

ECONOMIC EMPOWERMENT MODEL IN IMPROVING THE WELFARE OF MUALAF (CASE STUDY OF THE MUALLAF CENTER INDONESIA CARE REGIONAL MEDAN)

Humaidi Sitompul ^{a*)}, Mustapa Khamal Rokan ^{a)}, Muhammad Lathief Ilhamy Nasution ^{a)}

^{a)} State Islamic University of North Sumatera, Medan, Indonesia

^{*)}Corresponding Author: humaidisitompul2019@gmail.com,

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Abstract. This research aims to determine the programs carried out by the Medan Regional Center for Indonesian Mualaf Care (MCIP) in empowering the economy of converts through the management of zakat, infaq, shadaqoh (ZIS). The type of research used in this research is qualitative with data triangulation analysis, namely by combining data from various sources, methods or theories. Type of data collection was carried out using interview techniques, observation, documentation with the research object of Muslim converts who were empowered by the Indonesian Center for Muslim Concern (MCIP) institution. The results of the research show that the Medan Regional Center for Indonesian Muslim Concerns (MCIP) manages zakat and empowers the economy of converts through the zakat given. Empowerment is realized through programs such as Life Skills Training, Basic Food Assistance and Funding for Muslim MSMEs. Good economic empowerment indicates that mustahiq also have good economic qualities. This is due to changes in the mindset of converts who are increasingly developing regarding efforts to improve their standard of living to be better than before. Therefore, economic empowerment can increase the welfare, income and independence of converts.

Keywords: economic empowerment; converts to Islam

I. INTRODUCTION

Changing beliefs often creates problems that need to be resolved immediately. This conflict usually involves families and individuals undergoing religious conversion. After converting to Islam, converts often experience interpersonal tension due to their need to remain dependent on their family, while their family may sever ties and reject them. This poses a serious threat to someone who changes religion (Solin, 2023). In this context, zakat institutions must play an active role in empowering the economy of converts so that they can achieve financial independence. One of the eight groups entitled to receive zakat is "Mualaf," namely individuals who convert from an old religion to Islam by fulfilling certain conditions (Adha et al., 2024). Zakat plays a crucial role in reducing poverty and advancing the economy. Unlike other sources of development funds, zakat only has benefits related to sincerity and the hope of reward from Allah (Mubarak et al., 2023). In surah At-Taubah verse 60 which explains that converts are included in the group of people who receive zakat:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ فَلَوْ بُهْمَ فِي
الرِّقَابِ وَالْغَرْمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ
حَكِيمٌ ﴿٦٠﴾

"Indeed, the zakat is only for the poor, the poor, the amil zakat, whose hearts are softened (converts), to (free) the servants of the sahaya, to (free) the debtors, for the path

of God and for those who are on a journey, as an obligation from God. God is All-Knowing, All-Wise." (At-Taubah: 60)

The economy has a vital role in a person's life, where a low economic level usually results in a low quality of life. Conversely, a high economic level is often associated with a better quality of life. Therefore, converts to Islam need moral support and legal protection to ensure their lives after religious conversion (Abdillah, 2020). The role of zakat amil institutions is very important in supporting the lives of converts, and special institutions are needed that focus on empowering converts to help them recover from the difficulties they face. Zakat, as one of the third pillars of Islam, functions as a tool to strengthen society socially, economically and spiritually (Akbar et al., 2021). Zakat, infaq and alms serve as economic instruments that can have a significant impact in reducing poverty, creating new jobs, increasing the income and purchasing power of the poor, and encouraging economic growth in society. Apart from that, ZIS also has the potential to regulate the economic system at the individual, community and state levels. The economic potential of zakat, donations and alms can continue to be developed (Khairina, 2019). Zakat is a crucial element in the economy, especially when viewed from a scientific and institutional perspective. Zakat can be an effective solution to overcome poverty by playing a role in empowering society, especially for the poor, poor people and other groups (Mashur et al., 2022).

As a financial tool in Islam, zakat plays a very important and strategic role. Because zakat is an obligation for Muslims, it has great potential that needs to be maximized to achieve its goals and benefits. However, there are still obstacles that hinder the full realization of the potential of zakat (Fajrina et al., 2020). One of the aims of zakat distribution is to ensure that the poor are not neglected and to empower those who have the potential to become entrepreneurs in order to achieve economic independence for their families (Nasution, Yasir; Tarigan, Azhari Akmal; Yafiz, 2020). In various Islamic economic studies, it is stated that the essence of the spirit of Islamic economics is the economic empowerment of the people. From this perspective, zakat functions as an instrument for community development and empowerment, for example through productive assistance that can be used to develop businesses in the formal sector (Tarigan & Hutagalung, 2020). In Indonesia, the number of converts continues to increase every year. According to data from the Ministry of Religion released in 2023, around 1.5 million people have converted to Islam through the conversion process in Indonesia (www.ihowin.com, 2024). The Indonesian Muallaf Center (MCI) is a national institution that focuses on empowering Muslim converts. This private foundation was founded by Steven Indra Wibowo, who was inspired by sympathy and empathy for converts to Islam. Steven's personal experience in looking for a religious teacher after embracing Islam encouraged him to establish this foundation.

Over time, the Indonesian Muallaf Center (MCI) continues to develop with various programs to empower converts. These programs include: in-depth education about the Islamic religion for converts, intensive consultation and guidance services for prospective converts to the shahada pledge process, as well as assistance with food packages, cash and Ibadan equipment for those in need, apart from that, MCI also provides advocacy for converts in terms of law, health, education and economics. And also the facilities of a shelter for converts are used to deepen their faith and hone the skills of converts according to their interests and talents. The independent converts program aims to empower underprivileged converts to achieve economic independence. In North Sumatra, there are institutions that focus on empowering Muslim converts, one of which is the Bina Muallaf Al Muhajirin Bumi Asri Medan foundation. This institution plays a role in guiding Muslim converts regarding faith, worship, and social interactions among Muslims (Yani et al., 2022). At this foundation, converts receive guidance starting from the creed process, circumcision, introduction to Islam, to strengthening the faith and introduction to prayer and fasting. Apart from that, they are also trained in job skills. Since its founding until now, the foundation has guided many converts, both from the city of Medan and from outside the city, some even coming from outside the province of North Sumatra.

Another institution that plays a role in empowering Muslim converts is the Medan Regional Indonesian Concerned Muallaf Center (MCIP). This institution, as a branch of the Indonesian Muallaf Center (MCI), focuses on guiding and empowering converts to improve their quality and knowledge. MCIP provides guidance in the field of religion so that converts

better understand Islamic law and in the field of economics with various methods to improve their economic conditions. One of the common problems converts face is expulsion from the family home and not getting financial support after converting to Islam. MCIP seeks to address this problem by providing economic empowerment to ensure the lives of converts are secured.



Figure. 1 Data from the MCIP Institute

The author obtained information from the Indonesian Concerned Muallaf Center (MCIP) regarding the growth in the number of people converting to Islam from January to August. Data shows an increase in the number of converts every month. The author also notes that most converts come from economically disadvantaged backgrounds. Therefore, empowerment for converts to Islam is very important based on this data. The Indonesian Caring Muallaf Center (MCIP) carries out various activities to guide and empower converts, covering religious, economic and educational aspects. MCIP holds recitations, tausiyah and lectures twice a week, on Fridays and Sundays, which are useful for deepening understanding of Islamic teachings for converts. However, for economic empowerment, MCIP does not yet have an effective program to improve the economic conditions of converts. Based on the problems above, the researcher intends to conduct this research which aims to determine the empowerment programs carried out by the Medan Regional Indonesia Peduli Muallaf Center (MCIP), as well as how the institution takes steps to empower the economy of converts and the impact after the institution empowers these converts.

A. Economic Empowerment Concept

Economic empowerment refers to a series of programs run by non-governmental organizations (NGOs) or governments to improve the skills, capital and quality of life of groups of people. The aim is to help them meet their daily needs and improve their living conditions through business development. (Ismail, 2008: 225-226). Community economic empowerment is an effort to develop community capacity by encouraging, motivating and increasing awareness of the economic potential they have and trying to develop it. Community strength is a crucial element that allows society to survive and develop. In a dynamic context, community empowerment plays an important role in the process of self-development and achieving progress, and is the foundation for what is known as National Resilience. (Afrina, 2020). In Islam, one of the tools for community empowerment is zakat. Zakat

functions to reduce the gap between rich and poor people, by increasing the purchasing power of poor people from previously being unable to being able to buy goods and services. This in turn can increase demand for goods and services. Overall, zakat plays a role in increasing consumption and encouraging economic growth. (Ryandono, 2008: 26). Welfare is an important element for human survival, so it is natural that humans try in various ways to achieve it. (Syahril et al., 2019).

Empowerment arises from conditions where individuals or communities feel helpless or weak in various aspects such as knowledge, experience, attitudes, skills, business capital, networks, enthusiasm, hard work and perseverance. This weakness often causes dependency, helplessness and poverty. Empowerment is a process that aims to give strength to weak parties and reduce the power held by parties who are too dominant, with the aim of creating balance. (Ramadhanu, Andika; Widiastuti, 2017). According to Tjptoherianto, someone can be said to be empowered if they have fulfilled the following empowerment indicators:

- 1) *Faith* reflects an increase in a person's devotion to Allah SWT, which can be seen from his activeness in worship and carrying out Islamic da'wah activities.
- 2) *Purchasing ability* refers to an individual's capacity to purchase the daily needs of their family and themselves, including food, drink and education.
- 3) *Ability to purchase additional items* is an individual's capacity to purchase secondary or tertiary goods such as wardrobes, televisions, radios, newspapers, magazines, clothing, and motor vehicles.
- 4) *Economic security and contribution to the family* includes ownership of a house, land, productive assets, and savings, which are important for family needs. A person is considered empowered if they can fulfill these aspects independently or without depending on a partner.
- 5) *Community relations* includes a person's involvement in social activities in the surrounding environment. Community relations include a person's involvement in social activities in the surrounding environment.

Every individual in an Islamic society has the obligation to work or earn a living from the sustenance given by Allah. Working to earn a living is the main responsibility for overcoming poverty, is the basic foundation for achieving a decent standard of living, and is an important factor for achieving prosperity. (Satria & Qulub, 2020). Based on this, the problem can be drawn, namely how the empowerment programs carried out by the Medan Regional Indonesian Concern Center for Mualaf (MCIP) are carried out. How is the economic empowerment model carried out by the Indonesian Concerned Mualaf Center (MCIP) compatible with the concept of Islamic philanthropy and what is the development of converts after being empowered.

II. RESEARCH METHODS

This research adopts a qualitative approach using data triangulation, namely integrating information from various sources, methods or theories. In this qualitative approach, the

researcher acts as the main instrument in collecting, analyzing and interpreting data. This research applies a case study strategy, especially a descriptive case study, which aims to provide a detailed description of the background, nature and typical characteristics of the case studied. This research aims to answer research questions regarding the role of the Indonesian Peduli Mualaf Center in the economic empowerment of Muslim converts. This question becomes the basis for researchers in determining the scope and boundaries of research. The focus of this research is on the economic empowerment program for Muslim converts held by the Indonesian Peduli Mualaf Center. The data used in this research is a combination of primary data and secondary data. Primary data includes the results of interviews and direct observations at the location of converting converts, while secondary data consists of documentation related to the converts' empowerment program implemented by the Indonesia Peduli Mualaf Center.

Primary data collection in this research was carried out through interviews with five converts to Islam, namely Mrs. Venteria, Mrs. Nugrah Juita Putri, Mrs. Feyren, Mr. Novul, and Mrs. Afin, who were empowered by the Center Indonesia Peduli Mualaf (MCIP). Apart from that, direct observations were made on the Head of the Medan Regional MCIP Branch, Mr. Aditya Vidyantara, to understand the model of economic empowerment of Muslim converts. Secondary data was collected through documentation related to Muslim convert empowerment program activities.

III. RESULTS AND DISCUSSION

The object of this research involves the Medan Indonesian Center for Concerned Mualaf Institute (MCIP) and the converts under its auspices. The Mualaf Center is an institution that focuses on Islamic da'wah and education, especially for converts, with a commitment to providing the best service for those who want to understand Islam more deeply. This institution was founded in 2018 as a branch of the central MCI. After experiencing changes in management, this institution was divided into several parts and in 2022 changed its name to Mualaf Center Indonesia Peduli. Efforts to empower Muslim converts that have been carried out for a long time apparently face various challenges that need to be taken into account. Realizing that the journey to becoming a convert is full of challenges, there are many things that need to be learned and adapted. Therefore, the Indonesia Peduli Mualaf Center is here to support the learning and adaptation process of converts while empowering them. The programs implemented by the Indonesia Peduli Mualaf Center include education, social and economic da'wah. The Indonesian Center for Mualaf Institute uses zakat, infaq and shadaqah to empower converts. Funds from these donations are used to run empowerment programs. Productive zakat, in particular, offers a solution to the main problem in asnaf, namely poverty. (Fadillah, Indah's Daughter; Yafiz, 2022). Based on the author's findings, the Medan Regional Indonesian Center for Muslim Concerns (MCIP) is

actively carrying out economic empowerment of Muslim converts through several programs including:

- 1) *Life skills training* Distribution of zakat to the poor should consider their needs and potential first. The aim is that the zakat assets given do not run out quickly, but can grow productively over a long period of time. If someone has the ability to work, they are given work tools; If you have entrepreneurial potential, you will be given capital assistance that is appropriate to your capacity in managing your business. One of the fundamental problems in poor communities is a lack of skills, which often leaves them with similar livelihoods with low incomes and limited methods.

This is caused by the limited access of poor people to obtain additional skills, which makes them dependent on skills inherited from their families. For someone who is used to a certain job, zakat can be used to fulfill his work needs or buy the necessary tools, both expensive and cheap, so that he can earn sufficient profit to meet his living needs. To improve the skills of the poor, the Indonesian Caring Mualaf Center (MCIP) implements a life skills training program. Some of the training programs held include sewing and entrepreneurship training. The aim of this training is to enable poor people to build independent businesses using the skills they have learned. However, in its implementation, the Indonesian Caring Center for Mualaf (MCIP) faces challenges related to the mentality of the mustahiq. The main problem faced is the mustahiq's lack of consistency in running the business, so that the capital provided is often only spent and not used to finance the business. The training carried out by the Indonesian Peduli Mualaf Center (MCIP) is carried out in collaboration with partners who support the activities of the Indonesian Peduli Mualaf Center (MCIP).

Table 1. Indonesian Caring Center For Converts Training (Mcip)

No	Program	Activity
1	Life skills training	Sewing training Entrepreneurship training Sharia capital market training Creative economy training

Our findings after interviewing several converts who participated in the Life Skills training program, namely Mrs. Venteria, Mrs. Nugrah Juita Putri, Mrs. Feyren, Mr. Novul, Mrs. Afin, they admitted that after taking part in the training conducted by the Mualaf Center Indonesia Peduli (MCIP) institution, they become motivated to be able to do the things they have learned. This training can be one of their efforts to find work or to open their own business. They admit that this life skills training is very useful for converts who are still unsure about what they can do. They can start with skills training that can be used in everyday life.

- 2) *Basic Food Assistance* The Indonesian Center for Concerned Mualaf Institute (MCIP) provides significant support to strengthen the faith of converts and prevent them from returning to their previous religion. The assistance routinely provided by this institution usually takes the form

of fulfilling food needs, such as distributing basic necessities every month. The program to provide basic necessities, which is a basic need, is being undertaken by MCIP to ensure that Muslim converts who are still facing difficulties in meeting their primary needs can have a little more peace of mind. Funds for fulfilling these basic necessities were obtained from zakat, infaq and sadaqah collected from donors who support the Center Indonesia Peduli Mualaf.

Our findings after interviewing several converts, namely Mrs. Venteria, Mrs. Nugrah Juita Putri, Mrs. Feyren, Mr. Novul, Mrs. Afin, they admitted that this basic food assistance program was a very effective effort for converts. Converts who are still not economically independent think more about what they will eat every day than thinking about other needs, so with this program the converts feel very helped and calmer in preparing themselves every day.

- 3) *Funding for Muslim MSMEs* The next program implemented by the Indonesia Peduli Center for Mualaf Center is funding for MSME converts. The aim of this program is to improve the economic conditions of converts and strengthen their faith, considering that economic factors are often the main reason someone leaves religion. Through this program, the Indonesian Concerned Mualaf Center (MCIP) seeks to reduce the possibility of converts returning to their previous religion. In this program, MCIP provides funds to converts who have the skills and abilities to run a business.

The growth of productive zakat is obtained through efforts to empower the mustahik economy, which makes it a business asset that allows poor people to live and meet their needs consistently. (Sardini & Imsar, 2022). Based on the researchers' findings, there are several empowered converts who have run MSMEs and received funding from the Indonesian Center for Muslim Concerns (MCIP). After the researchers conducted interviews with converts who run MSMEs, funding for MSME converts was carried out when the converts wanted to open their businesses. In this case, before fulfilling MSME funds, they made observations first, especially for converts who want to open a business. Converts who want to open a business must have high determination and have an entrepreneurial spirit so that they are not easily shaken by challenges once the business is running. Then observing the place of business becomes an important part because it affects the quality of income for MSMEs run by converts.

Based on researchers' interviews with several converts who received MSME funding, the Indonesian Caring Mualaf Center (MCIP) plays an important role in improving the economic level of converts. After being empowered, converts experience many benefits and improvements in their lives.

Table 2. Researcher Interviews With Several Converts To Islam Who Received Msme Funding

No	Name of convert	Worship	Purchasing power	Social relationships
1	Mrs. Venteria	√	√	√
2	Mrs. Nugrah Juita Putri	√	√	√
3	Then Novul	√	√	√
4	Feyren's mother	√	√	√
5	Afin's mother	√	√	√

Based on the results of the author's interview, efforts to empower Muslim converts economically are considered very effective in empowering Muslim converts. Looking at it from an economic perspective, the assistance provided by the Center for Indonesian Muslim Converts (MCIP) has had a positive effect on Muslim converts. The increasingly improving economy, the fulfillment of primary and secondary needs, makes the standard of living of converts better and more secure. Converts to Islam are also becoming more relaxed about carrying out their prayers because the economy has improved so they can prepare the necessary needs. Likewise, social relations with converts are getting better with their neighbors and people in their environment. The author also interviewed Mrs. Venteria, Mrs. Nugrah Juita Putri, Mrs. Feyren, Mr. Novul, Mrs. Afin regarding the programs run by the Indonesian Caring Center for Muslim Converts (MCIP), they said that the programs run by the Indonesian Caring Center for Muslim Converts (MCIP) were considered very helpful in improving the economy of converts. He felt for himself that the economy was slowly improving, he was able to meet his daily needs and many other life necessities. With the economy getting better, there is no worry and he can slowly focus on religion and improve himself.

IV. CONCLUSIONS

Based on the results of the research above, it can be concluded that the programs run by the Medan Regional Indonesian Center for Concerned Mualaf (MCIP) institution are considered successful in empowering the economy of converts. This success can be seen from the converts who have been able to fulfill their daily needs and other needs for their lives. The existence of the Medan Regional Center for Indonesian Concerned Mualaf (MCIP) is very important for improving the standard of living of converts. The presence of the Center Indonesia Cares for Mualaf (MCIP) provides new hope for converts who want to start a new journey with the beliefs they have just embraced. Through the programs run by MCIP, such as soft skills training, providing basic necessities, and funding for MSMEs, it is considered effective in improving the economic conditions of converts.

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