

The Instrumentation of Shadaqah Funds as a Means of Mosque based Community Empowerment

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Abstract: The poverty rate in Indonesia is still quite high despite a downward trend. Various solutions have been made, including the presence of Islamic microfinance institutions to provide financing. However, this still leaves the problem, that the lower layers of society (the poorest of the poor) are also still excluded where there are still many members of the community who have not been able to obtain riba-free financial services. This article proposes the idea of empowering the poorest of the poor model using mosque-based shadaqah funds. The integration of da'wah through mosques and economic empowerment will increase the resilience of the community especially the poorest of the poor against the onslaught of apostasy efforts. Improving the quality of faith will increase the fighting spirit to improve economic and religious life. The involvement of religious leaders and the community around the mosque and rich people towards the fate of the poor is expected to help them to organize their lives at a better level. This empowerment model is based on the local community around the mosque so that the mosque is not only a center of worship but will also function as a center for community economic empowerment.

1 INTRODUCTION

Poverty is still a serious problem for several countries including Indonesia. BPS (2019) states that the number of poor people in Indonesia as of March 2019 still reaches 9.41%. Although this figure has decreased by 0.25% relative to September 2018 (BPS, 2019). Various policies have been carried out by the government to overcome these problems, such as the Family Hope Program (PKH), educational assistance through the Smart Indonesia Program (PIP), food assistance, and contribution assistance for the National Health Insurance Program (JKN) (Ministry of Finance, 2019). Other institutions also participated in giving their best contributions, such as Islamic Micro-Finance Institutions (IMFI) which channeled funding and amil zakat institutions that channeled alms to the poor. However, the amount of zakat funds is still not as expected and the program management has not been realized optimally. The problem of poverty leaves many problems, including reaching the poorest of the poor and providing usury-free financial services. Related to the many limitations, the smart solution is to present the voluntary financial sector (Shadaqah) as an instrument for

which implementation is relatively easier. However, to implement it requires good planning.

As the most populous Muslim country, Indonesia has more than 700 thousand mosques spread throughout the country (Ministry of Religious Affairs, 2019). The number of mosques and great potential in gathering people can be optimized for economic development (Riwajanti, N. I & Fadloli, 2019). This potential can be utilized through the management of shadaqah funds for productive community empowerment. Regarding shadaqah, Rais (1998) states that one of the problems faced by Muslims to build a better future is a weakness in funding. He mentioned that infaq (Shadaqah) was the solution to the problem. Furthermore, Islam encourages Muslims to spend part of their wealth in the path of Allah through Shadaqah (QS: 2; 254 and Q.S: 2; 261). Supporting this, Albadri, Aziz, & Amaliah (2019) has proven that well-managed shadaqah management encourages community economic empowerment more effectively. This means that the integration of the potential of the mosque and shadaqah funds is new hope for overcoming the problem of poverty and improving the people's economy. Given that the mosque has a function, one of which is to distribute shadaqah (Movahed, 2014). The integration also promotes

usury-free empowerment solutions and presents a balanced well being both in the life of the world and the hereafter.

Another fundamental challenge faced is about the understanding of society which considers that the teachings of Islam are only limited to the problem of worship. Whereas Islam also teaches something broader namely, about muamalah / economic relations between Muslims and takaful / mutual assistance activities (Riwajanti, N. I & Fadloli, 2019). Thus, they suggested holding da'wah focusing on the basis of Islamic economics in order to increase public awareness regarding the willingness to channel shadaqah funds. Furthermore, in relation to da'wah, Torabi & Noori (2019) state that religious leaders hold a greater responsibility, that is, the responsibility to educate and influence the people regarding the awareness of sharing or making shadaqah. That is, to support the role of the mosque as a means of managing shadaqah funds, the presence of religious leaders is urgently needed. Aside from religious leaders, another important factor is the role of the university. Paletta, et al. (2019) states that partnerships with universities facilitate responsible entrepreneurship and organizational capacity to face new challenges, such as globalization, informed society and changes in production and consumption patterns. According to Riwajanti, N. I & Fadloli (2019), mosque-based empowerment is largely driven by non-governmental institutions and institutions of higher education or universities. Furthermore, Wakkee, van der Sijde, Vaupell, & Ghuman (2019) state that entrepreneurship-based universities have a very important role as agents of change for sustainable regional development (local community). Universities as agents of change and development agents accelerate economic growth (Supriyadi, 2012). But unfortunately, the existence of the university is currently only seen as a provider of science, technology and human resources (community service is still very weak). Whereas Supriyadi (2012) states that harmonization, empowerment and partnership networks among actors (government, regional government, business, community, and universities) are important principles and steps in developing the local economy.

Therefore, the solution to overcome poverty and community empowerment is to integrate mosques, shadaqah funds, religious leaders, and universities. In this case, shadaqah fund instrumentation becomes very important to get more attention from various parties, including support from the community itself.

This article aims to develop a model of community empowerment by integrating the functions of mosques and shadaqah funds supported by the presence of religious leaders and universities. Harmonization of the model is expected to give birth to true community welfare (Falah).

2 LITERATURE REVIEW

Background Theory

1. Community Empowerment

According to Hossain, Asadullah, & Kambhampati (2019) (citing the views of Ibrahim & Alkire (2007)), empowerment is control over a series of personal decisions, household decision making and the ability to change one's life at both the individual and community level. More specifically according to Lailatussufiani, M, & Multifiah (2016), Empowerment is defined as the distribution of Zakat, Infaq, and Shadaqah (ZIS) funds accompanied by the aim of changing the economic conditions of mustahiq (poor and needy). Empowerment refers to the power to influence changes in one's life and affect changes in society (Trommlerová, Klasen, & Leßmann, 2015). Ismail A. (2012) explaining the essence of community empowerment is to help clients (the poor) so that they gain power in making decisions and determine actions to be taken to improve their lives. In this regard, including reducing the effects of personal barriers to using the power they have, among others through the transfer of power from their environment. According to Sumodiningrat (1997) Empowerment is an effort to build the power of the poor by providing motivation and raising awareness about their potential, and striving to develop it. Empowerment has the meaning of producing resources, opportunities, knowledge, and skills to increase the capacity of the community to determine their future (Saleh, 2017). From this discussion, it can be summarized that community empowerment refers more to the control of personal decisions and abilities in an effort to provide motivation, realize the potential of the community, and develop it to improve the quality of their lives (faith, knowledge, and charity). Thus, the welfare of the community is not only improving the economy of the community but also improving the quality of faith and worship of God.

In the study of Lailatussufiani, M, & Multifiah (2016), community empowerment is measured from

empowerment in the fields of education, economics, and health. Empowerment in the field of education serves to improve the quality of people's lives in the future. Economic empowerment is done by contributing capital for the business to the community. And health empowerment is done by providing free health services for the poor. Whereas, Trommlerová, Klasen, & Leßmann (2015) in his study measured community empowerment adjusted to the aspects of socio-demographic (older, men, large households, married, and household), socio-economic (educated, literate, economically active, wealthy), and self-reported capability (healthy). Whereas in Hossain, Asadullah, & Kambhampati (2019) whose research focus is on individual empowerment makes five measurement indices, namely production decision making, access to productive resources, income, community leadership, and time allocation. Albadri, Aziz, & Amaliah (2019), who in his research examined the distribution of ZIS for community economic empowerment states that:

- a. Empower some groups that are entitled to zakat assets, for example, the poor, namely by giving them zakat assets so that they can meet their needs. In addition, by providing capital to those who have expertise but face obstacles in the form of limited capital.
- b. Empowering the needy, namely by providing a number of assets to fulfill life and empowering those without expertise.
- c. Empowerment of several groups entitled to zakat assets, which have new income with their incapacity. They are zakat employees and Muslim converts.
- d. Empowerment of several groups entitled to zakat property to realize the meaning and purpose of actual zakat other than those mentioned above

Furthermore, Saleh (2017) found a series of empowerment processes in Muslim communities can be assessed through three main levels, namely:

- a. The scope of the individual has a direction to increase spiritual intelligence, intellectual and improve individual quality.
- b. Family scope, forming a harmonious family through the formation of harmony between members and the desire to excel in gaining the grace of God Almighty.
- c. Community, the actualization of science and charity. Science as a process of awareness towards strengthening faith becomes a charity to guide social life.
- d.

2. Instrument of Shadaqah

Shadaqah (voluntary charity) is a virtue in Islam (QS; 3: 92). In fact, it is considered as proof of one's faith. The word shadaqah (Alms) comes from the Arabic "shadaqah." In language means "true or honest." Meanwhile, according to the term, Shadaqah means voluntary gifts, both in the form of money, goods, services, kindness, and others (Mulazid & Mufliha, 2019). This is given to people who have the right to receive it with an unspecified amount, given anytime and anywhere for the sake and hope of Allah SWT. Mulazid & Mufliha (2019) mentioned that "Shadaqah" has two meanings. First, the sunnah "Shadaqah", and second is the compulsory "Shadaqah (zakat)". Shadaqah (Alms) is giving movable or immovable property, which will soon be used up whether or not used, to other people or legal entities, such as foundations or the like, without compensation and conditions, but only to please God and expect his possessions to be rewarded on the Day of Judgment (Lailatussufiani, M, & Multifiah, 2016).

The Qur'an has provided the parable of shadaqah: the parable of the person who spends his wealth in the way of Allah like a seed growing seven stalks, in each stalk, there are one hundred seeds (QS; 2: 261). In connection with this verse, Hamka (1996) in Tafsir Al-Azhar outlines that spending wealth in the way of Allah will bring thousands of benefits (for many people) and Allah will multiply (reward) to whom He wants. Shadaqah in Islam is highly recommended as a form of social life and to create a unity in life, especially in the economic field of Muslims. Every shadaqah issued in return will surely return to yourself. No matter how small the wealth offered in the path of God with sincerity, surely God will multiply, and sometimes from an unexpected direction.

Rasulullah SAW said: "For every Muslim, it is recommended to be shadaqah", the Companions asked, "O Prophet, how do those who do not get something to share or shadaqah (with him)?" "They asked again," did he not get anything? "Rasulullah SAW answered again," Let him do good and refrain from evil because that is his shadaqah. "(HR. Ahmad bin Hanbal). This means that shadaqah is something that is highly recommended.

3. The Important Role of Shadaqah Instrumentation for Community Empowerment

Islamic teachings about infaq (shadaqah) are very high in value. In addition to eroding the bad qualities such as stingy and selfishness, infaq also raises a

deep social awareness, that humans always need each other, and someone will not be able to live alone. Therefore there must be mutual cooperation and mutual giving so that the gap between the rich and the poor can be eliminated, brotherhood can be fostered with a more intimate relationship. Spending wealth in the way of Allah, both those that are obligatory such as zakat and those that are Sunnah such as alms used for the welfare of the people, to eradicate poverty and ignorance, for the broadcasting of Islam and for the development of science are highly demanded by religion, and are strongly encouraged by the Shara'.

Chaudhry (2012) explains that voluntary shadaqah which is done to achieve the pleasure of Allah will be rewarded in the world and in the hereafter, this shadaqah also helps channel wealth from the rich to the poor and needy. The goal to be achieved with voluntary alms is justice (distributive and social). Proper management of shadaqah funds will help empower the community's economy better (Albadri, Aziz, & Amaliah, 2019). The distribution of shadaqah funds can be used for productive programs such as in the fields of education, health, and economics.

4. The Role of the Mosque

The word masjid or mosque has evolved from the word sajada (prostration) which refers to filial piety, faithful and with heads bowed with respect and respect. The mosque is not only a place of worship but also a place to gain knowledge (Mohamed, Ab Aziz, Masrek, & Daud, 2014). Malik (2013) concluded that the mosque as one of the religious institutions not only has a theological dimension that regulates the relationship of Muslims with God but also as a basis for the development of da'wah and education that shapes Islamic culture. Mohamed, Ab Aziz, Masrek, & Daud (2014) mentions that a mosque is also a place for meetings of members of the Islamic community, as well as a place to hold various religious ceremonies and rituals, such as a marriage contract (wedding ceremony). To be able to fully implement the role and function of the mosque at this time, it must also be known how the mosque functioned during the time of the Prophet Muhammad. According to Karamoy (2019) quoting from Ismail & Castrawijaya (2010) among the roles and functions of the mosque at that time was a place of worship, as a meeting place, as a place of consultation, as a place for social activities, as a place of care for the sick and as places of pilgrimage and Islamic da'wah. The problems that occur in

Muslim communities, namely poverty and inequality, force the mosque to give a role that is more than just a place of worship such as a center for community empowerment.

Karamoy (2019) explains that mosques can be classified as Nonprofit Organizations (NPOs), dealing with public funds received from the government, corporate and public donations, control over financial activities in handling funds received and released by organizations, has become an attractive area for being investigated. Donated funds (shadaqah) received should be able to be managed for various beneficial activities. Mosques must be designed to meet the modern needs of Muslims to popularize their use and provide effective lateral support is important in the process. Mosque imams must be trained in ineffective management methods and modern communication technology. In the process of development, the mosque must be made to attract the interests and needs of the modern Muslim lifestyle.

5. The Role of Religious Leaders

Ulama in Arabic is the form of jama' from the word "alim" (knowledgeable person); whoever has the knowledge and whatever field of science, is called "alim". Ulama means people who are knowledgeable or scientists (Nasution, 2016). In the hadith of the Prophet narrated Tirmidhi in his Sunan no. 2681 or Musnad Imam Ahmad Juz 5 p. 169, the Prophet Muhammad mentioned that ulama became heirs who inherited the prophets. Religious leaders become role models and references for solving all problems both religion and community life, even Muslim communities often refer to ijma' (the agreement of the scholars in establishing law in religion based on the Qur'an and Hadith in a case that occurs).

In a shift in the new era, religious leaders are challenged to participate in adapting to provide the best solution method for existing problems, justification, and respond to at least some questions that will be different about the information revolution, the internet era, and globalization (Torabi & Noori, 2019). Supported by Nasution (2016) which states that the rapid development of the Islamic economy cannot be followed by some of our scholars, causing their response to the Sharia economy to be less positive. The biggest challenge to help the problem of community empowerment is to broaden people's thinking about economic relations between Muslims (muamalah) and mutual assistance activities (ta'awun) not just in worship (Lailatussufiani, M, & Multifiah, 2016). In this case,

religious leaders have the power to raise awareness and influence the attitudes, behavior, and practices of their followers. They can form social values in line with religious-based teachings. However, scholars and religious institutions need to strengthen their knowledge and insight in the fiqh of muamalah and Islamic economics so that this important role can be carried out effectively. The most important thing in this problem is commitment; it is necessary to build a strong commitment among religious scholars and institutions to develop the Islamic economy and the welfare of the people and nation (Nasution, 2016).

6. The Role of the University

Higher education institutions aspire to focus on academic research with little practical orientation (Hatakenaka, 2007). Even though the size of the Ummah/student-owned actually has a very big role to help improve the economy. Hatakenaka (2007) states that universities can play an indirect but important economic role in the local social, cultural and intellectual fields. Supported by Sevinc (2014) which states that universities create technological innovation, employment, university-industry collaboration, and various socio-cultural activities, and also encourage the development of local and regional economies. Ozturk (2008) states that education increases people's productivity and creativity and promotes entrepreneurship and technological progress. In addition, it plays a very important role in securing economic and social progress and increasing income distribution.

Lailatussufiani, M, & Multifiah (2016) found that most people in urban areas who were educated with an open view were willing to accept the usury-free empowerment program. Whereas for people in rural areas still lacking this knowledge and are more receptive to conventional programs. From this opinion, as an academic community, universities also play an important role to assist mosque-based empowerment programs by utilizing shadaqah funds. Especially because universities as agents of change and development agents accelerate economic growth (Supriyadi, 2012) so that entrepreneurial-based universities have a very important role as agents of change for sustainable regional development (local community) (Wakkee, van der Sijde, Vaupell, & Ghuman, 2019).

Previous Study

There are several studies on the community empowering as follows:

Lailatussufiani, M, & Multifiah (2016) examined the use of zakat, infaq, and shadaqah funds for community empowerment studied at the National Alms Agency (BAZNAS West Nusa Tenggara Province, Indonesia). They found that the zakat, infaq, and shadaqah funds managed by BAZNAS were able to optimally roled community empowerment in terms of education, health, and the economy.

Riwajanti, N. I & Fadloli (2019) examined the mosque-based Islamic cooperative for the economic development of the community. Researchers revealed the initial step to implement the concept is to change the mindset of the community through mosque lectures and other communication channels because the concept of Islamic economics is still unknown. There are four pillars that are used (commitment and integrity, consistency and focus, good capability, capacity and professional management, and accountability and transparency) to foster trust in the mosque which can then empower the economic potential of the mosque through the establishment of Islamic cooperatives.

Furthermore, Albadri, Aziz, & Amaliah (2019) examining the influence of zakat, infaq, and shadaqah management for community empowerment (BAZNAS Cirebon, Indonesia). This study found that each of the management of zakat, infaq, and shadaqah were positively able to empower the community. This means that if the management of zakat, infaq and shadaqah funds is carried out effectively, it will increase community empowerment to a more productive basis.

3 ANALYSIS MODEL

Data

The data used in this article are secondary data that is sourced from literature, books, research journals and data from the company. The secondary data in this study were obtained from various other sources that present information about all matters relating to the community empowerment model through the integration of mosque-based shadaqah funds.

Model Development

Trommlerová, Klasen, & Leßmann (2015) stated that intrinsically institutions and empowerment can be instrumentally effective in promoting human development and reducing poverty. Supported by Zaenal, Astuti, & Sadariyah (2018) which states that

empowering urban communities can reduce the existing poverty index through the use of ZIS funds. Furthermore, Albadri, Aziz, & Amaliah (2019) found that through good shadaqah fund management, community economic empowerment would be more effective.

Bahari & Sihabuddin (2016, March) in an explorative study of the role of Malaysian mosques in community development prove that Malaysian mosques play a very significant position. The mosques practice a dual role, namely upholding one's relationship with Allah (Íabl min al-Allāh) and executing human worldly affairs (Íabl min al-nas). Furthermore, Movahed (2014) explained that mosque theory practiced would significantly improve the Muslim community. Mosque theory can provide a conceptual framework for the process of community development in various fields of activity. It will also provide a framework for understanding the relationship between religious and social development. Community development can occur by carrying out and utilizing the vitality of the community through the strengthening of morality, brotherhood, devotion, and knowledge. There are five things to be gained from community development through mosques: forming fraternal relationships in the community, learning new things, creating knowledge, abandoning sin (because of faith), and hoping for divine love. This means, to strengthen the economic dimension of the mosque it can be used as an empowerment center for the effective management of ZIS funds (Saleh, 2017).

Furthermore, Mustafa, et al. (2017) found out about the role and effectiveness of Muslim religious leaders and mosques in promoting health empowerment in Western societies. Not only in the field of health empowerment, but religious leaders also play a very important role in promoting wider knowledge about religion and finding solutions for solving problems in the new era of humans such as empowering environmental aspects (Torabi & Noori, 2019). In addition to religious leaders, the university also helps create technological innovation, employment, university-industry collaboration, and various socio-cultural activities, and also fosters local and regional economic development (Sevinc, 2014). This means that religious leaders and universities have a very significant function in order to assist community empowerment through the integration of mosque-based shadaqah funds.

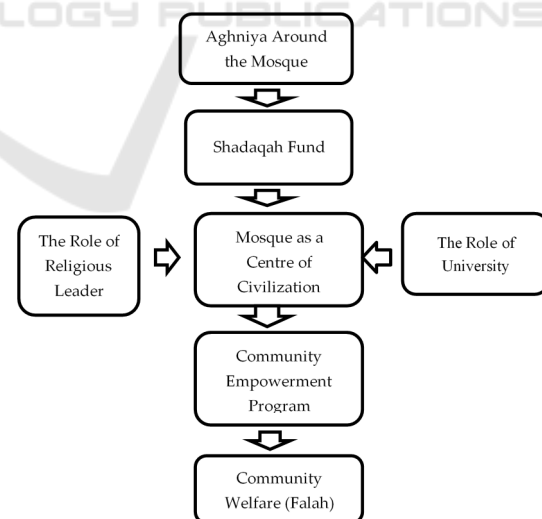
Method

This article uses a qualitative approach by examining the latest literature to build a model of

community empowerment. The literature review needed is related to community empowerment issues, shadaqah fund instrumentation, the role of mosques, religious leaders, and universities. From the results of this study, a model of community empowerment was formed.

Result

The community empowerment program is carried out through the integration of the mosque as a center for managing shadaqah funds from the community. This integration is supported by the role of religious leaders and universities. Where these two aspects function as aspects that help mosques gather people and promote the use of shadaqah funds for community empowerment. In addition, the university as an agent of development and change into aspects that support the usury-free program through integration above. Then the harmonization of all aspects contributes to an intelligent community empowerment program to create sustainable community welfare. Among them welfare to improve their worldly economy. And welfare to further enhance the faith and worship and through sharing activities with fellow believers. So that welfare arises is true welfare (Falah). Based on the results of the discussion in the previous section which refers to the study of literature, it can be formulated a conceptual framework for community empowerment as follows:



Sources: Trommlerová, Klasen, & Leßmann (2015), Zaenal, Astuti, & Sadariyah (2018), Albadri, Aziz, & Amaliah (2019), Bahari & Sihabuddin (2016, March), Movahed (2014), Saleh (2017), Mustafa, et al. (2017), Torabi & Noori (2019), Sevinc (2014)

Figure 1: Community Empowerment Model Through Instrumentation of Shadaqah Funds.

Analysis

The developed model of this study, it is in the context of community empowerment have been supported by various recent literature studies. It needs to be understood that the most important thing in optimizing the potential of mosque and shadaqah funds for community empowerment is to build public awareness and knowledge of the benefits of these funds. The concept of Islamic economics is still something that is rarely known by some society. Community still think that the mosque is only a place of worship or religious (shadaqah) activities carried out only when there is a disaster. Productive activities (empowerment) carried out through zakat, infaq, shadaqah and waqf funds are still very strange among the community because they consider that these funds are only intended for sympathetic care (consumptive) funds. So providing understanding to the community in relation to this is an absolute necessity to change their mindset.

The economic potential of the mosque can be run optimally if the mosque's internal management is well managed, especially in managing zakat, infaq, shadaqah and waqf funds. In this regard, human resources who operate mosque activities are required to have broader capabilities and knowledge about jurisprudence (fiqh) of Islam. That is because the management of the mosque's potential must be carried out in accordance with the provisions of Islamic sharia, so that in the future there will be no errors. As a means of strengthening awareness and intelligence among modern society, religious leaders and universities are required to continue to have the best methods and justifications for solving problems in an ever-changing era. From this discussion, it can be concluded that the human aspects (intellectual, faith, and action) both the community and program managers as well as other parties (religious leaders and universities) have an important role in the success of community empowerment programs. The collaboration is expected to create overall community welfare (falah). Prosperity is reflected in the improvement of economic and intellectual intelligence (dunia) as well as strengthening the faith and worship of the people to Allah SWT (ukhrawi).

4 CONCLUSION

Conclusion

Community empowerment programs are very important to be practiced to overcome the inequality

of wealth that occurs and to be new breakthroughs that can be utilized in the future. Through the discussion above, some important things that can be concluded and help the program that is planned include; First, the importance of raising awareness and the willingness of the community to share with others is an important point. Awareness that shadaqah is a form of faith in Allah Almighty needs to be emphasized and promoted more massively. Second, shadaqah funds collected and managed for productive activities will help empower and improve the community's economy. Third, as a center of progress, the mosque is not only seen as a place of worship for humans. The current mosque must be a sector that continues to be renewed and answer the problems being faced by the Ummah (poverty), namely through proper management of shadaqah funds which is full of commitment, responsibility, and transparency. In addition, the development of networking among other parties must also be maintained properly, to maintain the optimal function of empowering mosques to the community. Fourth, religious leaders must participate in massively disseminating knowledge and insights about the importance of shadaqah to the wider community. Refreshing and educating the public's knowledge becomes a big responsibility and must be carried out by religious leaders. Because with the potential to gather people, religious leaders play a very important role in the economy and welfare. Religious leaders are also role models to lead people in a better direction and in accordance with Islamic teachings. Fifth, community empowerment also requires support from the university. The university is an agent of change and development towards a better society. Support from the university can be done by helping the mosque collect shadaqah funds regularly. As is known, universities are intellectuals who have an open view, especially to encourage the empowerment of usury-free communities. So, it is important for tertiary institutions, to participate in socializing this program to the public.

Recommendation

That is the power of Sadaqah instrumentation for community empowerment and certainly cannot be separated from the role of mosques, religious leaders, and universities. So, the model built must be discussed further to be implemented.

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