

POLICY OF POVERTY ALLEVIATION THROUGH ZAKAH BASED ON INTEGRATED COMMUNITY EMPOWERMENT

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ABSTRACT

Development of zakah management is directed to improve the ability to collect resources zakah, to manage zakah fund and zakah utilization. The purpose of zakah management development is to empower the community asnaf and lifted out of poverty and backwardness towards a powerful and prosperous community. People who are powerless and prosperity is the key to the success of all those who develop zakah management in responding to the challenges of the times in the alleviation of poverty. Charity movement required to born the idea that poverty reduction has been the main focus of the discourse of contemporary charity. The idea of the expected utilization of zakah also become mainstream in poverty reduction strategies in various regions of the world. There are two objectives of this study: 1) explore whether the charity can be a solution for poverty alleviation, 2) initiated the zakah empowerment model that is applied to solve poverty.

The results showed that the role of zakah in alleviating poverty can not be denied its existence either in life or the lives of other Muslims. Settlement patterns of poverty through charity can be done by applying an integrated community empowerment, namely Cluster Mandiri program. Program Cluster Self built by five pillars, namely Systems, Human Values, Law and Justice, Economy and Welfare, and Institutional Governance. The concept of empowerment should be based on Islamic economic system as an ideal system. Independent Cluster program must consider man as an important factor, as the subject is not an object, humans should not be considered only as a resource but *khalifah* to manage natural.

Keywords : poverty, zakah, Integrated Community Empowerment, Independent Cluster

1. INTRODUCTION

Robert Chambers (1983: 111) stated that the main point of poverty is the deprivation. Deprivation traps consist of five disadvantage faced by the poor. They are poverty, physical weakness, isolation, vulnerability, and powerlessness. Of the five trap this deficiency, according Chambers, who most need of attention is the vulnerability and helplessness.

Vulnerability can be seen from the inability of poor families to provide something in the with emergency situations such as natural calamity, the increase in fuel price or sudden illness of family. These vulnerabilities often lead to poverty rackets or "cog poverty" which led to a poor had to sell valuable possessions so that it becomes more poor. (Muhamad and Mas'ud, 2005: 67)

Islam has the financial instruments taken from the obligation of the rich to be distributed, one of them is poor. Such financial instruments are zakah. Hence arises the problem and the formulation of the problem in this study are:

1. Can the charity as a solution for poverty alleviation?
2. How zakah empowerment model that is applied to solve poverty?

2. THE PHENOMENON OF POVERTY IN INDONESIA

The problem of poverty is being a problem almost every country in the world, especially developing countries, such as Indonesia. Completion or alleviation of the poor must be done in a condition where there is an inability to meet basic needs such as food, clothing, shelter, and health. Poverty can be caused by the scarcity of means of fulfilling basic needs, or the lack of access to education and employment. Poverty is a global problem. Poverty is understood in terms of comprehension. Understanding the main cover (Muhamad and Mas'ud, 2005: 113):

1. An overview of the material shortage, which usually includes a daily food needs, housing, and health care. Poverty in this sense is understood as a situation of scarcity of basic services.

2. The description of social needs, including social isolation, dependency, and the inability to participate in society. This includes education and information. Social isolation is

...from poverty, because it covers political issues and moral, and not limited to the economic field. Illustration of this kind of poverty is more easily overcome than the other two

...description of the lack of adequate income and wealth. Meaning of "adequate" is very different across the political and economic parts worldwide. This description of this can be overcome by thinking beyond income objects are lawful profession. Exception if the institution where she works

The World Bank defines absolute poverty is living on less than USD \$ 1/day and Poverty for income under \$ 2 per day. (The World Bank, 2007, Understanding Poverty). The most poverty in the world are developing States, but there is evidence of poverty occurs also in each country. In developed countries, this condition presents the homeless. Poverty can be seen as a collective condition of poor people, or groups of poor people, and in this sense the whole country is sometimes considered to be poor. To avoid this stigma, these countries are usually referred to as a developing country, including the country of Indonesia

According to the Poverty Map mustahik number throughout Indonesia is 33,943.313. They are mostly to receive zakah most numerous in East Java by 7.44618 million inhabitants; Central Java amounted to 7.012,814 inhabitants; West Java as much as 5,736,425 inhabitants; Lampung at 1.21905 million inhabitants; NAD as many as 1,280,104 inhabitants; South Sumatra amounted to 1,076,778 inhabitants; NTB as many as 1,041,402 people. Total mustahik in other provinces ranged from 60 thousand to 500 thousand people. In terms of gender, number mustahik almost equal: 49,9% mustahik is male, the remaining 50,1% of women. Then, 52% mustahik unmarried; 42% were married; divorce die 4.6%; and 1.4% divorced. Their education level was very low, ie, 77% did not graduate / complete primary school. Based on livelihoods, mostly mustahik work in the agricultural sector amounted to 63.1%; industry 8.9%; trade 8.8%; and services 7.2%. (Purwakananta et.al, Dompét Dhuafa, 2010)

3. METAMORPHOSIS ZAKAH EMPOWERMENT: Case in Dompét Dhuafa

To answer this problem of poverty, this study took a sample of cases in social institutions Dompét Dhuafa. Dompét Dhuafa established in 1993 and has made a lot of program utilization of zakah. Utilization program is packaged in social programs, economic as well as advocacy programs. Dompét Dhuafa charge of the institutions that formed specifically to empower the poor. (Purwakananta, et al., 2010: 142)

The social program is a program that was built to provide social security so that the poor can gain proper access. The poor will also get health care, education, homelessness, and can meet the needs in times of emergency and urgent. Dompét Dhuafa build Human Development Institute (moving in Education), Health Services Free of Charge (moving in Health), Institute of Public Servant (for public services to the poor), the Disaster Management Center (for disaster management and humanitarian) and Institut Kemandirian (The Independence Institute) to cope with unemployment. Another program is the Energy and the Environment with alms trees, water supply and housing for the poor. The entire parts of Dompét Dhuafa made several programs within their jurisdictions in various parts of Indonesia. (Purwakananta, et al., 2010: 143).

Economic program is a program that is carried out to remove a certain level of income of the poor into groups with sufficient income so that regardless of the poverty threshold. To carry out this mission Dompét Dhuafa build institutions that Baitulmaal Wattamwil or BMT (to train and build and provide initial funding for the network and Capital BMT BMT and encourage the establishment of BMT Center), Institute of Agricultural Health (empower farmers in organic agriculture), Independent Community (which gives mikrocredit and small business assistance in the village), Kampoeng Ternak/Livestock Village (which is building a network of farmers and ranchers provide capital and mentoring), Baitulmaal Desa (which build self-reliance in the village through a variety of business sectors) and many more programs such as fisheries and marine and Social Trust Fund. (Purwakananta, et al., 2010: 69)

Advocacy program is built with several institution, that is Indonesia Magnificence Zakah (IMZ) with a focus on capacity building, research, advocacy charity and other advocacy activities such as advocacy defense migrant workers, as well as advocacy involves a number of non-government organization (NGO) in Indonesia. Legal assistance to the poor is realized in cooperation with Yayasan Lembaga Bantuan Hukum Indonesia/YLBHI (the Indonesian Legal Aid Foundation), advocacy toxic

food (in cooperation with Yayasan Lembaga Konsumen Indonesia/YLKI (the Indonesian Consumer Foundation), no-corruption advocacy in school (cooperation with the Indonesian Corruption Watch ICW) and advocacy assistance to mothers (cooperation with Yappika) and others. (Indonesia Magnificence Zakah, 2010: 82)

The program is coupled with the distribution of qurban through Tebar Hewan Kurban (Scatter Animal Sacrifice) institutions, empowerment waqaf through Tabung Waqaf Indonesia/TWI (Indonesian Endowments Tube) institutions, as well as providing mentoring and consulting for companies that conduct Corporate Social Responsibility (CSR). This program is implemented in all branches and representatives throughout Indonesia and abroad such as Hong Kong, Australia, and Japan. This program also has been implemented in Palestine, Iraq, East Timor, Pakistan, Vietnam, the Philippines and others. (Indonesia Magnificence Zakah, 2010: 83)

4. ZAKAH IS AS POVERTY SOLUTION

From the previous discussion, it can be seen that to optimize the role of charity is needed to oversee policies charity as a solution to alleviate poverty. Economists have made a lot of analysis to determine the factors that become important obstacle in efforts to accelerate development in developing countries, including Indonesia. These factors include: traditional agriculture, lack of funds and financial capital, the role of skilled and educated workers, rapid population growth, as well as institutional and social issues, cultural and political issues (source: //economy.okezone.com).

Government is the most instrumental in issuing policies in the economic field, which will certainly have an impact on society. Meanwhile, to achieve rapid economic growth, political and economic stability is an important requirement to be met. Based on the experience of development in various countries can be described policies always run to accelerate economic growth and development including (Sukirno, 1994: 234):

1. The policy of economic diversification is to modernize the existing economic activity, most important is to develop new economic activities that can accelerate the transformation of traditional economic activities that are traditional to modern economic activity.
2. Develop the infrastructure to facilitate economic easier, the development of this infrastructure must be in harmony with economic development.
3. The increase savings and investment, by increasing private savings then investment climate will also increase.
4. Improve the quality of public education, where education is an investment that is very useful for economic development.
5. Develop the institutions that promote development
6. Formulate and implement economic planning

There is a failure in a decade of post-reform government with revealing 10 unpleasant facts include; increasingly expensive food prices, the level of corruption is still high, rising crime, economic instability, unrest increased, the number of demonstrations, fuel is scarce and expensive, chaotic political system, freedom is not responsible, and the growing number of unemployed (source: Simpanlima.wordpress.com/2008/05/12/10-facts-not-fun-post-reform).

Based on these facts, to perform rapid economic transformation that can reduce the amount of poverty, is closely related between economic law which is more focused on the existence of government policies. Therefore, we need to learn how Umar bin Abdul Aziz in a short period of time as khalifah (2 years 5 months) could run a great job reducing poverty even eradicate poverty. According to Monzer Kahf (1999), there are at least three important factors that led to a surplus of zakah as a marker of poverty in Muslim society. First, the addition of the public wealth redistribution of assets and internal prosperity largely caused by the magnification of the market and increasing security in the country. (www.mailarchive.com/ekonomisyariah@yahoo.com/msg00641.html). The increase in the wealth of the poor, especially starting from asset redistribution policies conducted on a large scale from the khalifah family and their officials who are considered acquired illegally. Khalifah family wealth and officials indicated illegally acquired mainly through corruption and collusion immediately taken over by the government and returned to the community.

The lesson for Indonesia is no concept of asset redistribution in poverty reduction policy-making over the years, even the official asset of the results of corruption that is clearly visible to the public does not taken by the country. For that years, government only demanded for improving the productivity of the poor rather than giving them access to productive assets that will allow them to raise productivity. Learning from Umar bin Abdul Aziz, the most effective poverty alleviation should

started explicitly from the confiscation of assets acquired officials illegally and then back to the community of freely distributable. Enforcing trust and service people (khadimul umah) causes a reduction of corruption in bureaucracy and administrative which is an important achievement in the past two years of his reign. As a result, most of the public funds and charity funds, collected and distributed with the optimal amount. (source: www.mailarchive.com/ekonomisyariah@yahoogroups.com/msg00641.html).

In other words, an increase in the efficiency of public revenue and zakah management also other revenue have also been a contributing factor in the maintenance portion of the budget priorities to meet the needs of public, including the eradication of poverty and well-being of the community. Preferably in the portion of the budget for state officials is also simplified. Today we are witnessing an increasingly rich public officials after taking office. It is happening because became public officials not to serve the public, but a means to improve the status of the self and fostering personal welfare. This is evidenced by the legal corruption in regional budgets (APBN or APBD) with high expenditure budget for the executive and legislative spending for various reasons in many levels (www.mailarchive.com/ekonomisyariah@yahoogroups.com/msg00641.html). The impact of that condition that the portion of the budget for development and social welfare are very minimal. Under these conditions, obviously very difficult for us to make rapid economic transformation, especially in the fight against poverty. The most effective economic alleviation should also be started from a clean bureaucracy with a modest budget of state officials and the availability of optimum funds for development and social welfare.

Second, Umar bin Abdul Aziz succeeded in reviving qana'ah, restraint, and the spirit of work. It is caused by the strong belief and faith in God. He started from oneself with the ascetic attitude and his hard work. Qana'ah and restraint into a foundation that is very important in the life of the Muslim community at that time

(www.mailarchive.com/ekonomisyariah@yahoogroups.com/msg00641.html) Qana'ah attitude and restraint are to make people understand and refused to take charity despite the fact they have the right to obtain them. The principle of qana'ah and self-satisfaction make to trust on our resources. In order to alleviate poverty in Indonesia, qana'ah attitude, restraint and a spirit of work needs to be grown back. Of course this requires a figure, and the right one is starting from the president, the head of regional, state officials, the entire state apparatus, as well as community leaders. One thing that is important is followed in imitation of Umar bin Abdul Aziz policy is urgently needed trimming high economic costs, so there is great incentive to strive and work.

Third, the basic factors that support poverty reduction in the past two Umar is that the region managed to reduce poverty (the time of Umar ibn Khattab province of Yemen and the time of Umar bin Abdul Aziz especially Egyptian provinces) is a region rich with fertile soil and abundant crops (www.mailarchive.com/ekonomisyariah@yahoogroups.com/msg00641.html). For Indonesia third prerequisite is obviously very available. Indonesia has very fertile land, which is very conducive climate, and abundant natural resources.

The fact, Indonesia could have a very bad economic foundation in the New Order government, which is proven by the window dressing that is done by the Suharto government to fool the eyes of the people and the people of Indonesia (Sulistiyono, 2007: 7). Accordingly, in order to support the development of the quality of economic law "reform" law of development should be done in a revolutionary, sustainable, with reference to the fundamental law. Development of a revolutionary law consciously and fundamentally change the system of economic laws that have qualified under the umbrella of the liberal and developed countries become economic legal system of brotherhood qualified (Sulistiyono, 2007: 27).

Economic legal system of brotherhood qualified is not just rely on the rule of law, but also paying attention to the rule of morals. Indonesia's economic development strategy needs to consider the concept of sustainable economic development law (pembangunan hukum ekonomi berkelanjutan), which perform development is not doing "disassembly" clauses in the legislation, but also attend and answer carrying another aspect, namely: 1. legal education, 2. Reform the legal substance, 3. dispute settlement mechanism authoritative and efficient, 4. Empowerment of business ethics, 5. Growing nationalist spirit in legislative, 6. commitment of President and Vice President, the activation is done together, mutual support and ongoing support (Adi Sulistiyono, 2007: 29). The approach is applied to expect the development of economic law is able to produce high legal development, and able to make the law as a guide or steering so that growth is not just numbers, but also quality to reduce poverty, reduce unemployment, and the prosperity of the people.

5. THE PILOT PROJECT OF ZAKAH AS POVERTY REDUCTION

The role of zakah in alleviating poverty can not be denied its existence, either in life or the lives of other Muslims. The public only know that the purpose of alleviating poverty are charity and helping the poor, without knowing clearly picture (Qaradawi, 2005: 96). However, the actual role of charity is not only limited to the alleviation of poverty, but aims to overcome the problems of society. It can be seen that one role of charity is to help muslim countries to unite the hearts of the citizens to be loyal to Islam and also helps all the problems that exist in it.

Qur'an suggests that the charity or donation is managed professionally. It can be understood from the description of the Qur'an who appreciate the services of the amil so that it is as one of the eight groups that are entitled to the distribution of zakah. If this principle can run the treasures collected through zakah can be productive, can creates employment, helps increase the quality of human resources, developing a good bussines from the point of view of Islam, and others. There are many benefits that can be gained from the zakah fund managed professionally. Islam considers poverty is a matter that is able to endanger faith, morals, the logic thinking, families and communities. Islam also consider that it is as a problem that must be addressed (Qaradawi, 2005: 24).

Therefore, all Muslims are encouraged to become zakah payers. It means that each person is expected to take part in poverty reduction. Hope is directed to a class of persons or to persons capable of poverty itself. This can be seen from the application of the obligation of zakah fitrah. The obligations also apply to the poor to pay zakah fitrah. This reflects the unity in addressing the problem of poverty. Helping in goodness and piety must be elaborated and implemented in economic life (Mohammed and Mas'ud, 2005: 78)

Based on the principle, Muslims are expected to support each other so that the effort undertaken in the field of economy can survive and thrive in the midst of fierce competition and free. This principle is becoming increasingly important as businesses run by people still weak and not able to compete due to various limitations. Support among others by choosing the products and avail the services offered and support the creation of a strong business network and extensive. The pattern of life-saving and simple indispensable for tackling poverty.

The pattern of life is expected to grow among all citizens, especially the rich. The gap between rich and poor in today's society is quite prominent. The gap can be narrowed by encouraging an increase in social charity among the rich and keep wasteful behavior. Indonesia is one country with the largest Muslim population in the world, in every Muslim embedded obligation to uphold the pillars of Islam, one of which is charity. Zakah is one of the umpteenth social teachings of Islam which is oriented to the benefit of humanity. A form of worship Maaliyah ijtimaiyyah which has a very strategic position in the program of strengthening the poor. (Muhamad, 2014: 609).

According to Eri Sudewo, potential zakah in Indonesia range between 1.08 to 32.4 trillion per year, assuming there are 18 million Muslims richer than 80 million Muslims who give charity per month with a range of 50-150 thousand dollars. With an ideal potential 32.4 trillion per year, of course this is a big number and not to mention the added funds infaq, sadaqah and endowments. If potential was successfully collected can be assured there will be no one who beg at every intersection in Jakarta there will be no person who is raising money people in urban transportation and no people die because of malnutrition. But in reality the collection of zakah, infaq and sadakah not more than around two hundred and eighty-six billion of the total fund raising undertaken by the zakah organization in Indonesia (Data Forum Zakah, 2007) (source: // demustaine. blogdetik.com/2008/08/27/zakah-dan kemiskinan).

Based on these quotations can be implied that the position of zakah in Indonesia has great potential given the number of Muslims in Indonesia amounted to 80 million. In effect, reduce poverty is to resolve the cause. As an example, if charity aimed at poverty alleviation, thus need to know the causes of poverty. Any cause of poverty treated with different formulas, including: (Muhamad Mas'ud, 2005: 106)

1. Poverty is caused by physical weakness becomes a barrier itself in earning great.
2. Poverty is caused by the inability to find a job, because of the closing of the doors is lawful accordance with the state of the poor.
3. Poverty is caused by a lack of income that he earned to make ends meet, even though he has steady income.

To optimize the role of zakah in alleviating poverty, there is a provision issued zakah level for the poor. Yusuf Qaradawi cites the opinion of Imam Ghazali mentions that there are three opinion

...this issue include: giving the poor a number of zakah measurement, give the poor needs for a year, and provide the needs of the poor for the rest of his life (Qaradhawi.2005: 38).

The Law No. 38 Year 1999 on Zakah Management was not able to force the obligatory alms to distribute zakah. It is also related to the lack of implementing regulations for the management of zakah. The organization zakah (Organisasi Pengelola Zakat/OPZ) Indonesia which is not less than 242 agencies both of Amil Zakah (BAZ) formed by the government and the Institute Zakah (LAZ), initiated by the public work together to realize at once foster public confidence in the alms giving and distribute zakah through zakah institutions that exist. (source: kemustahane.blogdetik.com/2008/08/27/zakat-dankemiskinan). At saturation point zakah practitioners face the desperation in the task which is actually a government obligation. Poverty exists because of powerlessness of poor. Poverty is formed by construction of policy of economic structures, political and cultural disproportionate and impartially.

Alleviating a poor family is precious, alleviating 100 poor families is the responsibility of the company that could be realized in the activities of corporate social responsible (CSR), alleviating a million poor people is the policy (Political ZISWAF, 2008). Poverty is caused by the wrong policy (source: <http://economy.okezone.com>). Accordingly, the fight against poverty must be the correct policy, without the right policies, efforts to alleviate poverty will fail. Therein lies the importance of a government instutusi against poverty, because the policy of a country lies in the "power" that is being used.

By changing the orientation, but stick to the passage mustahik as mentioned above, it needs to carry out a pilot project to develop an effective utilization of zakah to achieve maximum benefits. Pilot project basically require substantial funds. This deserves attention and ask the muzakki awareness. Indeed, the concentration of such funds are considered to give rise to a lack of attention to the interests of the asnaf directly. However, to overcome this every pilot projects programmed carefully taking into account the interests of the asnaf.

In addition, the handling of the project would have done anyway other social institutions. Funds collected can be used to improve the welfare of the inner and outer communities, including: a). Worship Facilities field, b). Education, c). Health, d). Social services, e). Economics. These projects are carried out in accordance with the above order of priority and the most likely alternative to the use of zakah funds. This pilot project is expected to be applied so that the role of zakah can be felt significantly.

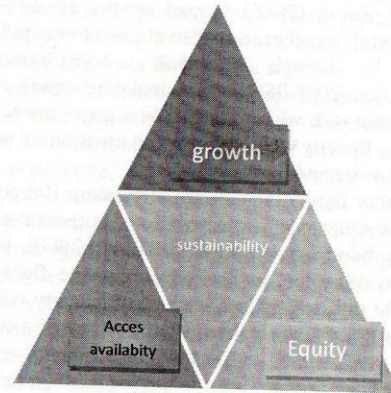
6. THE CONCEPT OF INTEGRATED COMMUNITY EMPOWERMENT

As has been discussed previously that the pilot project is required in zakah management. Pioneering the project requires a superior concept. Excel in the management concept of Zakah is one of them by implementing an integrated community empowerment. This integrated community empowerment concept was first developed by Dompot Dhuafa. Entering the age of 17 Years, Dompot Dhuafa encourage programs that can integrate all the strength empowerment in an integrated program in community. Entering 2008, the idea of integration of this program began outlined in the work plan 2008-2013 as a medium-term planning phase and proceed to the next program period.

Dompot Dhuafa arrange the basic framework of Islamic Integrated Community Development Cluster programs. The program called Independent Cluster (*Klaster Mandiri*) which was launched in the month of Ramadan 1431H or August 2010. The strategic framework is the development of the Blueprint program. They are Cluster Mandiri, Poverty Mapping, Survey and Cluster Selection, Establishment of strategic partners, Launch and Implementation Program as well as monitoring and evaluation program. (Dompot Dhuafa, 2013)

Program Independent Cluster (*Klaster Mandiri*) built by five pillars, namely Systems, Human Values, Law and Justice, Economy and Welfare, as well as Institutional Governance. (Dompot Dhuafa, 2013). That is the concept of empowerment should be based on Islamic economic system as an ideal system. Independent Cluster (*Klaster Mandiri*) program must consider man as an important factor, as the subject is not an object, humans should not be considered only as a resource but as *Wakalifah* to manage nature. Programs are in order and the legal framework of a fair and full of wisdom. Of course, he also had to improve the economic well-being so that the target group has the economic capability. The program is also carried out by building and strengthening institutions to ensure sustainable empowerment. Fifth paradigm is expected to become the framework for the program of Independent Cluster (*Klaster Mandiri*).

Independent Cluster program also believes that the integrated community development should be concentrated to the growth, distribution of access, equity and sustainability (the sustainability program). The concept of integrated community empowerment based on the triangle of economic growth, the availability of access, equity, and sustainability (sustainable) available at Picture 1.



Picture 1

Triangle of Economic Growth, Available of Access, Equity (justice on ownership), and Sustainability
 Source : Dompot Dhuafa (2013, modified)

Each component of economic growth, available of access, fairness of asset, and sustainability will be explained in the next section.

6.1 Economic Growth

Building of community economy of cluster concept is done by strengthening capital and strengthening the factors of production and strengthening trade. The economy of the village seems slow because of lack of liquidity and capital to generate economic transactions. Poor people in the village can not access capital easily. There needs to be a breakthrough to give it access to capital in productive sectors in the village. Thus none of the villagers who caught usury. Strengthening of capital for economic efforts can be strengthened by encouraging the development of microcredit through BMT, Social Trust Fund or other financial capital mechanism by utilizing the zakah funds.

Strengthening factors of production in the village such as agriculture, fisheries, and husbandry, trade, small business strengthened through a set of programs and strengthening assistance. The challenge is huge because the current production sector is very weak. Consumptive society suffered mental state supported import policy towards sectors that produced the village. Improvement of the farmers and ranchers and fishermen should be linked to productivity village. This sector zakah funds used to increase the empowerment of rural poor people and build infrastructure in rural production.

Capital and production sector must also be connected to the system healthy and fair trade. Strengthening trade will encourage a healthy economy that fosters rural industrial sector by guaranteeing the smooth distribution of the necessities of life. Strengthening trade is done by pushing the power of marketing farmers, ranchers and small industrial fishermen with training and mentoring of the quality of production, certification, packaging, and strengthening marketing board (network marketing). Zakah funds can be developed to strengthen the trade sector by building public markets and other supporting agencies.

6.2 Encouraging Availability Access

The poor should receive a guarantee of access to basic needs. Basic access in the form of health, education, housing and other basic needs. A new paradigm shift on the importance of basic needs (especially education and health) of the economy sector to social sector. Hospitals and schools should be built instead of the approach of profit but service approach. Providing access for the poor to obtain basic rights can be supported from zakah funds. To be sufficient availability of zakah funds

the combined provision of resources from the social insurance system to enable indigenous villages that have existed in the village of Indonesia such as the concept of mutual cooperation, jimpitan, gathering and so forth.

6.3 Equity (justice on ownership)

Zakat is worship that has two dimensions, namely vertical and horizontal. Zakat is worship as a form of obedience to Allah (*hablu minallah*; vertical) and as an obligation to our fellow humans (*hablu minannaas*; horizontal). Zakat is also often referred to as the seriousness of the treasures of worship (*maaliyah ijthadiyah*). The level of importance of charity evident from the many verses that command juxtaposing charity with prayer command. Zakat is one of the characteristics of an Islamic economic system, because charity is one of the implementation of the principles of justice in the Islamic economic system.

Economic key issues include options related to consumption, production, distribution and growth over time. If the charity is able to be managed properly and empower well and evenly will make the economic system be fair and stable and will reduce the gap between rich and poor. Furthermore, in order to realize the ideals of social and economic justice, Islam explicitly denounced the asset concentration of wealth in a particular group and offers the concept of zakat, infaq, alms, waqf and other institutions, such as tax, jizya, dharibah, and so on. Al-Quran emphatically said, "To treasure it not circulate among the wealthy among you" (QS. 59: 7), "Among their property rights of the poor are both beggars and poor people are ashamed to ask" (QS. 70:24).

Based on this principle, the concept of economic growth in Islam is different from the concept of capitalism that economic growth is always an indicator of GDP (Gross Domestic Products) and per capita. In Islam, the growth should be in line with equity. The purpose of economic activity, not an increase in growth as the economic concept of capitalism. Islamic economic objectives prioritize poverty alleviation and reduction of unemployment. Therefore, Islam emphasizes a balance between *petumbuhan* and equalization. Growth is not the main purpose, unless coupled with equity. In the Islamic concept, growth and equity are the two sides of an indivisible entity and as such they should not be separated. Based on this principle, the paradigm trickle down effect, which developed capitalism and never applied in Indonesia during the New Order regime, contrary to the concept of economic justice according to Islam. Furthermore, the capitalist economic system is characterized by the prominence of the role of private companies (private ownership) with the motivation for the maximum profit, the market price will govern the allocation of resources, and efficiency. However, this system has always failed in making the growth and distribution goes along. (Qutb, 1994:37).

6.4 Sustainability Program

Sustainability program in the zakah empowerment is known as Sustainability Livelihood Approach (SLA). Sustainability Livelihood Approach is a program that is being developed to tackle poverty at the global level. SLA were originally popularized by Robert Chambers and Gordon Conway of IDS-Brighton-UK has now become a term sustainable development programs. SLA has been applied by many social institutions such as the international level DFID, UNDP, SIDA, CARE, OXFAM, Kanya etc. As is the SLA itself is an activity that is required by any person/people to run their lives by using the capacity/capability and ownership of resources to achieve the expected level of life.

Activity in the SLA is the efforts made by the human / family to achieve life expectancy. Various combinations of activity to achieve the expected life is a livelihood strategy or strategies to achieve success. These activities can be productive activities, social, and reproduction. This strategy is further complicated by internal and external factors increasingly diverse

As an integrated concept that will continue to be refined, Independent Cluster is designed to be replicated and used as a model for empowering the poor to take advantage of zakah funds. It endent cluster program has been prepared in several modules empowerment. Models can be done by taking the entire program or sort them into several modules.

This program can be applied in many poor communities in Indonesia and around the world. Thus, the concept of empowerment is expected to trigger a Zakah dimension with sharper and more efficient for efforts to reduce poverty. A similar effect was also felt if movement Zakah in various areas is inspired from this program and develop it into a concept that is more ideal and comprehensive. In the end we all can realize the charity as a mainstream for poverty reduction strategies. Independent Cluster Program conducted in several stages, as follows.

1. Program Implementation Phase

There are two kinds program in the first phase. First, the determination of Medina Zone; Second Monitoring and Measurement Program.

a. Formation Madina Zone

Implementation of poverty alleviation programs through Zakah is done by considering the concept of Independent Cluster Regional. Independent Cluster region selected based on poverty map by calculating the ratio muzaki and mustahik, critical region, the Muslim minority and the border as well as social capital. Site selection is done by rigorous analysis through poverty mapping and field survey with regard social capital that has been held in order to improve the success rate of the program. At the time of launch, there were 21 districts selected are:

1. Bintan regency,
2. Central Tapanuli, North Sumatra
3. Mentawai District, West Sumatra
4. South Lampung, Lampung
5. Lebak, Banten
6. Garut, West Java
7. Bradford District, Central Java
8. Blora, Central Java
9. Kulon Progo Regency, Yogyakarta
10. Tuban, East Java
11. Ponorogo, East Java
12. Karangasem, Bali
13. Bima, West Nusa Tenggara
14. Kabupaten Rote Ndao
15. Benkayang District, West Kalimantan
16. Tanah Laut, South Kalimantan
17. Bantaeng, South Sulawesi
18. Banggai, Central Sulawesi
19. South Halmahera, North Maluku
20. Merauke Regency
21. Bogor Regency (Zone Madina).

In each of these Independent Cluster, it was appointed partners called "Friend" (Sahabat) as a companion, and generators dynamist rural empowerment. This friend is a youth and community leaders were selected and will connect a series of existing programs. The largest Independent cluster was Madina Zone. Madina zone is designed and developed by the concept of region growing and integrated with the foundation of Islamic values (rahmatan lil alamin) with the purpose of the build empowerment in its broadest sense includes the construction of socioeconomic, cultural and religious values with the development of the mosque as a center of regional centers. Zone Madina design program always pay attention to local values are expanded to reach the optimum point for the socioeconomic development of the surrounding communities within a radius of 5 square kilometers. Madina zone was built with funding from zakah and donation / charity Indonesian society, as well as donations companies, governments and other halal efforts. Madina zone commenced on January 7, 2009 to coincide with the 10th of Muharram 1030 H begins with the construction of Zakah Hospital in Indonesia, which finished construction by the end of 2010. Madina Zone is an open area that can be visited by the public for 24 hours a day and 7 days a week.

b. Monitoring and Measurement Program

Cluster program Mandiri has a clear criterion qualitatively and quantitatively both impact of the implementation of the program and implementing community programs. Measurements carried out periodically through the monitoring program and the annual three-year measurement. For the baseline study conducted in each community before the program is implemented to give a measure of the impact of the program is more accurate.

2. Maintain Sustainability Program

As briefly described in the previous section that the sustainability of the program in empowering zakah is known as the Sustainability Livelihood Approach (SLA). Sustainability Livelihood Approach is a program that is being developed to address global poverty. As is the SLA itself is an activity that is required by any person / people to run their lives by using the capacity / capability and ownership of resources to achieve the expected level of life. Activity in the SLA is the efforts made by the human/family to achieve life expectancy.

There are two categories that can affect the performance makes no Livelihood programs such that : *First*, internal factors: motivation, strength of assets, *Second* is external factors which consists of the first two factors, namely the vulnerability of the changes that occur both fast, slow or seasonal resulting in vulnerable communities and both structure and process that is caused by changes in policies, norms issued by governments, communities, NGOs, and entrepreneurs BAZISWAF.

Vulnerability factor consists of three factors. *First*, slow the change factor (Trends) example: population growth, technological change, changes the function of forests, fish resources, air and water pollution. *Second* is a sudden change factor (shocks) for example: flood, plague, conflict. *Third* factor is the seasonal changes (seasonality), harvest, dry season, rainy season

Influence Factors Against Asset Vulnerability, Impact factors can be indicated vulnerab against the assets of: *First*, changes slowly still unpredictable but the impact is difficult to overcome, example population growth will reduce the space to develop livelihood assets. *Second*, such a sudden change of natural disasters, floods or social conflict can destroy assets (houses, roads, plants, animals) directly. Rising fuel prices or a sudden decline in the exchange rate also significantly could result in the community losing its purchasing power. *Third*, seasonal changes such as food availability, availability of employment or otherwise famine or work are also important changes to the asset.

Relationship to the achievement of livelihood assets is if the achievements of livelihood activities is positive then the result could strengthen the asset. Secondly if the achievements of livelihood activities is negative, there will be mechanisms reduce existing assets. Achievement livelihood is affected by the structure and process. Means the hardware structure of organizations, both private (NGO, OPZ) and government (BAZNAS, Ministry, Parliament) which establish and implement policies and legislation and other functions that affect livelihoods. The importance of the structure due; The structure makes them more functional processes, Without any legislative body then there is no legislation, Without any legal institutions to implement the legislation does not mean, without the merchant then the market will be limited only carry trade transactions, With the strengthening ZISWAF assets of the poor will take place sustainable. The absence of adequate structures can be a major obstacle to development (for example in remote areas), when people do not have access to their state organizations often have only little knowledge about their rights, and limited understanding of the function and the way government.

The process can be regarded as software, which determines the ways in which the structure and the individual running and connected. The process is considered as influential factors with livelihood activities. It is caused by: *first*, the process of providing support, for example, mobilize the community to make specific choices (on which livelihoods strategies that will be implemented, where to do it, how much should be spent to invest in various types of assets, livelihoods, how to manage resources, and so on). *Second*, the process can provide or deny access to the assets. *Third*, the process allows the community to transform one type of asset into other types of assets (through the market). *Fourth*, the process has a strong influence on inter-personal relationships how one group treats another group.

Meanwhile, the link between the structure and processes are grouped into three, namely as follows:

- a. The influence of the structure and process of the assets, structures and processes have a significant impact on asset importance, because there are some particular tribes explicitly prioritize education for boys than girls, The laws are well written or not that give access to the son The oldest man to gain the land of indigenous heritage and family. The government issued a Permit certain tribes Communal Land Management to entrepreneurs who lead the communal land is no longer a tribal asset owners activities that should come into consideration before implementing livelihood programs related .
- b. Effect of structure and process for livelihood activities; The prohibition of street vendors to sell on certain roads will automatically force the traders change livelihoodsnya activities. When an organization BAZIS / LAZISWAF provide financial support for people who have an activity to

make bricks then gang-flax people will turn into a brick maker any livelihoodnya during this activity.

- c. The influence of the structure and process of the kerentaaan factors, a combination of the two factors above becomes an important influence on the kerentaaan be evident in the following cases: policies can encourage or prevent land conversion, increase in fuel on a global scale is the policy generated by bargaining between international oil trader. As a result of people switching to bioenergy and will lower oil extraction. National policy to increase fuel prices make people more vulnerable because of its purchasing power declined, fiscal and monetary policies are government policies will result whether to strengthen the human resources of the poor or the atmosphere is expected to entrepreneurs., Government policy to establish an early warning system is an attempt to prevent many victims when disaster strikes, an effort to produce a strong asset for the activities / livelihood strategies can run optimally, the existing assets can be converted into another asset, one type of asset can be replaced by other types of assets.

7. CONCLUSION

This study aimed to explore whether the zakah can be a solution for poverty alleviation and community empowerment model that applied to solve poverty. Based on this study it can be concluded that the zakah movement required to develop themselves to remove the idea that poverty reduction has been the main focus of the discourse of contemporary zakah. The idea of the expected utilization of zakah also become mainstream in poverty reduction strategies in various regions of the world. Zakah role in alleviating poverty is a role that can not be denied its existence, either in life or the lives of other Muslims. The public know that the purpose of the zakah is to alleviate poverty and also helping the poor. While the model or pattern of zakah empowerment in the completion of poverty through zakah can be done with the integrated community development, namely the application of Independent Cluster program.

Independent Cluster Program is built by five pillars, namely Systems, Human and Values, Law and Justice, Economy and Welfare, and Institutional Governance. The pillars have a meaning that the concept of empowerment should be based on Islamic economic system as an ideal system. Independent Cluster program must consider man as an important factor, as the subject is not an object, humans should not be considered only as a resource but as khalifah to manage nature. The program is within the framework of the rules and laws of fair and full of wisdom. Independent clusters should also be able to improve the economic well-being so that the target group has the ability and can be a sustainable economy (lasts beyond).

Sustainability in the empowerment program Zakah known as Sustainability Livelihood Approach or SLA. Sustainability Livelihood Approach is a program that is being developed to tackle poverty at the global level. SLA is an activity that is required by any person / people to run their lives by using the capacity / capability and ownership of resources to achieve the expected level of life. Key Element SLA consists of two aspects: First, Livelihood, means of livelihood, including the capacity or capability, assets, and activities, two are sustainable (sustainable) where it is indicated on the program's ability to face change, resistant to pressure and shock, life-affirming reach expected results.

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