



Islamic Philanthropy and Optimization of ZISWAF as a Solution Overcoming the Economic Recession

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Abstract—This study focuses on the Islamic philanthropy movement and the optimization of ZISWAF conducted by LAZIS Sabilillah Malang City in an effort to overcome the economic recession in the city of Malang. Islamic philanthropy is an effort to alleviate poverty and empower the mustahiq economy through the provision of capital loans and business assistance. The purpose of this study is to analyze the effect of Islamic philanthropy variables and the optimization of ZISWAF on efforts to overcome the economic recession in Malang City through economic empowerment of business development and its implications for mustahiq through the utilization of zakat, infaq and shadaqah funds in LAZIS Sabilillah Malang City. The research methodology used in this research is research quantitative analysis tools with Smart PLS which aims to build a detailed view of the object of research by collecting information or symptoms that are happening now and then looking for solutions in solving the problem with a quantitative approach. The research design itself consists of two main activities, namely the data collection design and the sampling design. This study aims to determine the role of Islamic philanthropy that affects the optimization of ZISWAF against the economic recession in Malang City. From the results of this research, it can be found that the optimization of ZISWAF able to mediate the relationship of Islamic philanthropy programs carried out on the economic recession variable. Because the direct relationship between Islamic philanthropy and economic recession is significant, the optimization of ZISWAF mediates the relationship between Islamic philanthropy and partial mediation. The higher the ZISWAF optimization value obtained by mustahiq, the higher the success of overcoming the economic recession. the higher the Islamic philanthropy that exists and is obtained from mustahiq, the higher the success rate of overcoming the economic recession that is carried out. The higher the ZISWAF optimization obtained by mustahiq, the higher the success rate in overcoming the economic recession that is carried out.

Keywords: Islamic Philanthropy; ZISWAF Optimization; Economic Recession; LAZIS Sabilillah

1. INTRODUCTION

In the last 8 years based on the Economic Census, poverty in Malang City has decreased relatively, as data from the National Socio-Economic Survey (SUSENAS) from 2012 to 2020 showed a significant decrease in the percentage of the number of poor people from 7.22% in 2012 to 4.37% in 2020 (MALANG, 2021)

Furthermore, discussing the distribution of underprivileged families per sub-district in Malang City, basically it can still be said to be quite high with the distribution reaching 2060 families in Klojen District, 3600 families in Blimbing District, 5000 families in Kedungkandang District, 2500 families in Lowokwaru District, and 6800 families. family in Sukun District. (MALANG, 2021)

Where to overcome these problems, of course, a significant effort is needed in the form of a massive and sustainable Islamic philanthropy program. Islamic philanthropy or also known as community empowerment programs can be carried out together through collaboration between relevant stakeholders from the central government, local governments, to the private sector and the community. (Amalia, 2018)

In Malang City, one of the institutions active in the Islamic philanthropy movement is LAZIS Sabilillah with various Islamic philanthropic programs being carried out. several roles including economic empowerment of the people. The distribution of zakat at LAZIS Sabilillah is divided into several parts, namely education care programs, recitation programs and human resource development, infrastructure assistance programs for places of worship, publications and socialization, health and nutrition programs, productive waqf programs, compensation programs for recitals and mustahiq teachers, and distribution of productive zakat. in the business development program for the poor and orphans. (Cahyo & Muqorobin, 2019)

In the business development program, LAZIS Sabilillah provides business capital assistance to poor families to improve welfare through the cooperation system of the Sabilillah Mosque Cooperative with LAZIS Sabilillah. The community empowerment program and especially the mosque congregation by LAZIS Sabilillah is a form of realization of the institution's vision, namely 1) making the mosque a center for da'wah, coaching, service, and empowering people who are trustworthy and professional; 2) make the community empowered and independent. (Pusparani, 2017)

Then it is stated in the institution's mission, namely "empowering the community by optimizing zakat, infaq, shodaqoh and waqf funds through empowerment programs to make the congregation more independent by optimizing the savings function of the congregation through economic empowerment programs for the people.

As the results of an interview with Ustadz Muhammad as Secretary of LAZIS Sabilillah said that empowerment is in the form of business training and providing capital loans by prioritizing mustahiq for the poor-poor. The amount



of the business capital loan provided by LAZIS Sabilillah is between Rp. 500,000.00 to Rp. 5,000,000.00 according to the size of the business and ability to pay.

To get the loan, there are several requirements, including being a foster family for at least 3 months and the level of activity in participating in LAZIS Sabilillah activities. The provision of business capital loans is not immediately given in large quantities, but is given in stages, according to Ustadz Muhammad's statement:

"Usually, their submissions are not many, a maximum of 2 million to 3 million. For the beginning of all business capital applications, after convincing or not convincing, we still provide a minimum limit of around 500 thousand to 1 million".

Furthermore, the Islamic philanthropy movement and economic empowerment through zakat, infaq and shadaqah really help the needs and are able to improve the welfare of the mustahiq, in Indra's research that the distribution of funds for economic empowerment needs to pay attention to the results of feasibility studies and complete requirements, village potential and planned business projects. (Widiastuti et al., 2018)

The proper use of productive zakat can reduce the number and percentage of poor families, and reduce the depth and severity of poverty. (Santoso, 2019) Cahyo research also shows that the utilization of zakat, infaq and shodaqoh for economic empowerment of the poor in Semarang City has an economic, moral and spiritual impact. (Cahyo & Muqorobin, 2019)

Meanwhile, Fauzi said that the economic empowerment of the people required effective management so that the program was right on target and effective. (Fauzi et al., 2020) Likewise with Fauzia's research which shows that there is an influence between the amount of funds distributed to mustahiq's income, where the greater the funds given, the greater the mustahik's income. (Fauzia, 2017)

The results in his research, Firdaningsih stated that giving zakat on health services had an impact on mustahiq productivity, where there was an increase in income between before and after receiving zakat. Then, other factors that affect mustahiq productivity are the level of education, quality of life, and frequency of treatment. (Firdaningsih et al., 2019)

From the various studies above, it is very clear that economic empowerment through zakat, infaq and shodaqoh has an effect on the income and welfare of mustahiq, even the empowerment program also has a very good goal. (Sa'adah & Wahyudi, 2016) In an effort to minimize existing deficiencies, many recommendations have been made by researchers, such as adding facilitators for monitoring purposes so that the business goes according to plan, and the most important thing is that the determination of the mustahiq who is entitled to receive financing for the business must consider the character and personality who is strong, earnest and has a strong personality. motivation to carry out the program well. (Hilman, 2017)

To facilitate the flow or empowerment system through the utilization of zakat, infaq and shadaqah. There are several models, such as the procedure for the model for the utilization of ZIS funds according to the version of the Ministry of Religion of the Republic of Indonesia in the following chart:

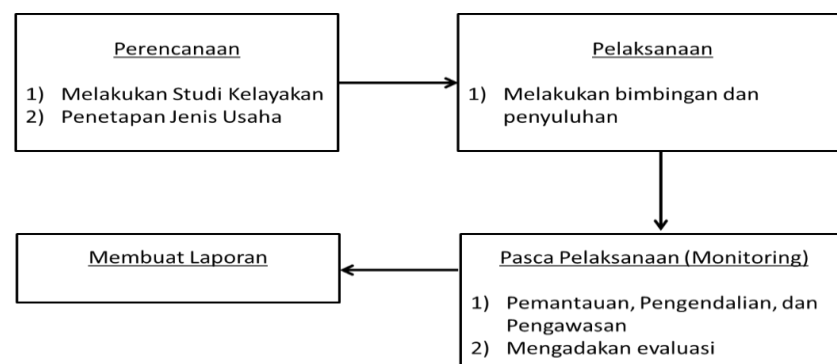


Figure 1. ZIS . Fund Islamic Philanthropy Optimization Process Flow

The flow of the Islamic philanthropy optimization model that has been carried out by some zakat management organizations (OPZ) through the utilization of productive zakat. However, in the implementation in the field, adjustments can be made by each OPZ after seeing the needs and existing problems. (Itmam, 2021) From the problems and conditions of economic empowerment in the LAZIS Sabilillah organization, the authors think that it needs to be explored and reviewed to find a picture of empowerment (business development) that is in accordance with the concept and system of empowerment through the utilization of zakat that has been or is currently running, and real mustahiq recipients of funds in emotional and spiritual aspects, as well as finding the right solution for optimizing Islamic philanthropy. (Kasri & Putri, 2018)

2. RESEARCH METHOD

The research method used in this research is researchquantitative analysis tools with Smart PLS which aims to build a detailed view of the object of research by collecting information or symptoms that are happening now and then



looking for solutions in solving these problems. (Philanthropy et al., 2014) Quantitative approach which uses statistical analysis and research data in the form of numbers used to obtain complete information and data about the concept and flow of Islamic philanthropy and optimization of ZISWAF by analyzing the empowerment programs that have been implemented, so that information about the strengths and weaknesses of the program will be obtained.

The research design itself consists of two main activities, namely the data collection design and the sampling design. This study aims to determine the role of Islamic philanthropy that affects the optimization of ZISWAF against the economic recession in Malang City. This study uses quantitative descriptive analysis by collecting data through a survey in the form of a questionnaire. (Pongtiku et al., 2016)

With this approach, researchers can capture existing phenomena and facts. In this study, researchers are directly involved as key informants, so that researchers plan, collect data, analyze and interpret, and make research reports. (Ahyar et al., 2020) This research was conducted at LAZIS Sabilillah Malang City, this refers to the advantages of LAZIS Sabilillah as a mosque-based zakat institution which is officially registered as an Islamic philanthropic institution that has played an active role in the collection and distribution of zakat, infaq and shadaqah funds, as well as accept cash and non-cash waqf.

Sample is part of the number and characteristics which owned by population the. Sample which taken must representative or represent the population under study. (Ahyar et al., 2020) The population in this study is the general public all halal food consumers in Indonesia by sampling use technique *accidental sampling*. Sample taken by random with consider rule taking sample according to now in Sondakh *rule of thumb* is that the sample size must be more than 30 and less than 500 considered already sufficient for study. With consider protocol health, samples were taken by distributing *online questionnaires* with google forms . In addition, the distribution of questionnaires is carried out by taking into account the availability of time which there is.

The number of samples taken is 200 which is in accordance with Roscoe's opinion related to the number of research samples. The instrument used in this study was a questionnaire with a Likert scale type (assigning a value for each statement item). the questionnaire is strongly agree = 5 points, agree = 4 points, neutral = 3 points, disagree = 2 points, strongly disagree = 1 point). Furthermore, validity and reliability tests are carried out to opinion respondent the.

To obtain complete data and information, the researcher focused on extracting data through semi-structured interviews with the informants of this research, namely mustahiq who is a member of Business Development and the administrator of LAZIS Sabilillah. For data mining and information, it was determined the number of mustahiq who were used as informants, namely Mr. Robi, Mr. Yuda, Mrs. Ririn, Mrs. Nurul, and Mrs. Mei Widiawati, Ustadz Muhammad from the LAZIS Sabilillah management, and using supporting data from previous research results, profiles LAZIS Sabilillah, books or magazines, and other supporting data. The following is the research framework in this study.

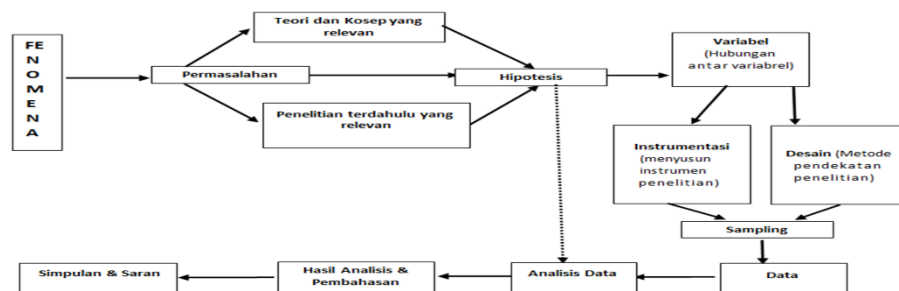


Figure 2. Research Framework

As described in the background of the research problems above, so could made something formulation problem which will researched, as following:

1. How influence of Islamic philanthropy to ZISWAF Optimatitation?
2. How influence of Islamic philanthropy to Economic resession?
3. How influence of Islamic philanthropy to Economic resession with ZISWAF Optimatitation as moderating variable?

3. RESULTS AND DISCUSSION

3.1. Research result

a. Outer Model Evaluation

The evaluation of the outer model is used to see the relationship between latent variables and variables forming indicators. The evaluation of the outer model is measured by three kinds of tests, namely the convergent validity test, the discriminant validity test, and the reliability test. The results of the evaluation of the outer model are presented in the following subsection.



b. Convergent Validity Test

The convergent validity test was measured using the loading factor value, average variance extracted (AVE) and communality value. The validity test is fulfilled if the loading factor value is more than 0.70, the AVE value and communality are more than 0.50. (Ahyar et al., 2020) The following table is the result of the convergent validity test.

Table 1. Convergent Validity Test

Construct variable	Indicator	Loading factor	AVE	Communality
Islamic Philanthropy (FI)	FI1_1	0.85	0.831	0.831
	FI1_2	0.845		
	FI2_1	0.828		
	FI2_2	0.865		
	FI2_3	0.889		
ZISWAF (OZ) optimization	OZ1_1	0.885	0.847	0.847
	OZ1_2	0.937		
	OZ2_1	0.924		
	OZ2_2	0.945		
	OZ2_3	0.945		
Economic Recession (RE)	RE1_1	0.752	0.686	0.686
	RE1_2	0.813		
	RE1_3	0.723		
	RE1_4	0.748		
	RE1_5	0.817		
	RE2_1	0.887		
	RE2_2	0.871		
	RE3_1	0.883		
	RE3_2	0.882		
	RE3_3	0.882		

Based on table 1, the loading factor value on all indicators is more than 0.70. The value of AVE and communality on all construct variables is more than 0.50. Based on these results, it can be concluded that the model has met the convergent validity test.

c. Discriminant Validity Test

The discriminant validity test is done by looking at the cross loading value with the criteria, the loading value of an indicator for the corresponding variable must be greater than the loading value of an item for other variables. In addition, the measurement of discriminant validity is seen from the AVE root value and the correlation between the construct variables. The AVE root value must be greater than the correlation value between latent variables. The results of the discriminant validity test are presented in the following table.

Table 2. Cross loading value

Indicator	Islamic Philanthropy (FI)	ZISWAF (OZ) optimization	Economic Recession (RE)
FI1_1	0.885	0.654	0.597
FI1_2	0.937	0.503	0.598
FI2_1	0.924	0.430	0.642
FI2_2	0.945	0.492	0.606
OZ1_1	0.318	0.752	0.390
OZ1_2	0.491	0.813	0.520
OZ1_3	0.337	0.723	0.348
OZ1_4	0.369	0.748	0.430
OZ1_5	0.401	0.817	0.469
OZ2_1	0.613	0.887	0.613
OZ2_2	0.475	0.871	0.541
OZ3_1	0.628	0.883	0.610
OZ3_2	0.462	0.882	0.525
RE1_1	0.594	0.523	0.850
RE1_2	0.635	0.520	0.845
RE2_1	0.533	0.508	0.828
RE2_2	0.515	0.578	0.865
RE2_3	0.526	0.463	0.889

Table 3. Comparison of AVE root values and correlation values between latent variables

	FI	OZ	RE
Islamic Philanthropy (FI)	0.919		
ZISWAF (OZ) optimization	0.583	0.818	



	FI	OZ	RE
Economic Recession (RE)	0.675	0.626	0.839

Based on the results of the cross loading value in table 2, the loading value on the corresponding variable is greater than the loading value of an item for other variables. In the comparison of the AVE root value and the correlation value between latent variables in table 3, the AVE root value is higher than the correlation value between latent variables. Based on these two results, it can be concluded that the model has met the requirements of the discriminant validity test.

d. Reliability Test

The reliability test in this study used composite reliability and Cronbach's alpha parameter values. The research instrument is said to be valid if the parameter value is more than 0.60 (Ghozali and Latan, 2012). The results of the reliability test are presented in the following table.

Table 4. Reliability test

Variable	Composite Reliability	Cronbach's Alpha	Information
Islamic Philanthropy (FI)	0.960	0.931	Reliable
ZISWAF (OZ) optimization	0.949	0.942	Reliable
Economic Recession (RE)	0.924	0.897	Reliable

Based on table 4, the composite reliability value and Cronbach's alpha value on all construct variables are more than 0.60. The conclusion from these results is that the model in the study has met the reliability test requirements.

The results of all validity and reliability tests that have been carried out and fulfilled, it can be concluded that all items/indicators in the research instrument have met the validity and reliability test requirements so that they can be continued in hypothesis testing.

e. Inner Model Evaluation

The evaluation of the outer model provides information on how big the relationship between the construct variables is. There are 3 evaluations used in this study, namely the coefficient of determination (R²) predictive relevance (Q²) and Goodness of Fit (GoF). The results of the evaluation of the inner model are presented in the following table.

Table 5. Evaluation Of The Inner Model

Variable	Coefficient of determination (R²)	Predictive relevance (Q²)	Goodness of Fit (GoF)
Islamic Philanthropy (FI)	0.462	-	-
ZISWAF (OZ) optimization	0.443	0.685	0.561

The results of the evaluation on the coefficient of determination obtained the value of R² on the endogenous variable Islamic Philanthropy (FI) of 0.462 or 46.2%. This means that the variance of the Islamic Philanthropy (FI) variable can be explained by the exogenous variable of 46.2%. This value is included in the moderate relationship (Ghozali and Latan, 2015). While the value of R² on the endogenous variable ZISWAF Optimization (OZ) is 0.443 or 44.3%. This means that the variance of the optimization variable ZISWAF (OZ) can be explained by the exogenous variable of 43.3%. This value is included in the moderate relationship (Ghozali and Latan, 2015).

The evaluation results on the value of predictive relevance (Q²) is a measurement of how well the observations made can give results to the research model. The results of the calculation of Q² in the study obtained a value of 0.685 or 68.5%. This value is included in the strong model category (Ghozali and Latan, 2015). This means that the ZISWAF Optimization (OZ) variable can be predicted by the Islamic Philanthropy (FI) and Economic Recession (RE) variables of 68.5%, while the rest is explained by variables outside the research model.

Goodness of Fit (GoF) is a measurement of the overall model accuracy and is considered a single measurement of the outer model and inner model. The results of the calculations in table 5 obtained a GoF value of 0.561. This value is included in the GoF Large category because it is more than 0.36 (Ghozali and Latan, 2015). This means that the model has a high ability to explain empirical data.

f. Hypothesis test

Hypothesis testing is used to determine the effect of the economic recession variable on the optimization of ZISWAF, either directly or indirectly through Islamic philanthropy variables. The following table shows the results of direct hypothesis testing of exogenous variables on endogenous variables using the bootstrapping method.

Table 6. Testing the direct influence hypothesis

Relationship between variables	Coefficient	St. Dev	T Statistics	P Values
Islamic Philanthropy (FI) => Optimization of ZISWAF (OZ)	0.296	0.117	2,634	0.009



Relationship between variables	Coefficient	St. Dev	T Statistics	P Values
Economic Recession (RE) => Islamic Philanthropy (FI)	0.679	0.072	10.262	0.000
Economic Recession (RE) => Optimization of ZISWAF (OZ)	0.433	0.126	3.945	0.000

The test results on the path analysis above, can be described as a path diagram as follows.

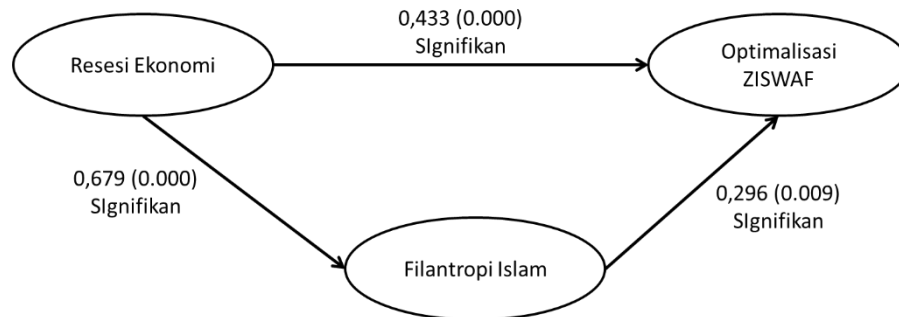


Figure 2. Path diagram of direct hypothesis testing results

3.2. Discussion

Based on the results of hypothesis testing can directly answer the research hypothesis as follows.

H1. Islamic Philanthropy (FI) has a positive effect on the Optimization of ZISWAF

The test results obtained the path coefficient value of 0.296 with a p-value of 0.009. Considering that the p-value is less than 0.05 so that hypothesis 1 is accepted, Islamic philanthropy has a positive and significant influence on the optimization of ZISWAF. Hypothesis 1 is accepted, meaning that the higher the Islamic philanthropy obtained by LAZIS Sabilillah, the higher the ZISWAF optimization that occurs.

H2. The Economic Recession (RE) had a positive effect on Islamic philanthropy

The test results obtained a path coefficient value of 0.679 with a p-value of 0.000. Given that the p-value is less than 0.05 so that hypothesis 2 is accepted, the economic recession has a positive and significant impact on Islamic philanthropy (FI). Hypothesis 2 is accepted, meaning that the higher the economic recession that occurs, the higher the level of Islamic philanthropy obtained.

H3. The Economic Recession (RE) has a positive effect on the optimization of ZISWAF

The test results obtained a path coefficient value of 0.433 with a p-value of 0.000. Considering the p-value is less than 0.05 so that hypothesis 3 is accepted, the economic recession has a positive and significant effect on the optimization of ZISWAF (OZ). Hypothesis 3 is accepted, meaning that the higher the economic recession that occurs, the higher the level of optimization of ZISWAF that occurs.

The next step is to test the mediating effect of Islamic philanthropy variables on the relationship between economic recession and optimization of ZISWAF. To examine the effect of mediation in this study, the causal step approach popularized by Baron and Kenny (1986) was used. According to Baron and Kenny (1986) a variable can be called mediating if the variable influences the relationship between the independent and dependent variables. According to Baron and Kenny (1986) the causal step approach has four mediating effects, including:

1. No mediation, occurs when the influence of the indirect effect is not significant.
2. Partial mediation occurs when the direct effect and indirect effect are significant.
3. Full mediation occurs when the direct effect is not significant and the indirect effect is significant.
4. Suppression mediation occurs when the indirect effect is significant but the sign is the direct effect change.

The results of testing the effect of indirect effects are presented in the following table.

Table 7. Testing of indirect effects

Indirect effects	Coefficient	St. Dev	T-Stat	P Values
RE => FI => OZ	0.198	0.215	2.437	0.019

Based on the results of testing the hypothesis directly in table 6 or indirectly in table 7, it can answer the research hypothesis as follows.

H4. Islamic philanthropy mediates the relationship between economic recession and optimization variables ZISWAF

The results of testing the direct effect of the path of economic recession on Islamic philanthropy obtained a positive coefficient of 0.679 and a significant p-value (0.000). Testing the direct effect of Islamic philanthropy on the



optimization of ZISWAF obtained a positive coefficient of 0.296 and a significant p-value (0.009). As well as testing the direct effect of the economic recession on the optimization of ZISWAF obtained a positive coefficient of 0.433 and a significant p-value (0.000). The results of the indirect effect test in table 7 obtained a coefficient value of 0.197 with a p-value of 0.019. The p-value is compared with a significance level of 0.05 (p-value <0.05) so that the null hypothesis is rejected, which means the indirect effect coefficient is significant. Based on the two tests, it can be concluded that Islamic philanthropy is able to mediate the relationship between economic recession variables and ZISWAF optimization on mustahiq LAZIS Sabilillah Malang City. Because the direct relationship between economic recession and optimization of ZISWAF is significant, Islamic philanthropy is able to mediate the relationship between economic recession and optimization of ZISWAF partially (Partial mediation). These results mean that hypothesis 4 in this study is accepted.

4. CONCLUSION

Islamic Philanthropy and Optimization of ZISWAF are efforts made by LAZIS Sabilillah in the welfare of the people, as well as reducing other social problems. Islamic Philanthropy and Optimization of ZISWAF is a form of utilizing zakat for productive activities that have a long-term goal of mustahiq economic independence. From the results of this study, it can be seen that the Islamic philanthropy program and the optimization of ZISWAF conducted by LAZIS Sabilillah. The mustahiq receive more intense attention, assistance, and training, so that the mustahiq business progresses and will become the main source of income that can be relied upon in meeting the basic needs of the family. research conclusions can be drawn as follows. Mustahiq empowerment through Business Development carried out by LAZIS Sabilillah is in the form of providing business capital loans and business assistance. Where based on the results of research conducted, it was found that the optimization of ZISWAF able to mediate the relationship of Islamic philanthropy programs carried out on the economic recession variable. Because the direct relationship between Islamic philanthropy and economic recession is significant, the optimization of ZISWAF mediates the relationship between Islamic philanthropy and partial mediation. The higher the ZISWAF optimization value obtained by mustahiq, the higher the success of overcoming the economic recession. the higher the Islamic philanthropy that exists and is obtained from mustahiq, the higher the success rate of overcoming the economic recession that is carried out. The higher the ZISWAF optimization obtained by mustahiq, the higher the success rate in overcoming the economic recession that is carried out. Then the limitations of this study is just research on LAZIS Sabilillah not in a wider scope.

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