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IMPLEMENTATION OF PHILANTHROPY IN ALLEVIATING POVERTY

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Abstract

Philanthropy is one of the elements in religious teachings that pay attention to worldly problems, especially the problem of poverty. This study aims to explain the existing literature and present Islamic philanthropy in an effort to eradicate poverty. This research approach is qualitative content analysis with the type of literature study. This study uses secondary data such as articles, research results, and reference books. The results of the study found that research related to Islamic philanthropy in poverty alleviation from 2021 to 2022 only found 11 articles. In the instrument of Islamic philanthropy, there are pillars to support an economy, namely zakat, infaq, alms and waqf (ZISWAF). There are two main economic concepts, namely consumptive and productive. Then, it is necessary to socialize the Islamic philanthropy management scheme to the community that the management of ZISWAF is not only focused on formal worship, but can also be used for all activities that are of the common good (social worship), one of which is poverty alleviation.

Keywords: poverty, Islamic philanthropy

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INTRODUCTION

Poverty is an interesting topic to discuss, especially among social scientists. Many studies offer solutions to overcome poverty, but the face of poverty still exists in the midst of the changing dynamics of the times. Poverty is still a major problem in many developing countries, including Indonesia. Although the government has implemented various programs to overcome it, the number of people living in poverty is still quite high. This is especially true in remote areas and densely populated urban areas. This condition shows that poverty is not only a lack of money, but is also influenced by more

complex structural factors.

Efforts to overcome poverty have been made by experts for a long time, with the aim of finding the most effective way to eradicate it. However, poverty still exists and continues to change according to the dynamics of the times. Poverty is a big problem in the economy that has always been a concern, especially in developing countries. If the government cannot deal with it properly, the impact can be very serious for the sustainability of the government. Poverty is not only an economic issue, but can also trigger social and political problems in society, which can eventually lead to government instability. Before scientific studies on poverty developed, society already had a tradition of giving in response to this problem. The form of giving is not only in the form of money or goods, but also work and various other efforts to help ease the burden of the poor and improve their welfare. This tradition came to be known as philanthropy.

According to James O. Midgley (1995), philanthropy is one of three approaches to promoting welfare, including poverty alleviation efforts, namely the social service (social administration), social work and philanthropy approach. Philanthropy is an important part of social life that has long been rooted in the traditions of society, especially in rural areas. As a form of social capital, philanthropy is present in various daily practices, such as providing assistance to friends, family, and neighbors in need. This tradition is not only a way to share, but also to strengthen social relationships and solidarity in the community.

Over time, philanthropic practices have continued to evolve and adapt to social and economic changes. Although the form can vary from region to region, the essence of philanthropy remains the same, which is to help others for the common good. Therefore, philanthropy has a big role in creating a more caring and supportive society. In addition, philanthropy is also an important part of religious teachings, which pay attention to the problems of poverty and social life. Functionally, religion has a big role in shaping the values and behaviors of people, both those who live in traditional and modern environments. For many people, religion is not only a spiritual guide, but also a source of deep meaning in life. Therefore, religious teachings are often the basis for various actions and behaviors, including in the practice of philanthropy as a form of concern for others. Religion not only guides in the afterlife, but also plays a role in social problems such as poverty. Its values encourage philanthropic care and practice as a form of solidarity

Philanthropy in Indonesia comes in many forms, reflecting social, cultural, and religious diversity. Traditionally, this practice is heavily influenced by religious values, such as zakat, infaq, and almsgiving, which function as a way to help others. Religious institutions, such as taklim assemblies and zakat organizations, play a role in collecting and distributing aid to those in need. In addition, philanthropy also develops through the private sector, especially through Corporate Social Responsibility (CSR) programs implemented by various large companies. CSR not only focuses on economic aspects, but also includes education, health, and community empowerment. Digital technology

and crowdfunding platforms are increasingly expanding philanthropic access, allowing individuals and communities to support various social programs in a more transparent and easy manner. Although philanthropy plays a major role in reducing social disparities, challenges such as lack of coordination between institutions and the effectiveness of aid distribution remain obstacles in achieving maximum benefits. Therefore, efforts to improve collaboration and better management are needed so that philanthropy can have a wider and more sustainable impact.

Philanthropy in Indonesia has great potential to reduce poverty and social inequality, but it still faces several challenges. One of the main problems is the lack of coordination between philanthropic institutions, both religious, corporate, and community-based. As a result, aid is often not on target or duplication occurs. In addition, transparency and accountability in the management of philanthropic funds are still an obstacle, which can reduce public trust in aid programs. The synergy between philanthropy and government policies is also still limited, so the programs carried out are not always in accordance with the needs in the field. Although digital crowdfunding platforms are growing in popularity, access in remote areas is still limited and low digital literacy makes it difficult for people to participate in philanthropic activities. To ensure that philanthropy really has maximum impact, there needs to be improvements in coordination, transparency, and increased digital access and education.

Previous research has shown that philanthropy can have a great social impact, especially if used to increase the economic capacity of the poor. With the right support, philanthropy can help them gain access to better education, job training, and business opportunities. However, more in-depth study is still needed to understand how philanthropy in Indonesia has been applied in real terms in various poverty alleviation programs. Evaluation of the effectiveness of this program is important so that the assistance provided is truly on target and able to provide sustainable change for people in need.

The purpose of this study is to analyze **Philanthropy Implementation** in an effort alleviating poverty in Indonesia. This research aims to explore the various forms of philanthropy that have been implemented, both religious, social, and corporate-based, as well as evaluate the impact of these programs on the welfare of the poor. In addition, this study (Hayati and Soemitra 2022) It also aims to identify challenges and obstacles faced in the implementation of philanthropy, including problems of coordination between institutions, transparency of fund management, and synergy with government policies. Thus, this study is expected to provide recommendations for the development of strategies ¹more effective and sustainable philanthropy in poverty alleviation in Indonesia.

This research contribution is expected to provide new insights into the role and effectiveness of philanthropy in alleviating poverty in Indonesia. This research will enrich the literature on the relationship between philanthropic activities and improving social

welfare, as well as provide a clearer picture of the challenges and opportunities that exist in its implementation. The results of this study are expected to provide practical recommendations for philanthropic institutions, governments, and the private sector in designing more coordinated, transparent, and sustainable programs. In addition, this research is also expected to be a reference in the development of policies that support collaboration between the philanthropic sector and the government in empowering the poor, so as to increase social impact more significantly in the long term.

RESEARCH METHOD

This research uses a qualitative approach to understand how philanthropy is applied in overcoming poverty. This method was chosen because it allows researchers to explore various perspectives, both from philanthropic institutions, recipients, and governments, in a broader social context. The purpose of this study is to provide an in-depth overview of the factors that support or hinder the success of philanthropic programs. The results are expected to provide recommendations for the implementation of philanthropy in the future.

FINDINGS AND DISCUSSION

Philanthropy comes from the words *philos* (love) and *anthropos* (human), which means voluntary actions for the public good. This includes giving, service, and social engagement to help others. Philanthropy aims to support community self-sufficiency and develops in two main forms: traditional philanthropy, which focuses on direct donations and assistance, and social justice philanthropy, which focuses more on long-term empowerment. As Allien Shaw emphasized, philanthropy is not just charity, but also a mentoring effort that has a sustainable impact. In Islamic treasures, this concept is closely related to the values of generosity, especially *zakat*, *infaq*, *alms*, and *waqf*. The broad meaning of philanthropy is in harmony with the Latin term *caritas*, which means unconditional love.

The first form of Islamic philanthropy is *zakat*. *Zakat* is the first form of philanthropy in Islam. Etymologically, *zakat* means blessings (*al-barakah*), growth (*an-namaa*), purity (*ath-thaharah*), and goodness (*ash-salah*). Terminologically, *zakat* is a mandatory worship for Muslims in the form of the expenditure of certain property given to those who are entitled to receive it according to the provisions of sharia. Thus, *zakat* reflects a social obligation in Islam to clean up wealth while distributing wealth for justice and social welfare. Surah At-Taubah verse 60 explains eight groups that are entitled to receive *zakat*, namely: the poor, the poor, *amil zakat*, converts (who soften their hearts), servants of the righteous, those who are in debt, for the sake of the cause of Allah, and travelers who need help. The distribution of *zakat* is a decree from Allah, the All-Knowing and the All-Wise.

The second form of Islamic philanthropy is *alms* and *infaq* and *alms*. *Infaq* comes from the Arabic *anfaqa-yunfiqu*, which means to spend or finance. In sharia terminology,

infak is interpreted as the expenditure of good property (thayyib) for obedience or permissible things. According to Law No. 23 of 2011 concerning Zakat Management, infak is property issued by individuals or business entities outside of zakat for the benefit of the public. Infak is a donation of property given by a Muslim based on external encouragement, such as an appeal from the leader of the ummah, for charitable purposes. Meanwhile, etymologically, alms comes from the Arabic word sadaqa which means right action, rooted in the word sidq which reflects the harmony between speech, belief, and deeds. In the early days of Islam, alms were understood as voluntary giving. However, after zakat is obligatory, the term alms in the Qur'an includes two meanings: sunnah alms (tathawwu') and obligatory alms (zakat).

The third form of Islamic philanthropy is waqaf, Waqf is a form of philanthropy in Islam that has high worship and social value. In general, waqf is a legal act in the form of handing over personal property to be used for the public interest or certain parties, with the aim of obtaining blessings and rewards that continue to flow. According to Koesoemah Atmadja (1922), waqf is a legal act that transfers a certain goods or conditions to be used for social interests, such as public transportation facilities or other public interests. The goods that are waqf no longer belong to the waqf, even though they are still physically in their hands. In the view of Imam Shafi'i, waqf is a legitimate act of worship carried out without the need for an official decision from the judge. When a person waqf his property and relinquishes his possession, the waqf becomes effective and valid. Waqf holders no longer have the right to demand or withdraw the property that has been waqf, because the ownership has been transferred for the benefit of the people. Thus, waqf not only functions as spiritual worship, but also as an instrument of economic empowerment and strengthening of Muslim social institutions. This concept reflects the spirit of justice, sustainability, and solidarity in the Islamic economic system.

The implementation of philanthropy in poverty alleviation in Indonesia shows several important findings:

The role of Islamic philanthropy for poverty alleviation

In the Islamic economic system, there are four main pillars that act as instruments of social and economic balance, namely zakat, infaq, alms, and waqf (ZISWAF). These four instruments not only have a dimension of worship, but also function as a means of wealth distribution that creates social justice. Islamic philanthropy consisting of zakat, infaq, alms, and waqaf (ZISWAF) is the main instrument in supporting the economic development of the people, especially in the context of poverty alleviation. Zakat can be directly used for basic consumption of the poor, while waqf and infaq can be focused on productive activities such as the construction of schools, hospitals, or micro business capital. The studies analyzed show that ziswaf has great potential to create economic independence, not only as short-term assistance, but as a sustainable long-term strategy. ZISWAF is present as a concrete form of the principle of sharing in Islam (sharing economy) which encourages the creation of inclusive and equitable economic growth. In practice, this mechanism allows able community groups to contribute to the

welfare of underprivileged groups, such as the poor and poor. In the short term, ZISWAF plays a role as a social tool that can meet the basic needs of vulnerable groups. This includes the needs of food, shelter, health, and education. Meanwhile, in the long term, the implementation of a structured ZISWAF is able to strengthen the economic resilience of the community by encouraging independence, economic empowerment, and reducing income inequality. Thus, the concept of justice-based economics offered in Islam is not only theoretical, but is able to answer the real needs of society by prioritizing the values of solidarity, social concern, and sustainability. The optimal implementation of ZISWAF is believed to be able to form a more resilient economic system rooted in human values. In their article, Fitra Rizal and Haniatuk Mukaramah stated that Islamic philanthropy, which is realized through the ZISWAF (zakat, infaq, alms, and waqf) instruments, has a strategic role as a solution to the problem of poverty that is still widely found in society. They emphasized that ZISWAF is not just a form of individual worship, but also has a wide socio-economic impact.

Poverty alleviation efforts can be carried out more effectively through optimal management and development of ZISWAF funds. This means that the funds collected are not only channeled for short-term consumptive needs, but are also managed productively and sustainably. For example, zakat funds can be used to finance job skills training for mustahik, MSME empowerment, or micro business capital. Waqf funds can also be used to build public facilities such as schools, hospitals, and economic empowerment centers. With this approach, ZISWAF can play its role not only as a social safety net, but also as a tool for economic transformation of the people. A productive fund management pattern allows for the mobilization of Islamic financial assets that support the empowerment of the community as a whole, thereby encouraging improvement of welfare and poverty reduction in the long term.

In an article written by Choirul Amirudin and Ahmad Fikri Sabiq, Indonesia was identified as the country with the largest Muslim population in the world. This makes Muslims in Indonesia have great potential in driving Islamic-based philanthropic activities through ZISWAF (zakat, infaq, alms, and waqf) instruments. One form of contribution that can be made is through cooperation with Islamic financial institutions (LKS) to strengthen the socio-economic function of the people. This collaboration is expected to be a concrete solution to various economic problems, especially in the context of poverty alleviation and equitable distribution of people's welfare. Choirul and Fikri proposed several implementable strategies that can be carried out to maximize the role of ZISWAF in economic development. First, make each village a Zakat Collection Unit (UPZ) to increase the reach and effectiveness of zakat collection. Second, developing forms of cash zakat and productive zakat so that their use is not only consumptive, but also useful for the long term. Third, maximizing the management of zakat and infak in a transparent, accountable, and professional manner. Fourth, providing educational assistance for underprivileged students, especially those studying in the field of Islamic economics. The goal is to form a generation that is able to become agents of change and educators of

the community about the importance of the Islamic economic system. If these programs are implemented systematically and sustainably, it is expected to encourage the acceleration of economic growth in Indonesia based on the values of justice, balance, and sustainability. ZISWAF, in this case, can be an important pillar in building an inclusive economy based on spiritual and social values.

Implementation of compulsive vs productive philanthropy

The findings show that so far the implementation of philanthropy is still more consumptive in nature, such as the provision of cash or basic necessities. In fact, productive approaches, such as providing business capital, job training, or education scholarships, are more effective in reducing poverty permanently. Unfortunately, productive programs are still not optimized due to limited resources, lack of synergy with empowerment institutions, and lack of public understanding of the potential of philanthropy as a long-term solution.

To optimize productive philanthropy, a collaborative strategy involving various stakeholders such as government, the private sector, non-governmental organizations, and local communities is needed. One approach that can be done is to form a sustainable empowerment ecosystem, where donors not only provide funds but also assistance and network access. For example, micro business actors who receive capital assistance also need to be equipped with financial management training, digital marketing, and market connections so that they can grow independently and sustainably.

Furthermore, increasing philanthropic literacy in the community is crucial. Many still view that helping others is limited to giving instantly, without considering the long-term impact. In fact, a planned contribution based on potential beneficiaries will actually create more significant changes. Therefore, public education through media, seminars, and television or digital programs is very important to form a new paradigm in charity. On the other hand, transparency and accountability are also key to building public trust in productive philanthropic programs. Reports on the use of funds, success testimonials, and social impact publications of the programs will encourage more parties to get involved. In fact, technology can be used to create a digital platform that facilitates direct relationships between donors and beneficiaries, so that interactions become more personal and impactful.

With the shift in focus from temporary aid to long-term social investment, productive philanthropy has the potential to be the driving force behind inclusive development. When every contribution is directed at strengthening the capacity of individuals and communities, poverty alleviation efforts are not only the responsibility of the state, but the collective movement of society towards common prosperity.

The impact of digital transformation

Digitization through zakat applications has opened wider access to philanthropic activities. People can now easily distribute aid online. However, this access is still

uneven, especially in remote areas that still have limited digital infrastructure and technological literacy. Therefore, it is important to carry out digital education and the development of inclusive zakat applications so that the benefits of philanthropy can reach all levels of society.

In addition to digital education, collaboration between application providers, zakat institutions, and local governments is crucial to ensure equal access and reliability of technology in all regions. The development of digital infrastructure must be accompanied by a participatory community approach, so that zakat applications are not only present as a tool, but as part of a social ecosystem that understands local needs. For example, training of digital volunteers in villages can be a bridge to introduce technology to people who were previously unfamiliar with online systems.

Furthermore, this digital transformation opens up great opportunities to strengthen transparency and accountability in zakat management. Apps that support real-time reporting features, distribution maps, and fund usage tracking can foster trust and community participation. Donors can not only monitor the extent to which their contributions are being utilized, but can also be inspired to more actively contribute to social projects that have a real impact.

No less important, technological innovations can also present a more personalized and interactive approach, such as zakat gamification, integration with digital wallets, to periodic subscription systems that make it easier for people to routinely make money. With a friendly user interface and easy-to-understand content, the zakat application can attract the younger generation who are more familiar with the digital world, while encouraging a culture of philanthropy from an early age.

In the end, digital transformation is not just about moving manual processes to the online realm, but also creating a new paradigm in philanthropy that is more inclusive, transparent, and sustainable. When developed with the right social approach, the zakat application can be an empowerment instrument that not only facilitates distribution, but also fosters collective awareness of the importance of digital solidarity in facing social inequality.

Synergy with government policies

The findings show that the government's involvement in the synergy of philanthropic programs is still limited. In fact, the potential impact will be much greater if there is an integration between government social assistance programs and existing philanthropic programs. For example, the data of aid recipients can be synergized to avoid duplication and improve distribution effectiveness. Thus, philanthropy can be a reinforcer and reinforcement of the government's social policies.

More than that, the synergy between philanthropy and government policies can create a more inclusive and sustainable social development ecosystem. The government, with its authority and resources, can provide a legal and regulatory framework that supports philanthropic initiatives, such as tax incentives for donors, bureaucratic ease in distributing aid, and legal protection for social organizations.

Meanwhile, philanthropic institutions can complement service gaps that have not been reached by state programs, such as empowering marginalized communities or addressing social issues that are very local and contextual.

Data integration between the two parties is very potential if supported by qualified information technology. A centralized information system that is secure and accessible to social institutions and government agencies will allow for more accurate mapping of needs as well as real-time measurement of program impact. For example, recipients of cash social assistance from countries that also receive venture capital from philanthropic programs can be monitored holistically, ensuring that they are not just surviving, but thriving economically and socially.

In addition, this collaboration can also expand the scope of interventions. With joint planning and data-based needs mapping, governments and philanthropic institutions can develop strategies that complement each other. For example, in post-disaster areas, the government can deploy logistics and infrastructure, while philanthropic institutions provide trauma healing, job training, and economic recovery assistance. This combination of roles will speed up the recovery process and reduce long-term dependence on aid.

This synergy certainly requires an active communication forum, both in the form of strategic partnerships, thematic coordination spaces, and regular cross-sector meetings. By opening up an open dialogue space, each party can understand each other's roles, challenges, and capacities. This approach also encourages transparency, strengthens mutual trust, and creates participatory and collaborative social governance.

Challenges and recommendations

The main challenges in the implementation of philanthropy include:

- a. Lack of education to the public about productive philanthropy.
- b. Low coordination between philanthropic fund management institutions.
- c. Lack of transparency and reporting of data usage.
- d. Digital infrastructure barriers in remote areas.

To answer these challenges, several things were done, including:

- a. Encouraging equitable digital transformation and digital literacy of the community.
- b. Make regulations and reporting standards for philanthropic institutions.
- c. Increase collaboration between philanthropic institutions, the private sector, and the government.
- d. Develop community-based empowerment programs on a sustainable basis.

In addition, it is important to build *strong leadership* in the body of the philanthropic organization in order to be able to design long-term strategies that are adaptive and innovative. Visionary leaders will encourage their institutions to not only focus on the distribution of funds, but also on creating measurable social impact. This approach leads to strengthening the monitoring and evaluation system based on welfare indicators, not just the amount of funds disbursed. On the other hand, the involvement of civil society in the planning and implementation of philanthropic programs is also an important element.

Active community participation not only increases a sense of ownership of the program, but also helps tailor the intervention to specific local needs. This can be done through community discussion forums, citizen needs surveys, or partnerships with local figures. Another key is to strengthen the capacity of philanthropic management institutions, both from the technical, managerial, and information technology sides. Regular training for staff, inter-agency knowledge exchange, and technical support from professional partners can improve the quality of fund management, operational efficiency, and program success. In the digital era, the use of big data, predictive analytics, and artificial intelligence can also be used to formulate more targeted intervention strategies. In addition, strategic public campaigns also need to be intensified to form a critical and social change-oriented philanthropic culture. Using a variety of communication platforms—both digital and traditional—philanthropic institutions can deliver inspirational narratives, impact reports, and invitations to contribute to social development. Thus, philanthropy is no longer seen as an incidental activity, but rather as a collective movement towards social transformation.

Strategies to improve Islamic philanthropy strategies

It is necessary to carry out wider socialization to the public that the management of Islamic philanthropy, especially ZISWAF funds (zakat, infaq, alms, and waqf), is not only limited to formal worship aspects. ZISWAF also contains strong social values and can be used for the common good, such as poverty alleviation and community empowerment. So far, many consider zakat and alms only as spiritual obligations. In fact, with proper management and good management, the ZISWAF fund has great potential to be developed productively, for example through investment in the real sector. These funds can be used in long-term programs oriented towards economic development, so that their use is not momentary or runs out in a short time. Instead, the fund will continue to grow and its use will become more widespread over time. Furthermore, ZISWAF management can be divided into two main approaches, namely consumptive and productive. The consumptive approach serves to meet the basic needs of the poor in the short term, such as food, clothing, and shelter. This has a direct impact on increasing people's purchasing power and maintaining consumption stability. Meanwhile, the productive approach focuses on economic empowerment. ZISWAF funds can be invested in small and medium enterprises, skills training, business capital provision, or the development of sharia-based business units. This approach is able to create jobs, increase productivity, and encourage local economic growth. With the increase in the number of workers absorbed, unemployment can be suppressed, and the welfare of the community as a whole will increase. Thus, effective and productive management of ZISWAF does not only make the fund a tool, but also an instrument for long-term socio-economic development. This proves that Islamic philanthropy has great transformative power when synergized with modern management systems and active participation of the community. Efforts to optimize the management of ZISWAF funds are expected to encourage a further increase in aggregate demand and aggregate supply in the economy. This is characterized by a shift in the demand and supply curve to the right, reflecting an overall increase in

economic activity. One of the strategies that can be done is through the development of an online market platform that focuses on the real economic sector. The goal is to bring together business actors and consumers directly so that market efficiency is created and a new economic surplus is formed.

With the formation of this surplus, the process of national economic recovery can take place faster and more stable. ZISWAF funds, which are managed productively through various sharia business instruments, not only play a role as a support for the lives of vulnerable groups in the short term, but also function as a driving force for long-term economic development. This approach reflects that Islamic philanthropy, if managed in a modern and professional manner, is capable of being a structural solution to the problem of poverty. This statement is supported by a number of research and analysis results from various figures and academics previously. They agreed that the role of zakat, infaq, alms, and waqf in the Islamic economic scheme is not only spiritual, but also has great transformative potential for the socio-economic structure of society.

Conclusion

This research shows that philanthropy, especially ziswaf-based Islamic philanthropy, has enormous potential in overcoming the problem of poverty in Indonesia. Although currently the use of philanthropic funds still tends to be consumptive, the opportunity to lead to productive programs is very wide open, as long as it is accompanied by good management, effective coordination, and integration with government policies.

Challenges such as lack of coordination, transparency, and access to digital technology need to be addressed immediately to maximize the social impact of philanthropy. With a more structured, strategic, and collaborative approach, philanthropy can be one of the concrete solutions in realizing social justice and more equitable community welfare.

This research is expected to be a foundation for the development of policies, programs, and public education related to philanthropy as part of inclusive and sustainable social development.

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