empowerment program. Charity: 53%, and empowerment: 43%
Facility	<ul style="list-style-type: none"> - Facilities (transportation, office, equipment, and inventory) to shore up institution are available 	<ul style="list-style-type: none"> - There are some facilities uncared
Budget	<ul style="list-style-type: none"> - There are much institution's budget to shore up operational 	<ul style="list-style-type: none"> - Budget portion for empowering program is lower than charity program.
The creating of probably condition in economy empowerment	<ul style="list-style-type: none"> - Good awareness from employee and society about the importance of zakat utilization. 	<ul style="list-style-type: none"> - Powerless participation from society figures, especially in collecting zakat through institution (institution or agency)

Table 8
Internal Factors Analysis of *Mustahiq* Empowerment in Dompot Dhuafa
Jogja

2. External Analysis

The external factors have two derivation points, ie opportunities and threats. Both of these factors will help the analysis of this study so will emerge new formulation or strategy on *mustahiq* empowerment. I have gotten the opportunity in case the government more intent and focus in its attention of zakat and its management. It is seen by the amendment of Undang-Udang on zakat management. Both of them at least shows the government attention in zakat and there is an acknowledgement for it. For more focus on external factors can be seen in table bellow:

Component	Opportunity	Threat
Government	<ul style="list-style-type: none"> - Have high attention in society (<i>mustahiq</i>) empowerment based on zakat utilization - The emergence of UU No.23/2011 creates new innovation in centralization data, so that optimize zakat and charity fund both in collecting and distributing. 	<ul style="list-style-type: none"> - The firmness in application and giving punishment still low
Competitor	<ul style="list-style-type: none"> - More than 90% of Yogyakarta society is Moslem. - There is an obligation to pay charity fund for people outside Islam. 	<ul style="list-style-type: none"> - There are so many '<i>āmil</i>' who can collect and distribute zakat and as well as charity fund.
Technology	<ul style="list-style-type: none"> - Integrated zakat system helps the successfully zakat management and operational - There is SIMBA in BAZNAS which will intercept all of data 	<ul style="list-style-type: none"> - Need more budget to have the sets of equipment of computer, include the system (software) - Need good communication to the

	from institutional and zakat agency in Indonesia.	other institution as well as the center of agency (BAZNAS)
Society	- Society needs smart solution to elevate the poorness and needy.	- They haven't believed on 'āmil' in institution side.

Table 9
External Factors Analysis of *Mustahiq* Empowerment in Dompot Dhuafa
Jogja

3. Matrix SWOT Strategy in *Mustahiq* Empowerment Based on The
Optimalization of Zakat Fund Utilization.

INTERNAL	Strengths (S)	Weakness (W)
	<ol style="list-style-type: none"> 1. Almost all of employee are from undergraduate program 2. Having skill and knowledge in management and marketing well. 3. Have to past several steps to be an employee within institution, and through several kinds of test. 4. The programs are various and innovative 5. Emphasize on localize rich 6. Pay Attention on transformation side (from <i>mustahiq</i> into <i>munfiq</i> or <i>muzakki</i>). 7. Its publication is by several ways, like website, radio, television, newspaper, magazine, brochure, and direct communication to society. 	<ol style="list-style-type: none"> 1. There are many human resources who are not from Islamic law department or study program. 2. Charity programs are higher than empowerment program. Charity: 53%, and empowerment: 43% 3. There are some facilities uncared 4. Budget portion for empowering program is lower than charity program. 5. Powerless participation from society figures, especially in collecting zakat through institution (institution or agency)

<p>EXTERNAL</p>	<p>8. The facilities like transportation, office, equipment, and inventory to shore up institution are available</p> <p>9. There are much enterprise's budget to shore up operational</p> <p>10. Good awareness from employee and society about the importance of zakat utilization.</p>	
<p>Opportunities (O)</p>	<p>Sel A (SO Management)</p>	<p>Sel B (WO Management)</p>
<p>1. Have high attention in society (<i>mustahiq</i>) empowerment based on zakat utilization</p> <p>2. The emergence of UU No.23/2011 creates new innovation in centralization data, so that optimize zakat and charity fund both in collecting and distributing.</p> <p>3. More than 90% of Yogyakarta society is Moslem.</p>	<p>1. The qualified of human resources include in academic, skill, and managerial and also shored up by sophisticated technology support in creating right programs, innovative, and marketable. (S1, S2, S4, S5, 05, 06, 07)</p> <p>2. The innovative and localize programs and supported by good publication and its media like television, radio, newspaper, magazine, internet, and brochure will become inner-self power to grow up zakat and charity fund in the place that moslem is majority. (S4, S5, S7, 03)</p> <p>3. The main goal to transform <i>mustahiq</i> become <i>munfiq</i> and <i>muzakki</i> is the big mission which is</p>	<p>1. The good opportunity to get qualified human resources by the existence of many university or college in Indonesia who have department or study program, or concentration in Islamic law. (W1, W5, O3, O4)</p> <p>2. One of several goal o the emergence of UU No. 23/2011 that to transform <i>mustahiq</i> become <i>munfiq</i> and <i>muzakki</i> can be applied by DDJ through optimize facilities and change the portion both on empowering and charity programs. (W2, W3, O1, O2, O7)</p> <p>3. There is opportunities to raise zakat and charity fund by optimize zakat fund utilization and utilize SIMBA to show the transparency of report, both on program review and financial</p>

<p>4. There is an obligation to pay charity fund for people outside Islam.</p> <p>5. Integrated zakat system helps the successfully zakat management and operational.</p> <p>6. There is SIMBA in BAZNAS which will intercept all of data from institutional and zakat agency in Indonesia.</p> <p>7. Society needs smart solution to elevate the poorness and needy.</p>	<p>supported with much institution's budget and will answer the public needs on elevating the poorness and needy. (S6, S9, O7)</p> <p>4. By the emerge of UU No. 23/2011 on Zakat Management "<i>Pengelolaan Zakat</i>" and focus in integrated zakat system will help the successfully of operational and zakat management in Indonesia. Moreover it is supported by sophisticated technology and communication like SIMBA so that it will impact to create the real transformation. (S4, S6, O5, O6, O7)</p>	<p>report. And it is supported by make the interesting ad innovative programs to invite society figures to participate directly more too. (W3, W4, O1, O5, O6, O7)</p>
Treath (T)	Sel C (ST Management)	Sel D (WT Management)
<p>1. The firmness in application and giving punishment still low.</p> <p>2. There are so many <i>'amil</i> who can collect and distribute zakat and as well as</p>	<p>1. The various and innovative programs that emphasize on local rich program will be run well. By the good employee within institution. It will be raise the desire to the society especially to munfiq and muzakki to pay zakat disciplinely, so that it will minimize the infraction in</p>	<p>1. Need the right place for human resources both on the management, finance, marketing, or Islamic law basis, so that it will impact to the growth of awareness and desire of society to pay and utilize zakat fund well. (W1, W4, T5)</p>

<p>charity fund.</p> <p>3. Need more budget to have the sets of equipment of computer, include the system (software).</p> <p>4. Need good communication to the other institution as well as the center of agency (BAZNAS).</p> <p>5. The Society haven't believed on 'amil in institution side.</p>	<p>paying zakat and charity fund. (S1, S2, S4, S5, T1)</p> <p>2. The available of facilities and supported by good publication program through television, radio, internet, newspaper, magazine, and brochure will create good communication</p>	
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Table 10
 Matrix SWOT Strategy in *Mustahiq* Empowerment Based on The
 Optimalization of Zakat Fund Utilization in DDJ

Several strengths contained such the availability of human resources who manage DDJ are trained and skilled. Trained be able to meant in mastering of field, knowing the recipients potential, identifying the location and purpose of project, as well as trained in setting priorities. In addition, the human resources is trained in company managerial, project report, financial statements, making

master plan, preparation of proposals, as well as trained in servicing both to *muzakki*, *munfiq* or *mustahiq*.

The human resources factor is reflected on productivity and efectivity of fundraiser's performance. It is proven of increase zakat asset last two years, ie in 2011 up to 2012. Zakat collection in 2011 reached 538,056,309.00 IDR while in 2012 reached 1,029,754,781.00 IDR. The figure shows a significant increase of zakat fund in a year that is equal to 73%.

The next factor is good/mature relationship. DDJ emergence in Yogyakarta by short time has been able to establish good relationships with several parties, both institutions and individuals. The braided is intended to strengthen the friendship as well makes it as a strategic intermediary institutions between the rich and the poor.

The patterns of institutions communication have spread to different types of institutions. In economics side, DDJ has been successfully in establishing cooperation with several Islamic Microfinance Institutions (BMT) arounds DIY. DDJ also has managed to establish cooperation with the Departement of Health. Additionally, DDJ has succeeded in cooperation to the Pusat Studi Pangan dan Gizi of Gadjah Mada University in Yogyakarta.

In addition, personal communication is also into DDJ's top priority in its continuity. Its communication is like the good relationship between DDJ and several entrepreneurs, for example to

the Bakpau Tangguh owner. The consequence of this communication is having double impacts. On the one hand, DDJ is benefited by the addition *muzakki* list. On the other hand, DDJ has found the right way to empower *mustahiq* especially in economic field. The meaning of empowerment in this case is the producing or creating jobs for *mustahiq* or at least it will be create new independent business to achieve *muzakki* position.

Beside the good relationship, DDJ have the other empowerment programs are varied and localize. The programs are very supportive and accordance to public needs. It means the identification requirement by DDJ has been in right way. Moreover, the development programs are found in almost all cluster utilization of zakat, namely economic, education, as well as da'wa and social clusters.

The other strength, it has covered all of area in Yogyakarta province. It is supported by the mature of institutional managment and supported by the expertise of human resources. It's also supported by the ideal specification of staff requirement, ie the ones who are young, productive, innovative, and professional.

DDJ's Flexibility levels in fundraising and utilization of funds is not only on zakat scope. It is equal with message of Islamic philanthropy that there are other points beside zakat, namely *infaq*, *sadaqah*, grants (*hibah*), and *waqf*. DDJ has made an evidence that all those parties are covered.

And the other internal factor is weaknesses. The percentage of zakat fund disbursement is not on empowerment program, but for caritas ie 53% versus 47%. It means even if zakat fund in its institution is large enough but focus values of poverty alleviation through empowerment and independence hasn't optimal. Even for 2012, all programs that are in health sector are in the caritas views.

A further weakness is there one which has a double office. It means when they (just a part) had a responsibility in DDJ they also have a simillar responsibility too. The impact is on the productivity.

Another aspect lies in the majority of human resources were work there not from Islamic economics student, or at least the ones who knows about Islamic law. The impact of this aspect is unqualified on concept of jurisprudence, especially regarding ZISWAF. It is feared the innovation and creativeness programs does not offset premises of Islam corridor in order to set social life especially in zakat management.

Such as statements above, zakat fund has not utilized correctly, it's according to the comparison of zakat recipient portion and instituion expenditures. In 2012, the expenditures are reached 27,26% or about 685,111,475 IDR of 2,512,924,244 in accumulatuion.¹⁸⁹ For 'amil, this portion is too much, so it can be estimated there is internal needs that has to be fulfill soon, but the society needs is ignored.

¹⁸⁹ See Annual Report 2012 of Dompel Dhhuafa Jogja.

The comparison of institution cost (expenditure) and zakat asset utilization in empowerment side is too bad. Amount 49% of all zakat fund are utilized. So that the comparison is almost equivalent. It is an apprehensive numbers and be important attended. By the data above, and see the prioritized DDJ hasn't known who are the recipients (*'āmil* or *mustahiq* that are represented by the poor).

DDJ has a weakness on coordination and communication when they will do the programs especially in districts. The difficulties will blocked the successful programs. The society stupidity and doesn't supported by good socialization will be impact on several points, one of them is miscommunication and the failed program. In spite of the program is run, it is not optimally.

The rapid of technology and communication development anyway guides to any institution including DDJ to build the best communication and network. Availability of IT systems and communication today must be attituded with positive appreciation in order to the progress and development company.

It also in the rapid of real sector development and the emergence of young entrepreneurs in the province (DIY) became a strategic opportunity for companies to enhance their communication and networking. It means that they doesn't only establish the communication but network building must be cultivated within work paradigm of company.

In addition, the development of institutions that is working in zakat management is a great opportunity for DDJ to always innovate, dynamic, and evolving. Besides, the establishment of similar institutions hints how much opportunity of zakat, including the potent of *muzakki* and *mustahiq*.

Opportunity factors are quite influential in *mustahiq* empowerment is the growth of awareness in the community to pay zakat and other social funds (*infaq, sadaqah, waqf*). It is a great opportunity to collect zakat in these conditions. So that, the poor rights can be distributed optimally.

In government regulation, UU that has amended into UU No. 23/2011 become a barrier for *'āmil* (LAZ), because its interpretation is like discriminate LAZ movement be based on all of LAZ have to be concentrated to BAZNAS as a center *'āmil*.

The Increasing number of zakat management institutions and its variousity make a threat, especially in the procurement of strategic programs. DDJ treath factor lies on health programs. Meanwhile zakat fund are disributed in charity cluster program (not in empowerment) totality. It means nothing empowerment program in the health sector. Of course this is a challenge for DDJ to formulate programs which cover the empowerment side.

The public awareness to pay zakat accompanied with the development of zakat institution guides them to the sensitiveness and

selectiveness towards the institution where they will give a mandate. In addition, the emergence of other institutions that can operate zakat management (collecting and distributing) is separated to its treath, for example BMT. It is become a company measurement to improve the productivity performance, especially in fundraising, and they have to proof that they have interesting and best program (in distributing).

From the matrix swot that filled on the table get several strategies, ie strength opportunity strategy, weakness opportunity strtategy, strength threat strategy, and weakness treath strategy. They are as follow:

a. Sel A (Strenghs - Opportunities Strategy)

- 1) The qualified of human resources include in academic, skill, and managerial and also shored up by sophisticated technology support in creating right programs, innovative, and marketable.
- 2) The innovative and localize programs and supported by good publication and its media like television, radio, newspaper, magazine, internet, and brochure will become inner-self power to grow up zakat and charity fund in the place that moslem is majority.
- 3) The main goal to transform *mustahiq* become *munfiq* and *muzakki* is the big mission which is supported with much institution's budget and will answer the public needs on elevating the poorness and needy.

- 4) By the emerge of UU No. 23/2011 on Zakat Management "*Pengelolaan Zakat*" and focus in integrated zakat system will help the successfully of operational and zakat management in Indonesia. Moreover it is supported by sophisticated technology and communication like SIMBA so that it will impact to create the real transformation.
- b. Sel B (Weknesses - Opportunities Strategy):
- 1) The good opportunity to get qualified human resources by the existence of many university or college in Indonesia who have department or study program, or concentration in Islamic law.
 - 2) One of several goal o the emergence of UU No. 23/2011 that to transform *mustahiq* become *munfiq* and *muzakki* can be applied by DDJ through optimize facilityies and change the portion both on empowering and charity programs.
 - 3) There is opportunities to raise zakat and charity fund by optimize zakat fund utilization and utilize SIMBA to show the transparency of report, both on program review and financial report. And it is supported by make the interesting ad innovative programs to invite society figures to participate directly more too.
- c. Sel C (Streghts - Treaths Strategy)
- 1) The various and innovative programs that emphasize on local rich program will be run well. By the good employee within

institution. It will be raise the desire to the society especially to munfiq and muzakki to pay zakat disciplinely, so that it will minimize the infraction in paying zakat and charity fund.

- 2) The available of facilities and supported by good publication program through television, radio, internet, newspaper, magazine, and brochure will create good communication
- d. Sel D (Weaknesses - Treathts Strategy)
- 1) Need the right place for human resources both on the management, finance, marketing, or Islamic law basis, so that it will impact to the growth of awareness and desire of society to pay and utilize zakat fund well.

CHAPTER V CLOSING



A. Conclusion

Based on the analysis that describes, I conclude several conclusions as

follow:

1. There are two strategies in empowerment strategy in Dompot Dhuafa Jogja, they are indirect empowerment (charity programs) and direct empowerment (economy empowerment program). Indirect empowerment programs is dominant in zakat fund allocation in its utilization. These programs are on health, education, and disaster side. While direct empowerment program are all about economy empowerment and create a power and skill in society to survive on their life. From several direct empowerment programs of Dompot Dhuafa, "warung beres" and "sakofa" is the great program that very interesting because zakat recipient is involved directly in running program. There are some missions that make the recipients' life changed i.e. on knowledge, economy, skill, mental, and spirit to survive. Meanwhile the indirect empowerment (charity) programs just help the recipients in short-term. The portion of zakat fund utilization in Dompot Dhuafa Jogja is still on charity program (health, education, disaster). It caused by the condition of society in Yogyakarta more need it, especially in health side. The comparison of zakat fund utilization in Dompot Dhuafa Jogja between charity and empowerment program is 53% : 43%. The portion is given after all institution cost. Unfortunately, Dompot Dhuafa Cost both on operational

and others are too much. the comparison of Dompet Dhuafa Jogja's expenditure and its program utilization is amount 30% : 70%.

2. Dompet Dhuafa Jogja has good employee in marketing and managerial skill, almost of them are from undergraduate programs, so that it will support DDJ in creating interesting and innovative program. The emergence of UU No. 23/2011 is reflected on high attention from the government in case of zakat management and development. On the other hand, almost all of DDJ employee are not from Islamic law department or study program that related with it, it impacts to some policies on zakat management includes zakat fund allocation are not appropriate. So that, need the right place for human resources such as management, finance, marketing, or Islamic law basis to create big awareness and desire of public to pay and utilize zakat fund well.

B. Advice

By the conclusion above, I advise:

1. Dompet Dhuafa Jogja has to make new formulation to take proportional on budgeting, both on institutional cost and utilize of zakat fund for empowerment program.
2. Dompet Dhuafa Jogja may to make specific jobs in each employee there. Because still there are some jobs handled by one person.
3. The other institutions can make same programs that pay full attention in local rich and try to create new atmosphere for economy survival, especially based on zakat and charity fund utilization.

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Kasus pada Lembaga Pengelola ZIS di Kota Purwokerto", *Penelitian Kompetitif Kolektif*, Jurusan Syari'ah STAIN Purwokerto, 2006.

Undang-undang No. 38/1999

Undang-undang No. 23/2011

www.bps.go.id/brs_file/kemiskinan_02jan13.pdf.

CURRICULUM VITAE

PRIVATE DATA

Nama Lengkap : ALFALISYADO
Tempat/Tanggal Lahir : Gubug, 28 Mei 1989
Jenis Kelamin : Laki-laki
Status : Belum Menikah
Agama : Islam
Alamat : Pasir Indah L29, Pasir Lor, Kecamatan Karanglewas,
Kabupaten Banyumas, Purwokerto, 53161.
Mobile phone : 085726282228
Kebangsaan : Indonesia
Pendidikan : Mahasiswa STAIN Purwokerto Jurusan Syariah Program Studi
Ekonomi Islam
Skripsi : The Strategy of *Mustahiq* Empowerment Based on The
Optimalization of Zakat Fund (Study on Dompot Dhuafa
Jogja)

FORMAL EDUCATION

Pendidikan	Jurusan	Rata-rata NEM	Tahun Lulus
SD Negeri 1 Jeketro	-	8.11	2001
SLTP Negeri 1 Kedungbanteng	-	8.28	2004
SMA Negeri 3 Purwokerto	Ilmu Alam	8.18	2007
STAIN Purwokerto	Syariah, Prodi Ekonomi Islam	IPK 3,85	2014

INFORMAL EDUCATION

Kursus / Diklat / :

Spesifikasi	Tempat	Tanggal
Kuliah Informal Ekonomi Islam	Univ. Jenderal Soedirman Purwokerto	16 Mei - 21 Juni 2009
1 st Sharia Economist Training	STAIN Purwokerto	19 Maret 2011
2 nd Sharia Economist Training	Wisma Holtikultura Baturaden	7-8 Mei 2011
Al-Lughah al-'Arabiyyah bi Jami'i Maharatiha 'ala al-Mustawa al-Mutawasitha	STAIN Purwokerto	Agustus-Desember 2009
English Language Course in intermediate level	STAIN Purwokerto	Agustus-Desember 2009
Dormitory Languages Program (English & Arabic)	Asrama Mahasiswa Bahasa STAIN Purwokerto	September 2010- april 2011
Workshop Metodologi Penelitian Ekonomi Islam	Jurusan Syariah STAIN Purwokerto	24-25 Mei 2012
11 th Sharia Economics Days 2012 FE Universitas Indonesia	Universitas Indonesia	27-29 Januari 2012
Workshop Penulisan LKTI dan Esai	STAIN Purwokerto	8 Juni 2011
Workshop Manajemen belajar	STAIN Purwokerto	11 September 2009
Workshop Anti korupsi	STAIN Purwokerto	28 April 2011

SEMINAR

- International Conference 4th Sharia Economic Triumph Activities (SETIA) "Empowerment Strategies of Small and Medium Enterprises Facing The CAFTA with Entrepreneurship Based on Sharia System" October, 23rd 2010 Universitas Sebelas Maret (UNS) Surakarta,
- International Conference "Islam and Social Change" September 2012, STAIN Purwokerto
- International Conference "Answering Welfare through Islamic Public Finance: Fiscal, Monetary, Business Side Consideration" Maret 28th 2013, (UNS) Surakarta

- Seminar Nasional "Menuju Globalisasi Ekonomi Islam dengan Membangun Pilar-pilar Syariah" 18 Juni 2011 di Universitas Jenderal Soedirman (UNSOED) Purwokerto
- Seminar Nasional "Quovadis Perkembangan Pasar Modal Syariah di Indonesia" 09-10 April 2011 di IAIN Walisongo
- Seminar Nasional "Optimalisasi Peran Penegak Hukum demi Tercapainya Hukum yang Profesional" 19 Juni 2010 BEMJ Syariah STAIN Purwokerto
- Kunjungan ilmiah ke PT. Takaful Asuransi Keluarga, 29 November 2010 "Landasan Syari' Asuransi Syariah dan Perbedaan Asuransi Syariah dan Asuransi Konvensional" KSEI STAIN Purwokerto
- Seminar Pasar Global "Mewujudkan Glokalisasi sebagai Strategi Kreatif Menghadapi Globalisasi Industri", 18 Maret 2010 STAIN Purwokerto
- Seminar Ekonomi Syariah 2012 "Indonesia Goes to Islamic Microfinance Centre" Universitas Padjajaran
- Seminar Nasional "Pemberdayaan UMKM dalam Rangka Peningkatan Pendapatan Negara", 19 September 2012, oleh Pusat Kebijakan Pendapatan Negara, Badan Kebijakan Fiskal, Kementerian Keuangan RI, dan Universitas Jenderal Soedirman.
- Seminar Nasional "Pengembangan Produk Syariah Sesuai Keunikan dan Kebutuhan Keuangan Masyarakat Indonesia" 27 Mei 2012, DPW ASBISINDO Barlingmascakeb dengan Universitas Jenderal Soedirman
- Seminar Nasional Festival Ekonomi Syariah "Pemberdayaan Ekonomi untuk Siapa?" 12 Mei 2012, Universitas Muhammadiyah Yogyakarta

ACADEMIK ACHIEVEMENT

- Juara I Olimpiade Ekonomi Islam (Regional Jawa Tengah) Temireg FoRSHEI di IAIN Walisongo Semarang, 2011
- Juara III Lomba Debat Ekonomi Islam (Nasional) dalam Seven, MES, feat Shelter (SMESH) Universitas Jenderal Soedirman (UNSOED) Purwokerto tahun, 2011
- Juara III Sharia Economics Essay Competition (Nasional), Institut Pertanian Bogor (IPB), 2011
- Juara II Lomba Essay dan Presentasi, (Nasional) Universitas Muhammadiyah Yogyakarta (UMY), 2012
- Juara I Lomba Karya Tulis Hukum Islam (Nasional) dalam Jurnal al-Manahij, STAIN Purwokerto 2012

ORGANIZATION

- Departemen Keilmuan KSEI STAIN Purwokerto 2011-2012
- Presiden KSEI STAIN Purwokerto 2012-2013
- Sekretaris II Masyarakat Ekonomi Syariah Kabupaten Banyumas 2011-2014
- Co-Fasilitator dalam "Training Spiritual Leadership (Be The Positive Student)" dengan SMA

- *Menggagas Kampung Muzzaki*: Mengembalikan Islam keIndonesiaan Melalui Optimalisasi Zakat
- Reformulasi Zakat dan Pola Pribumisasi Hukum Islam di Indonesia melalui Komunikasi Intercultural
- Konseptualisasi Desain Regulasi di *Baitul Maal Wa Tamwil (BMT)* melalui Pemetaan Relasi Berbasis Stratifikasi Sosial (Studi pada Peran Sosioekonomi BMT di Kota Purwokerto Kabupaten Banyumas)
- *Glokalization Strategy*: Strategi Membumikan Ekonomi Islam melalui Harmonisasi Baitul Maal wa Tamwil (BMT) dengan Kearifan Ekonomi Lokal:
- Optimalisasi Pemberdayaan Usaha Kecil Menengah (UKM) melalui Rekonstruksi Pemikiran Islamic Socio-culture KeIndonesiaan
- *Integrated Education System*: Rekonstruksi Edu-cultural Sistem Pendidikan Indonesia dalam Mewujudkan Sumber Daya Manusia yang Berkepribadian dan Berkarakter (Studi pada Peran Pendidikan Berbasis Akhlak di Sekolah Dasar al-'Izzah Purwokerto)
- *LTC (Loc-Totality Concept)*: Strategi Transformasi Rupiah kepada Dinar Dirham sebagai Mata Uang Nasional untuk Menghadapi Ekonomi Global
- Strategi Optimalisasi Zakat Produktif melalui Rekonstruksi Sosio Ideologi Kelembagaan Masyarakat (Studi pada Peran Sosio Ekonomi Badan Amil Zakat Daerah Kabupaten Banyumas)
- *Al-Miyyah al-Iqtishadiyyah*: Transformasi Air dalam Kehidupan Sosial Perspektif Islam
- *Intermediary Solution*: Pondok Pesantren sebagai Instrumen Sinkronisasi Teori dan Praktek Ekonomi Islam di Indonesia
- Pesan Normatif Islam dalam Mengatur Ketidakadilan Gender
- Peran Pondok Pesantren sebagai Pengembang Ekonomi Islam Masyarakat Indonesia

JOB EXPERIENCES

- Admin Pengadaan barang *Elba'Marr Swalayan tahun 2007*
- Staff Logistik PT. Gunung Jati Mulia Cabang Surakarta tahun 2008

- Staff Logistik PT. Fastrata Buana Cab. Purwokerto tahun 2008-2009
- Manager Area CV Nusantara Gizindo Alami Purwokerto, 2010
- Pendiri Salsabila Group (Lembaga Pendidikan Prifat SD-SMA), 2011-Sekarang
- Owner Ryan Laundry, 2012-Sekarang
- Direktur Marketing CV. Hanada Putra Kencana, 2013-sekarang
- Manager Marketing Moslem Rent Car, 2013-sekarang
- Ketua Pengurus BMT Al-Furqon, 2013- sekarang

ADDITIONAL INFORMATION

- Komputer Ms. Office
- SPSS 16
- English (aktif-pasif), Arabic (pasif)

Demikian Curriculum Vitae ini saya buat dengan sebenar-benarnya
Yang membuat,

Alfalisyado

STATE COLLEGE ON ISLAMIC STUDIES OF PURWOKERTO
ISLAMIC ECONOMIC STUDY PROGRAMS

Alfalisyado
092323040

INTERVIEW GUIDE

1. Company Profile?
 - a. Institution Story
 - b. Vision, Mission, and Purpose
 - c. Organization hierarchy
 - d. Programs
2. The Classification of Zakah Assets Distribution (percentage)?
3. Zakah Assets Development, (3 years before, nowadays, 3 years after{target} by financial report)
4. How history to know Dompot Dhuafa Yogyakarta from first building to nowadays? And where is DD Yogyakarta if compared by the other DD or the other institution?
5. What is DD Yogyakarta's strategy to increase zakah asset?
6. How to optimize the zakah asset for mustahik empowerment? It's according to deciding of assets distribution percentage?
7. Is there a program in DD Yogyakarta that correlate to Government programs?
8. What background in emerging of mustahik/society empowerment? It's can be compare to the emerge of term "productive zakah"
9. The strategy of mustahik empowerment, by comparing the society based programs.

STATE COLLEGE ON ISLAMIC STUDIES OF PURWOKERTO
ISLAMIC ECONOMIC STUDY PROGRAMS

Alfalisyado
092323040

**2nd Interview Guide
(for director)**

1. Dompot Dhuafa Yogyakarta in Geographic (village, district, etc.)
And how the condition, economic etc.
2. History on first build
3. Organization diagram or structure, as well as the volunteer in each of division
4. Official document of building: independent or such as national certificate
5. The strategy in fund rising.
6. Is there a program which make a partnership with local government?

**2nd Interview Guide
(for Financial/treasury)**

1. Financial ratio portion in developing program
2. Total assets when the first time (building)
3. Total assets two years ago, and total assets in year.

RESEARCH STATEMENT

Assalamu 'alaikum Warahmatullah Wabarakatuh.

The undersigned is:


Name : Ahmad Paryanto
Position : Branch Manager
Institution : Dompot Dhuafa Jogja

State that Alfalisyado has interviewed and collected documentation data at Dompot Dhuafa Yogyakarta where take place in Kyai Mojo Street number 97th Yogyakarta on March 8th 2013.

I hope this statement can be used by true function.

Wassalamu 'alaikum Warahmatullah Wabarakatuh.

Yogyakarta, March 8th 2013

 DOMPET
DHUAFJA
Ahmad Paryanto,
Director of Dompot Dhuafa
Yogyakarta

RESEARCH STATEMENT

Assalāmu'alaikum Warahmatullāh Wabarakāuh.

The undersigned is:

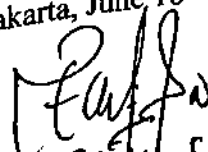
Name : Anita Diah Ekasari
Position : Administrasi & Keuangan.
Institution : DDJ

State that Alfalisyado has interviewed and collected documentation data at Dompot Dhuafa Yogyakarta where take place in Kyai Mojo Street, 97th Yogyakarta on June 19th 2013.

I hope this statement can be used as its function.

Wassalāmu'alaikum Warahmatullāh Wabarakāuh.

Yogyakarta, June 18th 2013


Anita Diah Ekasari
.....
of
Dompot Dhuafa Yogyakarta

RESEARCH STATEMENT

Assalamu 'alaikum Warahmatullah Wabarakatuh.


The undersigned is:

Name : Nuryanto Hari Murti
Position : Supervisor, Economy Division
Institution : DD Yogyakarta

State that Alfalisyanto has interviewed and collected documentation data at Dompot Dhuafa Yogyakarta where take place in Kyai Mojo Street number 97th Yogyakarta on March 8th 2013.

I hope this statement can be used by true function.

Wassalamu 'alaikum Warahmatullah Wabarakatuh.

Yogyakarta, March 8th 2013
 DOMPET
DHUafa
Nuryanto Hari Murti
Supervisor of Economy Division
of
Dompot Dhuafa Yogyakarta

LAPORAN SUMBER DAN PENGGUNAAN DANA
Per Desember 2012

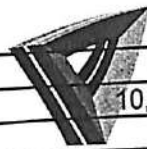


DOMPET
DHUAFa

SUMBER DANA		54,037,900
PENERIMAAN DANA MASYARAKAT	Rp	45,333,359
Zakat	Rp	-
Zakat Fitrah	Rp	-
Infak	Rp	
Fidyah		1,715,000
Kurban	Rp	1,295,000
CSR/PKBL/Kemitraan	Rp	-
Wakaf	Rp	102,381,259
Kemausiaan	Rp	500,000
Mitra Pengelola Zakat (MPZ)	Rp	8,000,000
TOTAL PENERIMAAN MASYARAKAT		36,766,450
PENERIMAAN LAIN-LAIN	Rp	908,850
Penerimaan-Acara CMDES	Rp	11,089,000
Seminar Karter	Rp	412,933
Penerimaan Dana - Program LKC	Rp	244,540
Pelatihan Renstra MPZ	Rp	421,250
Acara MPZ	Rp	160,724,282
Penerimaan bagi hasil		
Penerimaan jasa giro		
Penerimaan Non Ziswaf	Rp	
JUMLAH TOTAL PENERIMAAN		
PENGGUNAAN DANA		
ZAKAT		3,717,291
PAKIR MISKIN	Rp	-
BINA EKONOMI MASYARAKAT	Rp	-
Madrasah Ekonomi Dhuafa	Rp	4,655,055
Santripreneurship Magelang	Rp	4,191,022
Usulan Masyarakat	Rp	30,000
BINA KESEHATAN MASYARAKAT		3,035,057
Pos Sehat Rejowinangun	Rp	900,000
Pos Sehat Purwokerto	Rp	1,229,700
Pos Sehat Maguwoharjo	Rp	1,050,000
BINA PENDIDIKAN MASYARAKAT	Rp	5,046,400
Bina Remaja Mandiri		1,750,000
Beasiswa Prestatif	Rp	-
Institut Mentas Unggul		
Bea Sahabat Bintang	Rp	-
Lembaga Pelayan Masyarakat - Lamusta		500,000
SHARIM	Rp	1,364,440
Lembaga Pelayan Masyarakat - Lamusta	Rp	-
SABIL	Rp	-
Lembaga Pelayan Masyarakat - Lamusta	Rp	4,918,092
SABILILLAH	Rp	1,404,000
Lembaga Pelayan Masyarakat - Lamusta	Rp	
Bina Sahabat Pedalaman		
Relawan Siaga Kematian		
Dakwah on Air		
Penelitian Dan Pengembangan		
Training Centre		
MUALAF		



www.dd.or.id



Lembaga Pelayan Masyarakat - Lamusta	Rp	
Pinjaman Program Pak Fadhil		43,791,056
TOTAL PENYALURAN ZAKAT		Rp
PROGRAM CHANELING		-
	Rp	2,740,926
Sekofa Merapi	Rp	-
Warung Beres	Rp	35,492,074
Fried bakpao	Rp	868,800
Layanan Kesehatan Cuma-Cuma	Rp	29,370,000
Penyuluhan Asi - LKC	Rp	284,650
Beasiswa Cluster Mandiri	Rp	2,501,300
Beasiswa Smart EI	Rp	7,800,000
Antas Berdaya	Rp	-
Operasi Katarak - RST	Rp	5,180,000
Untuk Kehidupan	Rp	868,800
Penyuluhan Massal		79,057,750
Penyuluhan Cacing	Rp	-
TOTAL PENYALURAN PROG. CHANELING		Rp
INFAQ		-
	Rp	-
	Rp	-
	Rp	-
BINA KESEHATAN MASYARAKAT	Rp	-
Pos Sehat Maguwoharjo	Rp	-
Aksi layan Sehat	Rp	11,990,900
BINA PENDIDIKAN MASYARAKAT	Rp	-
Beasiswa Prestatif	Rp	-
SUMBER DAYA DAN KOMUNIKASI	Rp	1,734,850
Pemasyarakatan ZISWAF	Rp	33,370,500
Pra Ramadhan	Rp	27,000
Ramadhan	Rp	75,000
Pemasyarakatan ZISWAF KL Purwokerto	Rp	-
Peningkatan Pelayanan Masyarakat	Rp	-
Administrasi Pendayagunaan	Rp	-
Capacity - building (Penguatan SDM Kesehatan)	Rp	2,475,000
WAKAF TERIKAT	Rp	550,000
Yatim Piatu	Rp	-
Pendidikan	Rp	50,223,250
Sahabat bintang	Rp	-
Seragam untuk Sahabat		-
Kesehatan		-
TOTAL PENYALURAN INFAQ		Rp
WAKAF		-
Penyaluran Wakaf bid. Ekonomi	Rp	11,659,100
Penyaluran Wakaf bid. Pendidikan	Rp	11,659,100
Penyaluran Wakaf bid. Kesehatan	Rp	-
TOTAL PENYALURAN WAKAF		Rp
DANA KEMANUSIAAN		-
Penyaluran Bencana	Rp	-
TOTAL PENYALURAN DANA KEMANUSIAAN		Rp
ZAKAT FITRAH		-
Penyaluran Zakat Fitrah	Rp	-
TOTAL PENYALURAN ZAKAT FITRAH		Rp
FIDYAH		-
Penyaluran Zakat Fitrah	Rp	-
TOTAL PENYALURAN FIDYAH		Rp
KURBAN		-
Lembaga Pelayan Masyarakat - Lamusta		-
Penyaluran Kurban		-
Operasional Kurban		-
Cara Rekor MURI - THK		-
TOTAL PENYALURAN KURBAN		



LAPORAN SUMBER DAN PENGGUNAAN DANA
Per Januari 2013



DOMPET
DHUAFA

SUMBER DANA	Rp	73,968,601
PENERIMAAN DANA MASYARAKAT		
Zakat	Rp	63,206,657
Zakat Fitrah	Rp	250,000
Infak	Rp	-
Fidyah		
Kurban	Rp	310,000
CSR/PKBL/Kemitraan	Rp	7,067,300
Wakaf	Rp	-
Kemausiaan	Rp	144,802,558
Mitra Pengelola Zakat (MPZ)	Rp	39,000,000
TOTAL PENERIMAAN MASYARAKAT	Rp	418,703
	Rp	209,209
PENERIMAAN LAIN-LAIN	Rp	138,750
Penerimaan Dana - Program LKC	Rp	184,569,220
Penerimaan bagi hasil		
Penerimaan jasa giro		
Penerimaan Non Ziswaf		
JUMLAH TOTAL PENERIMAAN		
PENGGUNAAN DANA		
ZAKAT	Rp	1,647,352
PAKIR MISKIN	Rp	463,500
BINA EKONOMI MASYARAKAT	Rp	-
Warung beres		
Madrasah Ekonomi Dhuafa	Rp	2,683,000
Santripreneurship Magelang	Rp	-
Usulan Masyarakat	Rp	2,561,125
BINA KESEHATAN MASYARAKAT	Rp	9,866,561
Pos Sehat Rejowinangun	Rp	2,108,700
Pos Sehat Purwokerto	Rp	3,266,100
Pos Sehat Maguwoharjo	Rp	2,189,000
BINA PENDIDIKAN MASYARAKAT	Rp	2,779,800
Bina Remaja Mandiri		
Beasiswa Prestatif	Rp	-
Institut Mentas Unggul		
Bea Sahabat Bintang	Rp	-
Lembaga Pelayan Masyarakat - Lamusta		
SAHABAT BINTANG	Rp	2,012,300
Lembaga Pelayan Masyarakat - Lamusta	Rp	144,000
SAHABAT PEDALAMAN	Rp	-
Lembaga Pelayan Masyarakat - Lamusta	Rp	-
SAHABAT KEMATI	Rp	-
Lembaga Pelayan Masyarakat - Lamusta	Rp	2,916,800
SAHABAT AIR		
Bina Sahabat Pedalaman	Rp	-
Dakwaan Siaga Kematian	Rp	-
Penelitan Dan Pengembangan		
Training Centre	Rp	32,638,238
TOTAL PENYALURAN ZAKAT	Rp	-
	Rp	-
PROGRAM CHANELING	Rp	31,328,454
	Rp	-
	Rp	-





Beasiswa Cluster Mandiri	Rp	
Beasiswa Smart El	Rp	
Lantas Berdaya	Rp	
Operasi Katarak - RST	Rp	
Air Untuk Kehidupan	Rp	63,027,654
Khitanan Massal	Rp	
TOTAL PENYALURAN PROG. CHANELLING		
INFAQ		
BINA KESEHATAN MASYARAKAT		
Pos Sehat Maguwoharjo		
Aksi layan Sehat		
BINA PENDIDIKAN MASYARAKAT		
Beasiswa Prestatif	Rp	4,028,400
SUMBER DAYA DAN KOMUNIKASI		
Pemasyarakatan ZISWAF	Rp	
Pra Ramadhan	Rp	29,061,000
Ramadhan	Rp	5,941,100
Pemasyarakatan ZISWAF KL Purwokerto	Rp	1,075,000
Peningkatan Pelayanan Masyarakat	Rp	
Administrasi Pendayagunaan	Rp	
Capacity - building (Penguatan SDM Kesehatan)	Rp	2,520,000
WAKAF TERIKAT		
Yatim Piatu	Rp	
Pendidikan	Rp	
Sahabat bintang	Rp	42,625,500
Seragam untuk Sahabat	Rp	
Kesehatan	Rp	
TOTAL PENYALURAN INFAQ		
WAKAF		
TOTAL PENYALURAN WAKAF		
Penyaluran Wakaf bid. Ekonomi	Rp	5,000,000
Penyaluran Wakaf bid. Pendidikan	Rp	5,000,000
Penyaluran Wakaf bid. Kesehatan	Rp	
DANA KEMANUSIAAN		
TOTAL PENYALURAN DANA KEMANUSIAAN		
Penyaluran Bencana	Rp	
ZAKAT FITRAH		
TOTAL PENYALURAN ZAKAT FITRAH		
Penyaluran Zakat Fitrah	Rp	
FIDYAH		
TOTAL PENYALURAN FIDYAH		
Lembaga Pelayan Masyarakat - Lamusta	Rp	
KURBAN		
TOTAL PENYALURAN KURBAN		
Penyaluran Kurban	Rp	26,109,607
Operasional Kurban	Rp	
Caracara Rekor MURI - THK	Rp	712,120
AMIL		
TOTAL PENYALURAN HAK AMIL		
Operasional Rutin Lembaga	Rp	26,821,727
Seminar Karter	Rp	
Komodasi Muri	Rp	
Hotel Pak Eri	Rp	
Launching CIDES	Rp	170,113,118
Aktiva	Rp	14,456,102
MITRA PENGELOLA ZAKAT (MPZ)		
PENGELUARAN NON ZISWAF		
SALDO AWAL		
SALDO AKHIR		
1,074,892,260		



DAFTAR PESERTA
 pelatihan hygiene dan sanitasi makanan pedagang kaki lima
PROGRAM WARUNG BERES DOMPET DHUAFU JOGJA
 Kabupaten Bantul

Nama	Alamat ktp	Alamat angkringan
Sagino	Sendangrejo, Tancep, Ngawen Gunungkidul	Jl Bantul, selatan perempatan ringroad
Nur Hidayat	Sorowajan, Panggungharjo, Sewon, Bantul	Jl Dongkelan, Panggungharjo, Sewon, Bantul
Wiyati	Tunjungan, Caturharjo, Pandok, Bantul	Jl Bantul, Dongkelan
Slamet Widodo	Kweni rt 03 pg harjo bantul	Jl bantul km 5 kweni bantul
Surahmi	Glondong tirtonirmolo kasihan bantul	Jl bantul km 3.5 glondong
Paijo	Rogocolo rt 01 tirtomulyo kasihan bantul	Jl bantul km 5
Sutrisno	Niten tirtonirmolo kasihan bantul	Jl bantul niten
Teguh Wibowo	Karanggede bantul	Jl bantul pucung selatan spbu
Noor Rahayu	Lemah dadi rt/rw 02/13 bangun jiwo kasihan bantul	Kweni panggung harjo sewon bantul
Wartinah	Ploso 1 rt/rw 004/014 sumberwungu tepes bantul	Jl. Bantul km 3.5
Wagiran	Wiyoko plembutan playen gunung kidul	Jl bantul km 8 depan diler kawasaki
Sumaji	Ngentak rt pendowoharjo sewon bantul	Jl juanda depan gapuro masanah bantul
Andi Yanuar	Manding rt 05 sabdadadi bantul	Utara lap. Trirenggo
Hardi	Gowokan sabdodadi bantul	Bejon rt 1, bantul- bontok
Sigit Sukoco	Masanah bantul	jl. Bantul km 7, sebang
Wadio	Bantul timur, trirenggo, bantul	Jadan, perempatan kasihan
Wagiran 2	Bejon rt 1, bantul- bontok	Brajan
Indra Dul Aji	Sebangang rt40 kali putih pendowo harjo sewon, bantul	Brajan
Sumarjono	Dukun sabdodadi, bantul	Keloran rt 04
Indra Gunawan	01- taman tirto kasihan, bantul	Ringrud manding kidul
Dwi Ratminingsih	Jadan rt 01 tamantirto kasihan, bantul	Code/ ringrud manding
Yuli Ismiyati	Selokambang, tamantirto, kasihan, bantul	Manding

Budi Utami	Keloran, kasihan, bantul rt08	Manding serut sabdodadi, bantul
Marheni	Druwo, bangunharjo, sewon, bantul rt02	Jl. Parangtritis km 4,5
Widya Eni Susanti	Gatak, timbulharjo, sewon, bantul	Jl. Parangtritis
Sigit Santoso	Gatak, timbulharjo, sewon, bantul	Jl. Parangtritis km 9 gatak
Sehono	Gabusan rt08, timbulharjo, sewon	Gabusan bantul rt06 timbulharjo
Lianto	Pondong rt015 srihardono	Jl. Parangtritis km 10
Sumirah	Dawong 03/ sabdodadi bantul	Jl.parangtritis km 12
Ernawati	Bobok	Jl.parangtritis km 15
Pordiono	Jetis bantalan rt23/rw 12 bantul	Jl.parangtritis km 13
Wahyono	Keburusan, kec. Pituruh, kab. Porworejo	Cangapan boto, patalan jetis, bantul
Sugiyati	Candisari rt 07/rw 01	Tembi rt 06
Sri Suharti	Tembi, timbulharjo, sewon	Tembi, timbulharjo, sewon
Siti Fatimah	Bangkalan madura	Rendeng jl.parangtritis km 10
Diana Rusamamardi	Jlageran	Jl. Imogiri timur km 6
Paiman	Mangiran dk viii, trimurti, serandakan, bantul	Jl imogiri timur km 6,9
Sudarmi	Glagah kidul tamanan banguntapan	Jl. Imogiri km 8
Beni Feri Latif	Karanganom, wonokromo, pleret	Karanganom, wonokromo, pleret
Sulastri	Grojogan rt05 wirokerten, banguntapan, bantul	Grojogan rt05 wirokerten, banguntapan, bantul
Samarni	Wonosari	Jl. Wonosari km 5,4
Rosinah	Ketandan rt.3/rw.38	Jl. Wonosari km 5,5
Siti Andaroh	Jombang banguntapan	Jl. Wonosari km 6
Suwarto	Gemblaksari, kalangan, baturetno	Jl. Wonosari km 6
Wasis Mulyanto	Meredan, sendangtirto	Jl. Wonosari km 8
Sudiman	Potorono	Jl. Wonosari km 8,5
Sutilah	Suradinagan banguntapan bantul	Jl. Wonosari km 8
Suwarti	Potorono	Jl. Pleret km 2 buk duwur
Mujiyah	Balong lor potorono b.b	Jl. Pleret buk duwur
Sri lestari	Balong lor	Jl. Buk duwur

No	Nama	Alamat KTP	Alamat Angkringan
1	Yanto Suwito (Samino)	Sumberan, RT 004 RW 003, Tancep, Ng	Jl. Monjali No. (Utara Swalayan Primajaya)
2	Murohmi	Dowangan, RT 001 RW 016, Banyuraden	Jl. Ringroad Barat, Dowangan, Gamping (Timur Jalan)
3	Slamet	Jetakan RT 002 RW 005, Bawak, Cawas	Timur Stadion Maguwoharjo (Selatan jalan)
4	Parmi	Jatisawit RT 004 RW 026, Balecatu, Gal	Jatisawit (Depan Masjid Al Huda)
5	Sugiharto	Grebyang RT 016 RW 008, Karangwur	Jl. Seturan (depan Hotel MM Seturan)
6	Choir Rushita Febrianti	Mayangan RT 006 RW 014, Trihanggo, G	Jl. Kabupaten (samping utara Salon Tina)
7	Sukarmin	Ambarukmo Caturtunggal RT 012 RW 00	Ringroad Maguwoharjo (samping utara Pos Polisi)
8	Wahyudi	Gamping Gede RT 002 RW 001, Tegaire	Jl. Solo Maguwoharjo
9	Susanto	Tonggor RT 002 RW 007, Pacarejo, Sent	Jl. Tajem (depan utara cucian mobil Sentono Motor)
10	Apriyanto	Modinan RT 001 RW 020, Banyuraden, G	Jl. Ringroad Barat (depan perumahan Nogotirto Timur Jalan)
11	Eko Warseno	Sidodadi RT 013 RW 007, Nanggulan, C	Jl. Gejayan (utara Toko Buku Togamas)
12	Yadi	Tegalkiringan RT 019 RW 009, Tirtomar	Jl. Ringroad Utara (Jl. Pandega Padma No.7B)
13	Suyadi	Karangjati Wetan RT 006 RW 045, Sindi	Jl. Monjali (Timur Jalan, samping Harpindo Jaya)
14	Supriyati	Bedog RT 006 RW 025, Trihanggo, Gam	Jl. Ringroad Barat (depan Pabrik Keramik Agios), Barat Jalan
15	Cahyo Pranoto	Jl. Candrakirana No.18 RT 059 RW 012, J	Palagan Tentara Pelajar No 97 C (timur jalan)
16	Triyatno	Gunung Lanang RT 011 RW 005, Tegali	Jl. Palagan Tentara Pelajar No.105 (timur jalan)
17	Triyono	Nglarang RT 006 RW 033, Wedomartani	utara Stadion Maguwoharjo
18	Ika Lestari	Gemawang RT 002 RW 043, Sinduadi, N	Jl. Monjali (barat jalan)
19	Said Andika Aulia Alatas	Pogung Kidul RT 005 RW 049, Sinduadi,	Pogung Kidul No 12
20	Amin Riyanti	Patran, RT 005 RW 014, Sinduadi, Mlati,	Jl. Kabupaten (samping Utara Toko Bangunan Adiguna, timur jalan)

DAFTAR PESERTA WARUNG BERES (Angkatan 1 dan 2) Dompot Dhuafa

Angkatan Pertama (Wilayah Kota Yogyakarta)

No	Nama	Alamat Angkringan	Alamat Sesuai KTP
1	Wartini/Purwanto	Jl Paris sebelum batas kota	Onggobayan DK XI Rt 03 Ngestiharjo Kasihan Bantul
2	Rumini	Jl Kenari no 5	Kuwangan Lor Rt 05/05 Pacarejo Semanu Gunung Kidul
3	Ngatinah/Sujiyo	Perempatan UJB Timoho	Balirejo UH 2/575 Rt 16/05 Muja muju Umbulharjo Yogyakarta
4	Tinalial/Andi	Jl Rejowinangun	Rejowinangun No 5 B Rt 28/09 Rejowinangun Kota Gede Yogyakarta
5	Sumarno	Jl Kranggan	Mergangsan MG 11/976 Yogyakarta
6	Suradi	Jl Timoho	Tangkil 2 RT 18/05 Kemenjing Semin Gunung Kidul
7	Surtillah/martono	Jl Kyai mojo tompeyan	Jambangan IX banjarsari Samigaluh Kulon Progo
8	warni/Haryono	Jl Nitikan	Grogol VIII/Dk Grogol VIII Parangtritis Kretek Bantul
9	Painemi/Kadiyo	Jl Kranggan gang ke-2	Slametan RT 04/06 Kelor Karangmojo gunung Kidul
10	Muryani/Isamet	Jl Tegal turi gwanan	Jl gambiran 101 pandeyan Umbulharjo Yogyakarta
11	Istiyadi/Purwaningsih	Jl RE Matadinata Wirobrajan	Wirobrajan WB 2/214 Yogyakarta
12	Suryani/Martono	Jl Gembira Loka	Gedong Kuning KG 1/276 Yogyakarta
13	Sumartini/kastono	Jl Lowanu perempatan RS W.Saban	Sorosutan UH 6/943 Yogyakarta
14	Sumiyati/Iwan	Jl Gedong kuning	Griya Asri 1 C9 No 5 Rt 04/11 Sumberjaya Tambun Selatan Bekasi
15	Sti Widodo/kanirah	Jl kusumanegara	Tahunan UH 3/164 Umbulharjo Yogyakarta
16	Paiman	Jl Cik ditoro	Sumberan Tancep Ngawen Gunung Kidul
17	Wakidah/Giyanto	Jl Wahid Hasyim	Tejokusuman NG 2/448 Rt 22/04 Notoprajan Ngampilan Yogyakarta
18	Rudi Parmono	Jl Sutoyo	Ngadinegaran, Kel Mantrijeron, Kec Mantrijeron, Yogyakarta
19	Tanu Budi S	Jl Mangkuyudan	Mangkuyudan MJ 3/346 Yogyakarta
20	Pariyanto	Jl PETA	Bibis Rt 03/07 Krambil Sawit Saptosari Gunung Kidul

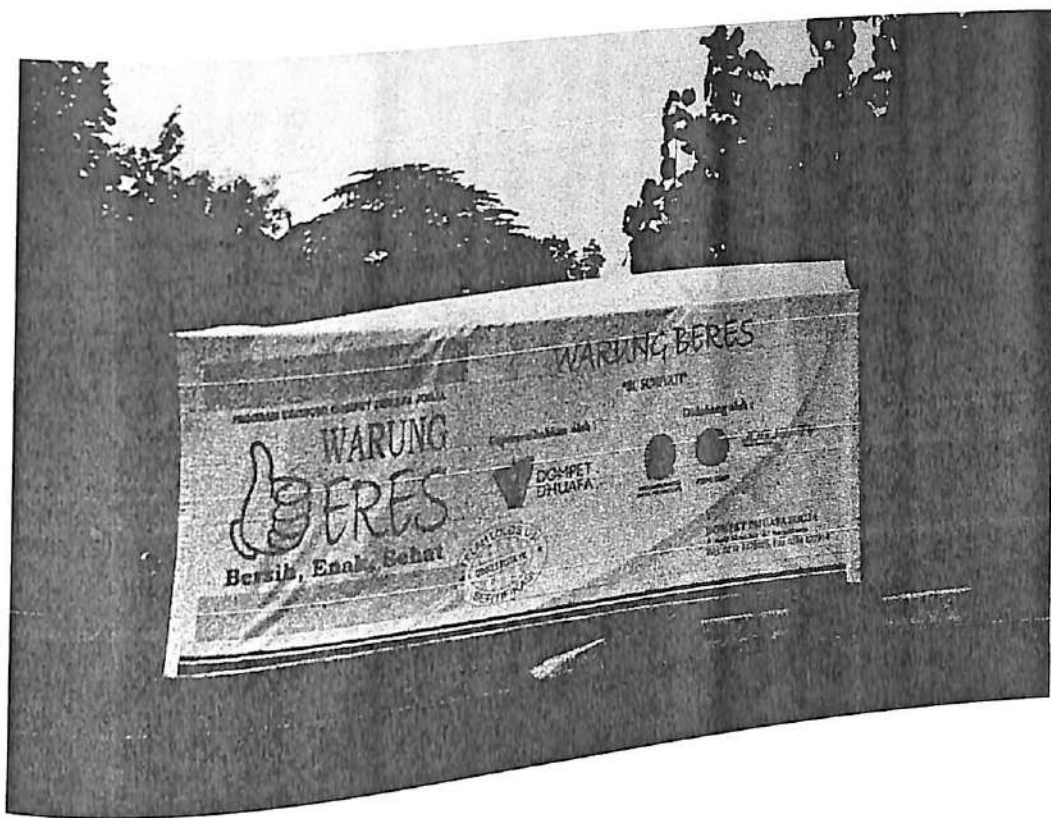
No	Nama	Alamat KTP	yang aktif mengikuti forum	munflq dengan tercatatat di forum
1	Yanto Suwito (Samino)	Sumbaran, RT 004 RW 003, Tancep, Ngawen		
2	Murohmi	Dowangan, RT 001 RW 016, Banyuradejya	ya	
3	Slamet	Jetakan RT 002 RW 005, Bawak, Cawas, Klaten		
4	Parmi	Jatisawit RT 004 RW 026, Balecatu, Gamping, Sleman		
5	Sugiharto	Grembyang RT 016 RW 008, Karangwurjya	ya	
6	Choir Rushita Febrianti	Mayangan RT 006 RW 014, Trihanggo, Qya	ya	
7	Sukarmin	Ambarukmo Caturtunggal RT 012 RW 00ya	ya	
8	Wahyudi	Gamping Gede RT 002 RW 001, Tegaireya	ya	
9	Susanto	Tonggor RT 002 RW 007, Pacarejo, Semjya	ya	
10	Apriyanto	Modinan RT 001 RW 020, Banyuraden, Qya	ya	
11	Eko Warseno	Sidodadi RT 013 RW 007, Nanggulan, Cawas, Klaten		
12	Yadi	Tegalkiringan RT 019 RW 009, Tirtomartjya	ya	
13	Suyadi	Karangjati Wetan RT 006 RW 045, Sindulya	ya	
14	Supriyati	Bedog RT 006 RW 025, Trihanggo, Gamjya	ya	
15	Cahyo Pranoto	Jl. Candrakirana No.18 RT 059 RW 012, jya	ya	
16	Triyatno	Gunung Lanang RT 011 RW 005, Tegairejo, Bayat, Klaten		
17	Triyono	Nglarang RT 006 RW 033, Wedomartanjya	ya	
18	Ika Lestari	Gemawang RT 002 RW 043, Sinduadi, Mya	ya	
19	Said Andika Aulia Alatas	Pogung Kidul RT 005 RW 049, Sinduadi, Mlati, Sleman		
20	Amin Riyanti	Patran, RT 005 RW 014, Sinduadi, Mlati, jya	ya	

catatan: dalam setiap forum pendampingan, yang didalam nya terdapat sistem koperasi. Didalam forum mereka dianjurkan berinfaq. Infaq dicatat dalam pengurusan paguyuban warung beres yang ditulis ya itu yang aktif dalam pertemuan pendampingan. (SELALU BERINFAQ)
 hasil infaq akan digunakan untuk dana sosial mereka, misal ada yang sakit untuk infaq kesehatan.
 Ada yang kesulitan biaya pendidikan, ya dibantu dengan infaq itu, dll

DAFTAR PESERTA WARUNG BERES (Angkatan 1 dan 2) Dompot Dhuafa

Angkatan Pertama (Wilayah Kota Yogyakarta)

No	Nama	Alamat Angkringan	yang aktif mengikuti forum	munfiq dengan tercatat di forum
1	Wartini/Purwanto	Jl Paris sebelum batas kota	ya	ya
2	Rumini	Jl Kenari no 5	ya	ya
3	Ngatinah/Sujiyo	Perempatan UJB Timoho		
4	Tinalial/Andi	Jl Rejowinangun		
5	Sumarno	Jl Kranggan	ya	ya
6	Suradi	Jl Timoho		
7	Surtilah/martono	Jl Kyai mojo tompeyan	ya	ya
8	warnil/Haryono	Jl Nitikan		
9	Painem/Kadiyo	Jl Kranggan gang ke-2		
10	Muryani/slamet	Jl Tegai turi giwangan	ya	ya
11	Istiyadi/Purwaningsih	Jl RE Matadinata Wirobrajan	ya	ya
12	Suryani/Martono	Jl Gembira Loka	ya	ya
13	Sumartini/kastono	Jl Lowanu perempatan RS W. Saban	ya	ya
14	Sumiyati/Iwan	Jl Gedong kuning	ya	ya
15	Sri Widodo/kanirah	Jl kusunegara	ya	ya
16	Paiman	Jl Cik ditoro	ya	ya
17	Wakidah/Giyanto	Jl Wahid Hasyim		
18	Rudi Parmono	Jl Sutoyo	ya	ya
19	Tanu Budi S	Jl Mangkuyudan		
20	Pariyanto	Jl PETA	ya	ya





**DOMPET
DHUFAFA**
JOGJA

**BANK BPD DI
YOGYAKARTA**

PROGRAM PEMBERDAYAAN EKONOMI

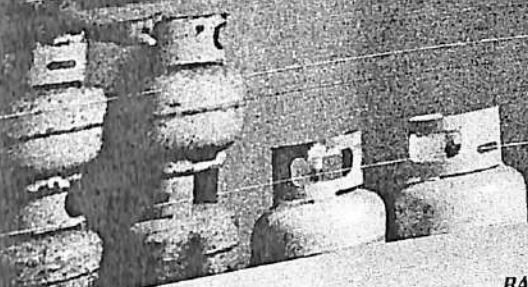
SAKOFA

(Madrasah Ekonomi Dhuafa)

Didukung Oleh :



DMY BERKEMBANG



**DOMPET
DHUFAFA**
JOGJA

**BANK BPD DI
SYARIAH**

PROGRAM PEMBERDAYAAN EKONOMI

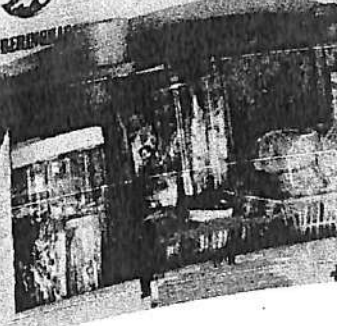
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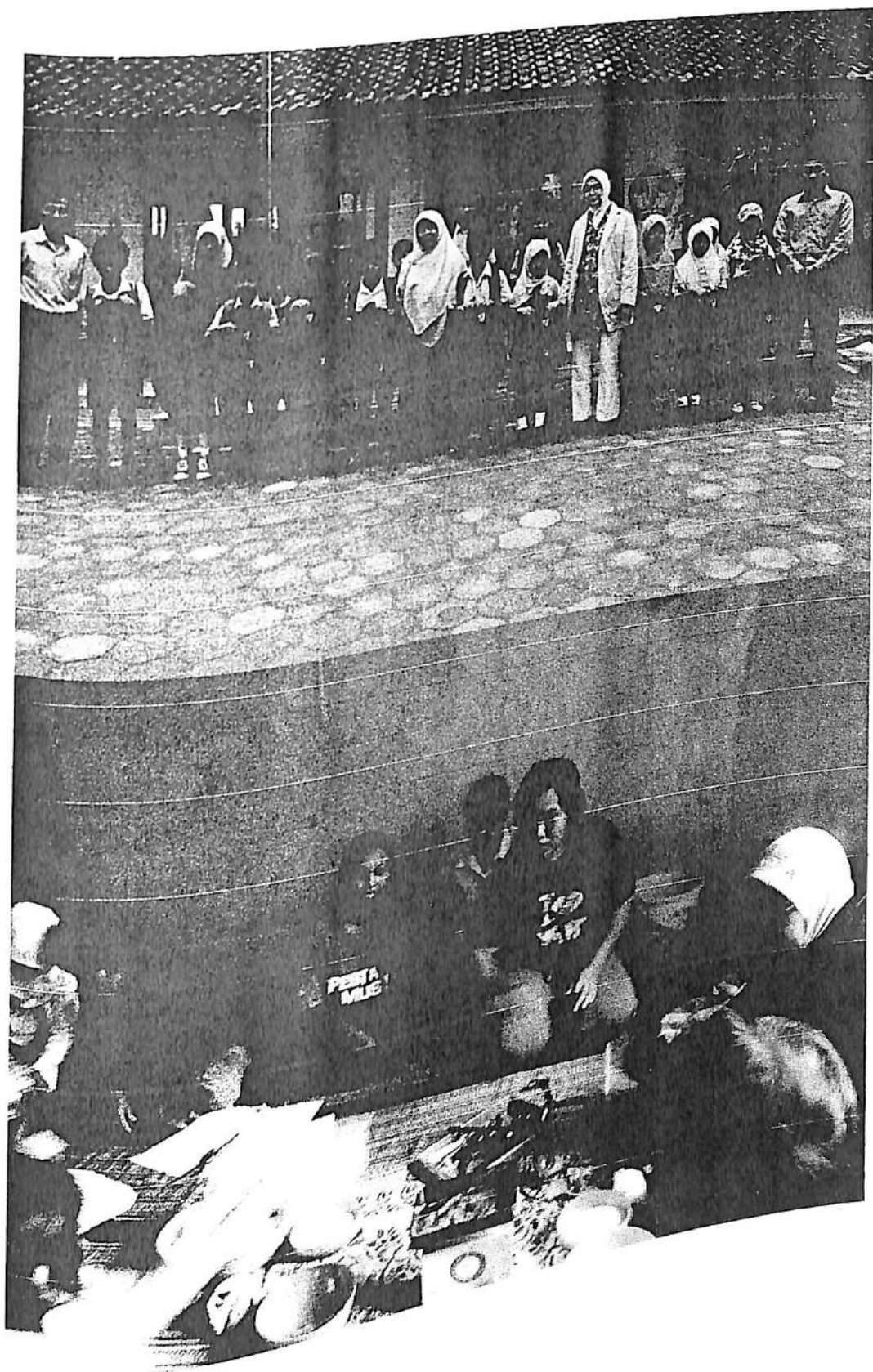
(Madrasah Ekonomi Dhuafa)

Didukung Oleh :



DMY BERKEMBANG











KEMENTERIAN AGAMA
SEKOLAH TINGGI AGAMA ISLAM NEGERI
PURWOKERTO

Alamat: Jl. Jend. A. Yani No. 40A Purwokerto 53126
Tlp. 0281-635624, 628250 Fax. 0281-636553 www.stainpurwokerto.ac.id

Purwokerto, 5 Desember 2012

Nomor: Sti.23/J.Sya/PP.00.9/252/2012
Hal : Observasi Pendahuluan

Kepada Yth.,
Direktur Dompot Dhuafa Yogyakarta
Di
Jln. Kyai Mojo No. 97 Yogyakarta

Assalamu'alaikum Wr.Wh.

Diberitahukan dengan hormat bahwa, dalam rangka pengumpulan data guna penyusunan skripsi yang berjudul: "The Strategy of Mustahik Empowerment based on The Optimalization of Zakah Asset Utilization (Case Study at Dompot Dhuafa Yogyakarta)", maka kami memohon Saudara/i berkenan memberikan izin observasi kepada mahasiswa kami:

1. Nama : Alfalisyado
2. NIM : 092323040
3. Semester : VII (Tujuh)
4. Jurusan/ Prodi : Syari'ah/ Ekonomi Islam
5. Tahun Akademik : 2012

Adapun observasi tersebut akan dilaksanakan dengan ketentuan sebagai berikut:

1. Obyek : Strategi pemberdayaan mustahik
2. Tempat/ Lokasi : Dompot Dhuafa Yogyakarta, Jl. Kyai Mojo No. 97 Yogyakarta
3. Tanggal observasi : 18 Februari – 28 Maret 2013

Demikian surat ini disampaikan, atas izin dan perkenan Saudara/i, kami ucapkan terima kasih.

Wassalamu'alaikum Wr.Wh.



H. Syufa'at, M.Ag.
NIP. 19630910 1992031005



**KEMENTERIAN AGAMA
SEKOLAH TINGGI AGAMA ISLAM NEGERI PURWOKERTO
JURUSAN SYARIAH**

Alamat: Jl. Jend. A. Yani No. 40A Purwokerto 53126
Tlp. 0281-635624, 628250 Fax. 0281-636553 www.stainpurwokerto.ac.id

Purwokerto, June 18th 2013

: Sti.23/J.Sya/PP.00.9/151 /2013
: Observation License

Dear:
Direktor of Dompot Dhuafa Yogyakarta
In
Kyai Mojo Street, 97th Yogyakarta

Assalamu'alaikum Wr.Wb.

In arranging thesis on title: **"The Strategy of Mustahiq Empowerment Based on The Optimalization of Zakat Assets Utilization (Study at Dompot Dhuafa Yogyakarta)"**, so we asked observation permission of you to my student as follow:

- | | |
|-----------------------------|------------------------------|
| 1. Name | : Alfalisyado |
| 2. NIM | : 092323040 |
| 3. Levels of Degree | : VIII/(eighth) |
| 4. Department/Study Program | : Syari'ah/ Islamic Economic |
| 5. Academic years | : 2012/2013 |

By the determination:

- | | |
|-------------|--|
| 1. Object | : The Strategy of Mustahiq Empowerment |
| 2. Location | : Dompot Dhuafa Yogyakarta, Kyai Mojo Street |
| 3. Time | : 97 th Yogyakarta. |
| | : 17-25 th of June 2013 |

We hope you will give your attention and your wisdom for it. And we thank for it.

Wassalamu'alaikum Wr.Wb.

Drs. H. Saifuddin Syari'ah
M.Ag.
0910 1992031005





KEMENTERIAN AGAMA
SEKOLAH TINGGI AGAMA ISLAM NEGERI PURWOKERTO
JURUSAN SYARI'AH
Alamat : Jl. Jend.A.Yani No. 40.A Purwokerto 53126
Telp. 0281-635624 Fax. 635553 Purwokerto www.stainpurwokerto.ac.id

SURAT KETERANGAN LULUS SEMINAR

Yang bertanda tangan di bawah ini, Ketua Jurusan Syari'ah STAIN Purwokerto menerangkan bahwa:

Nama : Alfalisyado
NIM : 092323040
Smt./Prodi : IX (Sembilan)/EI
Jurusan : Syari'ah

Benar-benar melaksanakan Seminar Proposal Skripsi dengan judul: *The Strategies of Mustahiq Empowerment Based on The Optimalization of Zakat Assets Utilization: Study in Dompot Dhuafa Jogja*. Pada tanggal 30 Mei 2013 dan dinyatakan LULUS.

Demikian surat keterangan ini dibuat dan dapat digunakan sebagaimana mestinya.

Dibuat di : Purwokerto
Pada Tanggal : 23 September 2013

Ketua Jurusan Syari'ah


Drs. H. Syufa'at, M.Ag.
NIP. 19630910 1992031005

MINISTRY OF RELIGIOUS AFFAIRS
STATE COLLEGE OF ISLAMIC STUDIES PURWOKERTO
LANGUAGE CENTER

CERTIFICATE

Number: Sti.23/P.Bhs/R.III.1/VIII/2010

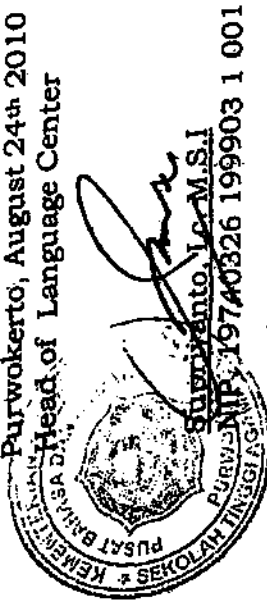
This is to certify that :

Name : Alfahisyado
Student Number : 092323040

Has completed an English Language Course in Intermediate level organized by Language Center
with result as follows:

SCORE: 83.5 GRADE: EXCELLENT

Purwokerto, August 24th 2010
Head of Language Center





الشهادة

الرقم : ٢٣ / AS / PBB / Sti. ٢٠١١ / ٥١

منحت إلى : الاسم : ألفا لسادو
المولود في : غوبوغ, مايو ٢٨ ١٩٨٩
رقم القيد : ٠٩٢٣٢٣٠٤٠٠

وقد شارك برنامج تعليم اللغة العربية بمسكن الطلبة من نوفمبر ٢٠١٠ حتى أبريل ٢٠١١ السنة الأكاديمية ٢٠١٠ / ٢٠١١ .
وحصل على النتيجة :

التوجه	٩ :	القراءة	٢٤ :
الكتابة	١٢ :	المحادثة	٨ :
القواعد	١٩ :	المقررات	٦ :
الاجممع	٧٨ :		

(جيد جدا)

في الامتحان الذي قام به مركز اللغة والثقافة في ٢٧-٢٨ أبريل ٢٠١١ .



بوروكرتو ٥ مايو ٢٠١١
رئيس مركز اللغة والثقافة

Lc. M.SI

رقم الموظف : ٣١٠٠١ / ٣٢٦١٩٩٩ / ١٩٧٤



KEMENTERIAN AGAMA
SEKOLAH TINGGI AGAMA ISLAM NEGERI
PURWOKERTO
Laboratorium Jurusan Syarifah

Jl. Jend. A. Yani No. 40 A. Telp. 0281-635624 Fax. 636553 Purwokerto 53126

SERTIFIKAT
 Sti. 23/Lab. Sya/PPL.Sya/028/2013

Berdasarkan Rapat Yudisium Panitia PPL/PKL Jurusan Syari'ah Sekolah Tinggi Agama Islam Negeri (STAIN) Purwokerto pada tanggal 27 Maret 2013 menerangkan bahwa

Nama : Alfalisyado
 NIM : 092323040
 Jurusan/Prodi : Syari'ah/Ekonomi Islam

Telah mengikuti PPL/PKL Jurusan Syari'ah STAIN Purwokerto Tahun Akademik 2012/2013 di :

BPRS BAS Kebumen

Mulai dari tanggal 14 Januari sampai dengan 22 Februari 2013 dan dinyatakan LULUS dengan nilai A.

Sertifikat ini diberikan sebagai tanda bukti telah mengikuti PPL/PKL Jurusan Syari'ah STAIN Purwokerto dan sebagai syarat mengikuti ujian munaqosyah skripsi.

Purwokerto, 20 Mei 2013

Ka. Lab. Jurusan Syari'ah/
 Ketua Panitia PPL Syari'ah



M. Bachrul Ulum, SH. MH.

20906 200003 1 002

Mengetahui,
 Ketua Jurusan Syari'ah



Drs. H. Syafa'at, M.Ag

0910199203 1 005

SERTIFIKAT

No : 003/ BEMJ-SYA / SR/IV/ 2010

Diberikan Kepada
ALFALISYADO

Sebagai PESERTA dalam agenda SEMINAR REGIONAL
Yang dilaksanakan pada tanggal 05 April 2010

dengan tema

**MENCIPTAKAN INSAN YANG HANDAL DAN PROFESIONAL;
UPAYA MENCETAK OUT PUT MAHASISWA SYARIAH YANG MARKETABLE**

Purwokerto, 05 April 2010

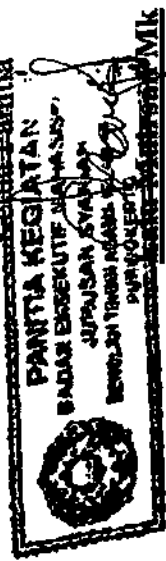
Ketua
L. Na'ib, M.Hum
198603 1 002



Mengetahui ;
BEMJ-Syari'ah



Ketua Panitia
**PANITIA KEGIATAN
BADAN EKSEKUTIF MAHASISWA
JURUSAN SYARIAH
STAIN PURWOKERTO**
MK
NIM.072322008



SKALA PENILAIAN

NILAI	EKUIVALENSI	KETERANGAN
A	90 - 100	SANGAT MEMUASKAN
B	80 - 89	MEMUASKAN
C	60 - 79	CUKUP
D	< 59	KURANG

SERTIFIKAT

Nomor : Sti-23/PUSKOM-349/III/2012

Diberikan kepada :

Alfalisyado

NIM : 092323040

lahir pada tanggal : 28 Mei 1989 di Gubug

Sebagai tanda yang bersangkutan telah mengikuti dan menempuh Ujian Akhir Komputer pada Sekolah Tinggi Agama Islam Negeri Purwokerto Program Microsoft Office

yang diselenggarakan oleh Pusat Komputer STAIN Purwokerto pada tanggal 24 - 29 Februari 2012

MATERI PENILAIAN

MATERI	NILAI
Microsoft Word	A
Microsoft Excel	A
Microsoft Power Point	



01 Maret 2012

Pusat Komputer

Sus Sriyanto, M. Si

: 19750907 199903 1 002



SERTIFIKAT

Nomor : Sti.23/P3M/PP.06/ 50 /2013

Kepala Pusat Penelitian dan Pengabdian kepada Masyarakat (P3M)/Ketua Badan Pelaksana Kuliah Kerja Nyata (BPKKN) STAIN Purwokerto menerangkan bahwa :

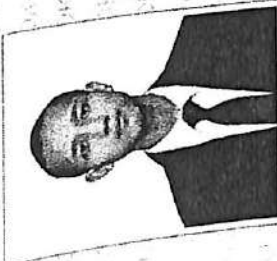
Nama : **Alfalisyado**
 NIM : **092323040**

Jurusan / Prodi : **Syari'ah / EI**

Telah mengikuti Kuliah Kerja Nyata (KKN) Participatory Action Research (PAR) Angkatan XXXI STAIN Purwokerto Tahun 2013 di :

Desa : **PURBADANA**
 Kecamatan : **KEMBARAN**
 Kabupaten : **BANYUMAS**

Mulai tanggal **20 Maret 2013** sampai dengan **2 Mei 2013** dan dinyatakan **LULUS**, dengan nilai **95 (A)**
 Sertifikat ini diberikan sebagai tanda bukti bahwa mahasiswa tersebut telah mengikuti KKN dan sebagai syarat mengikuti ujian munaqasyah skripsi.



Purwokerto, 22 Mei 2013
 Kepala P3M,



Dr. Muhammad Irsyad, M.Pd.I.
 NIP. 19681203 199403 1 003

SERTIFIKAT

No. : 011/PSET/BEMPEI/X/11

Diberikan Kepada:

ALFALISYADO

Atas prestasinya sebagai:

JUARA I

**Lomba Essai Ekonomi Islam (LEKIS)
Sharia Economic Talent**

Yang diselenggarakan oleh:

**Badan Eksekutif Mahasiswa Prodi Ekonomi Islam (BEMPEI)
STAIN Purwokerto**

Purwokerto, 7 Oktober 2011



2011
Sharia Economic Talent

Badan Eksekutif Mahasiswa (BEMPEI)

AL-MANĀHIJ:

Jurnal Kajian Hukum Islam

Sekretariat:

Jurusan Syariah STAIN Purwokerto

Alamat: Jl. Jend. A. Yani 40A

Telp. 0281-635624 Fax 0281-636553

Purwokerto

Email : almanahij@gmail.com atau

almanahij@yahoo.co.id

Website: www.almanahij.co.cc

Mengetahui,

[Signature]
Ketua Jurusan Syariah



Syufa'at, M.Ag.

19630910 199203 1 005

Diberikan kepada:

ALFALISYADO

Sebagai Juara I Lomba Karya Tulis Ilmiah Tingkat Nasional yang diselenggarakan oleh Jurnal *al-Manāhij* : Jurnal Kajian Hukum Islam Sekolah Tinggi Agama Islam Negeri (STAIN) Purwokerto

Purwokerto, 30 Januari 2012



Abdul Aziz, M.Ag.

19630921 200212 1 004

Sekretariat : UKM KSMW Gedung PKM Lt. 2 IAIN Walisongo
Jl. Prof. Dr. Hamka, Ngaliyan, Semarang

SERTIFIKAT

Diberikan kepada:

ALFALISYADO

Yang telah berpartisipasi dalam acara
Olimpiade Ekonomi Islam

Temu Ilmiah Regional (TEMILREG) 2011 Jawa Tengah
"Quovadis Perkembangan Pasar Modal Syariah di Indonesia"
pada hari Sabtu, 9 April 2011 di Auditorium 1 Lantai 2 IAIN Walisongo Semarang
sebagai:

JUARA 1

Semarang, 9 April 2011
Mengetahui,
President ForSHEI
IAIN Walisongo Semarang,



M. Irfham Fikhuludin

Panitia Pelaksana,
Ketua,

Abdul Jamil

Sekretaris,

Iqbal Sarayulus Nuh



SERTIFIKAT

diberikan kepada

Alfalisyado

sebagai

Juara III



Dr. Haryadi, M.Sc
NIP. 19540727 198103 1 005



Dian Ramadhan
NIM C:1K009052

dalam Lomba Karya Tulis Ekonomi Islam "Moving Toward Stabilization
of Global Economy with Islamic Monetary System" yang
diselenggarakan oleh Forum Studi Ekonomi Islam,
Fakultas Ekonomi Universitas Jenderal Soedirman

Ketua Panitia
Seven Shelter 2012



Bisma Witransoko Agung
NIM: C:111010012

Purwokerto, 10 Juni 2012



diberikan kepada :

ALEFA LISYANDYO

sebagai:

JUARA III LOMBA ESSAY & PRESENTASI

dalam acara Festival Ekonomi Syariah 2012 yang diselenggarakan
oleh Himpunan Mahasiswa Jurusan Ekonomi Perbankan Islam
dan Forum Intelektual Ekonomi Syariah Fakultas Agama Islam
di Kampus Universitas Muhammadiyah Yogyakarta

Ketua FIES

Hasan Albanna

Forum Intelektual Ekonomi Syariah
Hasan Albanna

Dekan FAI UMY



Dr. H. Nawari Ismail, M.Ag

Ketua AMJ EPI

Satria Utama

Satria Utama

Ketua Panitia

Mufti Anggoro

prof. dr. H. Satrio Nugroho
10, 11 & 12 Mei 2012

Sertifikat

Diberikan Kepada

Alfalisyado

sebagai

Juara 3

dalam Sharia Economics Essay Competition
yang merupakan rangkaian acara SEASON 7
Sharia Economics Student Club FEM IPB

Institut Pertanian Bogor

Wakil Dekan
Fakultas Ekonomi dan Manajemen
Institut Pertanian Bogor



Muhammad Firdaus, Ph.D
NIP. 19730105 19902 1 001

Ketua Pelaksana

SEASON 7

Akmal Hartanto
NIM. H44090114

Ketua Badan Eksekutif Mahasiswa
Fakultas Ekonomi dan Manajemen

Muhammad Saefrudin
NIM. H44080086



Forum Studi Ekonomi Islam (FOSHE)
FAKULTAS EKONOMI UNIVERSITAS JENDERAL SOEDIRMAN

SERTIFIKAT

Diberikan kepada : **2011**

ALFALISYADO

Sebagai

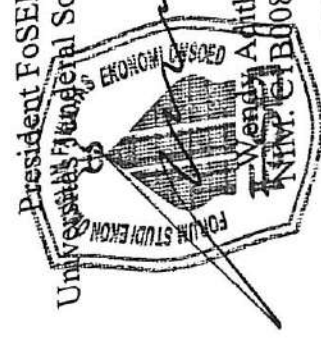
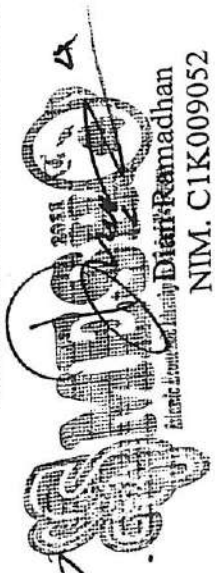
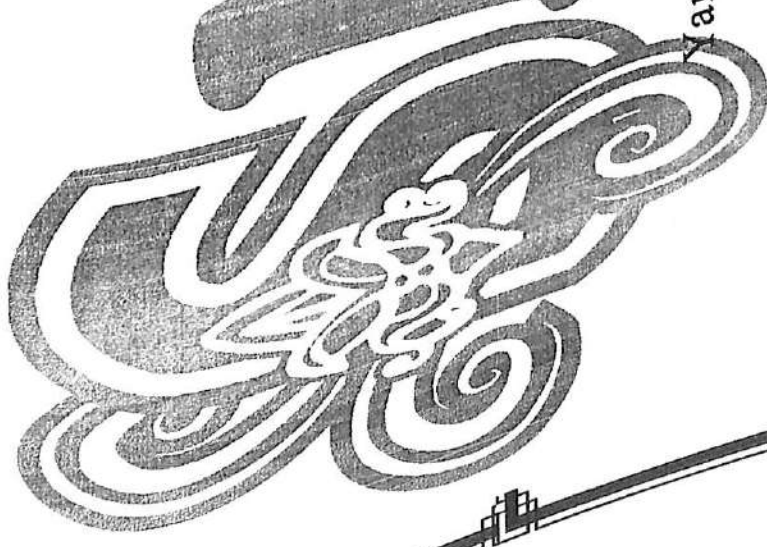
JUARA III

Debat Ekonomi Islam
Islamic Economic Identity in Global Economy
yang diselenggarakan pada tanggal 18-19 Juni 2011

Dekan Fakultas Ekonomi
Universitas Jenderal Soedirman
KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS JENDERAL SOEDIRMAN
FACULTY OF ECONOMICS
Dr. Haryadi, M.Sc
NIP. 19540727 198103 1 005

President FOSEI
Universitas Jenderal Soedirman
Kendy Aritia
NIM. C1K08026

Ketua Panitia SMESH
Universitas Jenderal Soedirman
Dian Rasmadhan
NIM. C1K009052



Sertifikat

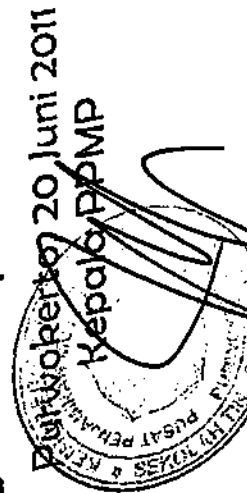
Nomor: Stt.23/PPMP/PP.009/069/2011

Diberikan oleh PPMP STAIN Purwokerto kepada:

Alfalisyado | 092323040

Sebagai tanda yang bersangkutan telah LULUS dalam
Ujian Kompetensi Dasar BTA dan PPI
yang diselenggarakan pada tanggal 08 Juni 2011

MATERI UJIAN	NILAI
1. BTA	
a. Tartil	72
b. Tahfid	82
c. Kitabah	85
2. PPI	71



Dr. HAMoh. Roqib, M.Ag.
NIP. 19680816 199403 1 004

SERTIFIKAT

Diberikan kepada

ALFALISYADO

Sebagai

PESERTA

Atas partisipasinya dalam Olimpiade Ekonomi Islam

"Membangun Sistem Ekonomi Islam dalam Upaya Pembangunan Ekonomi di Indonesia"
oleh BSO KSEI JAZIRAH Politeknik Negeri Semarang dan KSEI FEB Universitas Diponegoro
yang diselenggarakan pada tanggal 15-16 April 2012

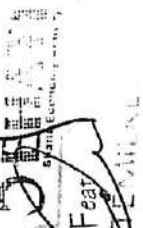
Presiden KSEI FEB UNDIP
Mohammad Al Hafidhi Diponegoro
NIM C2C 009 017



Presiden KSEI POLINES
Rezha Rifki I
NIM 4.43.09.1.20



Semarang, 16 April 2012
Ketua Pelaksana



Dwi Sulistia Caesar Permana
NIM 12030110060173

diberikan kepada:

ALIFALISYADIDIO

atas partisipasinya sebagai

PESERTA

**LOMBA ESSAY dan PRESENTASI
FESTIVAL EKONOMI SYARIAH**

Diselenggarakan oleh Himpunan Mahasiswa Jurusan Ekonomi dan Perbankan Islam
dan Forum Intelektual Ekonomi Syariah

Fakultas Agama Islam Universitas Muhammadiyah Yogyakarta
Sabtu, 12 Mei 2012

di Kampus Universitas Muhammadiyah Yogyakarta

Ketua FIES



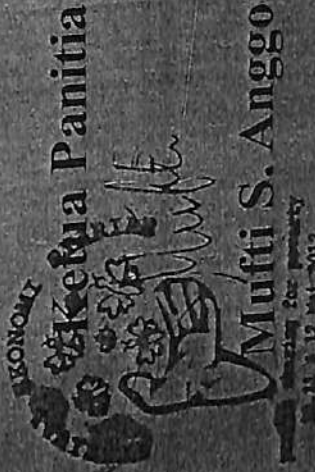
Albanna



Dr. H. Nawari Ismail, M.Ag



Satria Utama



Mufli S. Anggoro





diberikan kepada:

ALIFALISYADMO

atas partisipasinya sebagai

**PESERTA
LOMBA DEBAT**

FESTIVAL EKONOMI SYARIAH

Diselenggarakan oleh Himpunan Mahasiswa Jurusan Ekonomi dan Perbankan Islam
dan Forum Intelektual Ekonomi Syariah

Fakultas Agama Islam Universitas Muhammadiyah Yogyakarta
Sabtu, 12 Mei 2012

di Kampus Universitas Muhammadiyah Yogyakarta

Ketua FIES
FIES
Forum Intelektual Ekonomi Syariah
Hasan Albanna



Dekan FAI UMY

[Signature]

Dr. H. Nawari Ismail, M. Ag



Ketua HMJ EPI

Satria Utama



Ketua Panitia

Mifti S. Anggoro

12 Mei 2012

diberikan kepada

Alfalisyado

*Atas partisipasinya sebagai peserta
Lomba Call For Paper Seminar Ekonomi Syariah 2012
“INDONESIA GOESTO ISLAMIC MICROFINANCE CENTER”*

Hima ESP Unpad

Pembantu Dekan III

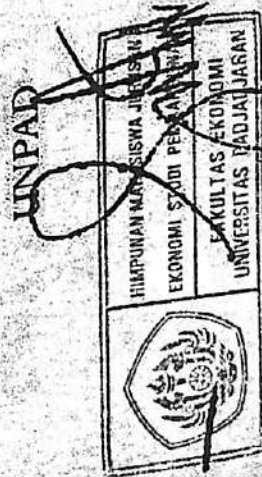


Poppy Rufaidah, SE, MBA, Ph.D
NIP. 19670807 199203 2 003

Ketua Program Studi IESP

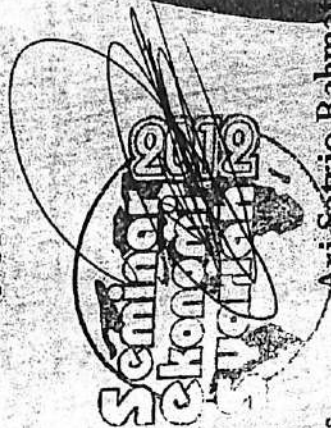
Dr. M. Fahmi, S.E., M.T., Ph.D
NIP. 19711021219970210

Ketua HIMA ESP FE



Yuda Rizkiyanto Agoes
NPM. 120210090068

OCP SES 2012



Ari-Satrio Rahma
NPM. 120210100 23

SERTIFIKAT

Diberikan kepada:

Alfalisyado

Yang telah berpartisipasi dalam acara
Temu Ilmiah Regional (TEMILREG) 2011 Jawa Tengah
"Quovadis Perkembangan Pasar Modal Syariah di Indonesia"
pada hari Sabtu - Minggu, 9 - 10 April 2011 di Auditorium IAIN Walisongo Semarang
sebagai:

PESERTA

Semarang, 10 April 2011
Mengetahui,
President ForSHEI
IAIN Walisongo Semarang,

FOR S H E I

M. M. Khairul Fukhuludin

Panitia Pelaksana,
Ketua,

Sekretaris,

Abdul Jamil

Iqbal Sarayulus Nuh

SEKILAH

diberikan kepada

ALFALISYADO

atas partisipasinya sebagai
PESERTA "CALL FOR ESSAY"
 dalam rangkaian acara
SEMINAR NASIONAL EKONOMI SYARIAH (SNES) 2012
 "Psikologis Masyarakat Indonesia Menuju Ekonomi Syariah"
 yang diselenggarakan oleh
ISLAMIC STUDIES OF ECONOMICS GROUP (ISEG) FEB UNPAD
 Bandung, 27 November 2012



KEMENTERIAN RISET, TEKNOLOGI, DAN INFORMATIKA
 UNIVERSITAS PADJADJARAN
 FAKULTAS EKONOMI DAN BISNIS
 DEKANAT EKONOMI DAN BISNIS UNPAD
 Presiden
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 NPM 120110090171
 Popy Rofiqadati, S.E., M.B.A., Ph. D.
 NIP 19670807 19920312 003

Ketua Pelaksana
 Seminar Nasional Ekonomi Syariah

Galih Satria Mahardhika
 NPM 120210110106



SUPPORTED BY

PRESENTED BY

Is hereby awarded to

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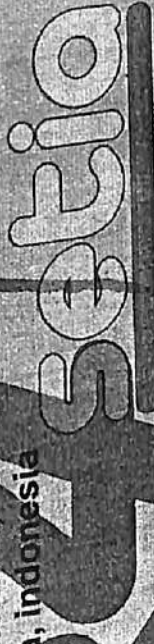
as

PARTICIPANT

International Conference
4th Sharia Economic Triumph Activities (SETiA)

**"Empowerment Strategies of Small and Medium Enterprises Facing
The CAFTA (China-ASEAN Free Trade Area) with Entrepreneurship Based on Sharia System"**

Given on October, 23rd 2010 at Faculty of Economics, Sebelas Maret University
Surakarta, Central Java, Indonesia



Dean of Faculty of Economics
Sebelas Maret University

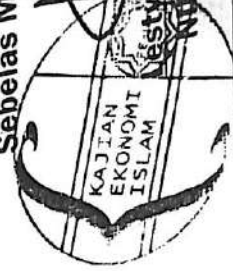
President of Kajian Ekonomi Islam
Faculty of Economics
Sebelas Maret University

Project Officer
4th Int'l SETiA

Rachman Kurniaji
NIM F0108102



Prof. Dr. Bambang Sutopo, M.Com., Ak.,
NIP 195206101988031002



Vestyo Adi Nugroho
NIM F0207082