

Economic Empowerment of Underdeveloped Village Women Based on Islamic Philanthropy (Study on Members of the Women-Based Microfinance Cooperative (KKM-BP) Assisted by LAZ HARFA, Pandeglang Regency)

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ABSTRACT

This study aims to describe the economic empowerment of disadvantaged rural women based on Islamic Philanthropy. The research method used in this research is descriptive qualitative research. The location of this research is in Kertaraharja Village, Pandeglang Regency. The population in this study were all women who were managers and members of the Women-Based Microfinance Cooperative (KKM-BP). The sample used is purposive sampling. Data collection techniques are to be carried out in the form of interviews, observation, and documentation. The analytical tool used to analyze the qualitative data in this study is QDA Miner Lite with the Miles and Huberman Model data analysis technique, which divides data analysis into three stages, namely data reduction, data supply, and conclusion drawing. The results of this study indicate that the economic empowerment of disadvantaged rural women by the Amil Zakat Harapan Dhuafa Institution (LAZ Harfa) is carried out by forming a Women-Based Microfinance Cooperative (KKM-BP), the initial capital given to KKM-BP is a grant sourced from philanthropic funds, the management of KKM-BP is carried out independently by members who are accompanied by village assistants assigned by LAZ Harfa. The establishment of the KKM-BP in the village of Kertaraharja led the women of disadvantaged villages to reach productive sources that could increase their income, fulfill their basic needs so that they were free from hunger, ignorance, and pain, and were involved in making important decisions in the development of the KKM-BP. it fits Suharto's indicators of empowerment, namely (a) fulfilling basic needs, (b) reaching productive sources that allow them to increase their income and obtain the goods and services they need, and (c) participating in development processes and decisions. -decisions that affect them.

Keywords: *Disadvantaged Villages; Islamic Philanthropy; Economic Empowerment.*

ABSTRAK

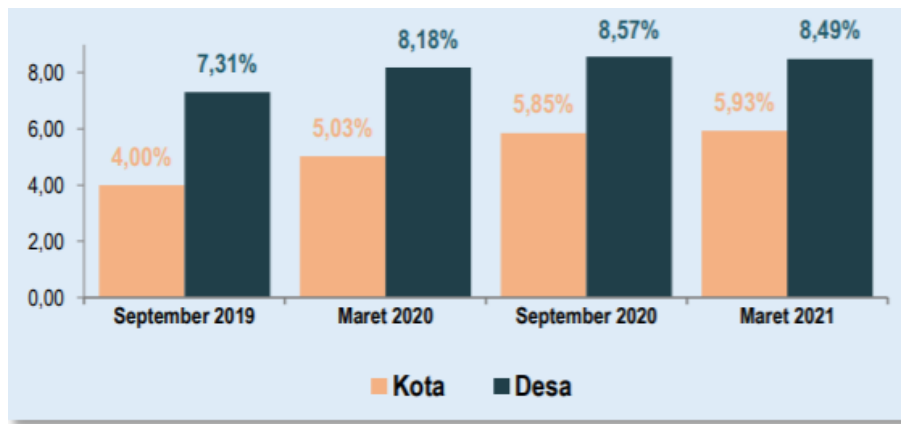
Penelitian ini bertujuan untuk mendeskripsikan pemberdayaan ekonomi perempuan desa tertinggal berbasis Filantropi Islam. Metode penelitian yang digunakan dalam penelitian ini adalah penelitian deskriptif kualitatif. Lokasi penelitian ini terletak di Desa Kertaraharja Kabupaten Pandeglang. Populasi dalam penelitian ini adalah seluruh perempuan yang menjadi pengelola dan anggota Koperasi Keuangan Mikro Berbasis Perempuan (KKM-BP). Sampel yang digunakan adalah purposive sampling. Teknik pengumpulan data yang akan dilakukan berupa wawancara, observasi dan dokumentasi. Alat analisis yang digunakan untuk menganalisis data kualitatif dalam penelitian ini adalah QDA Miner Lite dengan teknik analisis data Model Miles dan Huberman, yang membagi analisis data menjadi tiga tahap, yaitu reduksi data, suplai data dan penarikan kesimpulan. Hasil penelitian ini menunjukkan bahwa pemberdayaan ekonomi perempuan desa tertinggal (Desa Kertaraharja) oleh Lembaga Amil Zakat Harapan Dhuafa (LAZ Harfa) dilakukan dengan membentuk Koperasi Keuangan Mikro Berbasis Perempuan (KKM-BP), modal awal yang diberikan pada KKM-BP merupakan hibah yang bersumber dari dana filantropi, pengelolaan KKM-BP dilakukan secara mandiri oleh anggota yang didampingi oleh pendamping desa yang ditugaskan LAZ Harfa. Pembentukan KKM-BP di desa Kertaraharja menghantarkan para perempuan desa tertinggal untuk menjangkau sumber produktif yang dapat meningkatkan pendapatan, memenuhi kebutuhan dasarnya sehingga mereka terbebas dari kelaparan, kebodohan dan kesakitan, dan terlibat dalam membuat keputusan penting dalam pengembangan KKM-BP, pencapaian tersebut sesuai dengan indikator pemberdayaan yang dikemukakan Suharto, yaitu (a) memenuhi kebutuhan dasar, (b) menjangkau sumber-sumber produktif yang memungkinkan mereka dapat meningkatkan pendapatannya dan memperoleh barang-barang dan jasa-jasa yang mereka perlukan dan (c) berpartisipasi dalam proses pembangunan dan keputusan-keputusan yang mempengaruhi mereka

Keywords: Desa Tertinggal; Filantropi Islam; Pemberdayaan Ekonomi.

1. INTRODUCTION

The condition and position of women in Indonesia are still far behind compared to men in various aspects of life, including in the social, political, economic, educational, and cultural fields. A total of 127 villages in Pandeglang, Banten is still included in the category of underdeveloped villages. The embedding of this status was given directly by the Ministry of Villages through the Building Village Index (IDM) 2020 (Al-Hamidi, 2021). Four of these villages are included in the category of very underdeveloped villages (Fachreinsyah, 2021).

Figure 1.1.
Percentage of Poor Population
September 2019-March 2021



Source: BPS Banten Province

The data above shows that in Banten Province the percentage of poor people in rural areas is much higher than in urban areas, although the data above shows a decline in the rural poor by 3.22 thousand people, from 317.49 thousand people in September 2020 to 314.27 thousand people in March 2021, while in urban areas there was an increase in the urban poor as much as 12.81 thousand, from 540.15 thousand people in September 2020 to 552.96 thousand people in March 2021. (Sector of Social Statistics BPS Banten Province, 2020).

According to BPS, poverty is seen as an inability from an economic perspective to meet basic food and non-food needs with an expenditure approach. A population is said to be poor if it has an average monthly per capita expenditure below the poverty line (Mirah et al., 2020). One of the per capita expenditures per month is determined by the labor force participation rate. The labor force participation rate in Banten Province by gender can be seen in the following table:

Table 1.1.

TPAK Banten Province

| Labor Force Participation Rate (TPAK) by Gender in Banten Province (Percent) | | | | | | |
|--|----------|--------|----------|--------|----------|--------|
| Gender | 2018 | | 2019 | | 2020 | |
| | February | August | February | August | February | August |
| Man | 84.24 | 81.40 | 83.20 | 82.49 | 83.30 | - |
| Woman | 49.25 | 44.93 | 48.55 | 45.90 | 44.95 | - |
| Boy+Girl | 67.06 | 63.49 | 66.19 | 64.52 | 64.46 | - |

Source. BPS Banten Province

The data above shows a high gap between the male and female labor force participation rates (TPAK) from 2018 to 2020. The average male labor force participation rate from February 2018 to 2020 was 83.58 percent, while the average female participation rate is 47.58 percent. the temporary participation rate of the male workforce in August 2018-2019 was 81.09 while the female workforce was 45.41. not only that, men are more likely to enjoy authority, power, and access to resources than women (Bhattacharjee, 2021). In addition, women tend not to generate a proportion of household income and tend not to contribute to household finances and decision-making (Cornish et al., 2019). This is due to several factors, among them, women have limited access to education and financial services needed to develop income-generating activities (Hughes et al., 2015)

2. LITERATURE REVIEW

2.1. Islamic Philanthropy

The word philanthropy was initially unknown in Islam although recently several Arabic terms have been used as equivalents. Philanthropy is sometimes called al-'ata' al-ijtima'i (social giving), and sometimes called al-takaful al-insani (human solidarity) or 'ata khayri (gift for good). However, terms such as al-birr (good deeds) or as-sadaqah (alms) are also used (Ling, 2017).

The term philanthropy comes from Greek, consisting of two words, namely Philos (love) and Anthropos (human). If translated literally, philanthropy is a conceptualization of the practice of giving, services, and associations voluntarily to help others in need as *Economic Empowerment of Underdeveloped Village Women Based on Islamic Philanthropy* Najmudin

an expression of love. (Amar, 2017). Payton and Moody define philanthropy as voluntary action for the public good (Suherman, 2019).

2.2. Economic Empowerment

Empowerment according to Pujiyono (2009) as quoted by (Hendri & Suyanto, 2017) empowerment is both a process and a goal. As a process, empowerment is a series of activities to improve the power and empowerment of weak groups in society, including individuals who experience poverty. knowledge and ability to meet the needs of life, both physical, economic, and social. Meanwhile, according to Suharto (2008) as cited by (Najmudin et al., 2019) empowerment is the ability of people, especially vulnerable and weak groups so that they have the strength or ability to (a) fulfill their basic needs, (b) reach productive sources that enable them to increase their income and obtain the goods and services they need. and (c) participate in development processes and the decisions that affect them.

Empowerment of women is a means to achieve basic opportunities for poor women (Haque et al., 2019). Meanwhile, according to (Leite et al., 2019) Women's economic empowerment is the ability to generate independent income (Ferdinand, 2002). The concept of empowerment as a paradigm has also been studied by Moser (1993) as cited by (Foilyani et al., 2009). According to him, the essence of the empowerment strategy is not to create women who are superior to men. Although this empowerment approach recognizes the importance of increasing women's power, this approach seeks to identify power not only in terms of domination of one another but rather in terms of women's capacity to increase independence and internal strength.

3. METHOD

The method used in this research is the qualitative method. According to Creswell, qualitative research methods are approaches or searches to explore and understand a central phenomenon. To find out the central symptom, the researcher interviewed the research participants by asking general and rather broad questions (Creswell & Creswell, 2018). Meanwhile, according to Bogdan and Bikes (Grace, 2009) Qualitative research is a research procedure that produces descriptive data in the form of speech or writing and the behavior of the people being observed. The qualitative approach is expected to be able to produce an in-depth description of the observed speech, writing, and or behavior of a

particular individual, group, community, and or organization in a particular context setting that is studied from a complete, comprehensive, and holistic point of view.

3.1. Population and Research Sample

The population is the total number consisting of objects or subjects that have certain characteristics and qualities that are determined by the researcher to be studied and then draw conclusions (Sujarweni, 2015). The population in this study are women who are members of the Women-Based Microfinance Cooperative (KKM-BP) assisted by the Amil Zakat Harapan Dhuafa Institute (LAZ Harfa) in an underdeveloped village, Pandeglang Regency. Sampling to represent the population uses the "purposive sampling" technique with certain objectives and considerations. (Sugiono, 2019). The samples of this study were the administrators of LAZ Harfa, Pandeglang Regency, village assistants, administrators, and members of KKM-BP Kertaraharja Village, Pandeglang Regency.

3.2. Data collection technique

There are several data collection techniques used in this study (Sukmadinata, 2011) that is;

- a. The observation technique is to make observations of ongoing activities to get an accurate picture of the object of research.
- b. The purpose of the structured interview technique is to find out more in-depth things from the respondents. By preparing research instruments in the form of written questions whose alternative answers have been prepared
- c. The questionnaire technique is to give a set of questions or a written statement to the respondent to be answered
- d. The document study technique is to collect and analyze documents written, pictures, and electronically.

3.3. Data analysis technique

The analytical technique used to analyze the data obtained from the field is the data analysis technique of the Miles and Huberman model. In the Miles and Huberman analysis model there are three stages of qualitative data analysis activities, namely:

1. Data Reduction

The data obtained from the field is quite large, for that it needs to be recorded carefully and in detail, the longer the researcher is in the field, the more the amount of data will be, complex and complicated. For this reason, it is necessary to analyze the data through data reduction. Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns, and removing unnecessary ones. Thus the reduced data will provide a clearer picture, and make it easier for researchers to carry out further data collection, and look for it when needed, data reduction can be assisted with electronic equipment such as mini computers, by providing codes on certain aspects. (Emzir, 2018)

2. Data Display

After the data is reduced, the next step is to present the data. If in quantitative data research the presentation of this data can be done in the form of tables, graphs, pie cards, pictograms, and the like, through the presentation of these data, the data is organized, arranged in a pattern of relationships, so that it will be easier to understand. In qualitative research, data presentation can be done in the form of brief descriptions, charts, and relationships between categories. Flowcharts and the like. In this case, Miles and Huberman stated "the most frequent form of display data for qualitative research data in the past has been narrative text". , the researcher will present the data after it has been reduced in the form of narrative text. By presenting the data in a narrative, the information will be easily understood.

3. Conclusion Drawing

The third step in Miles and Huberman's data analysis is drawing and verifying conclusions. The initial conclusions put forward are still temporary and will change if no strong and supporting evidence is found at the next stage of collection. However, if the conclusions raised at an early stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions put forward are credible. (Emzir, 2018)

3.4. Research steps

This research was conducted in five stages, starting from the problem identification stage, determining the population and its sample, data collection, data analysis, and the last conclusion. The steps that serve as a guide in the data analysis process can be stated as follows:

1. The results of interviews, observations, document recording, made complete field notes. This field note consists of description and reflection.
2. Based on the field notes, further data reduction was made. This data reduction is in the form of important findings.
3. Data reduction is followed by the preparation of data presentations in the form of systematic stories with researcher edits so that the meaning is more clearly understood. This data presentation is equipped with supporting factors, including methods, schemes, charts, tables, and so on.
4. Based on the presentation of the data, a provisional conclusion is then formulated.
5. These temporary conclusions will always continue to develop in line with the discovery of new data and new understandings so that a solid conclusion will be obtained that is truly following the actual situation. And so on, this research activity takes place, that is, there is continuous interaction between the three components of the analysis along with the collection of new data which is felt to produce complete data so that conclusions can be formulated.
6. In formulating the conclusion, to avoid subjective elements, efforts are made to:
 - a. Completing qualitative data.
 - b. Develop intersubjectivity, through discussion with others.

3.5. Data Validity

Testing the validity of the data according to Sugiyono uses four criteria, namely: credibility, transferability, dependability, and confirmability. (Sugiono, 2019).

1. Credibility

The credibility test or internal validity is a test of confidence in the data from qualitative research conducted with extended observations, increased persistence in research, triangulation, discussions with colleagues, negative case analysis, and member checks. According to Sutopo, triangulation is the most commonly used method for increasing validity in qualitative research. There are three types of triangulation plus an informant review (Harsono, 2011).

a. Source Triangulation

Comparing observational data with interview data, comparing what is said in public with what is said in private, and comparing interviews with related documents.

b. Triangulation Method

Checking the degree of confidence in the findings of several data collection techniques and checking the degree of confidence in several data sources with the same method.

c. Researcher Triangulation

Comparing the same information from the three cases.

d. Informant Review

Communicating the results of the analysis with the main research informants.

e. Transferability

Transferability is external validity in qualitative research. Transferability needs to be done by other people who have studied the research report (Sutama, 2010) including fellow researchers, supervisors or promoters, and examiners who will compare it with the literature, discourse, research, and their respective experiences. For them to get a clear picture, the researcher needs to explain the setting and scene of the field where the phenomenon occurs and the researcher is thorough.

3.6. Dependency/reliability (dependability)

The positivistic paradigm views the reliability of research findings as replicability, namely the ability of research results to be repeated using parallel testing techniques (Sutama 2010). Dependability in qualitative research is called reliability. A study is said to be dependable if other people can repeat or replicate the research process. In qualitative research, the dependability test is carried out by conducting an audit of the entire research process. The method is carried out by an independent auditor or supervisor to audit the overall activities of researchers in conducting research.

3.7. Certainty / can be confirmed (confirmability)

Confirmability is a series of steps to get answers to whether there is a relationship between the data that has been organized in the field notes with the materials used in the audit trail (Harsono 2010). An audit trail is an analytical discussion step for all research data files, from research data files to reporting transcripts. Strictly speaking, confirmability is done by confirming information directly to the resource persons and linking the information obtained with each other.

Confirmability testing in qualitative research is called the research objectivity test. Research is said to be objective if the research results are agreed upon by many people.

In qualitative research, the confirmability test is similar to the dependability test, so the tests can be carried out simultaneously. The Confirmability test is to test the research results associated with the process carried out

4. RESULTS AND DISCUSSION

Cooperatives are organizations owned and operated by individuals or groups for the common good. Cooperatives base their activities on the principle of the people's economic movement based on the principle of kinship (Law No. 25 of 1992 concerning Indonesian Cooperatives). In Indonesia, cooperatives are run with two systems, namely the conventional system that uses the principle of interest (usury) and the sharia system that uses the principle of profit sharing. The Women-Based Microfinance Cooperative (KKM-BP) is managed using the sharia system (Interview with Imam Hidayat).

The Women-Based Microfinance Cooperative (KKM-BP) is a cooperative that empowers women, so-called because of all the management and members of the cooperative consist of women. The management of the Women-Based Microfinance Cooperative (KKM-BP) is carried out with the following mechanism (interview with Imam Hidayat):

- a. Membership is open and voluntary.
- b. Cooperative management is carried out openly or transparently.
- c. Distribution of the remaining operating results (SHU) following the contributions and transactions of members to the cooperative.
- d. Member education is carried out continuously.
- e. Decisions are determined by deliberation and carried out consistently and consistently (istiqomah).
- f. Prioritizing honesty, trust, cooperation, and kinship.

The objectives to be achieved by the Women-Based Microfinance Cooperative (KKMBP) are as follows (Interview with Imam Hidayat):

- a. Increase family income
- b. Improving the economy of rural communities
- c. Community education facilities (women) to play an active role in empowerment activities through the development of productive micro-enterprises.

The process of the initial formation of the KKM-BP group was carried out in three stages, namely the potential survey stage, regional survey, and analysis of human

resources (HR) of prospective members/partners (Training Materials for LAZ Harfa and Dompot Dhuafa collaboration):

1. Potential survey stage: The potential survey is carried out in two events, namely (1) Seeing socio-economic conditions and (2) Potential/business prospects Quality of HR
2. Regional survey stage: The regional survey is carried out in two events, namely (1) Determining the program recipient area and (2) Making a sketch of the domicile situation (per neighborhood, per house, and so on).
3. Analysis of human resources (HR) of prospective members or partners: Analysis of human resources (HR) of prospective members or partners is carried out by (1) Finding out the family background, (2) Good name in the community, (3) Relationships with financial institutions others, and (4) previous efforts.

After being formed, mandatory partner training (LWM) is held. Partner mandatory training (LWM) functions are as follows:

1. Foster a sense of togetherness among members
2. Provide a clear description and understanding of the application and repayment of financing.
3. Prepare group members to understand their roles and responsibilities as members/partners.

The important points in the mandatory partner training (LWM) are as follows:

1. Held for 2 days (every day only 1 hour)
2. It is mandatory for new prospective members
3. The right moment for the KKM-BP system explanation
4. Means of testing the seriousness of prospective members
5. Non-formal training
6. Meeting schedule agreement
7. Pledge reading

The mandatory partner training activities are carried out for two days, with the following stages:

1. The first day of training: (1) Introduction, (2) Motivating prospective members, (3) Explanation of the KKM-BP System (what are mandatory, principal, voluntary, and

profit savings), and (4) Agreeing on the amount of mandatory, principal and profit savings

2. The second day of training: (1) How to apply, (2) explanation of the loan application form, (3) Loan disbursement, and (4) Making bookkeeping/recording transactions

The Women-Based Microfinance Cooperative Group or KKM-BP was formed in underdeveloped villages in Pandeglang Regency, one of which was in the village of Kertaraharja, the cooperative was named the KKM-BP Delima group, and consisted of 27 women, each member was obliged to deposit mandatory fee of Rp. 25,000,00 per month. At the beginning of the formation of this cooperative, HARFA provided a grant of Rp. 6,000,000.00 sourced from philanthropic funds as authorized capital apart from the mandatory membership dues. After being managed, the cooperative's assets reached Rp. 18,500,000.00 (Interview with Supriadi).

The establishment of KKM-BP in Kertaraharja village led women to reach productive sources that could increase their income and was able to meet their basic needs so that they were free from hunger, ignorance, and pain, in line with the first and second indicators of Suharto's empowerment concept, namely (a) meet basic needs, and (b) access productive sources that enable them to increase their incomes and obtain the goods and services they need.

The management of KKM-BP is managed directly by members, all of whom are women, they are directly involved in making important decisions for the development of cooperatives, including efforts to legalize KKM-BP into cooperatives licensed by the government. In this context, KKM-BP members have already reached the third indicator of Suharto's empowerment. Namely (c) participate in the development process and the decisions that affect them. The cooperative is very helpful for members and customers from outside members to finance their micro-enterprises. Until now, the savings and loan process continues to run smoothly. Members can feel the benefits of the program, and with the KKMBP program members are diligent in saving/putting aside money.

The impact of the KKMBP program is as follows:

1. Enhancement of Human Dignity(*Life With Dignity*): Women are more confident because they currently have savings in KKM-BP and if they need capital or funds for urgent needs, they can borrow them at KKM-BP

2. Peace and Justice in Society (*Just and Peaceful Relationship*): Members of KKM-BP also benefit from joining KKM-BP because the margin will be redistributed to members of KKM-BP just like the cooperative system.
3. Community economic improvement (*Sustained Economic Wellbeing*): The community can develop their business through capital lent to members and customers of KKM-BP. KKM-BP members get an annual SHU of Rp. 200,000,00. This number is expected to continue to grow because many customers borrow to expand their business. In addition, KKM-BP members can avoid bank loans, mobile banks, and moneylenders whose interest rates are relatively high (average above 20%).

The establishment of the KKM-BP Cooperative is in line with the fifth UNDP SDGs (Sustainable Development Goals), namely achieving gender equality and empowering all women and girls. This goal has the aim of increasing the empowerment of women to develop their talents and potential so that they have the same opportunities as men.

The targets to be achieved are as follows:

1. End all forms of discrimination against women everywhere.
2. Eliminate all forms of violence against women in public and private spaces, including trafficking in persons and sexual exploitation, as well as various other types of exploitation.
3. Eliminate all harmful practices, such as child marriage, early and forced marriage, and female circumcision.
4. Recognize and reward unpaid care work and domestic work through the provision of public services, infrastructure, and social protection policies, and the promotion of nationally appropriate shared responsibilities within the household and family.
5. Ensure full and effective participation and equal opportunities for women to lead at all levels of decision-making in political, economic, and societal life.
6. Ensure universal access to sexual health, reproduction, and reproductive rights as agreed under the program of action of the international conference on population and development and the Beijing platform as well as documents reviewed from these conferences.
7. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of ownership, financial services, inheritance, and natural resources, following national laws.

8. Increase the use of enabling technology, especially information and communication technology to increase women's empowerment.
9. Adopt and strengthen sound policies and applicable laws to improve gender welfare and empower women at every level.

Of the nine SDGs targets above, the procurement of KKM-BP supports the realization of the fifth target, which is to ensure full and effective participation and equal opportunities for women to lead at all levels of decision-making in economic and community life. Support the seventh target, namely Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of ownership, financial services, inheritance, and natural resources, following national law. And the ninth target is to adopt and strengthen good policies and applicable laws to improve gender welfare and empower women at every level.

5. CONCLUSION

Based on the results of the research and discussion above, it can be concluded that the economic empowerment of disadvantaged rural women (Kertaraharja Village) by the Amil Zakat Harapan Dhuafa Institute (LAZ Harfa) is carried out by forming a Women-Based Microfinance Cooperative (KKM-BP), the initial capital provided KKM-BP is a grant sourced from philanthropic funds, the management of KKM-BP is carried out independently by members who are accompanied by village assistants assigned by LAZ Harfa. The establishment of the KKM-BP in the village of Kertaraharja led the women of disadvantaged villages to reach productive sources that could increase their income, fulfill their basic needs so that they were free from hunger, ignorance, and pain, and were involved in making important decisions in the development of the KKM-BP. Suharto's indicators of empowerment, namely: (a) meet their basic needs, (b) reach productive sources that enable them to increase their income and obtain the goods and services they need, and (c) participate in development processes and decisions that affect them.

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