

ISLAMIC PHILANTHROPY AS AN ALTERNATIVE FOR FINANCING ISLAMIC BOARDING SCHOOL

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Abstract

Islamic philanthropy is a strategic alternative for education funding to improve the quality of Education in Islamic boarding schools. This research aims to analyze the role of Islamic philanthropy in supporting financing to improve the quality of Islamic boarding school education. The method used is a literature review by reviewing literature from various relevant sources. The research results show that the potential for Islamic philanthropy in Indonesia is very large and can be optimized for various educational needs. Effective and transparent management of Islamic philanthropy in Islamic boarding schools contributes significantly to increasing accessibility, efficiency, and quality of education. However, several challenges such as low public literacy regarding Islamic philanthropy, lack of professional management, and lack of synergy between institutions need to be overcome to maximize its positive impact. This research emphasizes the importance of implementing innovative Islamic philanthropic management to ensure the sustainability and quality of education in Islamic boarding schools.

Keywords: Islamic Philanthropy, Islamic Boarding School, Education Funding.

مستخلص البحث

أعدّ العمل الخيري الإسلامي بديلاً استراتيجياً لتمويل التعليم لتحسين جودة التعليم في المعهد. هدف هذا البحث إلى تحليل دور العمل الخيري الإسلامي في دعم التمويل لتحسين جودة التعليم في المعهد. المنهج المستخدم هو مراجعة الأدبيات من خلال مراجعة الأدبيات من مختلف المصادر ذات الصلة. وتظهر نتائج البحث أن إمكانات العمل الخيري الإسلامي في إندونيسيا كبيرة جداً ويمكن تحسينها لتلبية الاحتياجات التعليمية المختلفة. ساهمت الإدارة الفعالة والشفافة للعمل الخيري الإسلامي في المعهد بشكل كبير في زيادة إمكانية الوصول إلى التعليم وكفاءته وجودته. ومع ذلك، وجب التغلب على العديد من التحديات مثل تدني المعرفة العامة فيما يتعلق بالعمل الخيري الإسلامي، والافتقار إلى الإدارة الاحترافية، وعدم التأزر بين المؤسسات لتعظيم أثره الإيجابي. وأكد هذا البحث على أهمية تطبيق الإدارة الخيرية الإسلامية المبتكرة لضمان استدامة وجودة التعليم في المعهد.

الكلمات المفتاحية: العمل الخيري الإسلامي والمعهد وتمويل التعليم.

INTRODUCTION

Education is an important pillar in the development of a nation, including in Indonesia which has a majority Muslim population. Islamic Boarding School or *Pesantren*, as one of the oldest



educational institutions in Indonesia, has a significant role in educating a generation that is not only intellectually competent but also has Islamic morals.

However, one of the challenges that Islamic boarding schools often face is limited funding. This especially applies to small Islamic boarding schools in rural or remote areas. In this context, Islamic philanthropy, through instruments such as *zakat*, *infaq*, alms, and *waqf* (ZISWAF), has great potential to support the sustainability and improvement of the quality of education in Islamic boarding schools. Islamic philanthropy is not only a form of individual Muslim obedience to religious law but is also a mechanism for economic equality and social development.

Concerning education, Islamic philanthropy can make a significant contribution for building educational facilities, providing scholarships for Islamic boarding school students, and supporting teacher welfare. However, optimizing the role of Islamic philanthropy in supporting Islamic boarding school education funding still requires professional, transparent, and integrated management.

Some previous studies show the great potential of Islamic philanthropy in supporting Islamic education. For example: M. Nasution's research results (2018) found that the management of productive *zakat* funds in several *zakat* institutions was successful in supporting the provision of educational facilities in Islamic boarding schools, such as the construction of student dormitories and classrooms. Firmansyah and Aulia study (2020) shows that cash *waqf* can be a sustainable source of funding for Islamic boarding school education if managed well through a sharia investment model. Meanwhile, a study by Nurhayati et al. (2021) revealed that the synergy between Islamic philanthropic institutions and Islamic boarding schools increases access to education for poor students and supports Islamic boarding school operations in remote areas. Research by Huda et al. (2022) highlights the importance of public literacy regarding productive *waqf* to maximize its benefits in the Islamic education sector, especially Islamic boarding schools.

Even though there have been efforts to optimize Islamic philanthropy, challenges such as a lack of public understanding about ZISWAF, weak fund management, and a lack of synergy between philanthropic institutions and Islamic boarding schools are still obstacles. Therefore, it is important to carry out this research to explore more deeply the role of Islamic philanthropy in financing Islamic boarding school education, identify existing challenges, and offer relevant and applicable solutions. In this way, Islamic boarding school-based education can continue to develop, making a real contribution to the development of human resources quality with Islamic character.

METHOD

The method consists of a description of the research type, data collection, data source, data type, and data analysis. It is written in paragraph form.

This research uses the literature study method. The object of this research namely Islamic philanthropy as an alternative for financing Islamic boarding school-based education. The data collection for this research uses various references originating from books, journals, articles, or scientific articles. In this research, Researchers use journals and articles taken from websites, which match the title. Meanwhile, the data analysis carried out was by reading, collecting, quoting, concluding, and interpreting library sources to obtain the necessary data and obtain expected results.

The data reduction process was carried out by selecting articles and books that match the title variables that have been described.

The conclusion of the theory that has been presented is in accordance with the title of the article. With thus, the results obtained from the data reduction process take place.

RESULTS AND DISCUSSION

A. Islamic Philanthropy

Islamic Philanthropy Etymologically, the meaning of philanthropy is generosity, generosity or social donation; something that shows love to humans.¹ This word comes from the Greek, namely *philos* (love) and *anthropos* (human), which literally means the conceptualization of the practice of giving, service, and association voluntarily to help others in need as an expression of love.²

Islamic philanthropy refers to the practice of providing voluntary donations, assistance, and support based on the values and teachings of the Islamic religion. Islamic philanthropy is one of the important pillars of the Islamic religion, because it encourages its adherents to share their good fortune with others and help people in need. Some common forms of Islamic philanthropy include: *Zakat* (*Zakat* is an obligation for every Muslim who is able to pay a certain amount of property that has reached the *nishab*/a certain amount to people who are entitled to receive *zakat*/*mustahik zakat*, such as the poor, *amil*/*zakat* administrators, and others. *Zakat* aims to reduce social inequality and help those in need), Alms (Sadekah is a voluntary gift that can be

¹ John M. Echols dan Hassan Shadily. (1995). Kamus Inggris Indonesia. Jakarta: Gramedia.

² Chaider S. Bamualim dan Irfan Abubakar (eds). (2005). Revitalisasi Filantropi Islam: Studi Kasus Lembaga Zakat dan Wakaf di Indonesia. Jakarta: Pusat Bahasa dan Budaya, Universitas Islam Negeri Syarif Hidayatullah Jakarta dan Ford Foundation.

made by every Muslim at any time and in any amount. Sadekah can be in the form of monetary donations, food, or other assistance to those in need.

Philanthropic activities in Islam have actually been going on for a long time, namely with the obligation to pay *zakat*, *infaq*, alms (ZIS), and *waqf*.³ In the context of the importance of paying *zakat*, in principle in the Qur'an *zakat* is 30 times, 8 in the Makkiah letter, and 22 in the Madaniyah letter. Meanwhile, the commandment for *zakat* goes hand in hand with praying 28 times, although there are other opinions which say 82 times⁴ and 27 verses⁵. The strength of the spirit of this command is an inspiration that a Muslim is responsible for other Muslims by giving some of the assets they own as an obligation that must be fulfilled. The implication is that the distribution of Islamic philanthropy can create social justice and economic distribution justice.

Islamic philanthropy activities are now becoming a concern many thinkers, philosophers, academics, and practitioners.⁶ That matter is associated with the distribution of Islamic philanthropy which is still many are engaged in the area of social service activities, aid charity, compensation for orphans, Madrasah construction, and others. In fact, they tend to ignore other interests of Muslims such as; legal assistance, children protection, public policy advocacy, women's empowerment, and other important agendas, are still lack of getting support from the utilization of Islamic philanthropic funds,⁷ in addition to efforts to find out the potential for Islamic philanthropy and its impact on community empowerment especially the poor or underprivileged.

B. The Potential of Islamic Philanthropy in Indonesia

Indonesia, with a Muslim majority, has enormous *zakat* potential. *Zakat*, as one of the pillars of Islam, is not only a religious obligation but also has a very significant social impact. If managed well, this potential can be a solution to various existing social problems.

In the last two decades, Muslim philanthropy practices in Indonesia have shown significant strengthening. This is marked by an increase in the number of philanthropic organizations, both community and government-based, as well as an increase in the number of donations in the form of alms, *zakat*, and *waqf*. Apart from that, the distribution of aid to target communities

³ M.Dawam Rahardjo, *Filantropi Islam dan Keadilan Sosial: Mengurai Kebingungan Epistemologis*, dalam Idris Thaha (ed), *Berderma untuk Semua: Wacana dan Praktek Filantropi Islam*, (Jakarta: Teraju, 2003), p. xxxiv.

⁴ Teungku Muhammad Hasbi Ash Shiddiqiey, *Pedoman Zakat*, (Semarang: Pustaka Rizki Putra, 1996), p. 2

⁵ Yusuf al Qardhawi, *Fiqhus Zakat*, (Beirut: Muassasah Risalah, 1991), p. 42

⁶ Hilman Latief, *Melayani Umat: Filantropi Islam dan ideologi Kesejahteraan Kaum modernis*, (Jakarta: Gramedia Pustaka Utama, 2010), p. 33.

⁷ Hamid Abidin (ed.), *Reinterpretasi Pendayagunaan ZIS Menuju Efektifitas Pemanfaatan Zakat Infak Sedekah*, (Jakarta: Piramedia, 2004), p. v.

outside Indonesia has also increased, showing Indonesia's active role in global philanthropy.⁸ According to annual national *zakat* management report there are about 702 organizations of Islamic Philanthropy in Indonesia in 2024.

Table 1. The Number of Islamic Philanthropy

No.	Type of Organization	Number of Organization
1.	BAZNAS	1
2.	BAZNAS Provinsi	34
3.	BAZNAS Kabupaten/Kota	514
4.	LAZ	44
5.	LAZ Provinsi	35
6.	LAZ Kabupaten/Kota	74
Total		702

Source: National Zakat Management Report 2023

Zakat is one of the potential Islamic Philanthropy in Indonesia. It is one of the pillars of Islam which has an important role in distributing wealth fairly. According to the National *Zakat* Amil Agency (BAZNAS), the potential for *zakat* in Indonesia is estimated at IDR 327.6 trillion annually. However, the realization of the *zakat* collection will only reach around IDR 26 trillion in 2022. This figure shows that there is a large gap between potential and realization, which can be overcome by increasing *zakat* literacy and improving the management system.

The next potential Islamic philanthropy is Alms (*Shodaqoh*). Alms is a voluntary gift that can be made by every Muslim at any time and in any amount. *Shodaqoh* can be in the form of donations of money, food, or other assistance to those in need. The practice of alms is highly recommended in Islam as a form of caring and helping to ease the burdens of others, Qardhul Hasan (Qardhul Hasan is a form of providing interest-free loans to help people who need business capital or are facing emergency situations. Once the borrower is able to pay, the funds can returned or used to help others).

The last potential Islamic Philanthropy is *Waqf*. *Waqf* is a gift of property or assets that is dedicated to sustainable charitable or good purposes. *Waqf* assets cannot be withdrawn and used for public purposes, such as building mosques, schools, hospitals, orphanages, water wells, or other social infrastructure that provide long-term benefits to society.

The potential of *Waqf* as a form of Islamic Philanthropy in Indonesia promises great opportunities for the community to play an active role in helping others and developing various

⁸ <https://uinjkt.ac.id/id/stf-akan-paparkan-hasil-ri-set-praktik-filantropi-masyarakat-muslim?> Accessed on 12 January 2025.

humanitarian sectors. As a form of philanthropy in Islam, *waqf* has enormous potential to provide long-term benefits through infrastructure development, educational programs, health services, and other social welfare efforts. As a charity, *waqf* reflects the values of social care and sharing which are highly valued in Islamic teachings and can be a driving force for increasing sustainable development and social progress in Indonesia.

According to the Ministry of Religion data, *waqf* has made a major contribution to the education sector. More than 47.000 *waqf*-based educational institutions support around 3.3 million students in Indonesia. In addition, 18.018 Islamic boarding schools utilize *waqf* assets, serving more than 1.6 million students.

In 2024, the Ministry of Religion noted that there are 447.532 points of *waqf* land in Indonesia covering more than 57.200 hectares. Annual growth in *waqf* assets reached 6%, with 4% allocated to productive *waqf*. The potential for cash *waqf* in Indonesia is estimated to reach 180 trillion annually. The realization of cash *waqf* in 2024 reaches 2.3 trillion rupiahs. This figure shows great optimism regarding the potential of the *waqf* sector which is able to support the nation's social and economic development in a sustainable manner.

C. School Funding Management using Islamic Philanthropy

An institution must have sufficient funds to provide education and use available funds to implement a quality teaching and learning process. Educational institutions must provide funds continuously according to school needs. Therefore, schools are obliged to collect, manage, and allocate funds.

Financing cannot be separated from a series of searching for funds, using funds, planning a budget, utilizing standard cost plans, and increasing working capital. Education financing here aims to act as a driving force for the activities of the Islamic boarding school running process regarding important elements that can support the continuity of activities at the Islamic boarding school.⁹

Thomas John stated that education financing is how to obtain funds to finance educational institutions, knowing the source of the funds and what they are used for and who spends them. From the definition above, it can be said that education financing is an activity that is concerned with obtaining the funds (income) received and how they are used.¹⁰

⁹ Samosir, A. W. (2019). Analisis Anggaran Sebagai Alat Perencanaan Dan Pengendalian Pada Credit Union (Cu) Abadi Ajibata Kabupaten Tobasa. <http://repository.uhn.ac.id/Handle/123456789/3217>.

¹⁰ Arwildayanto, Manajemen Keuangan dan Pembiayaan Pendidikan, IKAPIJABAR, 2017, p. 27.

Islamic boarding schools in Indonesia have a big role in providing access to education. Recitation activities led by religious leaders in villages are at least strong social capital to encourage community involvement in establishing Islamic educational institutions. The figure of a respected kiai has not only become an attraction for the community but has also attracted the interest of private companies to donate some of their assets and participate in the development of Islamic educational institutions. Gontor-Ponorogo, Tebuireng-Jombang and Lirboyo-Kediri Islamic Boarding Schools in East Java, As-Salam-Surakarta, Darunnajah and Al-Azhar Education Foundation in Jakarta, Al-Zaytun Islamic Boarding School in Indramayu, Cipasung Islamic Boarding School in Tasikmalaya-West Java, and Tazakka Batang Central Java are some examples of thousands of Islamic boarding schools in Indonesia that have used quite large philanthropic funds in developing their educational institutions. Philanthropic activities have been managed more modernly, with more sophisticated fundraising and management models. Several large Islamic philanthropic institutions in Indonesia, such as Dompot Dhuafa, Rumah Zakat Indonesia, YSDF Surabaya, Asfa Foundation as well as foundations managed by popular figures also make Islamic education one of their program priorities.

The urgency of Islamic philanthropy in financing education at Islamic educational institutions is very large and has several main reasons. Among them are the following:

a. Overcoming Limited Education Funds.

Many Islamic educational institutions, especially those in remote or underdeveloped areas, face the problem of limited funds.¹¹ Islamic philanthropic funds can be a significant source of funding to ensure school operations, teacher salaries, educational facilities and availability of teaching materials. This helps bridge the gap between educational needs and funding availability.

b. Increasing Access to Education

Islamic philanthropy enables more children from low-income families to access quality education. With scholarships and educational assistance from *zakat*, *infaq*, alms, and *waqf* funds, we can support underprivileged children so they can continue their education without being burdened by school fees. This has a direct impact on increasing school participation rates and reducing school dropout rates.¹²

¹¹ Amsyari, S. (2019). Analisis Efektifitas Pendayagunaan Zakat Produktif Pada Pemberdayaan Mustahik (Studi Kasus LAZISMU Pusat). *Aghniya: Jurnal Ekonomi Islam*, 1(2). <https://doi.org/10.30596/aghniya.v1i2.3191>.

¹² Suwandi, A., & Samri, Y. (2022). Peran LAZISMU (Lembaga Amil Zakat, Infaq dan Sadaqah Muhammadiyah) dalam Mengentaskan Kemiskinan Masyarakat Kota Medan. *Management of Zakat and Waqf Journal (MAZAWA)*, 3(2), pp. 15–30. <https://doi.org/10.15642/mzw.2022.3.2>.

c. Encouraging Quality of Education

Philanthropic funds can be used to improve the quality of education in Islamic educational institutions. This includes teacher training, better curriculum development, and the provision of more sophisticated educational facilities and technology. By improving this quality, Islamic educational institutions can provide education that is competitive and relevant to the nowadays needs.

d. Support Alternative Education

Apart from formal education, Islamic philanthropy can also support alternative education such as Islamic boarding schools, Islamic boarding schools and other non-formal educational institutions. Several institutions use philanthropic funds to fund alternative education programs that are more flexible and can reach more students, including those who cannot access formal education.¹³

e. Strengthening Human Resources

Islamic philanthropy is also used to improve the quality of human resources such as student scholarships, teacher scholarships, teacher training, and short courses. KH. Anang Rikza Masyhadi, Chairman Lazis Asfa, reported that Asfa Foundation had provided scholarships to 1810 scholarship recipients both at home and abroad spread across 99 universities in Indonesia and 24 universities abroad.¹⁴



Figure 1. Distribution of educational levels of Lazis Asfa scholarship recipients

¹³ Ulpah, M., & Hafifi, A. (2021). Strategi Corporate Fundraising Zakat Infak Dan Shadaqah Pada Lazismu Jakarta. Madani Syariah, 4(2), pp. 1–12.

¹⁴ KH Anang Rikza Masyhadi, M.A. Ph.D (Chairman of Lazis Asfa) at the National Seminar and Release of Asfa Ambassadors at Nusantara V Building MPR RI, Jakarta 23 January 2025.

D. Challenges of Islamic Philanthropy in Funding Education

Philanthropy for education financing faces several significant challenges that impact its effectiveness and sustainability. Here are some of the main issues identified in recent research:

1. Enhancing Resource Mobilization

Innovative management practices can significantly improve the mobilization of resources through *zakat*, *infaq*, and *waqf*. By leveraging technology and digital platforms, *pesantren* can reach a wider audience of potential donors, making it easier to gather funds consistently. This approach not only increases financial support but also fosters a culture of giving within the community, as seen in various successful programs that utilize online fundraising methods.¹⁵

2. Strategic Allocation of Funds

Effective management allows for strategic allocation of philanthropic funds to areas that directly impact educational quality. By implementing frameworks such as Total Quality Management (TQM), *pesantren* can ensure that resources are directed towards critical needs such as teacher training, curriculum development, and infrastructure improvements. This systematic approach enhances the overall educational environment and student outcomes.¹⁶

3. Accountability and Transparency

Innovative philanthropy management promotes accountability and transparency in fund usage. Establishing clear reporting mechanisms and utilizing digital tools for tracking donations helps build trust with donors. Transparency in financial management not only encourages more significant contributions but also aligns with Islamic principles of ethical stewardship over charitable funds, ensuring that donations are used effectively for educational purposes.¹⁷

4. Community Engagement and Support

By involving local communities in the management of philanthropic initiatives, *pesantren* can foster a sense of ownership and responsibility among stakeholders. Community engagement strategies can include collaborative projects that address local educational needs, thereby enhancing the relevance and impact of the education provided.

¹⁵ A. Zaenurrosyid, The Islamic philanthropy model based on maslahah principles for developing Islamic campus in Java, *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* Vol. 24, No. 2 (2024), pp. 279-304. <https://doi.org/10.18326/ijtihad.v24i2>.

¹⁶ Tohari, K., & Machali, I. (2022). Manajemen Filantropi Islam untuk Pendidikan Studi Program Jogja Cerdas Baznas Kota Yogyakarta. *AN NUR: Jurnal Studi Islam*, 14(1), pp. 1–24. <https://doi.org/10.37252/annur.v14i1.197>.

¹⁷ Mochammad Nginwanun Likullil Mahamid, The Management of Islamic Philanthropic Institutions Using a Total Quality Management Approach: A Case in Magelang, *Profetika: Jurnal Studi Islam* Vol. 24, No. 1, 2023, pp. 57-63.

This participatory approach can lead to increased support from parents and local businesses, further strengthening the sustainability of educational programs.¹⁸

5. Long-term Sustainability

Innovative management practices focus on creating sustainable funding models that go beyond one-time donations. Establishing endowments through waqf or forming partnerships with philanthropic organizations allows *pesantren* to secure long-term financial stability. These sustainable models ensure that educational programs can continue to thrive even amidst economic fluctuations.¹⁹

6. Quality Improvement through Continuous Innovation

The adoption of innovative practices encourages continuous improvement in educational quality. By regularly assessing educational programs and incorporating feedback from students and educators, *pesantren* can adapt their offerings to meet changing needs effectively. This commitment to innovation ensures that the education provided remains relevant and impactful, preparing students for future challenges.²⁰

In summary, implementing innovative Islamic philanthropy management is vital for enhancing the sustainability and quality of education in Islamic boarding schools. By improving resource mobilization, ensuring strategic fund allocation, promoting accountability, engaging communities, securing long-term sustainability, and fostering continuous innovation, *pesantren* can significantly elevate their educational standards and better serve their students and communities.

CONCLUSION

The exploration of Islamic philanthropy as a vital mechanism for financing education in Islamic boarding schools has highlighted its immense potential and the pressing need for effective management strategies. As demonstrated throughout this article, Islamic philanthropy—encompassing *zakat*, *infaq*, alms, and *waqf*—serves not only as a means of fulfilling religious obligations but also as a powerful tool for promoting social equity and enhancing educational access.

The effective management of Islamic philanthropy is imperative for ensuring the sustainability and quality of education in Islamic boarding schools. By addressing funding

¹⁸ A. Zaenurrosyid, The Islamic philanthropy...

¹⁹ Makhrus. *Filantropi Islam dan Pelayanan Sosial*. Purwokerto: Litera Inti Aksara, 2024.

²⁰ Dewi, N., & Zaenurrosyid, A. (2023). Islamic Philanthropic Institutions in the Development of Education and Economic Empowerment. *Islamic Review: Jurnal Riset Dan Kajian Keislaman*, 12(1), 19-34. <https://doi.org/https://doi.org/10.35878/islamicreview.v12i1.695>.

challenges, increasing access to education, enhancing quality, supporting alternative learning models, and strengthening human resources, Islamic philanthropy can significantly contribute to developing a well-rounded educational system grounded in Islamic values. It is crucial to foster greater public understanding of philanthropic practices, improve fund management systems, and enhance collaboration between philanthropy institutions and educational establishments. This holistic approach will not only empower *pesantren* but also play a vital role in shaping future generations with strong intellectual capabilities and moral integrity.

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