

Islamic Philanthropy in Women's Empowerment Efforts: A Case Study of the Aisiyah Service Office in Kebumen

Navi Agustina^{1*}, Lukman Faurouni², Anton Bawono³

^{1,2,3}Ahmad Dahlan University, Indonesia

E-Mail: ivananitsuga@mail.com¹, arie_smart01@yahoo.com², anton.bawono@uin-suka.ac.id³

Abstract

Women's empowerment is an important agenda in sustainable development that is in line with the objectives of the Sustainable Development Goals (SDGs), especially gender equality and poverty alleviation. In this context, Islamic philanthropy has strategic potential to support the improvement of women's capacity and welfare through various social and empowerment programs. This study aims to analyze the role of the Aisiyah Kebumen Zakat Service Office (KLZ) in women's empowerment, identify the programs implemented, and examine their impact on beneficiaries. The study uses a qualitative approach with a case study type. Data were obtained through interviews, observations, and documentation, then analyzed using the Miles and Huberman interactive model through the stages of data reduction, data presentation, and drawing conclusions. The results of the study indicate that KLZ Aisiyah Kebumen plays a role in women's empowerment through various social, health, education, and humanitarian assistance. 2. KLZ Aisiyah Programs for Women's Empowerment include: Aisiyah Early Childhood Education (PAUD) Teacher Support Program, Basic Necessities Assistance Program for Family Planning Acceptors, Disaster Management and Environmental Protection, Appreciation Program for Aisiyah Tuberculosis Volunteers, Islamic Religious Education and Outreach Activities Ramadan Charity Gift Program, Qurban Corned Beef Assistance Program. The impact of these programs provides benefits for improving welfare, social awareness, and women's participation in society. However, optimizing the role of KLZ Aisiyah still faces challenges in the form of limited fundraising and the lack of independence of fund disbursement authority. This study concludes that KLZ Aisiyah Kebumen has an important contribution in strengthening the role of women through an Islamic philanthropic approach oriented towards empowerment, although institutional strengthening and synergy between organizations are still needed to increase program effectiveness.

Keywords: Aisiyah, Islamic Philanthropy, SDGs, Women's Empowerment

INTRODUCTION

The Sustainable Development Goals (SDGs) place gender equality as one of the primary objectives of global development. Within the SDGs framework, Goal 5 (Gender Equality) emphasizes the importance of eliminating all forms of discrimination and violence against women and ensuring women's full participation in social, economic, and political life. Furthermore, the goals of poverty eradication (SDG 1), good health and well-being (SDG 3), and reduced inequalities (SDG 10) are closely related to efforts to improve women's quality of life. Therefore, every development instrument, including Islamic philanthropy, is expected to contribute to achieving justice and gender equality. According to (Arwani, 2024) findings show that Zakat can accelerate poverty alleviation, improve access and quality of education, and fund health programs which align with several SDG targets. However, challenges faced in zakat integration include less positive public perceptions, regulations that still need optimisation, and gaps in zakat management practices. According to (GL Muharomah, 2021) study indicate that the SDGs paradigm has been applied in the zakat management of OPZ in Indonesia. So that zakat management can be aligned with the SDGs goals.

However, reality shows that women continue to face various forms of social injustice. In her study on violence against women, Yuliati (2024) explains that violence against women is not merely an individual issue but a manifestation of unequal power relations within society. Women frequently experience physical, psychological, sexual, economic, and culturally based violence, which deprives them of access to resources, protection, and opportunities for optimal development. This condition indicates that women constitute a vulnerable group requiring serious attention from various stakeholders, including Islamic philanthropic institutions. According to a study conducted by Amelia (2007), gender sensitivity and gender justice are essential in philanthropic activities, particularly because women are both victims of social injustice and agents of social change.

In Islamic philanthropy, Fitri (2022) identifies two primary economic approaches: consumptive and productive. Therefore, it is necessary to socialize Islamic philanthropy management schemes to the public, emphasizing that the management of ZISWAF (zakat, infaq, sadaqah, and waqf) is not limited to formal religious obligations but can also support various activities that promote collective welfare (social worship), including poverty alleviation. In Indonesia, Islamic philanthropy has grown rapidly through instruments such as zakat, infaq, sadaqah, and waqf. Numerous philanthropic organizations have successfully collected substantial public funds and distributed them to those in need. Nevertheless, an important question remains: Have the benefits of Islamic philanthropy genuinely favored women as a group facing multiple vulnerabilities? To date, most philanthropic programs continue to focus on poverty alleviation in general and have not explicitly integrated a gender perspective into program planning, implementation, and evaluation.

This issue cannot be separated from the governance aspect of philanthropic institutions. According to the Basic Principles of Good Governance, Islamic philanthropic organizations should embody several essential elements, including accountability, transparency and fairness, good leadership, participation and openness, impact assessment, promotion of diversity and equality, ethics and moral standards, and continuous learning and improvement (Kahn, 2026).

The principle of justice requires that philanthropic benefits be distributed proportionally to those most in need, including women experiencing poverty, discrimination, and violence. Therefore, the success of philanthropic institutions should not only be measured by the amount of funds collected but also by the extent to which those funds address the needs of vulnerable groups in a fair and inclusive manner.

Beyond governance, ethics constitutes a fundamental pillar of Islamic philanthropy. According to Kahn (2026), giving in Islamic philanthropy is not merely an act of generosity but rather a structured obligation and social responsibility. Islamic philanthropic ethics requires that resources be distributed with dignity, empowerment, and a commitment to eliminating structural injustices within society.

According to the Indonesia Philanthropy Outlook 2024 Progress Report, the public tends to perceive a lack of clarity regarding the extent of community involvement in philanthropic activities. Respondents also believe that some philanthropic institutions still demonstrate a tendency to focus on particular groups. This finding is consistent with Prayitno (2026), who found that the low effectiveness of poverty alleviation through social assistance and zakat is influenced by suboptimal zakat management, limited Islamic financial literacy, and a distribution pattern dominated by consumptive assistance. Similarly, Purwatiningsih (2018) found that Islamic philanthropy has become a widely discussed topic among both Muslim and non-Muslim scholars because it represents one of the most realistic approaches to reducing poverty and social inequality. However, inadequate management of philanthropic funds hinders the achievement of these objectives.

Therefore, it is important to examine whether similar tendencies also occur within women-based philanthropic institutions such as KLZ Aisyiyah. The expectation of this study is that women should not merely be positioned as beneficiaries but also as subjects entitled to equal access, participation, and opportunities within the development process. Based on the foregoing discussion, it is important to critically examine the extent to which Islamic philanthropy has supported women. The existence of KLZ Aisyiyah, as one of the Islamic philanthropic institutions operating under Lazismu, provides a promising contribution to sustainable development agendas related to gender issues. Aisyiyah itself is a women's organization whose programs are primarily focused on women's empowerment. Consequently, this study is highly relevant because it lies at the intersection of sustainable development, gender-based violence and inequality, good governance principles, and Islamic philanthropic ethics.

Accordingly, this study formulates the following research questions: 1. What is the role of KLZ Aisyiyah Kebumen in women's empowerment? 2. What programs are implemented by KLZ Aisyiyah Kebumen to support women's empowerment? 3. What impacts do KLZ Aisyiyah Kebumen's programs have on improving women's capacity and independence? To strengthen the analysis, this study employs the perspective of gender justice in Islam, which emphasizes the equality of human dignity, the protection of vulnerable groups, and the equitable distribution of welfare. Thus, this research is expected to provide insights into the role of KLZ Aisyiyah in developing a model of Islamic philanthropy that is more gender-responsive, socially just, and aligned with sustainable development goals.

METHODOLOGY

This study employs a qualitative approach using a case study design to examine in depth the role of KLZ Aisyiyah Kebumen in women's empowerment. The research was conducted at KLZ Aisyiyah Kebumen, with informants selected purposively, including organizational administrators, program implementers, and female beneficiaries. Data were collected through interviews, observations, and documentation. Subsequently, the data were analyzed using the interactive model of Matthew B. Miles and A. Michael Huberman, which consists of data reduction, data display, and conclusion drawing. To ensure data validity, source triangulation and methodological triangulation techniques were employed.

RESULTS AND DISCUSSIONS

Results

The Role of KLZ Aisyiyah Kebumen in Women's Empowerment

1. History of the Establishment of KLZ Aisyiyah Kebumen

KLZ Aisyiyah Kebumen was established in 2020 following a directive from the Central Board of Aisyiyah, which required every regional branch to establish a Zakat, Infaq, Sadaqah, and Waqf Service Office. Although the institution has been formally established, in practice the Aisyiyah Service Office remains administratively affiliated with the regional Lazismu under Muhammadiyah. Since its establishment in 2020, KLZ Aisyiyah Kebumen has been actively collecting zakat, infaq, and sadaqah, although the fundraising targets have not yet been fully achieved. The 'Aisyiyah Zakat Service Office is located at 20 Arungbinang Street, Kebumen.

2. Research Findings on the Role of KLZ Aisyiyah Kebumen in Women's Empowerment

The findings of this study indicate that KLZ Aisyiyah Kebumen plays an important role in efforts to empower women. Although the collection of donations has not yet reached its optimal level, the funds collected have been distributed in accordance with the institution's intended objectives. This role is manifested not only through the distribution of social assistance but also through various programs aimed at enhancing women's capacity, independence, and well-being.

According to Kasdi (2019), philanthropic activities for women's empowerment have significant potential because they mobilize women themselves as donors and supporters of such programs. Women's philanthropy contributes substantially to both economic and social development, demonstrating women's role as agents of social change. The approach adopted by KLZ Aisyiyah integrates Islamic philanthropic values with community empowerment. However, most assistance provided remains charitable in nature. Productive economic assistance has been implemented on several occasions, although it was not carried out under KLZ Aisyiyah programs but rather through the Aisyiyah Economic Council in collaboration with the Regional Leadership of Aisyiyah Central Java.

The empowerment programs implemented by KLZ Aisyiyah include the Ramadan Social Service Program during the Aisyiyah Anniversary (Milad Aisyiyah), food package assistance through the Free Family Planning (KB) Social Service Program, tuberculosis (TB) prevention initiatives, and disaster relief programs.

An interview with an Aisyiyah leader say :

“The establishment of the KLZ is crucial to accommodate the Aisyiyah programs aimed at empowering women. However, the collection of zakat, infaq, and sedekah has not shown satisfactory results, despite increasing over time. The hope is that KL Aisyiyah can become independent in managing zakat, infaq and sedekah” (ES)

Implementation of Women’s Empowerment Programs

The implementation of empowerment programs is carried out through several stages, namely identifying beneficiaries’ needs, distributing assistance, providing mentoring and guidance, and conducting program evaluations. In implementing these programs, KLZ Aisyiyah Kebumen involves the Aisyiyah organizational network at both branch and sub-branch levels, enabling the programs to reach communities at the grassroots level.

Mentoring constitutes one of the most important aspects of program implementation. Through mentoring activities, beneficiaries receive not only material assistance but also motivation, knowledge, and capacity-building support to develop their potential. This demonstrates that the empowerment efforts undertaken are not merely intended to provide temporary assistance but are designed to foster self-reliance and sustainable independence among beneficiaries.

KLZ Aisyiyah Programs for Women’s Empowerment include:

- a. 1. Aisyiyah Early Childhood Education (PAUD) Teacher Support Program (Indonesian: Peduli Guru PAUD Aisyiyah)
- b. Basic Necessities Assistance Program for Family Planning Acceptors
- c. Disaster Management and Environmental Protection
- d. Appreciation Program for Aisyiyah Tuberculosis Volunteers
- e. Islamic Religious Education and Outreach Activities
- f. Ramadan Charity Gift Program
- g. Qurban Corned Beef Assistance Program

Table 1. KLZ Aisyiyah Programs for Women’s Empowerment

No.	Program	Target
1	Aisyiyah Early Childhood Education	Women’s Teacher
2	Basic Necessities Assistance Program for Family Planning Acceptors	Women participating in family planning programs
3	Disaster Management and Environmental Protection	Natural disaster victims
4	Appreciation Program for Aisyiyah Tuberculosis Volunteers	Aisyiyah Tuberculosis Volunteers
5	Islamic Religious Education and Outreach Activities	Community members
6	Ramadan Charity	Low-income communities
7	Qurban Corned Beef Assistance Program	Low-income communities

The Impact of the Programs on Women's Empowerment

The findings of this study indicate that the programs implemented by the Aisyiyah Service Office (KLZ Aisyiyah) in Kebumen have had a positive impact on women beneficiaries. These impacts can be observed through the improvement of the economic capacity of families receiving assistance. Although the assistance provided remains largely charitable in nature, it is highly valued by the beneficiaries.

As expressed by one of the recipients of the Teacher Appreciation Program:

"It is very good, Ma'am. Thank you for your attention to us. In my opinion, recognition should not simply be based on how long someone has served. Perhaps there should be different categories of service, such as 15 years, 25 years, and 35 years. I agree with the latest Teacher Support Program implemented by Lazis, similar to the one conducted several years ago, where recipients were nominated by school principals. The program should prioritize teachers who have not yet received government allowances and who have served for at least three years or more. The criteria should not be limited only to those with the lowest salaries, because that would likely benefit newly recruited teachers who have only recently begun their service." (NKS)

Mrs. Sumiati (68), an Aisyiyah Tuberculosis (TB) volunteer, shared the following testimony: "The assistance from the Aisyiyah Service Office of Lazis has given me additional motivation. I hope that others can continue serving communities at all levels without regard to social status and that their efforts may proceed smoothly. Our primary purpose is for the sake of Allah, putting da'wah into practice. I am deeply grateful to Allah SWT for sending unexpected blessings. This support has strengthened my spirit and helped me meet my family's needs."

In addition to economic benefits, the empowerment programs have also generated positive social impacts by increasing women's awareness of the importance of education, health, and active participation in community life. Thus, the empowerment initiatives are not solely oriented toward increasing income but also toward strengthening women's capacities as agents of change within their families and communities.

Discussion

The findings of this study demonstrate that KLZ Aisyiyah Kebumen has implemented a model of Islamic philanthropy that extends beyond traditional charitable activities toward a more empowerment-oriented approach. This paradigm is consistent with contemporary developments in Islamic philanthropy, which view zakat, infaq, and sadaqah not merely as instruments of social assistance but also as mechanisms for social transformation aimed at improving beneficiaries' welfare, independence, and quality of life in a sustainable manner.

The women's empowerment initiatives carried out by KLZ Aisyiyah Kebumen are also highly relevant to the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty) and Goal 5 (Gender Equality and Women's Empowerment). Through its various programs, women are positioned not only as beneficiaries but also as development actors with the capacity to improve their own welfare, that of their families, and that of their communities. Consequently, these programs generate impacts that extend beyond economic improvement, strengthening women's social standing and strategic roles within society. Looking at Aisyiyah Kebumen's extensive programs, evident in its 10 departments: the Early Childhood Education Council, Health, Economics, Cadres, Tabligh (Islamic outreach), Law and Human Rights, Social Welfare, Disaster Management, Arts and Culture, and Research and Development, the KLZ

Aisyiyah is still unable to fully cover these programs. As an organization, Aisyiyah also has independent financial resources derived from membership dues, donations from members and donors, economic ventures organized by Aisyiyah and government grant funds.

A particularly pressing issue is the support provided to victims of violence against women and children through the LBH Aisyiyah, all funding of which still relies on government assistance. Therefore, KLZ Aisyiyah needs to continue providing opportunities for victims of sexual violence to be included as recipients of the Riqab (non-Muslim religious rights) category in the modern era. This aligns with research (Zaenudin, 2021) that states that victims of sexual exploitation can be categorized as Riqab and are entitled to receive zakat. Victims of sexual exploitation are those unable to free themselves from slavery, generally due to low educational backgrounds and low economic status. Zakat can be distributed evenly among these eight groups, thereby improving the welfare of the community and achieving socioeconomic justice. Therefore, zakat management institutions and the government need to understand the contextual aspects of riqab (Islamic law) so that zakat can alleviate poverty and prevent sexual exploitation, which is a crime against human rights. The results of this study can be concluded that (1) The majority of MUI figures in Ponorogo Regency stated that the term "women and children victims of violence" is not mentioned among the eight categories of zakat recipients. However, women and children victims of violence can receive zakat if they are included in one of the eight categories of zakat recipients. (Mabrurroh, 2023), also supported by (Kusumaningtyas, 2021) that study faound women victims of violence, both domestic violence and sexual violence can be categorized into at least 4 of the ashnaf that. Namely: poor, poor, riqab, and ibnu sabil. Zakat for them will be strengthen their position so they can become survivors and move on with continue life with various productive economic activities and endeavors others.

Economic empowerment has also not been reflected in any of Aisyiyah's KLZ programs. Aiyiyah's economic empowerment, with its substantial social capital, including dozens of educational charitable endeavors, presents an opportunity for Aisyiyah to continue leveraging this potential. For example, research (Fauroni 2019) in Islamic boarding schools (pesantren) successfully built a strong economic community through the implementation of integrated education, encompassing role models, facilitation, empowerment, and economic cultivation within a social capital-based community. Yet, economic empowerment for women is crucial. Referring to the research, it can be concluded that the mechanism for distributing productive Zakat funds in BAZNAS, North Sumatra Province is classified into four forms, namely as follows; First is consumer-traditional, Second is consumptive-creative, Third is productive-traditional, Fourth is productive-creative (NST, WR, 2021). According to (Nurlaelawati, 2010) according Yusuf al-Qardhawi, zakat serves not only as an individual act of worship but also as a socio-economic instrument to achieve social justice and improve community welfare. Zakat redistributes wealth, providing economically disadvantaged groups with opportunities to improve their standard of living. In the context of women's economic empowerment, al-Qardhawi's thinking is highly relevant, as women are often vulnerable to poverty, limited access to capital, and economic dependency. Through productive zakat, women can receive business capital assistance, skills training, and economic mentoring, enabling them to become more financially independent. Al-Qardhawi emphasized that zakat should not be given solely for

consumption but should also be managed productively so that those entitled to it can sustainably escape the cycle of poverty. Furthermore, al-Qardhawi views zakat as a socio-economic act of worship aimed at addressing poverty and social inequality. Therefore, utilizing zakat for the development of women's micro-enterprises, the provision of production tools, or financing home businesses is a concrete implementation of zakat's goal of building community economic independence. For women, economic empowerment through zakat not only increases family income but also strengthens women's bargaining power in household decision-making, improves children's access to education, and reduces vulnerability to various forms of violence and economic exploitation. Thus, zakat becomes a strategic instrument for realizing gender justice and inclusive social development.

Challenges Faced by KLZ Aisyiyah Kebumen

Despite these achievements, the study identified several challenges that require attention. One of the primary challenges is the limited amount of funds collected and managed by KLZ Aisyiyah. This situation is influenced by the simultaneous collection of zakat, infaq, and sadaqah by Lazismu at the branch and sub-district levels. Such circumstances may create overlaps in fundraising efforts, resulting in less optimal fund accumulation for KLZ Aisyiyah. Consequently, the institution's capacity to expand and develop women's empowerment programs becomes constrained.

Another challenge relates to the socioeconomic characteristics of Aisyiyah members in Kebumen, many of whom have incomes below the regional minimum wage. According to AK (2017), the most dominant factors influencing female muzakki (zakat donors) in Medan to engage in Islamic philanthropy are income, expenditure, and age. Secondary factors include educational attainment and saving habits, while religious conditions, occupation, and marital status constitute additional influencing factors.

To encourage the collection of zakat (alms) and donations, KLZ Aisyiyah needs to continuously promote the institution, including through social media. Observations of KLZ Aisyiyah's social media presence indicate that the duration of promotions is still shorter than that of other institutions. According to research (Bawono, 2019), 19.2% of people's awareness of zakat increased after watching public service announcement videos. Zakat institutions are also expected to benefit from increasing zakat awareness through mass media.

Therefore, stronger institutional synergy and collaboration are needed to enhance the collection of zakat, infaq, and sadaqah funds. Greater institutional alignment between KLZ Aisyiyah and Lazismu is also necessary to ensure that fundraising activities can be conducted more effectively and strategically. One alternative worth considering is the strengthening of women-centered fundraising schemes through KLZ Aisyiyah, given its close connection to women's empowerment programs. Through a more integrated mechanism, the potential for fundraising is expected to increase and generate broader benefits for program beneficiaries. In addition to fundraising issues, this study found that KLZ Aisyiyah does not yet possess full autonomy in the allocation and distribution of philanthropic funds, as decisions remain dependent upon the regional Lazismu. In several cases, approved programs have not fully aligned with the priorities and empowerment needs identified by KLZ Aisyiyah. This condition highlights the need for stronger institutional capacity and greater authority for KLZ Aisyiyah to

design and manage programs that are responsive to the specific characteristics and needs of women as the primary target group.

CONCLUSION

From a sustainable development perspective, the 'Aisiyiah Zakat Service Office (KLZ 'Aisiyiah) should optimize its role as an Islamic philanthropic institution by not only focusing on charitable assistance but also supporting the empowerment programs developed by 'Aisiyiah. This is particularly important because many of 'Aisiyiah's programs, especially those targeting women, aim to improve quality of life, economic independence, access to education and healthcare, as well as protection for vulnerable groups.

Therefore, KLZ 'Aisiyiah is expected to accommodate and integrate the management of zakat, infaq, and sadaqah funds with the organization's strategic women's empowerment programs. Such support can be realized through funding for economic empowerment initiatives, capacity-building activities, family strengthening programs, and other social interventions that generate long-term impacts. In this way, Islamic philanthropic funds function not merely as a means of providing temporary relief, but also as instruments of social transformation that enable women to become more independent and empowered.

These efforts are closely aligned with the objectives of the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty), Goal 5 (Gender Equality), and Goal 8 (Decent Work and Economic Growth). Through stronger synergy between KLZ 'Aisiyiah and the organization's empowerment programs, Islamic philanthropy can make a more significant contribution to improving women's welfare and advancing inclusive, equitable, and sustainable development.

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