

**SHARIA SOCIAL CAPITAL CONSTRUCTION IN STRENGTHENING THE
COMMUNITY ECONOMY BY NATIONAL ZAKAT AGENCY INSTITUTIONS
YATIM MANDIRI SURABAYA**



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Abstract

This research was conducted to analyze the social capital construct that can strengthen the community's economy as carried out by the Yatim Mandiri Surabaya Amil Zakat Institution (LAZ). This research method uses descriptive qualitative with data obtained using interview techniques. The data obtained was analyzed through the stages of data reduction, data display, and conclusion. The results of the research show the construct of social capital at the National Amil Zakat Institution (LAZ) Yatim Mandiri Surabaya, namely in the form of providing capital in the form of education and training as well as business funds for orphans in the Mandiri Entrepreneur Center (MEC) program and poor mothers in the Bunda program. Mandiri Sejahtera (BISA). The social capital construct at LAZ Yatim Mandiri Surabaya in strengthening the community's economy is specifically for groups of poor orphan mothers in the Kampung Mandiri program. This program is an empowerment program in the village/village/region area to optimize village potential through the intervention of forming joint business groups. Through this program, the community can implement the social capital construct in the form of cooperation in managing funds from LAZ Yatim Mandiri Surabaya for a joint venture. The ultimate goal of providing and fostering social capital by LAZ Nasional Yatim Mandiri Surabaya is so that orphans and their mothers can live independently and be economically strong.

Keywords: Social Capital, Community Economy, LAZ Yatim Mandiri

INTRODUCTION

Economic development is said to be successful based on the economic growth of society. Community economic growth that supports economic development is characterized by reduced poverty through income distribution (Sholeh, 2014). According to Siregar (2016), economic growth is successful if it supports poverty reduction. Therefore, the community's economic growth is followed up by changing the poverty status of the community to become a well-off community.

In Islamic law, the concepts of zakat and shadaqah are ways of distributing income that are expected to reduce poverty. Until there is the concept of productive zakat people who have experienced the distribution of income do not immediately run out and provide a sustainable increase in income (Wibowo, 2015).

Economic growth is not only the government's task to reduce poverty, but broadly every society also wants its economic conditions to grow. This perception is what makes people even though they are in the category of being rich and capable, they will continue to improve their economy, their family, and even their business, regardless of what they will use this wealth for. On the one hand, this perception seems negative due to the greedy nature of humans, but on the other hand, if each community continues to explore its potential and explore innovations that can be developed to improve its economy, then if it is successful it means helping the government's task in increasing the country's economic growth.

Economic growth is also desired by middle-class people so they can move up to the upper strata. Middle-class people are certainly not counted as zakat recipients. Middle-class people are people who already have a job and income but want to increase their income. They will look for solutions to improve their economy. There are many ways for middle-class people to do this, starting from looking for side jobs, entrepreneurship, investment, and establishing collaborations (Donna, 2017). For those who have a side job, it means sacrificing more time to work. For those who are entrepreneurs, they will look at capital loans to start a business. Those who invest will learn about various types of investment according to their financial capabilities and knowledge, starting from investing in gold, and property, as well as through financial institutions and capital markets. This means that, in

different ways, society has the same main goal, namely improving its economy through increasing its income.

One way to increase income to improve the community's economy is to collaborate. Every society has different capital, both financial capital and competence. The greater the capital, the greater the opportunity to gain large profits, so the desire to have financial capital and competence simultaneously becomes the dream of every person.

For this reason, to realize the dream of a society that can feel like they have financial capital and competence simultaneously in realizing economic improvement, social cooperation is needed from each society in terms of capital which can be called social capital. Social capital is described as the integration of all aspects possessed by each social individual to facilitate the achievement of social goals (Coleman, 2000). Social capital departs from the paradigm that society cannot solve problems individually (Syahra, 2013). Cooperation is needed to overcome community problems, in this case, the problem of improving the economy.

Social capital is not focused on results, but rather the process that is undertaken together. Social capital will be formed continuously along with the commitment of the members of the community who join together. Social capital will be of higher quality if it continues to be applied to areas that provide greater and faster profits. Social capital can be a valuable asset because it encourages togetherness to gain benefits. Social capital that is empowered as capital can produce two benefits at once, namely improving the economy and social relations (Fathy, 2019).

The social capital referred to here is the unification of capital from various communities to be managed together. Sharia social capital means that what will be achieved together is not only profit sharing, but includes joint risk management and sharing. This departs from the concept of *musyarakah* in Islamic law, namely the collection of capital from several parties to be managed together and bear profits and losses together.

The capital owned by the community to improve its economy is channeled for business and investment. If capital is managed by the community individually, the results are not as good as when managed together. The more capital that is collected through the concept of social capital, the larger the scale of the business being run and the investment

invested will also be of greater value, so that there is a greater chance of generating greater profits that are shared.

The concept of social capital is not only oriented towards wealth. This concept can not only be accommodated by financial institutions, in fact, other entities that are more social, such as zakat fund management institutions, better reflect the implementation of the concept of social capital. There are three types of zakat institutions operating in Indonesia, namely zakat institutions managed by a community group, zakat institutions under the auspices of the state, and private zakat institutions (Malik, et. al., 2010).

Private zakat institutions also come in various forms, including Rumah Zakat (RZ), Dompot Dhuafa, LAZIS Muhammadiyah, PZU (Ummah Zakat Center), and others. These private zakat institutions are increasing in number and exist because they operate not only as zakat collectors but also as zakat managers. With so many zakat institutions, there is also a lot of research that analyzes the operations of zakat management by these institutions. Likewise, the concept of social capital has been widely studied by previous research. However, there is not much continuity of the concept of social capital in sharia entity institutions such as zakat institutions, even though if these zakat institutions are studied more deeply, they can be found to be implementing the concept of social capital more on their own. Therefore, this research raises the concept of sharia social capital at the National Amil Zakat Institution (LAZ) Yatim Mandiri Surabaya in improving the community's economy.

REVIEW OF LITERATURE

Social Capital Concept

Cohen and Prusak (2001) define social capital as a willingness to have active relationships between people including trust, mutually beneficial cooperation, shared values and behavior that binds each member of the network and society as well as the possibility of creating cooperation.

On the business side, social capital will build and encourage employees to be more interested in doing business and explore the best opportunities and possibilities for obtaining work networks through social capital. According to the World Bank (2002), from a development and financial perspective, defining social capital as an institution is good

relationships, the quantity and quality of norms of interaction that enable someone to coordinate actions to achieve desired goals.

In the context of national development, many studies have been conducted that look at the role of social capital in creating good governance, including Haridison (2013) who looked at the role of social capital in development. The results of this study are a literature review that looks at the concept of social capital as applied in several aspects of development: political, human, and economic. This research concluded that the problems and deviations that occur in various countries, the main determinant is the lack of social capital that grows in society. Like Haridison, Syahra (2003) concluded that when social capital is applied well, the most important contribution to the development of social capital is the creation of community groups that are independent and capable of realizing good governance.

In the context of empowering the community, social capital is still very popular among academics and practitioners as a theoretical framework for generating empowerment strategies. Social capital can develop the economy of Microfinance Institutions (LKM) and Street Vendors (PKL). Social capital is also present as a solution to poverty alleviation for Poor Households (RTM). More than that, social capital is also useful for women's economic empowerment (Sila, 2010; Kamarani, 2012; Puspitasari (2012).

The Role of Social Capital in Economic Development

Research conducted by several experts on various community groups in several countries found that social capital plays an important role in achieving economic success. Social capital plays a role in establishing cooperation between the community and financial institutions which is expected to help develop community businesses. This social capital approach is an alternative to the economic development strategy for economically weak communities which is usually supported by funds originating from government-managed project assistance.

It is hoped that several institutions can be used as a vehicle for organizing society and developing social capital, such as religious organizations, cooperatives, labor unions, and environmental groups. Each has an interest, attraction, and capacity to develop social

capital, which can initiate community organizing in useful activities (Gittel and Thompson, 2001).

Social Capital in Human Development

Nations with high social capital tend to be more efficient and effective in implementing various policies to improve the welfare and their people's lives. Social capital can increase individual awareness about the many opportunities that can be developed for the benefit of society. In the context of human development, social capital has a big influence because several dimensions of human development are greatly influenced by social capital, including the ability to solve the complexity of various problems together, encourage rapid change in society, foster collective awareness to improve the quality of life and look for opportunities, which can be used for welfare. This is built by a sense of mutual trust, cohesiveness, proactive action, and internal-external relationships in building social networks supported by a benevolent spirit of mutual benefit as a reflection of the strength of society. This situation will increase the possibility of accelerating individual and group development in that society. However, individual quality will increase society's quality of life, meaning that human development is parallel to social development (Hasbullah, 2006).

Social Capital Social Development

Communities that have high social capital will open up the possibility of resolving complex problems more easily. With mutual trust, tolerance, and cooperation, they can build networks both within their community groups and with other community groups. Traditional societies are known to have informal associations that are generally strong and have collective values, norms, and ethics as an interconnected community. This is social capital that can encourage the emergence of modern organizations with the principle of openness, and informal networks in society that can independently develop knowledge and insight to improve welfare and quality of life together within the framework of community development (Hasbullah, 2006).

The development of social capital in society will create a situation of tolerant society, and stimulate the growth of empathy and sympathy towards groups of people outside the group. Networks that strengthen social capital will facilitate channels of information and ideas from outside that stimulate the development of community groups. The result is the

birth of a society that cares about various aspects and dimensions of life activities, a society that pays attention to each other and trusts each other. A situation that encourages a peaceful, friendly, and serene social life.

Social Capital and Economic Development

Social capital has a very high influence on the development and progress of various economic sectors. Fukuyama (in Hasbullah, 2006) shows the results of studies in various countries which show that strong social capital will stimulate the growth of various economic sectors because there is a high level of trust and close relationships in a wide network that grows between fellow economic actors. An example of very high economic development with social capital is in East Asia which is carried out by Chinese economic actors. The business has a high level of cohesiveness because it is carried out with familial and tribal connections, and this pattern encourages the formation of networks of trust that are built across family, ethnic, religious, and state boundaries.

The culture of cooperation, helping each other, and reminding each other between individuals in village community entities reflects the spirit of reciprocity, mutual trust, and the existence of social networks. Industrial development in communities with high social capital will develop quickly because social capital will produce collective energy which will enable the development of an entrepreneurial spirit and spirit in society which in turn will develop the business world. Foreign investors will be interested in investing business capital in communities that uphold the values of honesty, trust, openness, and have a high level of empathy. Social capital has a strong influence on the development of other economic sectors such as trade, services, construction, tourism, and others.

Social Capital and Political Development

This high level has an impact on high civil society participation in various forms. The resulting positive consequence is that the government will have stronger accountability. High social capital will encourage government effectiveness, various determinants enable the state to function more effectively and have legitimacy. The high social capital possessed by the community can better facilitate relations between the state and the people. Good relations between the government and society will ensure the country's political stability. At the local level, social capital can bridge the relationship between local government and the community

in disseminating information and implementing development programs. Public trust in the government, openness of the government to the community, strong commitment and desire between local governments and the community to develop, and active participation of the community in development will encourage the creation of a good governance system where government accountability and transparency are balanced with community access and control towards government. This can also encourage democracy to grow from below and enable political development not only at the central level but also at the local level (Hasbullah, 2006). In addition, the state through a good governance system can encourage the strengthening of social capital which supports the development of good beliefs, values, and norms by creating a situation that is conducive to strengthening social networks in society and stimulating the growth of proactive attitudes of society in development.

Social Capital Against Economic Growth

The latest development in economic growth theory is that human capital creates positive externalities, such as; financial capital does not create financial flows to poor countries with low levels of education. It is because of education that an individual will be more productive which will ultimately increase the workforce which is expected to increase national income. The social theory of capital helps explain the participation in informal networks and beliefs in values that are part of capital in society. Almost all economic activities are related to the social network of capital and its influence on productivity at the micro and macro levels. Informal relationships will not directly increase welfare, but without these relationships, prosperity will be very difficult to achieve.

In many cases, social capital in society will increase total factor productivity because increasing the quantity and quality of social capital will influence private or public managerial capabilities. Managerial capability will be good when social capital reduces information costs, transaction costs, and risks and helps avoid moral hazard and adverse selection problems (Meier, 2002).

Furthermore, managing risks, shocks, and opportunities is the key to achieving sustainable economic development. The underdevelopment of social capital is the reason for low GDP growth in several former socialist countries. So, physical and human capital problems are the beginning of development steps (Paldam and Svendsen, 2000). Social capital

is important in alleviating poverty by improving economic relations and sources of information. Finally, in economic development, there remains an inconsistency in the relationship between social capital and economic development potential that becomes more evident at the individual level. An individual's ability to use relationships to accomplish economic goals will be negatively or positively related to economic growth at the community level.

RESEARCH METHOD

Pene's Method and Approach

The research method used in this research process is a qualitative method as a method to be able to explore and to be able to understand the meaning or significance of what is considered a social and humanitarian problem by a group of people or individuals (Creswell, 2013). The research analysis process regarding social capital uses written data based on phenomena that occur in the social environment or society. Therefore, the approach to this qualitative research uses a phenomenological approach. The phenomenological approach is a research approach carried out by researchers to understand the meaning of a phenomenon in society under certain conditions (Suwendra, 2018). The phenomenon that is raised and will be analyzed in this research is the sharia social capital implemented by the Yatim Mandiri Surabaya National Amil Zakat Institute together with the community it fosters.

Data Source

Data for this research process comes from primary data and secondary data. DaPrimary data is data from direct informants obtained through interviews, while secondary data is supporting data obtained from book literature, relevant previous research, and internet sources related to social capital.

According to Bungin (2007), qualitative research focuses more on the representation of social phenomena. From the focus of qualitative research, the technique used to determine informants in this research is the purpose sampling a technique for determining informants with certain considerations (Sugiyono, 2012). The researcher's consideration in determining the informant in this research is that the informant is a manager of a sharia entity, especially in this case the manager of the National LAZ Yatim Mandiri Surabaya.

Data Collection Procedures

Primary and secondary data for this research were collected through two procedures, namely; interviews with the management of LAZ Yatim Mandiri Surabaya and documentation of data obtained both from literature and information from the internet.

Data Analysis

Miles and Huberman (2012) explain that analyzing qualitative research data is done interactively and continuously until completion. Analyzing the data in this qualitative research went through three stages, namely; data reduction (reduction), display, and conclusion drawing/verification.

Checking Data Validity

This research uses triangulation to check the validity of the data. The triangulation technique checks the validity of the data by synergizing all points of view of the data obtained to verify and obtain good research results. This research uses method triangulation and source triangulation models for the reason that these two models are deemed adequate for checking the credibility of the data according to the research objectives.

RESULTS AND DISCUSSION

Sharia Social Capital Construct in Sharia Entity Institutions to Grow Community Economy

Social capital is a concept that has a broad meaning, the essence of which is a form of cooperation in various matters. In cooperation, of course, mutual trust is needed and mutual benefit is needed for each other. Capital, which means capital is not only in the form of assets but can also be in the form of personal potential, skills, honesty, etc. This capital also does not only focus on financial institutions but also various forms of institutions and community groups.

One of the Sharia entity institutions that implement the Sharia social capital concept that can play a good role is the Yatim Mandiri Amil Zakat Institution (LAZ). The Sharia social capital construct is implemented in empowerment programs which include the Mandiri Entrepreneurship Center (MEC), Kampung Mandiri, and Bunda Mandiri Sejahtera (BISA) programs. These programs are carried out by providing capital for the recipients to manage

a business that can improve their economy. As is the vision and mission of LAZ Yatim Mandiri to make poor orphans independent.

For every institution that manages zakat, infaq, and shadaqah, the main goal is to turn *mustahik* (people who have the right to receive zakat) into *muzakki* (people who give zakat). If someone has become a *muzakki*, then that person is in the economically capable category. On the other hand, if there are still many *mustahik*, it means that the number of poor people who need help to fulfill their economic needs is still high. Of course, the condition of the high number of poor people worsens the country's assessment in measuring its economic level. Therefore, social entity sharia institutions such as the National Yatim Mandiri LAZ help improve the community's economy by making this community into economically mature people so that they can encourage increased economic growth in the nation.

The Sharia social capital construct that can grow the community's economy individually by LAZ Nasional Yatim Mandiri is the Mandiri Entrepreneurship Center (MEC) and Bunda Mandiri Sejahtera (BISA) programs. Sharia social capital is managed in the form of business capital and trust in working together to manage this capital can improve the economy of the recipient of the capital. LAZ Yatim Mandiri provides confidence that it can provide capital and assistance to businesses receiving capital so that their businesses run well. Recipients of capital also provide confidence that they can manage business capital well until economic conditions improve.

The Mandiri Entrepreneur Center (MEC) program at LAZ Yatim Mandiri is an empowerment program for underprivileged orphans. The social capital provided is in the form of education which provides independence for orphaned children so that later they will be economically strong. The education provided is in the form of classroom teaching using learning methods that are adapted to the conditions of the world of work and business. Social and moral assistance is provided outside the classroom. Training and monitoring are provided in business development. So, it is not only empowerment in education but also spiritual, moral and social empowerment.

Sharia social capital management in this program is a form of long-term investment, namely a form of investment in Human Resources (HR) whose aim is to reduce unemployment, especially among orphans. The basis of LAZ Yatim Mandiri in empowering

orphans is to prepare them for independence, especially in terms of maturity, intelligence, mentality, and skills.

The MEC LAZ Yatim Mandiri empowerment program for underprivileged orphans (dhuafa) has established three aspects of independence, namely; academic independence in the form of knowledge appropriate to the field taken and pursued, religious or spiritual independence in the form of guidance on morals and *aqidah*, guidance on reading the Qur'an, and guidance on worship, as well as entrepreneurial independence in the form of direct training in planning and implementing entrepreneurial activities directly. The MEC program is intended to ensure that orphans do not fall into a situation without a father or mother and to make them independent, and armed with knowledge and skills.

The next Sharia social capital program is empowerment for mothers of orphans in a program called Bunda Mandiri Sejahtera (BISA). The aim of the BISA (Mother Mandiri Sejahtera) program is to help increase the income and welfare of orphan families by providing business capital. The business capitalized by LAZ Nasional Yatim Mandiri Surabaya is small because the financial assistance provided is in the range of Rp. 1,000,000,- only.

The sharia social capital provided by LAZ Nasional Yatim Mandiri Surabaya is in the form of revolving business capital (loan) which the mothers will repay within one year. This is done to teach mothers to be honest and teach them to manage their finances properly and correctly. 100% business profits for the mothers themselves, LAZ Nasional Yatim Mandiri Surabaya does not charge any fees from the mothers' business results.

Implementation Construction of Sharia Social Capital by the Community in Improving its Economy

The concept of social capital can be understood as a concept of cooperation between individuals and between groups. This collaboration can take the form of financial or non-financial capital cooperation. This concept can not only be implemented by an institution, but also by the community. Every form of community cooperation, for example, to improve the economy, can be said to be an implementation of the social capital construct.

The implementation of the sharia social capital construct by the community which is encouraged by LAZ Yatim Mandiri is through the Kampung Mandiri program. This

Independent Kampung Program is empowerment in the village /region area to optimize village potential through the intervention of forming joint business groups. With this, it is hoped that the community will have a source of income that comes from their surrounding environment. Through the Kampung Mandiri program, the community can implement the concept of social capital in the form of working together to manage funds from LAZ Yatim Mandiri for a joint venture where the profits and losses in terms of energy and results can be shared as well. If in the end, the efforts carried out together produce maximum profits, it means the construction of sharia social capital in the form of capital management for joint businesses can be implemented well and can improve the economy of group members in the Kampung Mandiri program.

Activities carried out in the Kampung Mandiri program range from planning village potential, surveying prospective mustahik, aligning the group's vision and mission, forming groups, training, routine coaching, distributing capital for joint ventures, and forming legal entities. The ultimate goal of this program is to make village communities independent with all the potential that exists for the progress of the area.

Independent Village Program LAZ Yatim Mandiri is a form of productive utilization of zakat funds aimed at mothers of poor orphans for a business managed as a group together. The main objective of the Kampung Mandiri economic empowerment program by LAZ Yatim Mandiri is to provide a solution to the mothers of orphans so that they can stand tall support their family's economy and live independently by setting up their businesses.

LAZ Yatim Mandiri provides funds according to mustahik needs. Funds are budgeted as business capital and other costs such as regular meetings, skills, and business training. Apart from that, the funds provided are also used to provide daily wages to mothers who are present during the production process.

The process of distributing funds is assisted by a facilitator who is fully trusted to manage finances. These funds are given directly to the facilitator, while the disbursement process to Kampung Mandiri is carried out in stages according to the level of need, for example, to buy cooking equipment first, then production materials and so on.

Apart from providing funds and assistance, LAZ Yatim Mandiri also carries out supervision. Supervision is referred to here as part of the program progress control carried

out, to know the extent to which the work has been achieved to meet the target, and whether the results are in line with the target or not.

CONCLUSION

Social capital is a concept that has a broad meaning which essentially is a form of cooperation in various matters. In cooperation, of course, mutual trust and mutual benefit are needed for each other. Capital, which means capital is not only in the form of assets but can also be in the form of personal potential, skills, honesty, etc. This capital also does not only focus on financial institutions but also various forms of institutions and community groups.

One of the Sharia entity institutions that implements the concept of social capital which can play a good role is the Yatim Mandiri Amil Zakat Institution (LAZ). The concept of social capital is implemented in empowerment programs which include the Mandiri Entrepreneurship Center (MEC), Kampung Mandiri, and Bunda Mandiri Sejahtera (BISA) programs. These programs are carried out by providing capital for the recipients to manage a business that can improve their economy. As is the vision and mission of LAZ Yatim Mandiri to make poor orphans independent.

The form of social capital that can grow the community's economy individually by LAZ Nasional Yatim Mandiri is the Mandiri Entrepreneurship Center (MEC) and Bunda Mandiri Sejahtera (BISA) programs. Social capital is managed in the form of business capital and trust in working together to manage this capital can improve the economy of the recipient of the capital.

The Mandiri Entrepreneur Center (MEC) program at LAZ Yatim Mandiri is a social capital program provided in the form of education which provides independence for orphaned children so that later they will be economically strong. Social capital management in this program is a form of long-term investment, namely a form of investment in Human Resources (HR). To empower orphans (after foster care), we can break the chain of poverty by reducing unemployment.

The next Sharia social capital program is empowerment for mothers of orphans in a program called Bunda Mandiri Sejahtera (BISA). The aim of the BISA (Mother Mandiri Sejahtera) program is to help increase the income and welfare of orphan families by

providing business capital. The business capitalized by LAZ Nasional Yatim Mandiri Surabaya is small because the financial assistance provided is in the range of Rp. 1,000,000,- only.

The implementation of the concept of social capital by the community which is encouraged by LAZ Yatim Mandiri is through the Kampung Mandiri program. This Independent Village Program is empowerment in the village/village/region area to optimize village potential through the intervention of forming joint business groups. With this, it is hoped that the community will have a source of income that comes from their surrounding environment. Through the Kampung Mandiri program, the community can implement the concept of social capital in the form of working together to manage funds from LAZ Yatim Mandiri for a joint venture where the profits and losses in terms of energy and results can be shared as well. If in the end, the efforts carried out together produce maximum profits, it means that the social capital concept of capital management for joint businesses can be implemented well and can improve the economy of the group members in the Kampung Mandiri program.

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