

Community Empowerment as a Powerful Action for Islamic Philanthropy for the Economic Welfare of Communities (Case Study at Baitul Maal Hidayatullah)

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ABSTRACT

Philanthropy as voluntary action for the public good can be an alternative support for community empowerment activities that improve business productivity and the community's economy. Islam promotes the behavior of generosity for just welfare through the rules of Zakat, Infaq, Sadaqah, and Waqf. This paper will discuss the position of community empowerment activities as a form of utilizing Islamic philanthropy to build community economic welfare. The research was conducted using a qualitative approach by observing the Mandiri Terdepan program at Baitul Maal Hidayatullah. Data were collected by interview, website documentation study, and literature review so that it could be analyzed by comparing the field situation with the studies found. The results of the study explain that the poverty alleviation carried out by BMH in the Mandiri Terdepan program from an economic point of view was carried out by establishing three parts of the program, namely, working capital financing, spiritual development, business skill development, and entrepreneurship training. The study concluded that Islamic philanthropy is related to the process of community empowerment because philanthropy is an act of change, which means changing people who cannot afford to become prosperous so that people need additional capacity to be independent.

Keywords: Community empowerment, Economy welfare, Islamic philanthropy, Zakat

INTRODUCTION

Poverty is still a fundamental problem in Indonesia, with various causes of existing social conditions that cause community groups to be unable to meet their needs. According to data from the Central Statistics Agency (BPS), the number of poor people

in Indonesia as of September 2021 is 26.50 million people or 9.71% and the poverty line as of September 2021 is IDR 486,168 per capita per month. Poverty conditions in developing countries, including Indonesia, are included in the concentration of the first Sustainable Development Goals (SGDs) “no poverty”.

The Sustainable Development Goals (SGDs) are designed by involving all development actors, both from the Government sector, Civil Society Organizations (CSOs), the private sector, academia, and others. Actors in poverty alleviation development aim to end poverty, reduce inequality and protect the environment. The implementation of poverty alleviation undeniably requires significant funds so that the potential for socio-religious funding can be an alternative to fulfilling the needs of community empowerment, especially in countries with strong religious principles. As stated in the Pancasila First Precepts, Belief in One Supreme God, Indonesia holds religion as a fundamental principle for the people and the state.

Indonesia is a developing country with the largest Muslim population of 209.120,000 (87.2%) (Setyaningsih, 2021), so the potential for socio-religious funding from Islam, Zakat, is significant. The potential for zakat obligations of the Indonesian people becomes a potential national development funding that can be utilized to implement community development programs through activities that reasonably empower the community to achieve prosperity. Sustainable empowerment aims to fulfill the elements of developing, enabling, empowering, and protecting (Sumodiningrat, 1998). Community development is in line with philanthropy, namely voluntary action, concern for the welfare of others that do not depart from coercion or obligation, and public interests, not personal interests (Maftuhin, 2017).

Philanthropy is defined as "voluntary action for the public good" or voluntary action for the public interest (Payton, 2008). In contrast to the concept of charity, philanthropy leads to empowering the community. The terms charity and philanthropy differ in terms of the impact of their actions. Charity is an act of giving that does not have massive and structural effects, while philanthropy is an act of giving designed to bring about specific social changes, especially changes that impact the realization of social justice (Maftuhin, 2017). Fauziah (2008) mentions three philanthropic activities in Islam: zakat, sadaqah or donations and waqf, which are utilized as consumptive and productive funds. Consumptive funds do not impact sustainable development, so they

do not meet the rules of Zakat as poverty alleviation, so the community needs more financial assistance for productive business capital.

Facts in the field that are often encountered are that people find it challenging to obtain business capital through financing applications to banks because they are hindered by requirements such as collateral, certificates and securities. Although banks have small interest rates ranging from 1-2% per month, access is not easy for small people because of the eligibility criteria for borrowers. Another small path communities take to apply for capital loans to moneylenders who provide convenience in terms of conditions, having loan interest between 10 to 30% per month, which strangles the poor. Nearly 90 percent of small-scale economic entrepreneurs are Muslims who do not yet have solid, well-established institutions free from interference.

Baitul Maal Hidayatullah (BMH), as an amil zakat institution (LAZ), comes with the Mapan (Mandiri Terdepan) program, which aims to support and, at the same time, help alleviate poverty and unemployment through financial support for weak economic actors (dhu'afa) as well as freeing them from the shackles of moneylenders and doing coaching both moral and managerial aspects. BMH, with the roles of collectors, managers, and users of Islamic philanthropic funds, tries to show a different position of philanthropy from the charity. This paper will discuss the work of empowerment activities in the Mandiri Terdepan program belonging to BMH, which embodies Islamic philanthropy in the form of exercises to build community economic welfare.

RESEARCH METHODOLOGY

This study uses a qualitative approach to present a complete description of an event in its context or to build a cause-and-effect relationship (Martinson, 2015). The discussion is compiled based on data derived from the results of a review of the literature, secondary data, and the consequences of interviews. The object of observation in this paper is the Baitul Maal Hidayatullah as an Amil Zakat Institution representing the East Java Province which carries out the Mandiri Terdepan program for the community's economic welfare. Interview data were obtained by interviewing the East Java Representative BMH management as the executor of the Mandiri Terdepan program in East Java. Secondary data was obtained from the BMH official website <https://www.bmh.or.id/> as supporting data. Literature reviews are carried out on books

and scientific articles that discuss Islamic philanthropy and community empowerment. The results of data collection will be analyzed by studying field conditions that occur in BMH, which will be compared with information in the literature to explain and answer questions in this paper regarding the relationship and position of Islamic philanthropy with community economic empowerment.

RESULTS AND DISCUSSION

Islamic philanthropy social funding in Indonesia for the welfare of society

Maftuhin (2017) wrote that philanthropy has two elements: voluntary action, which means caring for others through efforts to realize welfare and the public interest, which means movement or giving for humanitarian purposes and or organizations that provide humanitarian assistance. Fauziah (2008) mentions three philanthropic activities in Islam, zakat, sadaqah or donations and waqf. Indonesia has the largest Muslim population, at 209.120,000 (87.2%). In 2010 the total zakat collection was 1.5 trillion, and 42% or 634 million zakat funds were collected by LAZ (BAZNAS Report, 2010). Indonesia's zakat potential is still growing until now; it was recorded in 2020 as worth IDR 327.6 trillion or equivalent to 2.12% of GDP in 2020, which was worth IDR 15,434.2 trillion (Puska BAZNAS, 2021). The potential for zakat obligations of the Indonesian people is a potential national development funding that can be utilized to implement community development programs.

The concept of philanthropy in Islam is considered necessary so that there are rules of obligation in issuing assets through the third pillar of Islam, zakat, to create justice and public welfare. Zakat is not a form of compassion for the rich towards the poor but also the rights of the poor who are superimposed on the wealth of the rich, and its implementation involves many interests, not only between muzak and mustahiq zakat but also between fellow mustahiq zakat itself (Miftah, 2007). The fundamental basis of the Islamic financial system is socio-economic justice (*Al-adl al-ijtima'i*) and virtue (*al-Ihsan*). With the essence of socio-economic justice, a fair distribution of wealth among members of society is ensured to improve social welfare (Hassan, 2015).

Zakat, as the third pillar of Islam, is often associated with poverty alleviation through the provision of financial support for the daily needs of the poor. Zakat must be channeled effectively into long-term and productive programs to provide maximum

benefits for the recipients. Distribution of Zakat should not be limited to providing funds for consumption (consumptive) needs but also includes forms of production-based programs that can continue to generate income streams for zakat recipients (Ismail, 2017). The Islamic concept makes zakat one of the state revenues. Therefore, acquiring zakat is essential for maintaining state life to achieve a common goal, prosperity (Azhar, 2017). Zakat is one of the pillars of Islam with dimensions of social justice (Andriyanto, 2014). The essence of zakat is the management of funds taken from *aghniya'* (Surat al-Taubah [9]: 103) to be handed over to those who are entitled to receive it (Sura al-Taubah [9]: 60) and aims to prosper the social life of Muslims (Surat al-Taubah [9]: 60). *Dzariyat* [51]: 19) (Manara, 2018).

Segal and Brzuzy explain social welfare as a prosperous condition of a society that includes health, economic conditions, happiness, and people's quality of life (Suud, 2006). Midgley explained that a state of social well-being is composed of three elements, to what extent social problems are controlled, to what time needs are met and to what extent opportunities for advancement are available. These three elements apply to individuals, families, communities and even the whole community to know the community's social welfare condition (Suud, 2006). Achieving community welfare can be done by developing the community by considering three goals. First, the effort must create an atmosphere or climate that allows the community's potential to extend (enabling). Second, it must strengthen the potential or power of the community (empowering). Third, it implies protecting (protecting) (Sumodiningrat, 1998).

Baitul Maal Hidayatullah Mandiri Terdepan (Mapan) Program

Baitul Maal Hidayatullah National Amil Zakat Institution or BMH is an amil zakat institution engaged in collecting zakat, infaq, sadaqah, waqf and grant funds as well as social, humanitarian funds and corporate social responsibility (CSR) companies, and distributes through educational, da'wah, social programs. Humanity and the national economy. Hidayatullah is a mass Islamic organization in Indonesia. Its name comes from two Arabic words: Hidayat/Hidayah and Allah, which means the guidance of Allah.

The work of the BMH program because of zakat management has crossed various regions in Indonesia; at least 287 Islamic boarding schools have existed and are active, 5.213 Dai Tangguh have spread throughout the archipelago, and thousands of poor and needy families have been empowered, and independent, **thousands** of school-age children have received a proper education. BMH's dedication and work are a masterpiece of support from all parties who have entrusted their ZIS through Baitul Maal Hidayatullah. Not surprisingly, in December 2015, BMH was officially reinstated as LAZNAS by the Indonesian Ministry of Religion with Decree No. 425 of 2015 and according to the Zakat Law no. 23/2011.

The vision of BMH is to become the Leading and Trusted Amil Zakat Institution. The mission of BMH is as follows:

1. Become a leading Amil Zakat Institution in collecting and focusing on utilization
2. Carry out the management of Zakat, Infaq and Sadaqah funds following modern transparent and professional management
3. Empowering the ummah by increasing the quantity, quality of education and da'wah

Baitul Maal Hidayatullah is an institution that manages zakat and has received legality from Laznas, which can establish several BMH networks, including 30 BMH Service Offices, 287 Islamic Boarding Schools, and 3.240 Tangguh Da'i. In the economic field, BMH has a Mandiri Terdepan program consisting of Sekolah Ibu Hebat, Warung Berkah, Cluster Pemberdayaan, and Pesantren Berdaya to bring up economic development efforts and several strategies for community economic empowerment as well as improving people's living standards through the utilization of Islamic philanthropic funds (Program Catalog BMH, 2019).

Mandiri Terdepan has a goal to help alleviate poverty and unemployment through financial support for weak economic actors (Dhuafa' people). The program is expected to be able to develop micro-enterprises with five benefits, including the Application of the Islamic system in the economy; Empowering mustahik; Building the values of togetherness in building the people's economy; Reducing poverty; Reducing the number and impact of unemployment (Huda, 2020). The Mandiri Terdepan program targets the beneficiaries from marginalized communities who want to start a business and people

who need funds to develop their businesses. The form of the program dedicated to the mustahik community follows the Vision and Mission of BMH, which was established in three parts of the program, Working Capital Financing with the Qhardhul Hasan Pattern; Spiritual Development; Business Skill Development and Entrepreneurship training.

1. Working Capital Financing

Financing funds distributed by BMT Al-Kautsar LAZNAS Baitul Maal Hidayatullah to small traders and other informal sectors are managed in a sharia manner (not containing gambling, cheating and usury) and controlled by the supervisory board. The financing pattern practiced is a revolving fund through the Benevolent Loan mechanism (Al-Qardhul Hasan), where the Qardhul Hasan funds can stimulate the economic revival of the marginalized poor, and it is also hoped that someday those who were mustahik can become muzak.

The funds rolled out for the Al-Qardhul Hasan program are specifically for group or individual traders engaged in the trade and service sector. The classification based on the type of financing is as follows:

- a. Pure empowerment: This is a poor person who has not had a previous business and wants to run because the industry is very prospective.
- b. Purely productive: It is a preacher that cannot expand his business and diversify his products.

2. Spiritual Development

Spiritual guidance is carried out to understand Islam as a system in life. Understanding Islam is expected to motivate how delicious and beautiful life is in Islam; thus, it is hoped that they will be able to build knowledge in enforcing Amar Ma'ruf Nahi Munkar, especially in the economy. The achievement of spiritual development will bring the purpose of entitlement that is in line with the business's goals in Islam so that the teachings conveyed can strengthen the foundation of community business.

3. Business Skill Development and Entrepreneurship training

Business development is done by sharing, discussing, and training management and business development strategies to develop entrepreneurial skills. Besides that, what is no less important is to socialize the concept of Islam

to be applied daily in the economy of the ummah. Entrepreneurship training is based on the idea of trade in Islam to strengthen Islamic civilization.

Islamic philanthropy is aimed at the community's welfare, so the actions taken must help the community's independence, especially in the economy (Maftuhin, 2017). To achieve the welfare goals of empowerment activities, it is necessary to evaluate and monitor the results of the activities that have been carried out, including the Mandiri Terdepan program, which is carried out intensively with the following divisions:

1. Routine evaluation carried out by the Baitul Maal Hidayatullah is carried out once a month.
2. Monitoring the performance of Dhuafa's business development is carried out every two weeks a month.
3. Conducting coaching for business partners every two months. The function of this coaching is as a form of friendship and motivation as well as network expansion
4. Baitul Maal Hidayatullah reports on the development of the Dhuafa Business to the donor partners every 3 (three) months on the first Sunday, accompanied by documentation in the form of photos of activities.

Empowerment of Islamic Philanthropy in Community Economic Empowerment through Mandiri Terdepan Programs

Zakat, infaq/sadaqah, and waqf are Islamic economic systems that can build economic growth and income distribution with good management and contain social, political, moral, and religious values. Both the giver and the recipient of zakat benefit because zakat is not a form of mercy for the rich towards the poor but also an instrument to purify the wealth and hearts of the zakat giver oriented toward masalah (Wahab, 2011). Zakat is a means of distributing wealth in the economy from the rich to the poor (Djaghballou, 2018) for just welfare, which is different from the capitalist system widely adopted today. Capitalism prioritizes collecting as much wealth as possible without caring about others, while zakat prioritizes the common good rather than the individual (Saini, 2016).

The program can run if it is carried out according to the existing objectives, such as the Mandiri Terdepan program, which remains developed and implemented by BMH throughout Indonesia. The purpose of expanding the community's economy by utilizing Islamic philanthropic funds is carried out directly by BMH by providing capital, training, coaching, and monitoring evaluation. The hope of just welfare is the primary key for Muslims to carry out Islamic philanthropy so that empowerment becomes the main program to produce productive, economically self-reliant social activities. The following are examples of activities that BMH has carried out through the Mandiri Terdepan program for community economic development:

Table 1. Examples of activities in the Mandiri Terdepan program

	Title of BMH article program	Description of empowerment activities
(a)	Pembinaan Ibu Hebat untuk Kemajuan Usaha (Great Mother Coaching for Business Progress)	Mentoring mothers for the economic community at MSME outlets in Depok goals to empower the community with solid faith and a good economy to bring goodness to many people. BMH cooperates with various parties, such as the Hidayatullah halal guarantee institution, Baitul Tamwil Hidayatullah and various other partners. It is hoped that the assistance will further strengthen members' efforts, including regarding PIRT distribution permits and halal certificates.
(b)	Senyum Sujono Terima Bantuan Mesin Jahit dari BMH (Smile Sujono Receives Sewing Machine Assistance from BMH)	The distribution of zakat funds for the productive sector continues to be pursued through this new program that targets the productive elderly in Sidoarjo, East Java. Sewing machines and overlock assistance to the elderly for productive economic activities so they can rise from the financial side and become more independent. One beneficiary of this program is Sujono, who is 70 years old and is still passionate about being independent.
(c)	Kebahagiaan Petani Binaan BMH Panen Tomat (Happiness of BMH Assisted Farmers Harvesting Tomatoes)	BMH's efforts to provide business capital assistance to farmers working on leased land in Teritip, East Kalimantan, bear fruit. In addition to providing capital, BMH also assists in cultivating tomato and eggplant farms so that the tomato and eggplant planting process will bear fruit after three months. Farmers as beneficiaries feel happy and grateful for the current harvest, even though the results are not optimal.

Source: <https://www.bmh.or.id/> accessed on August 1, 2022, at 10.00 am.

In general, there are many zakat amil institutions (LAZ) such as BMH, but BMH offers superior programs that distinguish it from other institutions by instilling values in each amil in BMH, namely the basis for the movement of the pesantren; The network of 280 pesantren, to make it easier to run the program, has become its strength for BMH; With his preachers who reach remote areas; The most exciting management concept is the concept of leadership, *sami'na wa atho'na*; The power of the congregation is an essential point for how BMH can exist. Institutional values that are instilled and adapted to the central matters regarding welfare in Islam lead the program actors to prioritize the welfare of the people. The welfare of the people can be achieved if they can be independent with their strength to improve their economy out of poverty, which makes them unable to meet their needs. Community strength can be built with the community's development and empowerment to increase knowledge, skills, and attitudes in running a business (Zukarnain, 2021).

Community development develops as a critique of the welfare approach or the approach to meeting needs because it has an orientation that always adheres to the fulfillment of economic conditions. The notion of welfare then develops not only on the aspect of economic welfare but also on the overall socio-political welfare regarding the community's material, spiritual and morals (Suardi, 2021). The concept of poverty which is often attached to the issue of community groups whose needs are not fulfilled then develops not only in terms of efforts to overcome poverty and reduce inequality but also includes meeting needs in a broad sense (economic, social, cultural, political, and environmental). In Jim Ife's explanation, community development is a process of social action involving the community as an independent organizer in planning, implementing, determining needs, and solving problems in the community (Zubaedi, 2013).

BMH is one of the institutions formed by the community with the same goal, to build a prosperous and just Islamic civilization so that the movements carried out are related to the physical and moral welfare of Islam in the community. The task of BMH as a manager and user of Islamic philanthropy must fulfill the main objectives of philanthropy in Islam so that empowerment and community development activities can be realized through the *Mandiri Terdepan* program and the community. Community

leaders participate in empowerment activities or social activities, so they are the ones who want to change or improve their situation and condition.

There is a general goal of community empowerment with the intention that the results can be better through improving both oneself and others with six goals which are called by other names “six betters”, better institution, better business, better income, better environment, better living, and better community. The six community empowerment objectives are essential to improve lives and the community’s welfare, both Dhohiriyyah and spiritually. People’s economic empowerment aims to create a strong, large, modern, and highly competitive economy in the correct market mechanism. Specific recommendations for the development of community economic empowerment activities based on the results of research by Shabbir (2021), namely:

1. Maximizing a bottom-up approach in planning, implementing, monitoring, and evaluating programs to empower and develop communities.
2. Encourage the target community to fully participate in determining the type of business and making decisions on training and capacity building for other business skills to empower and strengthen the borrower's business activities.
3. Develop a long-term strategic plan of at least ten years, focusing on long-term results in transforming the target community from mustahiq to muzak.
4. Developing business assistance programs, including monitoring and evaluating business progress and financed business development, such as expanding market share, improving product quality, increasing product added value, and assisting product legality (such as labels, product names, and halal certification).

CONCLUSION

Baitul Maal Hidayatullah (BMH), as an Amil Zakat Institution (LAZ), was established to help develop Islamic civilization regarding education, economy, and social humanity. Through the Mapan (Mandiri Terdepan) program, BMH carries out one of its duties as a manager of Islamic philanthropic funds, which aims to support and help alleviate poverty and unemployment to achieve equitable welfare. Poverty alleviation from an economic perspective is carried out by establishing three parts of the

program: Working Capital Financing with the Qhardhul Hasan Pattern; Spiritual Development; Business Skill Development, and Entrepreneurship Training. Poverty alleviation measures have the exact implementation as the empowerment process to develop community capacity with the same goal: community welfare. Islamic philanthropy and implementation in the Mandiri Terdepan program illustrate the same concept as community economic empowerment for community self-reliance in financial terms, including the community as the subject of program implementers. Islamic philanthropy has prioritized the goal of change, primarily to achieve welfare. An empowerment process is needed in the community's economy because empowerment can provide activities that increase the community's capacity to become economically independent.

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