

**THE ROLE OF AMIL ZAKAT INSTITUTIONS (LAZ)
IN EMPOWERING POOR COMMUNITIES THROUGH
MICRO BUSINESS DEVELOPMENT
(CASE STUDY IN WEST JAVA REGION)**

Abstrak

Artikel ini mendeskripsikan tentang peran zakat untuk memberdayakan penerima. Pelaksanaan zakat memiliki modal sosial dan manajemen sipil. Modal sosial adalah berbagai entitas yang memiliki dua karakteristik yang sama: mereka adalah struktur sosial dan individu, modal sosial melekat dalam struktur hubungan antara orang dan di antara orang-orang. Bukan pada individu atau dalam alat produksi fisik. Keterlibatan Masyarakat memiliki derivasi nilai, yaitu: empati, timbal balik, kedermawanan, kewajiban moral, solidaritas sosial, kepercayaan publik, dan semangat publik. Dinamika karena budaya, politik gouvernement dan elite authority dari organisasi manapun.

Key Words: *Zakat, Modal Sosial, Pemberdayaan*

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A. Introduction

The study of this topic seeks to enrich theoretical discussions about how individual capacities in their social structure. The social capital perspective that was examined earlier (Putnam, 1993, 1996, 2000; Coleman, 1994; Portes, 1995; Fukuyama, 1999) has a focus on the quality of relationships in communities, organizations, and societies based on trusts, norms and social networks (networking).

Another challenge was put forward by Coleman (1988: S96), Ben Porath (1980), Oliver Williamson (1975, 1981), Baker (1983) and Granovetter (1985). This

perspective expresses the interrelationships between social organizations that influence the functioning of economic activities. From the results of the research of Helliwell (2002), Uslaner (2002), Delhey and Newton (2003) (in Rothstein and Uslaner, 2005) at the micro level, it is known that in general people trust other people around them, and also (i) have a fairly positive assessment of democratic institutions and government, (ii) more participate in politics and are actively involved in social institutions, (iii) contribute more to social activities, (iv) be more tolerant to minorities and people who don't like them, (v) are more optimistic about life, and (vi) happier with their lives.

Interactionism can be seen from the research of Putnam (1993), Zak and Knack (2001), Rothstein and Stolle (2003) (in Rothstein and Uslaner, 2005). In this perspective, social capital places more emphasis on trust and networking. At the meso level, it is known that people who have trust also have better jobs in political and government institutions, are more prosperous and rarely commit crimes and corruption.

While social capital from the network aspect has a core

value called civic engagement. Social capital with the core values of civic engagement contains seven derivations of very essential values, namely: (i) empathy, (ii) reciprocity, (iii) generosity, (iv) moral obligation, (v) social solidarity, (vi) public trust, and (vii) public spirit. This study shows that a bond, whatever its form: weak or strong, provides convenience in carrying out the life of Granovetter (1973; 1974; 1983). While other studies state that there is a formal network of influence and power.

Based on several perspectives above, the perspective of social capital which seems more relevant to the phenomenon of zakat in Indonesia, especially the West Java region, is the perspective put forward by Pierre Bourdieu. Here Pierre Bourdieu defines social capital as "actual and potential resources possessed by a person originating from an institutionalized social network that continues in the form of mutual recognition and introduction that gives its members various forms of collective support" which of course cannot be separated from aspects of the habitus and the field. Pierre Bourdieu (1930-2002) also

distinguishes between spiritual capital and religious capital. The first includes a broader range of aspects in a more diverse society, carried out by a more complex pattern of production, consumption, exchange and consumption. Whereas the second is produced in an institutional hierarchy (Bradford Verter, 2003: 150-174).

The phenomenon of social capital of the zakat institution has its own domain according to its characteristics. As in the previous study, there are 3 (three) forms of zakat institutions that are active in Indonesia. First, zakat institutions managed by the community by promoting ascetism and altruism. Second, state-run zakat institutions (Baznas and Bazda) with an orientation to developmentalism. Third, LAZ Private seeks to apply the principle of maximize utility. In the third part it is characterized by the presence of the following institutions: Zakat Houses (RZ), *Dompot Dhuafa*, LAZIS Muhammadiyah, PZU (Center for Zakat), and others. Even their existence intensified after the provision that these institutions were not only as zakat collection units (UPZ), but were changed to Zakat Management Institutions

(LPZ) which were legalized with the passing of Law No. 38 of 1999.

Research on social capital has been carried out by many previous researchers. However, from several studies conducted by several researchers above, it seems that there is still a need for development, especially from the aspects of the form and function of social capital in religious based social institutions, such as zakat institutions. Some of the above studies are more on increasing the economic accumulation of the subject, have not led to actions that are oriented to others, especially those based on the spirit of religion in the form of spiritual capital.

In-depth study of how the social capital of the Zakat Management Institution is not so much, especially in a sociological perspective. As far as the researcher can trace, research on the social capital of the zakat management institution (LPZ) in doubting people's funds through the development of this small micro business has not yet been discussed so that this research is expected to fill the gap.

Therefore, firstly, objectively this research is expected to provide a clear and comprehensive description of the

forms of social capital of zakat management institutions (LPZ) in doubting people's funds through the development of this small micro enterprise. Second, practically, this study is expected to provide input for both public policy makers (government/Zakat Management Institutions and leaders of Islamic organizations in the West Java region) as well as for academics, to renew the institutional arrangements for zakat in the future.

B. Literature Riview

The concept of social capital that has developed so far is based more on the views of three social scientists, namely Pierre Bourdieu, James Coleman, and Robert Putnam. Bourdieu defines social capital as the aggregate of actual and potential resources which are linked to possession of durable networks of mutual understanding and recognition in other words, to membership in groups that provide each of its members with the backing of collectivity owned by credit, in various senses of the words. Pierre Bourdieu defines social capital as "the actual and potential resources a person has derived from institutionalized and continuous social networks in the

form of mutual recognition and introduction (or in other words: membership in social groups) that give members various forms collective support ". Social capital can be interpreted as a characteristic of relationships between individuals in a social organization or with individuals outside the organization who can form social trust, norms and social networks that allow each individual within them to collaborate to achieve common goals. In the above sense, social capital is a condition in which individuals use membership in a society to obtain benefits. This definition places social capital in relation to the economic dimension.

James Coleman defines social capital as a variety of entities having common characteristics: they are inherently social structures that are inherent in the structure of relations between people. and among persons. It is not in individuals nor in physical implements of production. Coleman (1999: 20-23) explains that social capital is characterized by three forms, namely: obligations and expectations on the basis of trustworthiness, ability to channel information, and norms

with effective sanctions. These three forms of social capital can be distinguished from other forms of capital, such as funding capital, physical capital, and human capital. Coleman (1999: 14) also states that in an economic exchange system there is what is called F-Connection. F-Connection is a form of relationship that is built between family, friends, and company. Each form of social organization can influence each other.

Coleman's explanation of social capital seems to emphasize the importance of a balance between economic studies and sociology so that the underlying decision of an individual in determining something is not only based on mere economic goals, but also based on his social goals. With balanced goals between sociology and economics, a goal is to achieve human capital or commonly known as resources. Human capital itself can be in the form of skills and knowledge possessed by individuals.

Robert Putnam defines social capital as an feature of social life -networks, norms, and trusts - that can be acted together more effectively to pursue shared objectives. Here Robert Putnam

sees that social capital is a collaboration of three aspects, namely: trust, norms and networks. The roots of social capital theory can be found in philosophical and economic enlightenment made by Hume, Burke, and Adam Smith in the 18th century who not only saw the main institutional basis of a society, namely "social contract", but also looked at some characteristics of reciprocal networks. This concept was later developed by Marx and Engels through the concept of binding solidarity to explain the developed relationship and collaboration that arises when groups experience pressure or encounter difficulties. Simmel explained reciprocal transactions that would bring forth the concept of reciprocity that would be further developed which led to a close attachment between community members. Durkheim and Parson developed what is called value introjection, where values, morals, and commitments precede contractual relationships. Weber developed the concept of enforceable trust, which is trust that can be implemented. There are so many definitions of social capital in various literatures, including differences in the use of

words used to describe the same concepts, including social energy, community spirit, social attachment, citizen virtue, community networks, social ozone, extensive friendship, community life, resources social power, social networks, neighborhoods, social glue.

C. Methods

The design of this study uses a qualitative approach. The main view of qualitative design contains several things, namely: a) reality is a construct, multi construct, and comprehensive; b) researchers and those studied cannot be separated because of active interactions; c) the work hypothesis is time and context bound during the study; d) all entities observed factors are interrelated, so that it is difficult to separate which causes and consequences first; and e) scientific search is bound to value (not value free) (Lincoln and Guba, 1985:37).

This study uses the soft systems methodology (SSM) method developed by Peter Checkland. Soft systems methodology (SSM) is an approach to solving complex, unstructured problem situations based on holistic analysis and systems

thinking. The SSM method is carried out to describe problems that contain large social or political effects and conduct analysis using the concept of human activity as a tool to find out the problem situation to produce actions that will improve the situation.

In the use of this SSM method, the authors set seven stages to solve soft problems, namely: First, determine and understand the problem situation. Second, state the problem situation. Third, choose a point of view to look at the situation and produce a root definition of the problem. Fourth, develop a conceptual model that is sufficient to describe each root of the problem. Fifth, compare models with the real world. Sixth, state expected and possible changes. Seventh, take action to improve the real world situation.

The core process of the SSM method approach is to compare the real conditions that exist with the condition of the model that should occur so as to produce a better understanding of the conditions used as the object of research. The implication is that some ideas are generated to produce improvements through a number of actions.

D. Results and Discussion

Management of zakat is shown in the Surah Al-Tawbah: 60, which is called *amil* (wa al-'amilina 'alaiha). Therefore, it is obligatory to pay zakat through BAZ/LAZ. If it is deemed necessary, the MUI can issue a fatwa that channeling zakat through BAZ/LAZ is mandatory. BAZ/LAZ must be managed with professional zakat management. Meanwhile, now it is still handled by amateurs who are amateurish and unprofessional. *Amil's* task has not been implemented correctly. The implication is that the muzaki do not place their trust in *amil* and they tend to share their own zakat directly with the mustahik, not through *amil*.

BAZ/LAZ professionals have several requirements. These conditions include: First, have valid muzakki and mustahiq data. Second, submit financial reports to the public. Third, it is supervised by a public accountant, and has *amilin* or professional resources. Thus, the existence of a system integrated with information technology will facilitate the management of zakat. The existence of information technology, will help the work of zakat managers.

Zakat management has used technology for each process. By using technology, the process of managing zakat will be faster and easier. Distance barriers that have often been a barrier in exchanging data and information on zakat institutions can now be overcome. Integrated information technology makes it easier for zakat managers to control each zakat fund deposited by muzaki to then be channeled right to their mustahik.

The use of sophisticated information technology infrastructure will make LAZ efficient in collecting funds from muzakki and the easier it is to store various data. The use of prior technology can strengthen the database needed by zakat managers. The data includes: data on zakat recipients; zakat recipient area data; data of the zakat institution; data on institutions receiving support from zakat funds; compulsory data on zakat, etc.

In fact, the use of this technology can also make it easier for muzakki to pay zakat. The convenience, for example, the muzakki can pay zakat via SMS, can calculate their zakat through the internet, can obtain

information about the report on the collection of zakat funds via the internet, and others.

Management of zakat by using technology, especially banking technology. With the support of banking technology, donors will facilitate the banking transaction facilities. For example the method of payment of zakat by using a credit card or known as recurring. In sharia payment via credit card is valid with a commitment from the credit card holder to pay off payments before maturity, credit cards for payment of zakat, infaq, shadaqah and cash waqf. Banking services like this are expected to provide convenience for people who have a busy schedule.

Constraints Faced by BAZ/LAZ

The problem now is how to enable the Zakat Agency (BAZ) / Amil Zakat Institution (LAZ) to work professionally, transparently, and accountably. So far there have been several obstacles faced by BAZ / LAZ:

1. Management's understanding of the concept or fiqh of zakat and its management is relatively lacking. The indication is that not many BAZ / LAZ

have been successful in managing zakat, infaq and shadaqah.

Moreover, managing zakat fitrah tends to be ad hoc and friends, the fourth week of Ramadan is formed by the committee, the night of Eid Al-Fitr is complete, without adequate administrative and reporting documents.

2. Because the performance of BAZ/LAZ is not clearly measured, the public trust /muzakki is very low.
3. The implications of low public trust, the muzakki prefer to share their own zakat directly to mustahik. The distribution is definitely consumptive, around Rp. 20,000 to Rp. 50,000 plus sarong/mukena/rukuk.
4. If zakat is shared by the muzakki kepada mustahik directly, then the main purpose of zakat is to change the fate of someone mustahik to become muzakki or from fuqara to aghniya (rich people), only in imagination.

In fact, to change the mentality and understanding of BAZ / LAZ administrators who

have been established for years in their understanding of zakat and their management, serious and adequate extra motivation is needed.

Therefore, the management of the agency / amil zakat for:

1. need to have clear and measurable vision, mission, goals and programs.
2. conduct training or enlightenment about fiqh and its development and management. When there is a muzakki who will give or pay zakat, all can serve well, including when someone wants to consult about zakat.
3. prepare muzakki and mustahik data adequately, complete with personal data and results, and prepare instruments for analysis, identification, and classification.
4. the results of the identification of muzakki were followed up with proactive collection of zakat to the muzakki.
5. identification and classification of mustahik, which will be given zakat in consumptive form, and

which will be given productive zakat.

6. all data, starting from planning, programs, data muzakki, mustahik data, classification and distribution, administered neatly and well.
7. make periodic or periodic reports of who will be given the report, in order to realize the transparency and accountability of the assets mandated by the muzakki for people who really need it.

The government and other parties including the private sector Non-Governmental Organizations (NGOs) have made various efforts to improve the living feasibility of the nation, especially for the poor through poverty alleviation programs, both those that are handled directly or indirectly (induced by a program). These efforts are still ongoing, and always change models and formats.

According to statistics, most of the sources of funding for zakat institutions are from zakat, while the potential for infaq, shadaqah and endowments is not maximal.

No	LAZ	Zakat	Infaq/ Shadaqah	Wakaf
1	DD Republika	85%	11%	4%
2	YDSP Dana Alfalah Surabaya	14%	86%	0%
3	PKPU	55%	45%	0%
4	Rumah Zakat	66%	33%	1%
5	Darut Tauhid Bandung	41%	28%	30%

Source: Zaim Saidi (2006) Zakat Restoration, a necessity: Tekdan from Muslims Cape Town, South Africa.

The proactive forms of action found in the activities of the empowerment program of the poor in West Java include: First, the persistence of the chairperson of the institution from looking for ideas, building cooperation, seeking funds, socializing programs, training and assisting the community, and distributing oil palm products. Second, the hard work of the group leader / takmir in organizing and mobilizing the community. Third, people exchange information on successes and obstacles through recitation. Proactively all components of the empowerment program of the poor in West Java play a role in accelerating the implementation of empowerment programs, because they are always active and creative in finding solutions to problems. Besides being proactive, the program has been successful because they tend

not to like the assistance that is served, but rather to serve proactively.

The government also develops empowerment for the community. In empowering the community ii the government pays attention to the following:

1. Community needs: the interests of the entire community (not certain individuals or families) related to the typical conditions of the community. Therefore CBD must begin by identifying community needs (Community needs assessment)
2. Principle of Participation: namely the participation of all community members in various dimensions: identifying and formulating needs, expressing aspirations, planning, carrying out development, evaluating and monitoring, feeling the results. To identify community needs in a participatory manner, for example techniques can be carried out: Participatory Rapid Appraisal (PRA),
3. Social capital: is a stock of social beliefs, norms and

networks available within a group, community or community that can be utilized by members of the community. to solve problems together.

4. Cultural capital: is all cultural wealth (values, traditions, lifestyles, abilities and language skills, art) that are owned by individuals or groups that can be used to achieve an interest.
5. Local Political capital: are all rights, political authority, political organizations and mass organizations available in the community and the structure of society and the ability to organize citizens who can be used to fight for the political interests of the community in relation to the government.
6. Physical capital: natural wealth in the community/community.
7. Human Capital: all talents, health, intelligence, physical abilities, knowledge and skills possessed by an individual who can be used to obtain their interests.
8. Local knowledge or Local wisdom: all knowledge or wisdom that has long been collected and inherited in the community. This wisdom and knowledge has been proven to solve local problems so that they need to be studied and not necessarily replaced by new knowledge or government policies.
9. Sense of unity or Community Spirit: a spirit of togetherness that binds community members. This bond has certain roots. In order to carry out empowerment or community development, this root must be considered and should not be uprooted.
10. Sense of the linkages (interrelationship): the feeling of being interrelated and needing each other so as to create a harmonious and strong pattern of social relations.
11. Community identity: is an object, name, symbol, history, descent, etc. which can produce the same sense of identity from community members. Thus removing the identity of a community

by religious means can be detrimental to the existence of a community.

12. **Ol Wholeness:** is a feeling that whatever happens in a community is an impact on the whole of its citizens, a feeling of wholeness and not fragmenting. This feeling needs to be developed even though the community in question has grown increasingly complex.
13. **Belonging Sense of belonging:** is the sense of belonging to a community with all the wealth or elements in it. The greater the chance of citizens participating in all activities in the community, the greater the sense of belonging. This feeling is very important to foster a sense of social responsibility, caring and motivation to maintain the community.
14. **Ense Sense of organizing:** is the interest and ability to organize in all areas of life. This is important so that citizens have a great strength and are calculated politically by the government and other organized forces.
15. **Natural helping system:** a system to help themselves / groups themselves naturally means to emerge from local customs and spontaneity of the local community. This system can be perfected by introducing the principles of modern organizations, but it should not eliminate the essence of "help".
16. **Communication:** A community will be able to maintain its bond if it has a medium of communication between its citizens. This communication can be through traditional media (coffee shops, community shows, kentongan, joint games, "kongkow" places, arisan, etc., but in a modern society, modern communication media has actually eliminated this tradition because the scope of the news is national but private consumption (eg TV, Radio). In order to make communication effective in the community today there needs to be media development such as

community magazines, RT / RW parties, RT / RW assistance projects, etc.).

17. *Ense* Sense of security: security not only from all forms of physical threats or crime, but also in the sense of certainty in obtaining life resources such as access to credit, land and other facilities. It also includes a sense of security against the threat of Government policies that can harm them (eviction etc.) or social conflict. This loss of security will make people suspicious, not easy to believe in other parties even among fellow citizens, sensitive, unable to cooperate, unreliable etc.
18. *Ense* Sense of ownership and responsibility: a community will be easier to empower if they are given shared ownership rights that they can use and manage independently.
19. *Enang* Authority: as a community development unit should have legally recognized authority, for example to obtain development funds, to plan development and self-

supervision etc. If all the authority for development is in the village head, sub-district head or government institution, the community will not develop itself as an independent social unit.

20. *Impinan* Leadership: community leadership is needed especially in developing organizational skills. Leadership must not be monopolized by government officials but must also be able to develop democratically in the community. Tiered leadership from the smallest community to the larger unit. The most needed leadership is one that has legitimacy (not only legality), because the source is not only laws but also local customs.
21. Socio-cultural and economic resilience: Is the resilience and deterrence of the community, so that the community is not tossed around or become "months of threats from outside. This only happens if the community has all the above elements in a balanced manner.

22. Past city community development programs in Bandung were mostly in the hands of the government through the PMD office. Because government tasks are always macro and cover the entire city, the approach used is always instructive-deterministic, tends to be uniform, less flexible in responding to the challenges or dynamics of the ever-evolving society, so that it often turns off community initiatives and consequently almost always does not get popular support.
23. On the other hand NGOs engaged in community development tend to be more flexible, participatory and empowering but only able to focus on a particular target area (micro) and not able to create a "dynamic" community on a city (macro) scale.
24. In line with the paradigm of "People Centered Development" and "Reinventing Government", which emphasizes that the task of the government is empowering, enabling and facilitating, a community development institution is needed that is able to synergize the power of government and society (civil society) and has the following characteristics:
- a. Able to develop the concept of empowering the entire city community systemically, thus creating the dynamics of community life on a city scale (societal macro).
 - b. Able to create empowerment programs for all communities in need that are flexible and not uniform and instructive.
 - c. Able to gather thoughts and funds from both the Government and the private sector and NGOs from within and outside the country (so that it does not depend

entirely on the LG budget).

Network Aspect (Net Working)

Network (net working) is a relationship that is mutually adjoining and is carried out on the principle of voluntary, equality, freedom, and civility. The network of social relations will usually be colored by a typical typology in line with the characteristics and orientation of groups in social groups that are usually formed traditionally on the basis of lineage, repeated social experiences, and similarity of beliefs in religious beliefs.

Relationships that are side by side and carried out based on the above principles are found in the model of empowerment of the poor in West Java. The side-by-side elements that work together in the empowerment model include: First, Muzakki which in this case is incorporated in LKMP5 acts as a funder for the empowerment program. Second, some institutions act as: (a) funders / seekers; (b) program formulator; and (c) program implementers. Third, Mosque Institution, acts as the coordinator of the empowerment program group. Fourth, the community acts

as the object and actor of the program.

The above elements which work together in a network are based on principles: (a) voluntary, equality, freedom, and civility. For every Muslim who has assets up to his Nisab, he must pay his zakat.

In the implementation of the poor community empowerment program the institution cooperated with the local mosque. Based on the similarity of perceptions to jointly struggle to alleviate poverty in the region the chairman of the takmir mosque was appointed as the group leader, this meant that the chairman of takmir was easier to mobilize the masses, be a role model, and most importantly was the mandate in carrying out program activities. During the implementation of the oil palm cultivation program, the institution continued to provide an opportunity for the community to continue to be able to plant cassava and corn on the sidelines of oil palm plants. The chairman of the oil palm farmer group is the takmir of the local mosque in the hope that the takmir chairman can mobilize the period, becoming a role model for the surrounding community.

With the existence of networks in an empowerment group, it facilitates them in terms of: (1) communication and dissemination of programs to members, (2) facilitating activities, and (3) maintaining harmony between citizens. In this case all programs are accompanied by institutions from upstream to downstream. Farmers do not have to bother thinking about where to bring their crops, market prices, and can avoid middlemen. Thus indicating that the network system formed by the zakat institution in the empowerment program has built the component capacity of the Sumberoto community to always unite themselves in a synergistic relationship pattern. This network pattern has a huge influence in strengthening the aspects of funding, independence and sustainability of the activities of empowerment programs.

Reciprocity Relationship

The phenomenon of reciprocal relations based on the spirit of helping others was found in several activities in the implementation of poor community empowerment carried out in West Java. Based on the results of identification and

analysis, it was identified several empowerment activities which included reciprocity, among others: First, muzakki gave zakat funds, so he would get inner satisfaction, because he could help others. Second, zakat institutions give (sacrifice) all thoughts, energy, and time to run the program.

The thing obtained from the sacrifice is that the Institution is believed to be the recipient of zakat funds which can be used to realize the empowerment program initiated. Third, Takmir mosque (empowerment group) provides thought, energy and time to organize the poor, as extension agents / field assistants starting from the planting process to harvesting, and helping farmers market palm oil products. With that sacrifice, takmir mosque which plays a role as an empowerment group will receive benefits with increasingly prosperous mosques and da'wah activities. Fourth, set aside a portion of the proceeds of the sale of oil palm to prosper the mosque, and strengthen the institution and da'wah of the mosque, as a consequence of the recipient of the ummah economic empowerment program.

The phenomenon in West Java, muzaki channeled some of its assets in the context of empowering the poor in the village, where the program funds disbursed came from zakat maal. From the zakat funds, it is expected that there will be benefits to the world and the hereafter for them, the benefit of the people, and most importantly the formation of a better economy for existing poor households. So that it can be proven that social capital really produces clear positive benefits for members of the network and the community at large. Reciprocity that occurs in West Java has given birth to a society that has a high level of social care, mutual assistance and mutual care. Thus, poverty will be more likely or more likely to be overcome.

Trust Form

Trust is an expectation that appears in a group that behaves normally (not deviant), honest, and cooperative, which is built on norms that are shared, in the interest of other members of a group. The model of empowerment of poor people built in West Java is based on the principles of mutual trust in each

element of the empowerment program actors. Honesty behavior of each of these elements can be identified as follows: First, honesty about ownership and the amount of the amount of zakat that must be channeled. Secondly, zakat management institutions are trustworthy (professionalism) and work hard in running the programs offered. Third, the group leader really (really) accompanies the community in running the program. Fourth, the community is committed to implementing the rules that have been agreed with the group leaders and institutions. Trust (trust) in empowerment programs in West Java plays a role in two things, namely: (1) Communities that have high trust (high trust) have succeeded in creating various networks properly. (2) Communities that have a high level of trust (high trust societies) are proven capable of cooperating to a very large level of organization, a kind of transnational corporation.

What was found from the above phenomena was in accordance with what Fukuyama said. Fukuyama considers that trust is a product that is very important for cooperative social norms that give rise to social

capital. According to him, if the community can be relied on to maintain commitment, mutual norms help each other, and stay away from opportunistic behavior, then various groups will be formed quickly, and the group formed will be able to achieve common goals more efficiently. Therefore trust can be recognized through a concept of radius of trust (Fukuyama, 202: 71). This concept necessitates the existence of success criteria for a collaboration that is very much influenced by the size of the trust that is built between the parties that carry out the collaboration.

According to Fukuyama the collaboration will last long if the level of trust (radius of trust) is high. Namely, cooperative norms such as honesty and willingness to help that can be shared between limited groups of society and not with others in the same society. An example of a radius of positive trust is in Chinese people who have a high level of trust in running a business among their clients (Fukuama, 2002: 71).

On the other hand, the bond will be easily destroyed even if it is not formed at all if the degree of trust (radius of trust) is low. Low trust if it is full of individual

attachments and suspiciousness. Groups that put individuals first and suspect each other will be a time bomb for the breakup of cooperation. And actions such as can be said as social deviations (ipso facto) which reflect the lack of social capital.

Trust according to Fukuyama is also related to the network. The ability of a company to move from large hierarchies to a flexible network of small companies will greatly depend on the level of trust and social capital that is present in the wider community. High-trust societies such as Japan and China managed to create various networks well before the information revolution entered a higher pace. Low-trust communities may never be able to improve the efficiency offered by information technology. Therefore, besides the network there are also norms that are inherent in the community. Norms may be fundamental value issues, but norms also very likely include professional standards and rules of conduct such as codes of ethics. A doctor works on the basis of a code of ethics. Likewise for traders it may have behavioral rules that bind between them.

Form of Social Norms

Norms are a set of rules that are expected, obeyed and followed by members of the community on a particular social entity. These norms are usually institutionalized and contain social sanctions that can prevent individuals from doing something that deviates from the habit. The model of empowerment of the poor in West Java is built on norms or rules that are complied with and followed by community members and elements of empowerment. These norms include: (a) Institutions set rules: the conditions of farmers who receive empowerment program assistance must: (i) one goal with the institution's program, which is mosque prosperity, (ii) follow socialization through recitation, (iii) own land; (b) Chairperson of the group, sets rules: (i) every community that will receive program assistance must take part in the recitation (jama'ah masjid); (ii) the community must follow the technical instructions for planting to harvest, (iii) the community must sell the oil palm products through the group leader, (iv) the community must set aside a small portion of the proceeds for mosque prosperity (Rp. 25 - every 1 kg TBS) ; (c) The community plays a

role in monitoring the rules that have been mutually agreed upon.

Value is an idea that has been passed down through generations and is considered true and important by members of community groups. The values identified from the implementation of the empowerment program of the poor in West Java include: First, Muzakki has the value of personal and social piety (care). Second, the Institute has a value of responsibility, willingness and sacrifice. Third, the group leader has the value of volunteerism and togetherness. Fourth, the community has the value of mutual cooperation and togetherness in overcoming problems. Religious values always play an important role in the social life of the community. So that these values give rise to a developing idea. Then from that idea has formed and influenced the rules of conduct of the empowerment program.

E. Conclusion

BAZ/LAZ must be managed with professional zakat management. Meanwhile, now it is still handled by amateurs who are amateurish and

unprofessional. Amil's task has not been implemented correctly. The implication is that the muzaki do not place their trust in amil and they tend to share their own zakat directly with the mustahik, not through amil.

BAZ/LAZ professionals have several requirements. These conditions include: First, have valid muzakki and mustahiq data. Second, submit financial reports to the public. Third, it is supervised by a public accountant, and has amilin or professional resources. Thus, the existence of a system integrated with information technology will facilitate the management of zakat. The existence of information technology, will help the work of zakat managers.

Zakat management has used technology for each process. By using technology, the process of managing zakat will be faster and easier. Distance barriers that have often been a barrier in exchanging data and information on zakat institutions can now be overcome. Integrated information technology makes it easier for zakat managers to control each zakat fund deposited by muzaki to then be channeled right to their mustahik.

The use of sophisticated information technology infrastructure will make LAZ efficient in collecting funds from muzakki and the easier it is to store various data. The use of prior technology can strengthen the database needed by zakat managers. The data includes: data on zakat recipients; zakat recipient area data; data of the zakat institution; data on institutions receiving support from zakat funds; compulsory data on zakat, etc.

In fact, the use of this technology can also make it easier for muzakki to pay zakat. The convenience, for example, the muzakki can pay zakat via SMS, can calculate their zakat through the internet, can obtain information about the report on the collection of zakat funds via the internet, and others.

Management of zakat by using technology, especially banking technology. With the support of banking technology, donors will facilitate the banking transaction facilities. For example the method of payment of zakat by using a credit card or known as recurring. In sharia payment via credit card is valid with a commitment from the credit card

holder to pay off payments before maturity, credit cards for payment of zakat, infaq, shadaqah and cash waqf. Banking services like this are expected to provide convenience for people who have a busy schedule.

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