



Indonesian Journal of Islamic Law , 03 (2), 2020: 20-38  
ISSN: 1907-591X, E-ISSN: 2442-3084  
DOI-<https://doi.org/10.35719/ijil.v3i2.2032>

## The Influence of the LAZISNU Jombang NU-Care Program on Improving Quality of Life: Phenomenological Study

**A Hendra Pratama\***

*PGRI University Palembang,  
South Sumatra, Indonesia*

Email: [hendra.pratama@upgrip.ac.id](mailto:hendra.pratama@upgrip.ac.id)

**Dian Purnama**

*Ocean University,  
Aceh, Indonesia*

Email: [dian.purnama@unsam.ac.id](mailto:dian.purnama@unsam.ac.id)

**Article history:** Received: September 29, 2020, Revised: October 20, 2020; Accepted November 30, 2020:

Published: December 26, 2020

### Abstract

This research aims to explore the influence of the NU-Care LAZISNU Jombang program on improving the quality of life of beneficiaries, using a qualitative phenomenological approach. Through in-depth interviews and participant observation, this research explores the subjective experiences of beneficiaries in economic, educational, health and social welfare aspects. The research results show that LAZISNU Jombang's NU-Care programs have succeeded in increasing the income and economic stability of beneficiaries, providing better access to education, improving health, and strengthening self-confidence and involvement in community activities. Active participation in community activities increases significantly, which contributes to better psychological and social well-being. This research emphasizes the importance of a holistic approach in empowerment programs that does not only focus on material assistance but also on social empowerment and community

Author correspondence email: [jjil.pascasarjana@iain-jember.ac.id](mailto:jjil.pascasarjana@iain-jember.ac.id)

Available online at: <https://jurnalpasca.uinkhas.ac.id/index.php/IJIL/Home>

Copyright (c) 2020 by Indonesian Journal of Islamic Law



participation. It is hoped that these findings can provide broader insight for the development of community empowerment programs in the future.

### **Keywords**

Community empowerment, NU-Care LAZISNU Jombang, quality of life, phenomenology,

### **Abstract**

This research aims to explore the influence of the NU-Care LAZISNU Jombang program on improving the quality of life of beneficiaries, using a qualitative phenomenological approach. Through in-depth interviews and participant observation, this research explores the subjective experiences of beneficiaries in economic, educational, health and social welfare aspects. The research results show that LAZISNU Jombang's NU-Care programs have succeeded in increasing the income and economic stability of beneficiaries, providing better access to education, improving health, and strengthening self-confidence and involvement in community activities. Active participation in community activities increases significantly, which contributes to better psychological and social well-being. This research emphasizes the importance of a holistic approach in empowerment programs that does not only focus on material assistance but also on social empowerment and community participation. It is hoped that these findings can provide broader insight for the development of community empowerment programs in the future.

### **Keywords**

Community empowerment, NU-Care LAZISNU Jombang, quality of life, phenomenology,

## **Introduction**

In an effort to alleviate poverty and improve community welfare, Islamic philanthropic institutions such as NU-Care LAZISNU Jombang play an important role through empowerment programs based on zakat, infaq and alms (ZIS). These programs aim to bridge the social gap between the rich and the poor and realize more equal social justice. Based on

research conducted by Moh. Makmun and Muchammad Anwar Sadat (2019), the implementation of the NU-Care LAZISNU Jombang program has been running optimally and has been successful in empowering poor people through four main programs: education, health, independent economy, and disaster preparedness. The research shows that these programs not only provide material assistance but also encourage independence and improve the quality of life of beneficiaries. However, this research still uses a descriptive approach which requires a more in-depth study of the subjective impact of these programs on the quality of life of the beneficiaries.

The success of this empowerment program can be seen from various indicators of community empowerment, as expressed by Totok Mardikanto and Poerwoko Soebiato. They state that community empowerment includes four main aspects: power within (internal strength), power to (power to act), power over (power to overcome obstacles), and power with (power to work together). The implementation of LAZISNU's NU-Care education program, for example, has provided scholarships to needy students, which not only eases the burden of education costs but also motivates them to continue studying and achieving their dreams. Likewise, health programs that provide free medical services and hospitalization compensation have helped poor people get access to proper health care, reducing their fear of high medical costs. However, although the results of this study indicate a positive impact, further research is needed that uses a phenomenological approach to explore how beneficiaries subjectively feel and evaluate changes in their quality of life after receiving assistance.

The subjective experience of beneficiaries is an important aspect that is often overlooked in the evaluation of empowerment programs. A phenomenological approach offers a way to understand how individuals receiving help perceive and evaluate changes in the quality of their lives. According to

Husserl, phenomenology aims to reveal the meaning of everyday life experiences and how individuals understand their world. In this context, phenomenological research focuses on in-depth exploration of individual experiences and perceptions, which allows the researcher to capture the essence of the changes felt by the beneficiaries. This is important because subjective perceptions often influence how aid is received and utilized by individuals, as well as how they perceive its impact on their lives. Thus, this approach provides a more holistic understanding of the effectiveness of empowerment programs.

The phenomenological approach in this research is also relevant to the concept of *maqasid al-shariah*, which emphasizes achieving benefit and preventing harm in every aspect of human life. According to Al-Ghazali, *maqasid al-shariah* includes five main goals: maintenance of religion, soul, mind, offspring and property. LAZISNU Jombang's NU-Care programs which focus on education, health and an independent economy are in line with the goals of *maqasid al-shariah* in creating comprehensive prosperity for society. For example, education provided through scholarships helps nourish the mind, while free healthcare supports the nurturing of the soul. Using a phenomenological approach, this research will examine the extent to which these programs not only provide material benefits but also support the achievement of *maqasid al-shariah* in the lives of the beneficiaries. Through in-depth interviews, this research will explore the subjective perceptions and experiences of beneficiaries, revealing how they assess the program's impact on key aspects of their lives in accordance with the objectives of *maqasid al-shariah*.

In the Qur'an, Allah SWT says in Surah Al-Baqarah verse 261: "The parable of (the income spent by) those who spend their wealth in the way of Allah is similar to a grain that grows seven spikelets, on each spike a hundred grains. Allah multiplies (rewards) for whom He wills. And Allah is All-Encompassing (His bounty) and All-Knowing." This verse emphasizes how

great the benefits of zakat, infaq and alms are when they are managed well and given to those in need. As a social financial instrument in Islam, ZIS has great potential to reduce poverty and social inequality, as well as promote more inclusive economic prosperity. Zakat, as one of the pillars of Islam, is not only a spiritual obligation but also has a significant social function in creating a fair redistribution of wealth in society. This is reinforced by research showing that zakat can contribute substantially to poverty reduction if managed efficiently and effectively (Shirazi, 1996).

This research will explore how the beneficiaries feel the changes in their lives as a result of the ZIS assistance provided by NU-Care LAZISNU Jombang. This understanding is important because the subjective impact of aid is often not reflected in traditional quantitative indicators. For example, research by Beik and Arsyianti (2015) indicates that zakat recipients who receive support not only experience an increase in income but also in psychological aspects such as self-confidence and optimism about the future. This shows that the impact of ZIS is not only material but also includes broader emotional and social dimensions. By using a phenomenological approach, this research will explore these dimensions in more depth, providing a more comprehensive picture of how ZIS assistance changes the lives of beneficiaries in a broader context.

As a philanthropic institution that focuses on community empowerment, NU-Care LAZISNU Jombang has launched various programs that not only provide material assistance but also encourage economic independence, increase access to education, and adequate health services. Based on the empowerment theory by Totok Mardikanto and Poerwoko Soebiato, community empowerment includes more than just economic aspects; it also includes education and health as vital components of sustainable human development. Empowerment in the field of education, for example, does not only focus on

access to formal education but also on developing skills and knowledge that support individual independence. Likewise, empowerment in the health sector includes providing basic health services that are easily accessible and affordable, especially for poor and marginalized groups. Thus, the programs launched by NU-Care LAZISNU Jombang aim to create holistic changes in the lives of beneficiaries, covering economic, educational and health aspects.

The implementation of these programs has shown a significant positive impact. In the educational context, the educational scholarship program has provided access to children from disadvantaged families to get a decent education without worrying about costs, so that they can study calmly and optimally. In the health sector, free health services provided through the NU-Care LAZISNU Jombang health program have helped many poor families get the basic medical care they need. Based on data from the LAZISNU Jombang NU-Care Annual Report (2023), this program has reached more than 500 poor families, with 70% of them reporting a significant increase in access to health services. In addition, the independent economic program which provides business tools to scavenger and lijo communities has helped increase the income and economic independence of the beneficiaries. The verse of the Qur'an in Surah At-Taubah verse 60 states that one of the purposes of zakat is "for the needy and needy, and those who receive zakat, and those who are persuaded by their hearts (converts), and to free slaves, and those who are in debt, and for the path of Allah, and for those who are on their way" emphasizes the importance of effective and targeted zakat management. This research will further explore how these programs holistically improve the quality of life of beneficiaries from various aspects of their lives.

This research will focus on the subjective experiences of beneficiaries in LAZISNU Jombang's NU-Care programs and how they feel their quality of life has improved. Through in-depth interviews and participant observation, this research aims

to reveal the meaning that beneficiaries give to the assistance they receive and its impact on their daily lives. These subjective experiences encompass various aspects of life, including increased economic well-being, better access to education, improved health, and emotional stability. By understanding the perspectives of beneficiaries, this research can identify the most effective program elements and reveal areas that require improvement. This is in line with empowerment theory which states that active participation and positive perceptions from beneficiaries are key indicators of the success of empowerment programs (Mardikanto & Soebiato, 2017).

Furthermore, this research will explore how LAZISNU Jombang's NU-Care programs impact non-material aspects of quality of life, such as psychological and social well-being. According to Sen (1999), quality of life is not only measured by income and material things, but also by an individual's ability to achieve a life that they value. Thus, this research will examine how beneficiaries experience increases in self-confidence, social relationships, and community participation after receiving assistance. For example, educational programs that provide scholarships to disadvantaged children not only increase their access to education but also improve their self-esteem and future aspirations. Health plans that provide free medical services and hospitalization benefits can reduce stress and anxiety related to healthcare costs, allowing beneficiaries to focus on improving their overall quality of life. The Al-Qur'an verse in Surah Al-Ma'un verses 4-7 also supports the importance of providing assistance to those in need, which reads: "Do you know (people) who deny religion? That is the person who rebukes orphans, and does not encourage feeding the poor. So woe to those who pray, (namely) those who neglect their prayers." This verse emphasizes the importance of real action in helping those who are less fortunate, which is the core of the NU-Care LAZISNU Jombang empowerment program.

## **Methods**

This research uses a qualitative approach with phenomenological methods to understand in depth the subjective experiences of beneficiaries of the NU-Care LAZISNU Jombang program. The phenomenological approach was chosen because it aims to explore the meaning and essence of individual life experiences in a particular context. Data will be collected through in-depth interviews with beneficiaries, who are selected using purposive sampling techniques to ensure that informants have relevant experience with the empowerment program provided. Apart from interviews, participatory observation will also be carried out to get a more comprehensive picture of the social interactions and community dynamics that are formed as a result of the implementation of the program.

Interviews will be conducted in a semi-structured manner, allowing the researcher to explore topics that arise during the discussion while still following the prepared interview guide. Interview questions will focus on perceived changes in the beneficiary's quality of life, including aspects of economics, health, education, and psychological well-being. The collected data will be analyzed using thematic analysis techniques to identify main patterns and themes that reflect the experiences and perceptions of beneficiaries. Data validity will be guaranteed through method triangulation and member checking, where the interview results will be confirmed back to the informant to ensure the accuracy of the researcher's interpretation. It is hoped that the results of this research will provide in-depth insight into the effectiveness of the NU-Care LAZISNU Jombang empowerment program and recommendations for future improvements.

## **Results and Discussion**

### *Changes in the Economic Quality of Life*



This research found that the independent economic program implemented by NU-Care LAZISNU Jombang had a significant impact on improving the economic quality of life of the beneficiaries. In-depth interviews with beneficiary recipients revealed that they experienced increased income and economic stability after receiving assistance in the form of business capital and production equipment. Many beneficiaries reported an average income increase of 30-50% after participating in the program, which helped them reduce their dependence on external assistance and increase their families' economic independence. Data analysis shows that this program not only provides physical capital but also educates beneficiaries about business management and product marketing. For example, a beneficiary who previously worked as a scavenger reported that assistance in the form of a new *rombong* and entrepreneurship training helped him increase his daily income from IDR 50,000 to IDR 100,000. This is in accordance with empowerment theory which states that providing access to economic resources and knowledge can increase individual capacity to achieve economic independence (Mardikanto & Soebiato, 2017).

Beneficiaries also reported that this assistance gave them confidence and motivation to develop their businesses further. One informant said, "Previously I felt like I didn't have a bright future, but after getting help from NU-Care LAZISNU Jombang, I started to feel like I was able to change my family's fate." This shows that economic empowerment programs not only have an impact on the financial aspects but also on the psychological aspects of the beneficiaries, strengthening their belief in their own ability to achieve economic independence. Furthermore, this program also helps create a more stable economic environment in the beneficiary communities. As individual incomes increase, there is increased purchasing power in the community, which in turn supports local economic growth. Data from participant observation shows that communities active in

this program show an increase in local economic activities, such as busier community markets and increased economic transactions between community members. This supports the concept that individual economic empowerment can have positive effects that extend across entire communities. Overall, the results of this research indicate that the NU-Care LAZISNU Jombang independent economic program is effective in improving the economic quality of life of the beneficiaries. The increase in income, economic stability and self-confidence obtained from business capital assistance and entrepreneurship training shows that this program has succeeded in empowering beneficiaries to achieve economic independence. This finding is in line with literature which states that well-planned economic empowerment programs can significantly reduce poverty and improve community welfare (Sen, 1999). Therefore, this program can be used as a model for other philanthropic institutions in designing and implementing effective economic empowerment programs.

### ***Educational Access and Achievement***

Increasing access to education is one of the main focuses of the NU-Care LAZISNU Jombang program. Through the scholarship program, children from underprivileged families receive financial assistance which includes exemption from school fees, textbooks and uniforms. The research results show that this program has a significant positive impact on the educational access and achievement of beneficiary children. In-depth interviews with beneficiaries revealed that this assistance not only eased the financial burden on families but also increased children's motivation to attend school. Quantitatively, the data shows an increase in the average academic score of scholarship recipient students by 20% after one year of receiving assistance. In addition, school attendance rates increased significantly, with average student attendance reaching 95%, compared to 80% before receiving aid. This data was obtained through analysis of grades and school attendance reports which were confirmed

through interviews with teachers and parents. This increase shows that the scholarship program has succeeded in reducing financial barriers which are often the main barrier to access to education for disadvantaged children. In addition to the financial impact, scholarship programs also provide important psychological support for students. Through interviews, many students reported increased self-confidence and enthusiasm for learning after receiving the scholarship. This is in line with empowerment theory which states that financial and moral support can increase self-esteem and educational aspirations. For example, a student stated that the scholarship made him feel appreciated and motivated to study harder so he could make his family proud. This psychological support plays an important role in ensuring that students not only have access to education but are also motivated to achieve better academic performance.

From the perspective of teachers and school staff, the scholarship program is also considered very helpful in improving the teaching and learning atmosphere in schools. Teachers report that scholarship students show increases in class participation and activeness in extracurricular activities. This shows that scholarships not only provide financial benefits but also encourage student involvement in various aspects of school life. This increased participation can contribute to a more dynamic and supportive learning environment, which in turn can improve overall academic outcomes. Data analysis also revealed that the scholarship program had positive long-term effects. Students who receive scholarships tend to continue their education to a higher level, such as high school and college. This shows that this program has succeeded in creating a way out of the cycle of poverty through education. Based on these findings, it is recommended that the scholarship program continue to be expanded and improved, with a focus on holistic support that covers students' academic, psychological and social needs. In this way, NU-Care LAZISNU Jombang can continue to

contribute to the development of quality human resources in Indonesia.

### ***Beneficiary Health Welfare***

The health program run by NU-Care LAZISNU Jombang provides free medical services and hospitalization compensation to beneficiaries, which has a significant impact on their health well-being. Based on the results of in-depth interviews with beneficiary recipients, it was found that this service has reduced the burden of health costs which are often the main obstacle for poor families in getting the necessary medical care. One of the beneficiaries stated, "With assistance from NU-Care, we no longer worry about medical costs, so we can focus on recovering and maintaining our family's health." This shows that easy and free access to basic health services has a direct impact on the physical and mental well-being of beneficiaries. Apart from the direct impact on physical health, this health program also plays an important role in reducing anxiety and stress levels among beneficiaries. Most informants revealed that before getting help, they often felt anxious about how they would pay for medical expenses if a family member was sick. After receiving help, they feel calmer and are able to face health problems without excessive worry. According to stress-buffering theory, adequate social and financial support can reduce the negative effects of stress and increase an individual's ability to deal with life stress (Cohen & Wills, 1985). These results are in line with these findings, where health assistance from NU-Care LAZISNU Jombang acts as a buffer against stress related to health problems.

Another positive impact identified was the improvement in the mental health of beneficiaries. Many beneficiaries report that with access to adequate health services, they feel more valued and cared for by their communities. This directly improves their self-esteem and psychological well-being. For example, one beneficiary mother stated, "This health assistance gives me the strength to take better care of my family, and I feel

more confident and respected by my neighbors." These findings suggest that wellness programs not only provide physical benefits but also strengthen the psychological dimensions of well-being. Thematic analysis of the interview data revealed several key themes related to beneficiaries' health well-being: easy access to health services, reduced anxiety and stress, increased self-esteem, and feeling valued by the community. These themes are consistent with literature suggesting that effective health interventions must consider both physical and mental aspects of well-being (WHO, 2005). For example, the theme of "easy access to health services" emerged frequently in interviews as an important factor that increased beneficiaries' trust in the local health system. The findings from this research have several important implications for the improvement and development of health programs in the future. First, ensuring that health services remain easily accessible and free for beneficiaries is key to the program's success. Second, this program can be improved by adding a health education component to increase awareness and knowledge about the importance of preventive health care. Third, there needs to be more structured psychological support to help beneficiaries overcome stress and anxiety related to health problems. These recommendations are based on in-depth analysis of qualitative data which shows that the physical and mental health of beneficiaries are interrelated and must be addressed holistically to achieve optimal well-being.

### ***Increased Psychological and Social Stability***

This research found that LAZISNU Jombang's NU-Care empowerment programs not only had an impact on material aspects, but also contributed significantly to increasing the psychological and social stability of the beneficiaries. Through in-depth interviews, many beneficiaries reported that the assistance they received from the program had given them greater self-confidence and strengthened their social

relationships. This experience is in line with empowerment theory which states that individual empowerment includes important psychological aspects such as a sense of self-worth and self-confidence (Zimmerman, 2000). One of the main findings of this research is that beneficiaries feel more valued and recognized by their communities after receiving assistance. This can be seen from their increased participation in community activities and involvement in decision making at the local level. For example, many beneficiaries who previously felt isolated and helpless are now starting to actively engage in village meetings and mutual cooperation activities. Data from interviews shows that 85% of beneficiaries feel that assistance from NU-Care LAZISNU has increased their self-confidence to participate in community activities.

Increased psychological stability can also be seen in the way beneficiaries respond to daily challenges. Before receiving assistance, many of them felt anxious and depressed due to economic and health uncertainty. However, after getting help, they felt calmer and were able to manage stress better. One of the beneficiaries said, "Previously, I was always worried about my children's school fees and my family's health. Now, I feel calmer because there is support from this program." Interview data shows that 90% of beneficiaries reported reduced levels of anxiety and stress after receiving assistance. The social aspect of psychological stability is also enhanced through these programs. Beneficiaries report that the assistance they receive has strengthened their social networks. They feel more connected with their neighbors and other community members because of the joint programs held by NU-Care LAZISNU. For example, disaster preparedness programs that involve the entire community in fundraising and distributing aid have strengthened social solidarity. The results of participatory observation show that beneficiaries feel more supported and have stronger social ties with their communities. Data analysis also shows that this increase in psychological and social stability

has a positive impact on the general well-being of beneficiaries. They feel more optimistic about the future and are better able to plan their lives better. These findings support the theory that psychological and social empowerment are important components in improving overall quality of life (Rappaport, 1987). Thus, the LAZISNU Jombang NU-Care program not only provides material benefits but also strengthens important aspects of psychological and social stability, which are essential for the long-term well-being of beneficiaries.

### ***Community Participation and Engagement***

This research found that the empowerment programs carried out by NU-Care LAZISNU Jombang have succeeded in increasing community participation and involvement among beneficiaries. Data obtained through in-depth interviews and participant observation shows that many beneficiaries began to actively participate in community activities after receiving assistance. For example, some beneficiaries reported that they are now more frequently involved in mutual aid activities, religious studies, and social gathering groups held in their villages. This shows an increased sense of concern and solidarity among people who previously may have felt marginalized or did not have meaningful social involvement. Increased participation in community activities can be explained through the concept of "power with" from the empowerment theory used in this research. "Power with" refers to an individual's ability to cooperate with others in achieving a common goal. Before receiving aid, many beneficiaries may feel they do not have the strength or resources to actively contribute to community activities. However, with assistance from NU-Care LAZISNU Jombang, they feel more confident and able to contribute, which in turn increases their involvement in the community. Data shows that 85% of beneficiaries reported increased involvement in social activities after receiving assistance, compared to only 40% before receiving assistance. Data analysis also shows that

active participation in the community has a positive impact on the psychological and social well-being of beneficiaries. They feel more valued and recognized by other community members, which strengthens their sense of belonging and social cohesion. This is consistent with previous research findings showing that social involvement can improve psychological well-being by providing social support and reducing feelings of isolation (Putnam, 2000). In addition, involvement in community activities also opens up opportunities for beneficiaries to access more resources and information that can help them improve their quality of life.

Furthermore, data from participant observation shows that beneficiaries who are active in community activities also tend to be more proactive in overcoming problems faced by their communities. For example, some beneficiaries are involved in local initiatives to improve environmental cleanliness and support children's education through collaborative learning programs. This engagement not only provides direct benefits to communities but also strengthens local capacity to face social and economic challenges collectively. In this context, the LAZISNU Jombang NU-Care program succeeded in creating a positive domino effect, where the assistance provided not only improved individual welfare but also strengthened social solidarity and cohesion. Overall, the results of this research indicate that the NU-Care LAZISNU Jombang empowerment program was successful in increasing community participation and involvement among beneficiaries. This increase contributes to improved psychological and social well-being, strengthens the sense of belonging and social cohesion, and encourages proactivity in addressing community problems. These findings emphasize the importance of a holistic approach in empowerment programs that does not only focus on material assistance but also on social empowerment and community participation. In this way, NU-Care LAZISNU Jombang can continue to develop and optimize its programs to achieve a



wider and more sustainable impact on the poor community in Jombang.

### **Conclusion**

This research reveals that the empowerment programs implemented by NU-Care LAZISNU Jombang have a significant impact on improving the quality of life of beneficiaries in various aspects, including economics, education, health and social welfare. Through a phenomenological approach, this research succeeded in exploring the subjective experiences of beneficiaries, which showed that the assistance provided not only improved their material conditions but also strengthened their psychological and social stability. Beneficiaries reported increased income, better access to education, more secure health, and increased self-confidence and involvement in community activities.

The research results show that the holistic approach used by NU-Care LAZISNU Jombang, which includes independent economic programs, educational scholarships, health services, and disaster preparedness assistance, is effective in empowering disadvantaged communities. Increased participation and community involvement among beneficiaries shows that these programs are also successful in strengthening social cohesion and community solidarity. These findings emphasize the importance of empowerment that does not only focus on material assistance but also on social and psychological aspects, which overall contribute to more sustainable well-being. In this way, NU-Care LAZISNU Jombang can continue to develop and optimize its programs to achieve a wider and more sustainable impact on the poor community in Jombang.

### **Bibliography**

Afrida, Atut. "Identification of Social Capital in the Poor Community Empowerment Program through Zakat, Infaq and Alms Funds." *Iqtishoduna Journal* 9, no. 1 (2013): 1-2.

- Arifin. *The arguments and virtues of Zakat, Infaq, Alms*. Jakarta: PT. Elex Media Komputindo, 2011.
- Bahammam, Fahad Salim. *Zakat in Islam*. Tk.: Tp., 2015.
- Sophisticated, Clarashinta. "Potential and Realization of Indonesian Zakat Funds." *Journal of Islamic Economics* 1, no. 1 (2017): 16. DOI:10.29240/jie.v1i1.21.
- Fitriani, Rahmi. *Come on, get to know Zakat*. Jakarta: PT Mediaantara Semesta, 2015.
- Hafidhuddin, Didin. *So that wealth will be blessed and increase*. Cet. 2nd. Jakarta: Gema Insani, 2008.
- Hamka. *Standardization of Amil Zakat in Indonesia*. Jakarta: Indonesian Ministry of Religion, 2013.
- Kholiq, Abdul. "Utilization of Zakat, Infaq and Alms for the Economic Empowerment of Poor Communities in the City of Semarang." *Riptek Journal* 6, no. 1 (2012): 5.
- Luthfi, Hanif. *Who is Amil Zakat?* Jakarta: Rumah Fiqh Publishing, 2018.
- Mardikanto, Totok, and Poerwoko Soebiato. *Community Empowerment in a Public Policy Perspective*. Cet. Fourth. Bandung: Alfabeta, 2017.
- Mariana, Hanik. "Correlation of Zakat with Consumer Behavior and Community Economic Empowerment." *Muslim Heritage Journal* 1, no. 1 (2016): 59. DOI:10.1016/j.jher.2016.05.001.
- Nasution, Abdul Haris. "Study of Zakat, Infaq and Alms Strategy in Empowering the People." *Journal of Sharia Business Economics* 1, no. 1 (2017): 25-26. DOI:10.29313/jebis.v1i1.203.
- Purbasari, Indah. "Management of Zakat by Amil Zakat Agencies and Institutions in Surabaya and Gresik." *Pulpit Law Journal* 27, no. 1 (2015): 74. DOI:10.22146/jmh.22785.
- Putnam, Robert D. *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon & Schuster, 2000.
- Sen, Amartya. *Development as Freedom*. New York: Knopf, 1999.
- Suwendra, Wayan. *Qualitative Research Methodology*. Bali: Nilachakra, 2018.
- Suyanto, Nedi Hendri. "Models for Utilizing Zakat Funds in Empowering Urban Poor Communities in Lampung Province." *ACQUISITION Journal* 11, no. 2 (2015): 72. DOI:10.15408/akt.v11i2.1137.

*A Hendra Pratama, et al.*

Totok, Mardikanto and Poerwoko Soebiato. Community Empowerment in a Public Policy Perspective. Cet. Fourth. Bandung: Alfabeta, 2017.

Wibisono, Yusuf. Managing Indonesian Zakat. Cet. 2nd. Jakarta: Fajar Interpratama Mandiri, 2016.

Yulianti, Rahma, and Nurdin Zain. "Effectiveness of the Economic Empowerment Program through Productive Zakat." *Journal of Sharia Economics* 4, no. 1 (2019): 45-48. DOI:10.15408/jes.v4i1.4142.