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STRATEGY OF ISLAMIC PHILANTHROPY MANAGEMENT FOR ECONOMIC EMPOWERMENT AT BMH GERAI PONOROGO USING SWOT APPROACH

¹ Syamsuri, & ¹ Zaimudin Al-Mahdi Mokan

¹ Universitas Darussalam Gontor, Jln Raya siman 06 km, Ponorogo Jawa Timur, 63471

Corresponding author: syamsuri@unida.gontor.ac.id

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ABSTRACT

Based on the 2017 Zakat Outlook data from BAZNAS shows the great potential of Islamic philanthropy in economic empowerment. Among these Islamic philanthropic institutions, namely LAZ Baitul Maal Hidayatullah Ponorogo. This study aims to determine the management of Islamic philanthropy for economic empowerment and development strategies for economic empowerment programs at BMH Gerai Ponorogo using descriptive qualitative methods and data collection techniques through documentation, non-participant observation, and semi-structured interviews. Then analyzed using descriptive analysis methods and SWOT analysis. This research shows that Islamic philanthropic management for economic empowerment of BMH Gerai Ponorogo uses a special allocation from infaq funds and also shadaqah for the BMH Gerai Ponorogo economic empowerment program in the form of grants for business capital. Currently there are 2 main programs of economic empowerment, namely "Pesantren Berdaya" Catfish Cultivation, Shaleh Hidayatullah Children's Education Center, Sumoroto, Kab. Ponorogo and Oyster Mushroom Cultivation for Dai Tangguh in Kec. Parang, Kab, Magetan, East Java. In the aspect of Islamic economic empowerment materially in the form of capital and business assistance. Meanwhile, spiritually this economic empowerment program aims to support Islamic preaching on these two objects. For the economic empowerment strategy, it is seen in 3 aspects: enabling aspects (pre-program implementation), BMH Gerai Ponorogo conducted a survey and a feasibility test for the type of business. Then in the aspect of empowering (implementing) BMH Gerai Ponorogo also participates in mentoring and business assistance by controlling it regularly for 1-3 months. For limited guidance, apart from meetings, also through online media such as YouTube, WhatsApp, Facebook to provide direction/advice and consultation on program development. For the aspect of protecting (evaluation) BMH Ponorogo Gerai accommodates complaints and obstacles experienced and formulates solutions. Overall, the BMH Gerai Ponorogo economic empowerment program has major problems in human resources and competency in managing economic empowerment. Researchers recommend the

provision of training or recruitment of special experts for the development of economic empowerment programs both intensively and extensively at the BMH Gerai Ponorogo.

Keywords: Islamic Philanthropy, Economic Empowerment, BMH Gerai Ponorogo

INTRODUCTION

Philanthropy is generally defined as all voluntary giving activities from individuals and communities in the form of objects and services used for public purposes. (Fauzia, 2016) Philanthropy in Islam itself is of and for the community that is managed to empower the community's economy in accordance with the provisions of Islamic law. (LATIEF, 2012) Based on data from BAZNAS Islamic philanthropy such as Zakat, infaq and Shodaqah (ZIS) managed by Islamic philanthropic institutions have great potential in improving the community's economy. (Aminuddin, 2013)

Tabel 1: Growth and Portion of Zakat, infaq and Shodaqah (ZIS) Distribution by Sector

Field	ZIS Distribution 2016		ZIS Distribution 2017		Growth	
	Amount of Fund	%	Amount of Fund	%	Amount of Fund	%
Economy	493,075,489,398	18,30	882,515,274,729	20,33	389,439,785,331	78,98
Education	842,980,341,134	31,28	941,865,099,137	21,69	98,884,758,003	11,73
Da'wah	418,454,281,897	15,53	979,468,717,694	22,56	561,014,435,797	134,07
Health	226,004,399,823	8,39	413,507,938,849	9,52	187,503,539,026	82,96
Social Humanity	714,267,956,361	26,51	1,124,150,826,782	25,89	409,882,870,420	57,39
Total	2,694,782,468,613	100,00	4,341,507,857,190	100,00	1,646,725,388,577	61,11

Source: Ahmad Setio Adinugroho, Dwi Nurani, Dwi Ryanto (2018)

The main problem in Islamic philanthropy for economic empowerment today is the lack of proper implementation of the Amil Zakat Institution (LAZ) strategy as an institution for managing Islamic philanthropy for community empowerment. From the aspect of allocation of Zakat, infaq and Shodaqah (ZIS) and economy empowerment sector (Ulza & Kurniawan, 2018, bl 40) The data below shows the potential of Indonesian Islamic philanthropy through Zakat, Infaq and Shodaqah (ZIS) as a large capital for poverty alleviation programs and improving welfare through social economic empowerment of the community with Islamic philanthropic institutions as the main actors. (Azra, 2000)

Tabel 2: ZIS Collection and on based on ZIS Institution (Ahmad Setio Adinugroho, Dwi Nurani, 2018, bl 4)

Institution	ZIS Collection 2016		ZIS Collection 2017	
	Amount of Fund	%	Amount of Fund	%
BAZNAS	111,690,914,428	2.23	153,542,103,405	2.47
BAZNAS Provinsi	192,609,000,494	3.84	448,171,189,258	7.2
BAZNAS Kab/Kota	3,311,745,042,024	66.01	3,426,689,437,619	55.05
LAZ	1,401,248,170,005	27.93	2,195,968,539,189	35.28
Total	5,017,293,126,950	100	6,224,371,269,471	100

Source: Ahmad Setio Adinugroho, Dwi Nurani, Dwi Ryanto, *Statistik Zakat Nasional 2017*, (2018)

Practically, the development of the number of Islamic philanthropic Zakat, Infaq and Shodaqah (ZIS) collection based on Islamic Philanthropy institution in Indonesia has increased significantly based on the data above. (Latief, 2013) Zakat management institutions as representatives of Islamic philanthropic institutions managing programs design activities to attract donors/muzakki and offer professional and transparent management programs. (Sri Eko Ayu Indrawati, 2011) This is also in accordance with Law No. 38 of 1999 concerning zakat management: "*Management of zakat is the planning, implementation and supervision of the collection and distribution and utilization of zakat*". (UU No 38 Tahun 1999, 1999) The management of Islamic philanthropy is ideal with the existence of transparency and accountability of zakat/Islamic philanthropy funds supported by publications through the mass media, professionalism of amil management, as well as programs for collecting, managing and utilizing zakat which touches more on the needs of zakat recipients (*mustahiq*). (Amar, 2017)

As one of the representation of Islamic Philanthropy institution, Baitul Maal Hidayatullah in East Java, LAZ Baitul Maal Hidayatullah Gerai Ponorogo has an economic development and empowerment program to improve the welfare of recipients. This program is providing business capital assistance and coaching for the development of entrepreneurs receiving aid of economy program. (Baitul Maal Hidayatullah, 2020) This object has a uniqueness in the implementation of Islamic Philanthropy used from infaq shadaqah fund where they classified the special allocation for economic empowerment program. In its management, this institution has several problems including the management of Islamic philanthropy for economic empowerment, entrepreneurship guidance and development and the sustainability of mustahiq empowerment.

The uniqueness of the BMH Gerai Ponorogo economic empowerment program is that the contract system used is in the form of pure grants. In addition to the form of grants, BMH Gerai Ponorogo also provided assistance for the development of the program, both directly and indirectly. Furthermore, the orientation of the BMH Gerai Ponorogo economic empowerment program is not profit-oriented but rather emphasizes the Islamic preaching through the BMH Gerai Ponorogo economic empowerment program. The problem of the program of economic empowerment of Islamic philanthropic institutions at Baitul Maal Hidayatullah Gerai Ponorogo could be classified in the aspects of donors, internal-external institutional, and economic empowerment model that implemented (Wediawati, 2012). The aim is to achieve economic prosperity within the framework of Islamic moral norms, the principle of brotherhood and universal justice, equitable distribution of income, and individual freedom in the context of social welfare. (Chapra, 1971)

Tabel 3: Baitul Maal Hidayatullah Financial Report: Report on Sources and Use of Funds for January-June 2019

Total of Zakat Fund	Zakat Distribution	Allocation (Rp)	Percentage
Rp 34.212.206.380	Fakir Miskin	Rp 7,844,344,794	36%
	Muallaf	Rp 210,751,068	1%
	Gharimin	Rp 11,236,000	0.05%
	Fisabilillah	Rp 10,011,655,126	47%
	Ibnu Sabil	Rp 135,440,000	0.6%
	Amil	Rp 3,295,092,813	15%
Total of <i>Infaq</i> and <i>Shadaqah</i> Fund	<i>Infaq/Sedekah</i> Distribution		
Rp 76.286.110.760	Education	Rp 12,096,768,814	13.2%
	Social and Humanity	Rp 20,586,339,538	22.4%
	Dakwah	Rp 27,463,886,189	29.9%

	Economy	Rp 838,672,850	0.9%
	Amil	Rp 13,932,096,266	15.1%
	The Cost of Depreciation of Assets under Management Infaq	Rp 6,000,000	0.01%
	Total Amil Costt	Rp 17,057,841,792	18.5%

Source: Majalah Mulia, September Edition (2019)

From the data above, the management of Islamic philanthropy in the form of Zakat, Infaq, and Shadaqah BMH is classified according to the type of collection and distribution. For zakat, BMH distributes to 8 asnaf in accordance with their receipts. And for infaq and shadaqah allocated to education programs by 13.2%, social humanitarian 22.4%, economy 0.9%, da'wah 29.9% and also for amil by 15.1%. These programs are in line with BMH's vision and mission in empowering the ummah by increasing the quantity, quality of education and dakwah (Baitul Maal Hidayatullah, 2020) for this reason, researchers are interested in researching on the topic of Strategy of Islamic Philanthropy Management for Economic Empowerment at BMH Gerai Ponorogo with Using the SWOT Approach.

RESEARCH METHOD

The research method used in this study is a qualitative research method, a method that emphasizes the understanding of a problem that occurs in the field. Qualitative research methods tend to use in-depth analysis (in-depth analysis), which examines problems collectively and comprehensively in a case / problem that occurs. This research using descriptive qualitative methods and data collection techniques through documentation, non-participant observation, and semi-structured interviews. Then analyzed using descriptive analysis methods and SWOT analysis. In general, there are four kinds of data collection techniques: observation, interview and triangulation/combination. In a qualitative research, data collection is carried out in normal settings (natural conditions), primary data sources, and data collection techniques use more participation participation, in-depth interviews (in-depth interviews and documentation) (Sugiyono, 2018, bl 309).

Data analysis technique in this study using descriptive analysis and SWOT analysis. Descriptive analysis is an analysis based on data collection found on research object reality or phenomena occur. Researcher give an interpretation about application or problem collectively and comprehensively based on the result form research activities. SWOT analysis is an analysis of internal and external conditions of an organization which will then be used as a basis for designing strategies and work programs. Internal analysis includes assessing the factors of strength and weakness. Meanwhile, external analysis includes opportunity factors and threat (Badan Pusat Statistilk, 2020).

DISCUSSION

Strategic Management

Management is the process of planning, organizing, leading and controlling the work of organizational members and using organizational resources to achieve organizational goals that have been set (John & Suprihanto, 2014, bl 4). The management functions themselves are: *Planning, Organizing, Preparing, Directing and Supervising*. The five management functions are repetitive (cycles) (Fimansyah, 2009, bl 7). While the strategy is a large-scale plan, aims for the future and interact with competitive conditions in order to achieve the goals of the organization/company (John A. Pierce, 2008). Strategic management itself is defined as a set of decisions and actions that result in the formulation and implementation of plans designed to achieve the goals of a company/organization (John A. Pierce, 2008, bl 7). In addition, strategy management is also a comprehensive and sustainable management process aimed at formulating and implementing effective strategies to encourage the creation of perfect harmony

between the organization and its environment and the achievement of its strategic objectives (Griffin, 2004). Whereas management in Islam is divided and combined into 3 main points:

- 1) It discusses behavior based on faith and Tauhid.
- 2) Management in Islam discusses a good and integrated organizational structure.
- 3) System, the sharia system that is compiled must make the behavior of the actors involved become good (Didin Hafidhuddin & Tanjung, 2008).

Islamic Philanthropy

Etymologically, the meaning of philanthropy (philanthropy) is generosity or social contribution; something that shows love for humans (Echols & Shadily, 1995). This term is derived from Greek, namely philos (love) and anthropos (human), which literally means conceptualization of the practice of giving, service and association voluntarily to help others in need as an expression of love (Bamualim & Abubakar, 2005). In general, the activities of "giving" in various forms are not limited in the form of money or goods but also work or various efforts to alleviate the burden of the poor and improve their welfare called philanthropy (Zaim Saidi, Muhammad Fuad, 2006). In Arabic philanthropy is called *al-'ata 'al-ijtima'i* (social giving), and there is also what is called *al-takaful al-insani* (human solidarity) or *'ata al khayri* (gift for good) (Ibrahim Barbara, 2008). Besides philanthropy is also defined as all voluntary activities of individuals and communities in the form of objects and services used for public purposes (Fauzia, 2016). In modern terms, philanthropy in Islam is interpreted as an order for every Muslim to issue zakat, charity and charity so that the circulation of assets is distributed evenly in society.

Normatively, Islamic philanthropy has been formulated in the Qur'an and hadith. There are at least two types of "philanthropy" forms that develop among Muslims, namely philanthropic that is "mandatory" for every Muslim, such as zakat and "non-obligatory" forms of philanthropy such as infaq and shadaqah and waqf (Sa'i, 2014). In Islam, philanthropy has existed and practiced since the time of the Prophet Muhammad, which is 15 centuries ago on theological and sharia grounds, the practice of philanthropy in Islam has a strategic and decisive role and role (Amar, 2017). Philanthropy in Islam in general has similarities with philanthropy in general in its purpose and use, but the difference is essentially that philanthropy is a philanthropic movement in Islam based on piety and seeking the blessings of Allah Ta'ala (Fauzia, 2016). In addition, Islamic philanthropy is one of the sharia obligations in Islam to distribute property equally so that wealth does not circulate only to the rich, but evenly to those in need. The socio-religious concept which then gave rise to the doctrine of zakat (tazkiyah) which went through two stages namely, the makkiyah (theological) stage which was a stage of self-cleansing, and the madaniyah stage, namely the division of wealth by giving it to eight ashnâf as contained in QS. At-Taubah: 60.

In this position charity can be understood as philanthropy, because as we know that basically Islamic philanthropy is very thick with its individual nature because of its relation to worship (Dawam Raharjo, 2003). In Islam, philanthropy is not new, but has existed since 15 centuries ago since the time of the Prophet Muhammad. This is because the orders for zakat, infaq, alms and endowments, which are part of philanthropy, have come down since the second year of hijriyah (Amar, 2017). Islamic philanthropy, namely zakat, infaq, sadaqah and waqf are the teachings which underlie the growth and development of a socio-economic power of people who have several complex dimensions. If the ministerial can be actualized, the development of the people will be realized (Sudirman, 2007). Islamic philanthropy has two dimensions; first, the individual dimension (wanting an individual change), reflected in the purification of the human self from vices such as greedy and miserly; secondly, the social dimension that is changing the social order to build a culture of social responsibility and mutual prosperity. In Islamic philanthropy the relationship between the giver and the recipient is not to form a superior-inferior relationship, but rather a partnership, so that in the relationship there is balance and equality and therefore it can be avoided giving certain messages (Uyun, 2015).

Islamic philanthropy such as: Zakat, Infaq, and Shadaqa and Waqf (ZISWAF) are the obligations of every Muslim to issue a portion of his possessions for use in the way of Allah SWT and for the benefit

of Muslims where expenditure guidelines have been determined in sharia (Muhammad Sharif Chaudhry, 1999). This obligation is in the form of paying a number of assets through amil zakat intermediaries. Among the verses of the Qur'an that mention the obligation to pay zakat for every Muslim is Q.S. At-Taubah: 103. As for this study, the scope of Islamic philanthropy only covers those in Zakat, Infaq, and Shadaqa (ZIS) which are utilized for community economic empowerment in Baitul Maal Hidayatullah Ponorogo. Scope of Islamic philanthropy are:

1) ZAKAT

The word zakat comes from Arabic, zaka asy-syai'u yazku (زكاة الشيء يزكو) which means: increase, and grow something. In the expression said, zaka az-zar'u (زكا الزرع) 'plants have grown' or zakat tijarah (زكاة التجارة) 'commerce is growing. In addition, the word zakat also means ath-thaharah (الطهارة) ucian purification. As in Islamic terminology, zakat is defined as the amount of assets taken from certain types of assets as the amount of assets taken from certain types of assets that must be submitted to certain groups of people with certain terms and conditions. There are type of zakat:(Musthafa Al-Bugha, Musthafa al-Khan, 2018) Zakat Fitrah, Zakat Maal (Zakat of Wealth), Zakat of Gold, Silver, and Money, Zakat of commercial property, Zakat of Agricultural Product, Zakat of Cattle, Zakat of Rikaz (Hidden Treasure), Zakat on Mining Goods, Zakat of Profession. While the conditions of zakat are provisions that must be fulfilled in each of these elements. These requirements include:

- 1) The conditions for people who give zakat (muzakki) are as follows: Islam, has reached the age of understanding, possesses wealth, has qualified assets.
- 2) Conditions of tithe property: good property, perfect possession of the tithe, which has reached Nisab, has been stored for one year Qamariyah or haul.
- 3) The condition for a person who receives zakat (mustahiq) is clear, whether he is a person or body or institution or activity and this is also contained in QS at-Taubah verse 60 (Amir Syarifuddin, 2010).

Whereas for those who are entitled to receive zakat / mustahiq there are 8 groups, namely: *Fakir, Miskin, 'Amil, Muallaf, Freeing Slaves, Gharimin, Ibn Sabil, Fii Sabilillah / Musafir* (Sulaiman Rasyid, 2009). Zakat is also one of the pillars of Islam that must be fulfilled by every capable Muslim. Today, the management of zakat is carried out by the Amil Zakat Agency (Central Baznas and Regional Baznas) established by the government and the Amil Zakat Institution (LAZ) established by the public, both LAZ which has been authorized by the government and that has not yet been authorized. In addition, some Muslims pay zakat directly by giving it to those who are entitled to receive it (mustahik). As public funds, zakat must be managed responsibly. Overall, the management must fulfill the following requirements: 1) Islamic law, 2) trust, 3) expediency, 4) justice, 5) legal certainty, 6) integrated, and 7) accountability(Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat, 2011).

2) INFAQ

The word infaq according to the language comes from the word anfaqa which means to spend, spend, give or spend property. According to the term fiqh the word infaq has the meaning of giving part of the possessions to those who have been prescribed by religion to give them such as faqir, poor, orphans, relatives and others. The terms used in the Qur'an relating to infaq include the words: zakat, sadaqah, hadyu, jizyah, grants and endowments (Mardani, 2012, bl 17). So all forms of utilization or giving of assets to things that are religiously mandated can be said to be infaq, both in the form of obligations such as zakat or in the form of sunnah recommendations such as waqf or shadaqah (Uyun, 2015). The proposition of the Qur'an which shows the encouraging recommendation:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ
اللَّهَ يُحِبُّ الْمُحْسِنِينَ

“And inform you in the way of Allah, do not mix with your hands into destruction, and do your favor, that God loves those who do ihsan.”

The difference with zakat is that infaq does not know Nisab and does not have to wait for its time until one year of ownership of the property, as the conditions are in the provisions of zakat. So infaq or al-afwr is additional charity issued by a wealthy Muslim from the remnants of his wealth (Amin Akhar, 1997). The *infaq/nafaqoh* in this study is every sacrifice (expenditure) of property and the like for the good and for the benefit of the people. In infaq the shape and time are not specified, as well as large or small in number.

3) SHADAQAH

Shadaqah comes from the word sadaqa which means true. People who like sadaqah are people who confess their faith. Shadaqah is giving property to needy people, people in need, or other parties who are entitled to receive Shadaqah, without being accompanied by compensation (Mahmud Yunus, 1936). Or it can also be interpreted as giving something with the intention of getting a reward (Zuhdi, 1993). Meanwhile, according to Sayyid Sabiq, basically every virtue is Shadaqah (Sayyid Sabiq, n.d.). Shadaqah or in Indonesian is often written with alms has a broader meaning of zakat and infaq. Whereas the origin of the word is Shadaqah which means 'right'. So the person who gives alms is the right person. And what is meant here is shadaqoh an nafilah, the charity that is recommended for rich Muslims (Mohammad Daud Ali, 1988).

The real understanding is the same as typing infaq, the difference is that alms is broader than infaq, if infaq is only related to material, and not related to non-material, while alms includes material and non-material (Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, 2016). And also Shadaqah is a gift given by someone to someone else because they expect good pleasure and merit from Allah. and do not expect a reward or compensation (M. Ali Syarbini al-Khatib, n.d.). Like infaq, in shadaqah the form is not specified, it can be in the form of goods, property or a good attitude. If it is in the form of property or goods, then Shadaqah is not set in time, and in amount. Shadaqoh can also be a smile, help other people's difficulties, get rid of obstacles in the way, and various other kindnesses.

4) WAQF

Etymologically, the word waqf (وقف) means al-habs (الحبس) / (hold), radiah (returned), al-tahbis (restrained), and al-man'u (prevent) (Sayyid Sabiq, n.d., bl 979).

حبس المال و صرف منافعه في سبيل الله

“Meaning: *Withholding wealth and using its benefits in the way of Allah Ta'ala.*”

ممنوع من التصرف في عينه و تصرف منافعه في البر تقربا إلى الله تعالى

“*Withholding the eternal wealth of substances to take advantage of the path of goodness with the aim of getting closer to Allah Ta'ala*” (Imam Taqiyuddin Abu Bakar bin Muhammad al-Husaini, 2007, bl 719)

According to Kompilasi Hukum Islam Pasal 1 (Article 1 Compilation of Islamic Law), waqf is the legal act of a person or group of people or legal entities that separates a part of their property and institutionalizes it for ever in the interests of worship or other public purposes in accordance with Islamic teachings (Kompilasi Hukum Islam, 1991, bl 107). As for the understanding according to syara', endowment is to hold property that can be taken benefits without reducing the object by ensuring the expenditure of the results for what is allowed (Musthafa Al-Bugha, Musthafa al-Khan, 2018). As for Pillars and Waqf requirements:

- a) *Wāqif* (person who is condoning)
Waqf must be a person who fully masters as the owner of the object to be represented. The Wakif must be Muslim (akil baligh), independent, intelligent and of his own free will (Abdul Hamid Hakim, 1975).
- b) *Mauqūf* (represented object)

The object to be represented must be of eternal essence, meaning that when it arises the benefits of undamaged goods/ *Maal Mutaqawwim*. Waqf assets should be mentioned clearly and clearly to whom and for what to be represented (Rozalinda, 2016).

- c) *Mauqūf Alaih* (Waqf recipient or waqf destination)
The recipient of the waqf must be someone who has the right to own something, both for his own family or the public interest.
- d) *Shīghat waqf* (Pledge of Endowment)
Pledge of waqf is stated clearly both verbally and in writing and is binding. It is done in cash and there is no *khiyar* (choice) because waqf means moving the waqf at that time. So, the transfer of rights occurs at the time of consent *qobul* pledge waqf by the Wakif to Nadzir as the recipient of waqf objects (Hendi Suhendi, 2007).

Economic Empowerment in Islamic Perspective

Empowerment is the value of working in society and a theoretical model to understand the processes and consequences of efforts to provide control and influence on decisions that affect one's life, organizational functions, and the quality of people's lives. Empowerment is defined as an effort to provide empowerment or strengthening to the community (Totok Mardikanto dan Poerwoko Soebiato, 2015). Mardi Yatmo Hutomo defines that community economic empowerment is strengthening the ownership of the factors of production, strengthening distribution and marketing mastery, strengthening the community to get adequate salary/wages, and strengthening the community to obtain information, knowledge and skills, which must be carried out in multiple aspects, both from the aspect of the community itself, and aspects of the policy (Mardi Yatmo Hutomo, 2019).

The concept of empowerment in Islam refers to the word *Tamkin* in the Qur'an and Sunnah. The word *tamkin* in the language is the *maṣḥdar* form of the *fi'il* (verb) *makkana*, the word has the same meaning as the word *amkana*. The word *tamkin* shows the ability to do something sturdy, has strength, strength, influence, and has a position of *maddi* (material) or *ma'nawi* (nonmaterial) (Yulizar D. Sanrego, 2016). Whereas *Tamkin*, according to the term, is the accumulation of all actions and actions in Islam which involve all efforts, hard work, and all matters which are the objectives of Islamic *da'wah* and *sharia* (Ali Muhammad As-Shallabi, 2017). Furthermore, the application of the theoretical aspects of this research is related to the understanding, awareness, attitudes and practices of Islamic philanthropic institutions with community empowerment aimed at encouraging the creation of strengths and the ability of community institutions to independently be able to manage themselves based on the needs of the community itself and be able to overcome challenges in the future will come (Abidin, 2013).

So that it has the principle of always respecting the work ethic, mutual help (*ta'awun*) for all citizens to implement the teachings of Islamic religion and *sharia*. With equality and opportunities for business there is no longer an economic and social gap between one and the other (Masykur Hakim, 2003). In relation to economic empowerment, Islamic philanthropic institutions can implement 6 steps of economic empowerment including:

- 1) Conduct social, economic, technical, and institutional analysis as a first step to identify problems.
- 2) Conducting stakeholder analysis to explore the interests and influences and the level of participation of related parties (stakeholders) that can affect the implementation of community empowerment programs.
- 3) Make the design of the program design and logical and in accordance with the needs of the target area groups.
- 4) Identification of program implementers along with the division of authority possessed by participants.
- 5) Socialization and implementation of community empowerment programs.
- 6) Conduct regular supervision, assistance and evaluation (Noor Aflah, 2009).

In the context of this study, economic empowerment is a priority after the fulfillment of al-Hajah al-Massah's criteria (primary needs are met) (Oni Sahroni, 2019). In general, economic empowerment consists of 3 main parts:

- 1) Enabling (pre-implementation), in general, powerlessness occurs because the potential is not recognized. Basically, the enabling process is carried out to arouse the will of the people who are heavily influenced by their perceptions and knowledge of themselves and their environment.
- 2) Empowering (Implementation), this stage aims to make the people able or even more capable by being provided with material and spiritual knowledge and assistance.
- 3) Protecting (Continuity of implementation), the process of strengthening and protecting the community by providing solutions / solutions to problems or obstacles that occur (Munawwar Noor, n.d.).

RESULT AND ANALYSIS

Among the forms of utilizing Islamic philanthropy at BMH Gerai Ponorogo is through an economic empowerment program. Economic Empowerment is one of the BMH Gerai Ponorogo programs that focuses on fostering an entrepreneurial spirit and developing the independence of recipients of economic empowerment assistance programs. This economic empowerment program is one of BMH's programs nationally with a feasibility assessment and survey mechanism involving BMH in each province and outlets as program implementers. BMH in each province acts as regulator and decision maker for the implementation of the program at BMH outlets spread across several cities in East Java (Teguh Santoso, 2020). The current economic empowerment program at BMH Gerai Ponorogo is Catfish Cultivation in collaboration with Pesantren Hidayatullah Ponorogo. And Oyster Mushroom Cultivation for Tangguh Da'i in Parang Village, Magetan, East Java (Interview with Imam Saroji, 2020a). In the context of the management of Islamic philatropy for economic empowerment, BMH Gerai Ponorogo can be analyzed as follows:

- 1) Economic incentives in the context of meeting basic needs
In the initial stages, zakat is distributed by BAZ / LAZ to the poor faqir community in order to fulfill basic needs, such as food and health needs. At this stage the pure funds come from zakat (Abdul Aziz, 2010). In practical implementation of the BMH Gerai Ponorogo economic empowerment program, the allocation of Islamic philanthropic funds used for economic empowerment programs comes from infaq and shadaqah of donors. As for zakat, BMH Gerai Ponorogo prioritize its distribution in 8 asnaf as stipulated in Islamic law (Interview with Teguh Santoso, 2020a).
- 2) Entrepreneurship training
After fulfilling the basic needs are met, at least the poor do not worry about their needs every day. Of course for mustahiq who are able (physically) training is needed for entrepreneurship. Amil Zakat Agency (BAZ) / Amil Zakat Institution (LAZ) facilitates education and training activities through collaboration with educational institutions or NGOs (Noor Aflah, 2009, bl 163). In practice, BMH Gerai Ponorogo does not thoroughly conduct entrepreneurship training for program recipients. This is due to the lack of human resources and experts in the program. For this reason, BMH Gerai Ponorogo provides support as a mediator between program recipients and experts in entrepreneurship for the development of the program. BMH Gerai Ponorogo collaborates with the Magetan mushroom cultivation community as a sharing place for consultation on oyster mushroom cultivation issues (Interview Eko Nur Cahyono, 2020). As for the cultivation of catfish, BMH Gerai Ponorogo only provides direction/assistance through online media tutorials such as Youtube, Facebook, and Instagram catfish farming community (Interview with Mahfud, 2020).
- 3) Funding Pattern

Amil Zakat Agency (BAZ) / Amil Zakat Institution (LAZ) and the Shari'ah Micro Financial Institution for the empowerment of the Fakir and Poor communities is facilitating financing in the form of Qardul Hasan or Mudhorobah (Noor Aflah, 2009, bl 164). The BMH Gerai Ponorogo economic empowerment program applies a pattern/system of grant funds and capital subsidies to program recipients. In this case BMH Gerai Ponorogo provides capital assistance for the purposes of production equipment, raw materials, and so on. BMH Gerai Ponorogo applied and provide system of grant fund without returning the grant from the recipients or this form refer to qardhul hasan model (Interview with Teguh Santoso, 2020b).

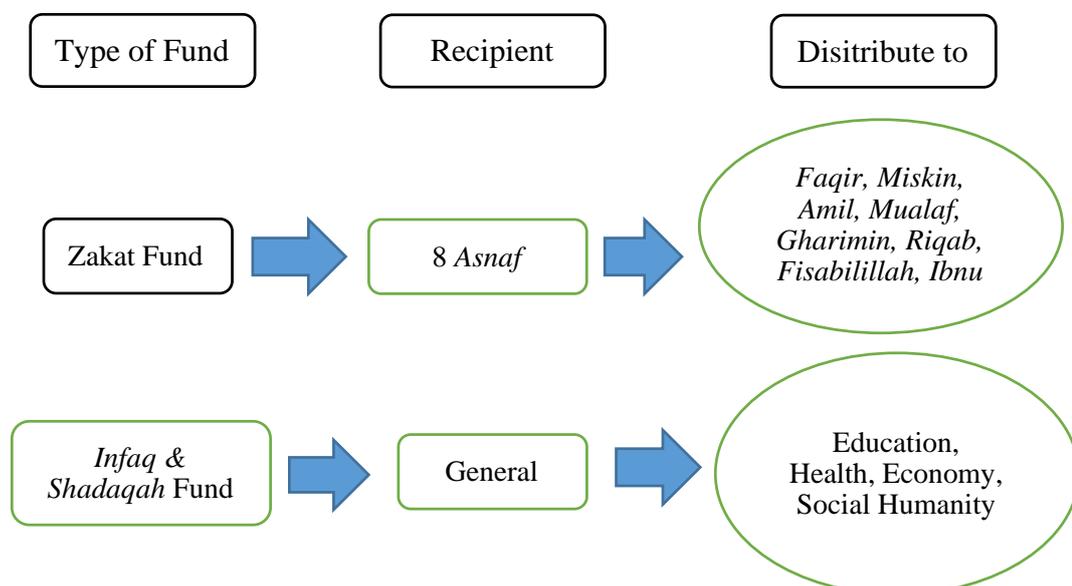
4) Partnership Pattern

The partnership pattern aims to support community empowerment in the context of improving welfare and the spirit of doing business after the education process (entrepreneurship training) and financing in order to run a business (Umratul Khasanah, 2010). The partnership in the BMH Gerai Ponorogo economic empowerment program is in the form of a sustainable partnership. In this case the recipient and the BMH Gerai Ponorogo become partners for business development in the form of periodic assistance and supervision. As well as building active communication both directly through visits for 1-3 months to check the progress of program development, problems and obstacles encountered (Interview with Nur Kholis, 2020a).

Table 4. Allocation of Islamic Philantrophy at BMH Gerai Ponorogo

Type of Islamic Philantrophy	Recipient	Distribute to:
Zakat Fund	8 Asnaf	<i>Faqir, Miskin, Amil, Mualaf, Gharimin, Riqab, Fisabilillah, Ibnu Sabil</i>
Infaq and Shadaqah Fund	General	Education, Health, Economy, Social Humanity

Figure 1. Scheme of ZIS Allocation at BMH Gerai Ponorogo



Through the management of Islamic philanthropy for economic empowerment above, which can be optimally empowered, coupled with professional management, can bring positive implications by stimulating the economy of the people, and stimulating the potential of developing entrepreneurship on a regular and comprehensive basis, as well as being able to reduce the level of unemployment and poverty (Abdul Aziz, 2010). BMH Gerai Ponorogo Economic Empowerment is managed independently by the Daily Executing Agency after obtaining approval from the central BMH from the province. BMH Ponorogo Daily Implementing Body consists of a Head of Office (Manager), three Division of Funding and Fundraising, a Finance and HR Division, a Program and Utilization Division, an Administration Division, and a Markom (Marketing and Communication) Division (Interview with Nur Kholis, 2020b). Among the parties involved in the BMH Gerai Ponorogo economic empowerment program are as follows:

- 1) **Manager**, has the task of escorting and guiding the course of the program well.
- 2) **Division of Utilization**, the division that manages the technical field, provides assistance, input, and oversees the running of economic empowerment programs.
- 3) **Division of Finance and Human Resources**, the division that manages finance and allocation of Islamic philanthropic funds to mustahiq or recipients of economic empowerment assistance.
- 4) **Mustahiq/economy empowerment program beneficiary**, recipients that have been surveyed for eligibility and capacity by BMH Gerai Ponorogo (Interview with Teguh Santoso, 2020b).

BMH Gerai Ponorogo economic empowerment program is a program with a special allocation budget that comes from infaq and also general shadaqah which is used independently for the benefit of the people. BMH Gerai Ponorogo economic empowerment program itself there are currently 2 main programs:

1) Catfish Cultivation Pesantren Hidayatullah Ponorogo

Catfish Cultivation Hidayatullah Islamic Boarding School began in October 2019. Catfish Cultivation worked with Hidayatullah Ponorogo boarding school management, namely catfish cattle to support economic and educational independence for student managers and students guided by Hidayatullah Pesantren Ponorogo. Hidayatullah Ponorogo Islamic Boarding School is located on Jalan Pringgodani Sumoroto, Ponorogo, East Java. BMH Gerai Ponorogo provided assistance in the form of 1500 catfish seeds to be cultivated into 11 large size drums as a medium for catfish cultivation. BMH Ponorogo also provides support in the form of grants for routine purchase of feed for catfish as much as Rp. 300,000 per month (Interview with Mahfud, 2020). This program is a form of assistance aimed at the boarding school Hidayatullah Ponorogo to support the independence of the pesantren in meeting the internal needs of the boarding school. Some of the products from catfish cultivation are consumed internally and the rest is sold to the community/street vendors.

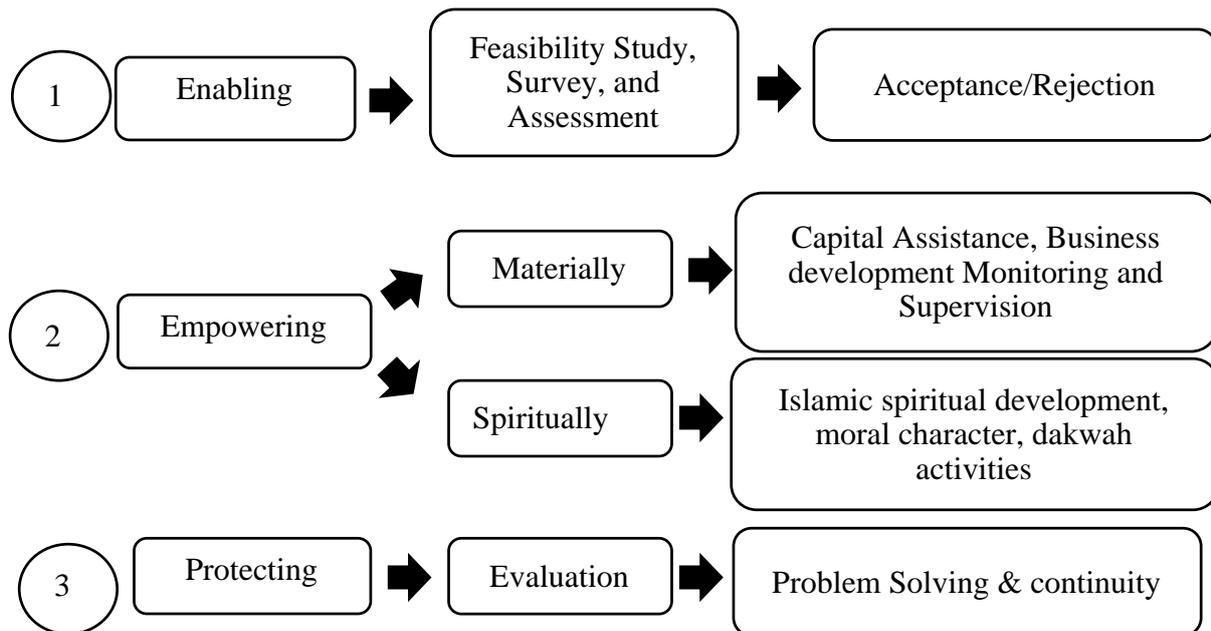
2) Oyster Mushroom Cultivation in Parang District, Magetan, East Java

BMH Gerai Ponorogo also participated in economic empowerment for rural areas. BMH Ponorogo provided support in the form of grants to fund the development of oyster mushroom cultivation business owned by one of Hidayatullah Da'I Tangguh, Eko Nur Cahyono. Oyster Mushroom Cultivation itself began in December 2017 and continues to this day (Interview Eko Nur Cahyono, 2020). As for the assistance provided, the Fund Aid (Grant) of Rp 2,000,000 for the purchase of equipment and production media in the form of: Seeds, powder, and mushroom plant media in the form of plastic mushrooms and wooden shelves for oyster mushroom cultivation. For mushroom cultivation alone requires 40-60 days for a single harvest. Furthermore, in the business development process, BMH Ponorogo conducts regular supervision of the sustainability of the beneficiary empowerment program. By using a family approach, supervision is carried out both directly with inspections to empowerment sites once

a week, once a month, and once every 3 months. And indirect supervision both through communication media via telephone, video call Whatsapp (Interview with Imam Saroji, 2020a).

In developing Islamic philanthropy-based economic empowerment, Islamic philanthropic management institutions in the form of Amil Zakat Agency (BAZ) / Amil Zakat Institution (LAZ) and other Islamic social organizations, there are 3 strategic steps that need to be implemented and analyzed for economic empowerment, namely in the aspects of enabling/initiating, empowering, and protecting/evaluating (Soemitra, 2015). For economic empowerment in BMH Gerai Ponorogo can be analyzed as follows:

Figure 2. Scheme of Economic Empowerment at BMH Gerai Ponorogo



1) Enabling: Conduct a feasibility study and determine the type of business

This program was initiated by donors and then submitted to the Baitul Maal Hidayatullah Pusat to be assessed comprehensively and comprehensively. Then do a survey in advance to analyze the potential, field, and ability of recipients of Ponorogo BMH economic empowerment assistance with assessment and approval criteria that are handled directly by the Central BMH at Province (Interview with Nur Kholis, 2020a). The type of business is determined according to the ability/expertise of the Ponorogo BMH Economic empowerment beneficiary, in this case after a survey conducted by the Central BMH Team accompanied by the BMH Ponorogo management is determined for the empowerment program that can be carried out namely the catfish cultivation program and Oyster Mushroom cultivation.

2) Empowering: Conduct guidance, counseling, control, and supervision

Furthermore, BMH Gerai Ponorogo independently conducted guidance, assistance and also counseling for business development both for catfish cultivation and Oyster mushroom cultivation. BMH Gerai Ponorogo facilitates beneficiaries to consult experts for business development (Interview with Teguh Santoso, 2020b). Intensively monitoring/supervision is carried out with a span of time once a week, once a month or at the latest 3 months, in accordance with business development. This monitoring is not only face to face or plunge into the field, but also carried out online through communication media in the form of telephone, sms, or whatsapp to monitor business progress, problems that occur in the field (Interview with Teguh Santoso, 2020b).

3) Protecting: Conduct an Evaluation

Routinely evaluating economic empowerment programs in the form of sharing and problem-solving, developing quality and quantity both in numbers and increasing economic empowerment in BMH Gerai Ponorogo. One of them is replacing the mushroom growing media rack which was in the form of wood into an iron rod to be sturdy and not eaten by termites (Interview Eko Nur Cahyono, 2020). As well as the construction of ponds for catfishes after previously being developed in 11 large barrel containers (Interview with Mahfud, 2020). In this case BMH Ponorogo as a medium that accommodates ideas, aspirations, suggestions, input for the development of BMH Ponorogo economic empowerment program.

SWOT Analysis

SWOT analysis is an abbreviation of Strength - Weaknesses - Opportunities - Threats. Which means it is an analysis tool by looking at strengths - weaknesses - opportunities and threats. This instrument is used to formulate simply to formulate development strategies, problem solving by analyzing the four factors into a SWOT matrix table (Fred David, 2012). As for the S-W-O-T BMH Gerai Ponorogo economic empowerment program are as follows:

Table 5. SWOT Matrix Analyst

Internal	Strength	Weakness
	Amil's Professionalism	Lack of Human Resources
External	Supervision and program support from BMH Province	Lack of capital and business equipment
		Lack of innovation and business creativity
		Low quantity production
Opportunities	SO Strategies	WO Strategies
Collaboration with communities and business venture	Collaborate with the business community and professionals MSME	Conduct HR training and development
<i>Da'wah</i> Network and Promotion through Social Media	Increase promotion both offline and online using social media	Increase the allocation of economic empowerment for capital and business equipment
Government Regulation regarding Economic Empowerment	Working closely with the government to improve performance and intensify the BMH Ponorogo economic empowerment program	Intensify the business and conduct a strategic business development
Trend for developing Islamic philanthropic based on economic empowerment	Differentiation types of businesses	Increase production, variety and product innovation
Threats	ST Strategies	WT Strategies
Lack of public literacy regarding the potential for economic empowerment through Islamic philanthropy	Carry out education and literacy on Islamic philanthropy for economic empowerment/entrepreneurship	Recruiting experts in the field of economic empowerment/entrepreneurship program
Moneylenders and other conventional financial and banking institutions		

in capital lending and economic assistance	ip through offline and online media	
The economic empowerment program is misused for other thing		
Competition with other business actors	Startegic Market Expansion	
Limited Market Scope		

1) Strength

In the implementation of LAZ's economic empowerment program BMH Gerai Ponorogo has an advantage in the professional work of amil and LAZ's operational management which is orderly and neat (Interview with Nur Kholis, 2020a). This is also supported by marketing and promotion programs through social media such as Youtube, Facebook and Instagram. As a means of sharing information and updating the BMH Gerai Ponorogo program (Interview with Imam Saroji, 2020b). In addition, the potential use of zakat, infaq, and shadaqah in Ponorogo and surrounding areas (Interview with Nur Kholis, 2020a). As well as supervision and program supported by BMH East Java (Interview with Teguh Santoso, 2020b).

2) Weakness

For internal weaknesses owned by Amil Zakat Institution (LAZ) BMH Gerai Ponorogo which includes the lack of human resources and experts who have no experience in the practice of entrepreneurs and entrepreneurs (Interview with Nur Kholis, 2020a). The second point is the lack of capital and equipment to support program development (Interview with Teguh Santoso, 2020b). Business innovation and creativity tends to be monotonous in one type of business (Interview Eko Nur Cahyono, 2020). And the quantity of production that has not increased as a result of limited capital allocation is given.

3) Opportunities

In external opportunities owned by BMH Gerai Ponorogo is by collaborating with communities and business ventures in the Ponorogo region (Interview with Nur Kholis, 2020a). In addition with the preaching network, consumers and donors to add market products to support program development (Interview with Teguh Santoso, 2020b). Supported by government regulations on community economic empowerment through institutions and social organizations such as Amil Zakat Agency (BAZ) / Amil Zakat Institution (LAZ) local. And the growing trend of developing Islamic philanthropic-based businesses.

4) Threat

Threat of threats or external obstacles BMH Gerai Ponorgo for economic empowerment programs including competition with other business actors (Interview Eko Nur Cahyono, 2020). There is still a lack of public literacy regarding the potential for economic empowerment through Islamic philanthropy, such as zakat, infaq and sadaqah (Interview with Teguh Santoso, 2020b). The next obstacle is the limited scope of the market for the sale of catfish and oyster mushroom products (Interview with Mahfud, 2020). And several other external factors in the form of the existence of loan sharks and other conventional financial and banking institutions in lending capital and usury-based economic assistance. And other factors such as economic empowerment programs are misused by aid recipients (Interview with Nur Kholis, 2020a).

Based on the SWOT data above alternative development strategies and the results of the SWOT Matrix analysis on the Ponorogo BMH economic empowerment program can be shown as follows:

1) Strength-Opportunity Analysis of S-O Strategy:

- a) Collaborate with the business community and MSME professionals
As one of the well-known Islamic philanthropic institutions, BMH Gerai Ponorogo can invite several business communities and MSME practitioners to participate in the economic development of mustahiq/recipients of program assistance. Either through seminars, workshops or as an entrepreneurial consultant.
- b) Increase promotion both online and offline using social media
The development of technology and information such as social media in the form of Facebook, Youtube, Instagram and others is one form of attracting public interest to be involved in Islamic philanthropic activities. In addition to invitations, appeals and encouragement to share. Social media can also be a means of providing support both materially and spiritually. Supporting the economic empowerment program of Islamic philanthropic institutions. As for offline, it can be published in magazines, bulletins and program brochures that can be distributed physically to the wider community.
- c) Working closely with the government to improve performance and intensify the BMH Ponorogo economic empowerment program.
BMH Gerai Ponorogo can work together with the local government in poverty reduction through economic empowerment. Whether in the form of cooperation, cash assistance, experts and capital resources. BMH Gerai Ponorogo can create business networks with the government for the improvement of business facilities or in the provision of workshops, seminars, counseling and so forth.
- d) Differentiation of types of businesses.
BMH Gerai Ponorogo can differentiate business types by adding new types of businesses both small industry companies, services, or, trade. BMH Gerai Ponorogo can increase the number of types of businesses to be developed in aspke that can attract the interest of the general public. Both the simple manufacturing industry, handicrafts, culinary, and souvenirs and so forth.

2) Weakness Analysis - W-O Strategy Opportunities:

- a) Conduct HR training and development
Conduct HR development training for qualifications in the field of economic empowerment. In this program BMH Gerai Ponorogo can improve the quality of human resources by participating in training, certification and workshops for the development of Islamic flanthropy-based business. So as to increase the capacity and capability of the output of the economic empowerment program.
- b) Increasing the allocation of Islamic philanthropic utilization for capital and business equipment.
Intensifying the allocation of empowerment for economic empowerment, this is to encourage the output of economic empowerment programs. So beside it can increase the amount of production of business results, increase production equipment or maintenance and repair business and capital equipment.
- c) Intensify the business problem and conduct a strategic business development
Intensifying the problem that happened in the business and carry out for the solution needed by the recipients of BMH Gerai Ponorogo economic empowerment program. According to BMH efforts and abilities to cover the problem as much as possible and minimize it.

- d) Increase production, make product variations and innovations
Adding different production results, variations and product Innovations. Product innovation and variety is one important strategy in developing prospective entrepreneurs. In this case, BMH Gerai Ponorogo can develop existing programs on catfish cultivation and oyster mushroom cultivation by developing such products as crispy mushrooms, catfish chips, and other product modifications.

3) Strength-Threat Analysis (S-T) Strategy:

- a) Conduct education and literacy on Islamic philanthropy and Islamic Finance
Conduct seminars, studies, *tausiyah* on Islamic philanthropy and Islamic finance to the general public. Either through social media or through mass and electronic media. BMH Gerai Ponorogo can carry out a literacy movement campaign on financial education and Islamic philanthropy and its urgency in Muslim societies in particular. This literacy can be in the form of seminars, studies, or through leaflets in print and other online media.
- b) Strategic market expansion
Expand the market for marketing and wider product range. By carrying out market sales strategies for product sales, both wholesale and retail with the aim and segmentation of consumers and distributors. Variation of consumers and the intended segmentation. Directly distribute to the traditional or modern market, vegetable traders, or online marketing.

4) Weakness-Threat Analysis (W-T) Strategy:

- a) Recruiting experts and competent in the field of economic empowerment
Recruit experts, practitioners in the field of economic empowerment for the long term. Add members to the management of intensive economic empowerment programs. With the competent and qualified personnel for managing independent economic empowerment for the development of an Islamic philanthropy-based economic empowerment program.

CONCLUSION

Based on the results of research on the management of Islamic philanthropy for economic empowerment using the SWOT Approach in Baitul Maal Hidayatullah Ponorogo (BMH Gerai Ponorogo) produced several conclusions as follows:

- 1) Baitul Maal Hidayatullah in the management strategy of Islamic philanthropy for economic empowerment using the pattern of pure aid systems grants for business development. Islamic philanthropy used for BMH Ponorogo's economic empowerment program comes from infaq and shadaqah funds received from permanent or non-permanent donors at the Ponorogo Gerai BMH. This form of assistance for the BMH Gerai Ponorogo economic empowerment. In addition, in its implementation, BMH Gerai Ponorogo as an assistant and facilitator for sustainable entrepreneurship development.
- 2) Strategy for developing BMH Gerai Ponorogo economic empowerment program with SWOT approach which is BMH Gerai Ponorogo as representatives or branch units follow the directions and decisions of the Central BMH in Surabaya to hold an Economic empowerment program. Before this program is implemented, a feasibility and selection survey is conducted for potential beneficiaries. Then after obtaining approval, the program was carried out by BMH Gerai Ponorogo for ongoing supervision after the program implementation. For the BMH Gerai Ponorogo economic empowerment program there are currently 2 main programs, namely: Catfish Cultivation Hidayatullah Ponorogo and Oyster Mushroom Cultivation in Parang Magetan. BMH Ponorogo Stores provided assistance in the form of 1500 catfish seeds and Rp.

300,000 per month for catfish feed. And provided cash assistance of Rp. 2,000,000 for the development of Oyster mushroom cultivation by *da'i* Hidayatullah in Parang village, Magetan. BMH Gerai Ponorogo provides business subsidies for purchasing capital for equipment, seeds, powder, and planting media. Based on the SWOT analysis of internal and external factors in managing Islamic philanthropy for economic empowerment using the SWOT approach at BMH Gerai Ponorogo are as follows: (a) Working closely with the business community and MSME professionals, (b) Increasing promotion both online and offline using the media social, (c) Working closely with the government to improve performance and intensify the BMH Ponorogo economic empowerment program, (d) Differentiation of types of businesses, (e) Conduct training and human resource development, (f) Increase the allocation for economic empowerment/entrepreneurship program, (g) Increase production, make variations and product innovations, (h) Carry out education and literacy on Islamic philanthropy and Islamic Shariah, (i) Build networking and sharing with other Muslim entrepreneurs, (j) Expand strategic markets, (k) Recruit experts and competents in the field of economic empowerment/entrepreneurship.

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