

## ZISWAF as Social Capital for Poverty Reduction; Studying at Sabilillah Mosque, Malang City, East Java

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**ABSTRACT:**– Zakat, infaq, alms, and waqf instruments as social capital can be utilized optimally, especially poverty reduction in Malang City, East Java. The purpose of this paper is to determine the optimization of sharia instruments of zakat, infaq, alms, and waqf as social capital in poverty alleviation carried out by the Sabilillah Mosque, Malang City, East Java. The theory used in this study is the theory of social capital using ZISWAF as an instrument with a descriptive qualitative approach. Data collection methods are used by observation, interviews, and documentation. The results of this study indicate that: 1. Sabilillah Mosque, Malang City, East Java, really maximizes the ZISWAF instrument as social capital in empowering the people's economy, overcoming poverty and unemployment problems, and carrying out the mosque's social role. Social activities such as micro business capital assistance, empowerment of the poor through health services, and education are carried out intensively with the help of commercial units belonging to the Sabilillah Mosque, such as LAZ and the Mosque Cooperative. 2. Maximizing the use of ZISWAF as social capital by contributing to increasing people's incomes, sustaining micro-enterprises, and creating an equitable distribution of income. The utilization of ZISWAF as social capital to the fullest helps increase the level of community income, survival of micro-enterprises, and creates a fair distribution of income. 3. Optimization of the ZISWAF instrument as social capital conveys a clear message that mosques can also help improve the living standards of poor and low-income people/congregants.

**KEYWORDS** – ZISWAF, Social Capital, Poverty, Sabilillah Malang Mosque .

### I. INTRODUCTION

Poverty has long been a significant issue debated by scholars, policymakers, and politicians in international forums (Brathwaite, 2021), (Burlinson et al., 2021), and (Islam & Alam, 2018), (Richard Jesus Garibay, 2021). Then followed by a variety of different regulations. Regulations to reduce poverty has been adopted, but poverty continues to be a major problem, including in Indonesia (Hadna & Kartika, 2017).

The number of poor people in Indonesia until March 2021 reached 27.54 million people or 10.14 per cent, a little bit down from September 2020 of around 0.01 million people or 0.36 per cent. According to statistical centre data, the poor urban areas reached 7.88 per cent or 12.04 million people in September 2020, and increased to 7.89 per cent, or 12.18 million people, in March 2021. Meanwhile, the rural poor fell from 13.20 per cent. (15.51 million) in September 2020 to 13.10 per cent (15.37 million) in March 2021. This condition pushed the line poverty up to Rp.472,525.00 per capita per month in March 2021, with a food poverty limit of

Rp. 349,474.00 and the non-food poverty threshold of Rp. 123.051.00 (Badan Pusat Statistik, 2021).

These statistics are supported by the RPJMN study for 2020-2024, which shows a 7% reduction in poverty up to 8%. Although the actual poverty rate in 2019 was 9.82 per cent (Sekretariat Negara, 2019), This achievement is still far from expectations. This shows that poverty alleviation in Indonesia is still a long process and has become a national issue.

The Ministry of Social Affairs has regulations that discuss poverty alleviation through various programs social assistance (Diana & Seprina, 2019). Some of these initiatives are Cash Direct Assistance, Aid Non-Cash Food, Public Health Insurance, Social Health Insurance, Healthy Indonesia Card, Assistance School Operations, and the Smart Indonesia Card. However, from an economic point of view, this technique is not effective in fighting poverty (Primanto et al., 2021).

Responding to this situation, zakat, infaq, alms, and waqf (ZISWAF) which are in the mosque and researchers consider as social capital for poverty alleviation becomes important in overcoming the problem of poverty. According to a study conducted by (Puskas Baznas, 2020), the potential for Indonesian zakat in 2019 is Rp. 233.8 trillion, or 1.72 per cent of GDP. In 2018, it reached Rp 8.12 trillion. Infaq philanthropy worth Rp 2.40 trillion. That means that ZISWAF as social capital has great potential and must be considered the best solution for various poverty alleviation solutions.

In contrast to Indonesia, the management of mosques in Malaysia has shown very encouraging results. Research (Razak et al., 2014) reports that out of 137 mosques in 3 districts in Perak state have succeeded collected funds amounting to RM 11,461,151 or equivalent to Rp 40 billion during the years 2009-2011. The mosques also have various assets that generate income outside of zakat, infaq, and waqf, such as buildings and rooms for rent, land, rice fields, plantations, shares in various companies, and so on. To optimize the role of mosques, it is necessary to establish partnerships and networks with Islamic financial institutions so that mosques can be able to improve the welfare of their congregations through ZISWAF social capital that takes sides in the poor, marginal, without capital, low income.

The Importance of ZISWAF by (Tahiri Jouti, 2018) ZISWAF is very important for various incomes and increasing people's purchasing power. Therefore, mosques are strategic to form a fair model of civil society life and away from poverty (Muttaqien et al., 2021) can optimize the ZISWAF instrument as a social capital reduces poverty.

Harrison et al, in (Saputri et al., 2022) show that people with stronger social capital have lower poverty rates in industrialized countries such as the western United States. Meanwhile (Islam & Alam, 2018) found that households with low social capital were more likely to maybe poorer than those with strong social capital. Social capital is not alleviating poverty in the near term but has long-term benefits such as increased access to credit and an increase in household expenditure/income, which in turn can reduce poverty.

In Indonesia, poverty alleviation is the main goal for national growth. Currently, the Indonesian government considers social capital very important to fight poverty. This gives rise to the question of how social capital can help in fighting poverty, which has been identified as a major structural problem. Thus, this research becomes crucial as a solution to alleviation poverty in Indonesia by making the mosque's ZISWAF instrument a strategic social capital by making the Sabilillah Mosque Malang City an example.

For this reason, this study aims to determine the optimization of sharia instruments of zakat, infaq, alms, and zakat waqf as social capital in poverty alleviation carried out by the Sabilillah Mosque, Malang City, Java East. This research is also expected to be useful for the government as the implementer of regulations and the community mosques to optimize ZISWAF as the right instrument in poverty alleviation.

## II. METHODS

This study used a qualitative descriptive approach. Qualitative research is a post positivist research approach to examine the state of natural things, where the main instrument of the researcher. Activities in qualitative data analysis are carried out interactively and continue to completion, according to Miles and Huberman's interactive data analysis approach model, namely: data reduction, data presentation, and concluding. This process by (Sugiyono in Suprastiyo, 2021)) is a series of data analyses. Because this study

focuses on the theory of social capital that makes zakat, infaq, alms and waqf poverty alleviation instruments carried out by the Sabillah Mosque, Malang, East Java, Indonesia, the data collection techniques include observation, interviews, and documentation. The theoretical dialogue was then carried out. To produce conceptual findings in the form of a "thesis statement".

### III. RESULT AND DISCUSSION

#### 1. Social Activities of Masjid Sabillah Malang

Initially, Masjid Sabillah Malang was a transit mosque because its location is right in the middle of Malang city on Jl. Ahmad Yani No. 15 Blimbing District. Its location at the intersection of three main roads makes this mosque visited by many worshipers who come from Malang itself and from outside the city. The choice of research location at this mosque is because it has many community social programs, in addition to its main function as a place of worship. The mosque's vast land measuring 8,100m<sup>2</sup> makes this mosque function other than as worship, as well as a place for education and social services. The function of this mosque is under the control of the Sabilillah Foundation to carry out tabliq or da'wah, recitation, education, public health (health polyclinics), publishing, scholarships, sponsors for orphans, widows, elderly parents, religious meetings, seminars, and discussions. All mosque activities are carried out by the three core institutions of the foundation, namely; mosque takmir institutions, Islamic educational institutions, and social institutions, as stated by Mr Akhmad Farkhan, as secretary of the takmir of the Sabilillah mosque.

*This mosque has three important institutions, namely takmir, education and social society. Especially for the last institution that I mentioned, in charge of economic empowerment activities for the congregation. This economic empowerment institution is also carried out through cooperatives, mothers' taklim assemblies, and the amil zakat alms organization (Lazis), as well as health institutions under the auspices of Sabila medical service (health polyclinic), pilgrimage guidance and also legal and family consulting bureaus. (Interview with Akhman Farkhan as Secretary of Takmir Sabilillah Mosque, Malang City, Monday 13 December 2021).*

The economic empowerment program at the Sabilillah Mosque is focused on improving the soft skills congregation or community who are the target of the program. For example, for a cooperative that accommodates the pedicab driver community. Since the beginning of the formation of this community consists of only a few people. After growing the number to 25 pedicab drivers. The initial capital provided by the takmir was used to purchase several trishaws. After that, the pedicab drivers were independent and bought more rickshaws according to the number of members. Because it was felt that the rickshaw community was growing rapidly, the pedicab drivers were gathered in the Sabilillah Mosque Cooperative. In addition to pedicab drivers, mosque cooperative, which was founded in 1999, also accommodates the youth of mosques and baitul malls, economic empowerment of the congregation, the community around the mosque, especially traders by providing business capital to the community. Thousands of people have received business capital assistance and educational assistance. Due to a large number of congregations and communities assisted by this cooperative, it was later developed by borrowing a sharia bank management system, namely as a forum to receive and conduct financing for the community in the form of sharia cooperatives. Kopmas party cooperated with bank Muamalat Malang branch. It is hoped that Kopmas Sabilillah will be used as a cash centre for all institutions under the auspices of the Sabilillah Foundation, such as the Islamic Education Institute, Lazis, Takmir mosque, KBIH, Auditorium, Sabilillah Medical Service, and child care homes. The Koperasi masjid movement by the foundation is intended as an economic movement for the people. Most of the members are mosque youths or former youths of the Sabilillah mosque, which can be seen from an economic point of view, these are groups that do not have financial strength because their current status is students. Meanwhile, former Remas are on average with unemployed status, other members are employees of the Sabilillah Mosque, kindergarten teachers, elementary, junior high, high school teachers, and congregations or the surrounding community, especially street vendors around the Sabilillah mosque complex. Even these members from the financial side are also groups that have no power.

Meanwhile, the program for empowering mothers is through the taklim assembly. The mosque does not provide business capital, but the capital is collected from the mothers themselves through infaq and sadaqah. The capital is then produced in the taklim assembly group and the profits are distributed continuously to all members of the taklim assembly. Another social-economic empowerment program is the availability of a mini-market next to the mosque entrance and also a people's snack centre which is on the second floor of the mosque.

*Alhamdulillah, the mosque takmir only helped the initial capital through infaq and alms funds, after that the pedicab driver community was able to be independent and gathered in a mosque cooperative which until now is running smoothly. Meanwhile, mothers who are members of the taklim assembly are given soft skills on how to use funds and how to determine the type of business to empower mothers. We have formed dozens of taklim assemblies, not only in the city of Malang but also outside the city of Malang. (Interview with Akhman Farkhan as Secretary of Takmir Sabilillah Mosque, Malang City, Monday 13 December 2021).*

The community economic empowerment program described above is different from Lazis, which also belongs to the Sabilillah mosque. This institution carries out various social activities such as scholarships for poor people every month, such as compensation for orphans, giving incentives for TPQ teachers, compensation for the elderly former fighters, providing revolving capital, free TPQ for underprivileged children, and fostering prayer rooms around the city of Malang.

The presentation of data on the activities of the Sabilillah Mosque illustrates that social activities have been carried out by the mosque takmir including poverty alleviation in the city of Malang which is intended for the underprivileged, poor, with small business capital, remote and marginalized communities.

## **2. Ziswaf as Social Capital for Poverty Reduction in Malang City**

To provide maximum service for pilgrims in particular and Muslims in general, the Sabilillah Mosque in Malang City formed an infaq, zakat, sadaqah, and waqf section (ZISWAF) which is tasked with collecting ZISWAF and distributing it to those who are entitled to receive it according to the provisions in the Qur'an. The social programs of the Sabilillah Mosque in Malang City are funded by ZISWAF funds.

Intense social activities carried out by the Sabilillah Mosque in Malang City as social capital in poverty alleviation. The presence of the Sabilillah Mosque with the Mosque Cooperative, Laznas, Sabilillah Medical Service, food courts, mini markets, orphanages, and various other businesses is felt by the community or the congregation. It is hoped that its presence can be a solution to capital difficulties for small business actors and communities around mosques that have not yet been established by government programs. Mosque cooperatives can be an alternative for disbursing funds. This is also by following per under the social function of the mosque, namely to free the community and small business actors from the shackles of moneylenders, poverty, economic powerlessness and restrictive usury.

Sabilillah Mosque Malang continues to use ZISWAF as a source of funding. For zakat funds, based on the author's observations and interviews, it can be concluded that LAZIS Masjid Sabilillah in distributing zakat funds is consumptive and productive. Consumptively means fulfilling the needs of the mustahik who are members of the eight ashnaf. Then the productive means to utilize zakat for a productive business. Zakat infaq, alms and waqf (ZISWAF) at the Sabillah Mosque in Malang City are a source of social capital. In addition to the injection of funds from several businesses undertaken, for example, Islamic Education Institutions, child care homes, mosque cooperatives. Paying ZISWAF at the Sabilillah Mosque in Malang can already be done using the online system. The chairman of Lazis Sabilillah Abdul Adhim Irsyad said that this was only to keep up with the times to accommodate ZISWAF from Malang natives who were outside the city.

*The online system is okay and legal. Not all indigenous people of Malang live in the city of Malang. Spread in Blitar, Pasuruan, Sidoarjo, and other places in Indonesia. They have a moral responsibility here too. (Interview with Abdul Adhim Irsyad as Chairman of the Takmir of the Sabilillah Mosque in Malang City, Friday, December 17, 2021)*

According to Irsyad, technically his party has included the account number and has distributed it on social

media and the mosque's website. LAZIS Sabilillah also implements a zakat pick-up system. So far, the zakat collection has reached Rp 800 million. The target is Rp 1.5 billion. Later the funds will be handed over to recipients who have been recorded, preferably Malang residents. Later, if it is sufficient, then it is also given to people outside Malang.

*The data already exists. Yes, about 80 people for the temporary data that we know. In the data, of course, the priority is also those who need it. Mentioned such as old widows, orphans or the elderly. "If the situation is urgent, we will immediately provide it. (Interview with Abdul Adhim Irsyad as Chairman of the Takmir of the Sabilillah Mosque, Malang City, Friday, December 17, 2021)*

The following is the receipt of funds from the Sabilillah Mosque which is used as social capital in poverty alleviation.

**Table 1. Fund Receipt of Sabilillah Mosque Malang in 2021**

<b>Receipt of Mosque Fund</b>	<b>Amount</b>
of internal institutional subsidies	27,770,000
Friday charity	611,928,000
box Infaq daily charity box	543,487,000
through takmir office	14,610,000
Infaq marriage contract	23,200,000
Infaq parking	460,548,000
Infaq mosque facilities	170,778,000
Infaq book sales	6,922,500
Charity box library	283,300
Mosque Cooperative	192,585,000
LAZIS	3,302,939,000
Others	485,781
<b>Total</b>	<b>5,355,536,581</b>

Source: Annual Report Sabilillah Mosque Malang City, 2021

In addition, Sabilillah Mosque Malang City participates in assisting micro-enterprises who obtain business capital assistance and facilitating business premises. Business actors claim to feel free from the entanglements of loan sharks and high bank interest. This is what Yunus did with Grammed Bank. For Yunus, the poor do not have access to loans because moneylenders charge high-interest rates without collateral and banks will not provide loans because they are illiterate. The solution that Yunus offered was to lend himself to the poor by acting as an intermediary with the bank (Yunus, 1999).

Cases of moneylenders and bank loans with interest are also experienced by several micro business actors who are currently members of the Sabilillah Mosque in Malang. Jama'ah admitted that previously they had always borrowed from microfinance institutions or savings and loan cooperatives with interest. Micro-business actors are grateful for the existence of the Sabilillah Mosque which runs socio-economic programs for the people through mosque cooperatives. The benefits can be felt for business continuity, helping family finances, paying for children's education, repairing houses, increasing business capital, and increasing their income. This proves research (Sarma, 2008) that there is indeed a strong relationship between financial inclusion practices and people's incomes. The affordability of the community in accessing finance at the mosque is a real economic movement and touches the poor, poor, low-income, and difficult to reach or access financial products and services so that they lead to a much better order of economic life. By The Financial Action Task Force (FATF, 2017) in addition to low income, disadvantaged and other vulnerable lives, financial inclusion should be able to



reach groups of people in rural areas and undocumented, who are underserved or excluded from the formal financial sector.

For this reason, Abdul Hasan Sadeq in his book *Economic Development in Islam* (Sadeq et al., 1997), states that there are two ways to transfer the economic resources of the people: First, commercially through economic activities. Second, from the social side, it can be formed into assistance such as ZISWAF. Two approaches are also proposed in Mohieldin, et.al in (Amalia, n.d.) that the issue of financial access for Muslims must be carried out in two approaches, namely taking the same route as conventional finance by replicating the financial inclusion model through redistributive instruments such as ZISWAF and financing schemes. Sharia such as qard, al-qard al-Hasan, grants, and others. This is why microfinance services are very urgent to avoid conventional financial practices. The same thing is also offered in research (Beik et al., 2016), (Ibrahim et al., 2011), and (Rini, 2020).

This is proof of the relation between mosques and the economic empowerment of the people that must be developed for the target community for financial inclusion. Islam strictly protects its people by utilizing the ZISWAF instrument as a smart solution to overcome the people's economic problems and poverty alleviation. The use of this sharia instrument, by (Qutub, 1994), is a virtue that is proof of faith to do good to the poor, orphans, ibn sabil and others. The funds come from ZISWAF which has enormous potential to alleviate poverty. Therefore, (Demirguc-Kunt et al., 2014) argues that the existence of the ZISWAF instrument will make Muslims have greater potential for financial inclusion.

The great potential is said (Mufidah, 2016) will be a place for charity to help the congregation's independence sustainably. The weakness of mosques in Indonesia is that they do not have a network with various parties. Mufidah explicitly asked that the function of the mosque should be returned to the way it was in the early Islamic era so that it could make a maximum contribution to socio-religious issues.

In addition to ZISWAF funds, the Sabilillah Mosque also has other sources of funds that come from the management of the mosque cooperative. The businesses fostered by the cooperative include computer rentals, snack shops, food courts and mini markets as well as auditorium rentals. The proceeds from the rental of the building are used for mosque maintenance and employee salaries. The Sabilillah Mosque Cooperative is located in the courtyard of the Sabilillah Mosque. In 2014 the number of members was 789 people. This cooperative has assets of IDR 2.5 billion consisting of member savings, principal savings, mandatory savings, and voluntary savings. Currently, this mosque cooperative has 1,087 members and assets of Rp. 3,748,519,000. With member savings or savings (mandatory and voluntary savings) of Rp. 1,592,108,000. The number of borrowers in the Cooperative is 467 members. Meanwhile, the remaining operating income (SHU) is IDR 300,000,000 from the two existing management scheme units and distributed back to members. There are various savings products in the Sabilillah Malang cooperative, such as education savings, umrah and hajj savings, walimah savings, qurban savings, time deposits, and wadi'ah savings (deposits). For medical service (SMS) which includes mosque cooperative members to have BPJS as many as 1,039 people. At the Malang Sabilillah Mosque Cooperative, in addition to member loan funds, there are also funds from cash waqf collected since 2018 amounting to Rp. 1,029,698,000. This figure is up from the previous year which was only Rp. 992,778,000. Waqf funds managed from every year there is always a significant increase and is beneficial for the welfare of the community, especially micro-enterprises, ranging from micro-enterprises, food court capital and others.

The mosque cooperative provides convenience in transactions such as simplified terms and conditions and 1% interest expense, there is no collateral or guarantee for small business actors in the financing. The advantages of the financing requirements with the qard contract by the Sabilillah Mosque Cooperative are the easy requirements, the profit margin is only 1%, and it also helps customers in facilitating BPJS payments through the Sabilillah Medical Service (SMS) owned by the Sabilillah Mosque Cooperative Malang.

The management of waqf relies on sharia law but by using a mosque cooperative container as a medium for its management. The requirement to carry out cash waqf must be preceded by becoming a member of the Sabilillah Mosque Cooperative. This is the optimization of the social function of the Sabilillah Mosque in Malang City by utilizing ZISWAF to empower the people's economy while at the same time tackling poverty, as explained by the secretary of the Sabilillah Mosque Cooperative:

*Waqf managed by the mosque cooperative aims firstly to prosper the people, secondly to reduce people's poverty, thirdly to form networks and empower people. How the SMEs prosper, employees, pedicab drivers, street vendors, teachers and so on. (Interview with Abdul Adhim Irsyad as Chairman of Takmir Sabilillah Mosque, Malang City, Friday, December 17, 2021)*

#### IV. CONCLUSION

From the explanation of the research results, it can be concluded that: 1. Optimization of zakat, infaq, alms, and waqf (ZISWAF) instruments as social capital is used effectively by the Sabilillah Mosque, Malang City in empowering the economy of the people (jamaah), tackling the problem of poverty, unemployment, and make the mosque's social function run optimally. This optimization is evidenced by the various social activities carried out by the mosque takmir using the instruments of business units as social capital owned by the Sabilillah Mosque, such as LAZ and the Mosque Cooperative. 2. Utilization of ZISWAF as social capital to the maximum, participation in increasing the level of community income, survival of micro-enterprises, and creating a fair distribution of income. 3. Optimization of the ZISWAF instrument as social capital gives a strong message that mosques can also participate in changing the living conditions of the poor, needy, poor, low-income people from less good to better.

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