

EMPOWERING ISLAMIC PHILANTHROPY TOWARDS
SUSTAINABILITY DEVELOPMENT GOALS YAYASAN DANA SOSIAL
AL-FALAH SURABAYA

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Abstrak: Penelitian ini membicarakan beberapa kondisi masyarakat terkait stabilitas dan keberlangsungan hidup. Berbasis standar *Sustainable Development Goals* (SDGs). Peneliti berfokus pada kiprah lembaga pengelola filantropi Islam, Yayasan Dana Sosisa al-Falah (YDSF). Hadirnya penelitian ini membawa dua permasalahan utama: sistematisasi pengelolaan aset umat dan implementasi standar SDGs bidang pemberdayaan manusia. Riset ini merupakan kajian kualitatif berbasis data lapangan dengan pendekatan fenomenologis. Kajian ini sampai pada dua kesimpulan. Pertama, YDSF mengenalkan model *fundrasing* donatur sebagai pengepul sekaligus *agent of branding*. Bentuk distribusi bantuannya bervariasi: konsumtif tradisional; konsumtif kreatif; produktif tradisional; dan produktif kreatif. *Kedua*, YDSF mengimplementasikan sistem *mustahiq to muzakkī* (M-to-M). Pemberdayaan yang dilakukan YDSF berprinsip kreditur harus bisa menjadi debitur untuk masyarakat luas. Bentuk pembedayaannya pun bervariasi sesuai kebutuhan yang dirasa para kreditur paling *urgent* untuk diimplementasikan.

Kata Kunci: *Mustahiq to Muzakkī*, YDSF, SDGs, *Empowerment*.

Abstract: This paper discusses several conditions of society ‘stability and survival’—standards-based Sustainable Development Goals (SDGs). Research focuses on the work of Islamic philanthropic management institutions, Yayasan Dana Sosial al-Falah (YDSF). The research brings two main problems: systematics of asset management and implementation of SDGs standards in the field of human empowerment. This research is a qualitative study, Based on field data with a phenomenological approach. The study came to two conclusions. First, YDSF brings a fundraising model of donors as collectors and agents of branding—the forms of distribution: traditional consumptive; creative consumptive; traditional productive; and creatively productive. Second, YDSF implements the system *mustahiq to muzakkī* (M-to-M). The empowerment carried out by YDSF is based on the principle that creditors must be able to become debtors for the wider community. The form of empowerment also varies according to the needs felt by creditors most urgently to implement.

Key Words: *Mustahiq to Muzakkī*, YDSF, SDGs, *Empowerment*.

Introduction

Community economic empowerment is an effort made by mobilizing resources to develop community potential to increase productivity. The goal is to improve the quality of human and natural resources. This effort is related to developing career opportunities and increasing people's income. In Islam, Allah has arranged sustenance, but humans are still commanded to get sustenance to meet their needs in all lawful ways. To start a business, peoples need enough capital so that the business can continue to grow. In Islam, the provision of capital assistance is recommended to establish mutually beneficial relations, even brotherhood.

The ranking of a country's strength is also based on several important factors. The economic condition is one of the most decisive elements. The reason is that the stability of a nation is only possible to achieve with the support of economic stability. So are security, politics, health and education. Economic welfare is the prime cause for the welfare of the people. Indeed, the government has paid great attention to this. This attention is presented as expanding access to various opportunities and direct access to natural and human resources. Article 33 of the 1945 Constitution explicitly states that the welfare of the people is "*bagian tak terpisahkan dari cita-cita kemerdekaan.*" Position of article 33 of 1945 under the chapter social welfare, Identify that the social economy must progress and develop with equal distribution of social welfare as the estuary. That is, the state guarantees that it legitimately plays a role in restructuring the economic conditions of its people and preventing economic structural inequality. Paragraph (1) of Article 33 of the 1945 Constitution carries the importance that the economic welfare of the people must be built based on family principles by empowering all the potential of the entire people of Indonesia.

The article is relevant to the demands of "global mutuality" and global solidarity.¹ The United Nations (UN) pays considerable attention to this issue on a global scale. Various institutions were formed with various focuses, such as the

¹ Chris Benner and Manuel Pastor, *Solidarity Economics: Why Mutuality and Movements Matter* (Cambridge: John Wiley & Sons, 2021), 108–112.

World Health Organization (WHO), United Nations Children's Fund (UNICEF), International Labour Organization (ILO), and International Monetary Fund (IMF).² In 2000 the United Nations introduced the Millennium Development Goals (MDGs) as a standard or target that all countries must meet; the deadline is 2015. This program is refined through Sustainable Development Goals (SDGs) with a target of achieving 2030.³ In 2021 the Central Statistics Agency (BPS) recorded that Indonesia's average Human Development Index (HDI) received 72.29 or an increase of 0.35 points from the previous year, '71.94'. Generally, peoples experience an improved quality of life. However, with a relatively high average number, there is one city that has a shallow HDI index in Nduga Regency (32.84), Puncak (43,17), and Pegunungan Bintang (46,28). In contrast, the highest figures were obtained by Yogyakarta (87.18), Banda Aceh (85.71) and South Jakarta (84.90).⁴ As shown by the HDI, the considerable gap shows that there is quite a complicated homework in balancing HDI between several regions.

In 10 years (2011-2021), the government has implemented various policies to overcome this problem. Increasing social assistance funds and systematically reducing licensing in investment and trade.⁵ Referring to the preamble to the 1945 Constitution, Indonesia has encouraged the achievement of SDGs. Alenia fourth preambule mentioned “...*memajukan kesejahteraan umum, mencerdaskan kehidupan bangsa*...”. In order to achieve this goal, in 2017, the government issued guidelines for achieving development goals through Presidential Regulation No. 59. Four years after the presidential decree, the presence of 32.84; 43,17; and 46.28 in HDI shows that there are still social inequalities. When viewed in terms of population in these three regions, Islamic philanthropic management institutions seem minimal. Therefore, the presence of institutions that operate in the management of Islamic philanthropy has a significant impact.

² Made, “28 Organisasi Dibawah PBB Beserta Tugas-Tugasnya,” accessed June 23, 2021, <https://made-blog.com/organisasi-di-bawah-naungan-pbb/>.

³ Ishatono Ishatono and Santoso Tri Raharjo, “Sustainable Development Goals (SDGs) Dan Pengentasan Kemiskinan,” *Share : Social Work Journal* 6, no. 2 (December 24, 2016): 159.

⁴ Badan Pusat Statistik, “Indeks Pembangunan Manusia 2020-2021,” accessed December 13, 2021, <https://www.bps.go.id/indicator/26/413/1/-metode-baru-indeks-pembangunan-manusia.html>.

⁵ Nurul Huda, *Ekonomi Pembangunan Islam* (Jakarta: Prenamedia Group, 2017), 86.

East Java, especially Surabaya, is a city with many institutions operating in Islamic philanthropic governance. In 2019, the Muslim population in Surabaya reached 2,701,588 people (85.51%).⁶ This number indicates the potential philanthropic assessments that may be managed. Yayasan Dana Sosial Al-Falah (YDSF) is one of the institutions that are pretty bona fide in managing this asset. In 2019, YDSF recorded branches reaching several regions; Sidoarjo, Gresik, Lumajang, Banyuwangi, Madiun, Yogyakarta, Malang, Jember, Situbondo, Bondowoso and Jakarta. Their existences also benefit the people of more than 25 provinces in Indonesia.⁷

The statement of Rahmat of the Department of Humanity at YDSF emphasized that the manifestation of the community economic empowerment program at YDSF is the lending of business capital assistance for independent business groups (Kelompok Usaha Mandiri/KUM) and providing coaching or skills training in business in each community. The provision of business capital assistance loans is carried out using *qard al-ḥasan* (loans without add-ons). The repayment of the business capital loan is paid in instalments of a maximum of one year or 12 months and the loan repayment is due on the 15th of each month. Business capital loans are given to small economic actors who need business development costs. Although the repayment of this loan is not subject to interest, the recipient of the capital loan is tried to issue alms sincerely without any limit on how much is spent. The second form is mentoring or coaching. This mentoring activity is carried out after the loan is distributed. Activities such as entrepreneurship training, production, financial management, marketing, and routine *ta'lim* by the community are held once a week, and general taklim by the YDSF independent business group is held once a month.⁸

⁶ Badan Pusat Statistik, "Banyaknya Pemeluk Agama Menurut Jenisnya 2019 (Jiwa)," accessed December 13, 2021, <https://surabayakota.bps.go.id/dynamictable/2020/05/22/137/banyaknya-pemeluk-agama-menurut-jenisnya-2019-jiwa->.

⁷ Yayasan Dana Sosial Al-Falah, "Profil," YDSF, last modified May 24, 2016, accessed December 14, 2021, <https://www.ydsf.org/page/profil>.

⁸ Rahmat Rahmat, "Departemen Kemanusiaan YDSF," *Interview* (Surabaya, July 2, 2022).

The focus of this study includes the potential application of Sustainable Development Goals (SDGs) standards into the management of Islamic philanthropists in YDSF. As an institution engaged in collecting, managing and distributing the assets of Muslims in Indonesia, YDSF contributes to efforts to empower the potential of the Ummah to achieve the welfare of the wider community. This potential has yet to be much sought after by stakeholders. Therefore, a study on the governance of Islamic philanthropy is presented to dig deeper into its potential to be presented as a solutive offer for social inequality in Indonesia.

Research Method

Data were collected from the results of literary tracking and corroborated by interviews. Data is processed according to stages: Organizing: systematically compiling data on YDSF as an institution, manager, staff, and related parties. Analyzing: the stage of analysis of data. This study uses descriptive techniques of critical analysis, which are analytical techniques that describe data according to what it is. In this case, the collected data are analyzed and verified with some literature related to ideas or practices from other institutions similar to the YDSF. These data collection methods and techniques are indispensable to assist in overcoming and identifying the problems to be researched. In addition, it is also used to indicate the criteria that will be used as a basis for analysis and prove something. That is why, to explain the object of study here, researchers will try to use a philosophical perspective in elaborating this discourse. Here researchers use the prominent theory of scholars related to SDGs.

They started with scientific analysis focusing on understanding policies, Standard Operational Procedures (SOPs) and their implementation. The analysis continues screening the implementation style model of the people's asset management system. At this stage, cross-checks are carried out on the systems running at YDSF with several related systems at other institutions. The screening results are then analyzed using SOPs commonly used to assess the mechanism for

implementing SDGs standards. Finally, the explanation will be concluded and compared with the data obtained from research on the same theme.

Research Studies

Akbar Zulfia Fratama, in his work *Fundraising Strategy on Zakah, Infaq and Sadaqah At Zakah Organization 'YDSF'*, found three conclusions. First, the distribution of Islamic philanthropic funds at YDSF that touch higher education institutions still needs to be increased. Second, YDSF branding is still considered to be underutilizing information media. Third, human resource management still needs improvement. Here Fratama only talks about branding and distributing social funds. The author should have mentioned YDSF as an institution engaged in the governance of funds in numbers and prey to a reasonably large market. Moreover, the author needed to analyze the systematics of one-system-based institutions to achieve SDGs nationally, even globally.

Institutional systematics writings were also presented by the collaboration of Rusmini and Tony Seno Aji. They present an article titled “Efisiensi Kinerja Lembaga Amil Zakat Dalam Mengelola Dana Dengan Metode DEA.” As mentioned in the title, Data Envelopment Analysis (DEA), the author tries to describe the efficiency value of YDSF's performance as a financial institution. Unfortunately, the data in this study did not include an analysis of the target achievement standards. All data written shows the same targets and achievements. SAs a scientific study, the data and analytical procedures presented in this paper should be reviewed. However, in this work, both authors found that YDSF's input-output productivity was quite good. All funds raised can be channelled to several predetermined output targets. Note, although raising the title of the DEA method, it seems that the author can less apply this analytical technique to detailed scientific work. This article also did not provide an institutional analysis of the compatibility between SOPs and implementation at YDSF.⁹

⁹ Rusmini Rusmini and Tony Seno Aji, “Efisiensi Kinerja Lembaga Amil Zakat Dalam Mengelola Dana Dengan Metode DEA (Studi Pada Yayasan Dana Sosial al-Falah Surabaya),” *ZISWAF: JURNAL ZAKAT DAN WAKAF* 6, no. 2 (October 24, 2019): 148–165.

In addition to the two works above, many papers are related to the YDSF. There are some researchers, such as *Analisis Penyebab Turnover Pada Exkaryawan Yayasan Dana Sosial Al Falah (YDSF) Surabaya*, the work of Ulfatun Nazilah,¹⁰ Chandra et al. wrote *Dampak Pendayagunaan Infak Produktif Terhadap Peningkatan Pendapatan Pada Mustahiq YDSF (Yayasan Dana Sosial Al-Falah) Di Kediri*.¹¹ However, researchers have not found a single paper that comprehensively tries to describe YDSF as an Islamic philanthropic management institution with a structured system. Most writers only describe YDSF as an institution that manages infak, zakat, and as close as collecting and disseminating it.

The Concept

According to Ginanjar Kartasmita, empowerment is an effort to build resources (community) by encouraging through motivation, increasing awareness of their potential, and striving to develop existing resources in the surrounding environment.¹² Conceptually, empowerment based on participation and independence in the development process is ideal for increasing community resources and strengthening the local economy. Empowerment contains two primary meanings. First, empowerment means giving freedom, transferring power and devolving authority to others. Second, empowerment is meaningful as an effort to give ability or empowerment.¹³

The concept of empowerment is a process of practice that emphasizes process orientation and community involvement. The results achieved from this process can foster community competence, namely social responsibility and

¹⁰ Ulfatun Nazilah, "Analisis Penyebab Turnover Pada Exkaryawan Yayasan Dana Sosial Al Falah (YDSF) Surabaya," *Al-Musthofa: Journal of Sharia Economics* 4, no. 1 (June 15, 2021): 65–81.

¹¹ Chandra Ari Haryanto and Nisful Laila, "Dampak Pendayagunaan Infak Produktif Terhadap Peningkatan Pendapatan Pada Mustahiq YDSF (Yayasan Dana Sosial Al-Falah) Di Kediri," *Jurnal Ekonomi Syariah Teori dan Terapan* 1, no. 10 (n.d.): 720–735.

¹² M. Zahir Mashuri, "Sanksi Pidana Akibat Pencemaran Limbah Industri Terhadap Air Sungai Menurut Maqasid As-Syari'ah: Analisis UU RI. No. 32 Tahun 2009 Tentang Perlindungan Dan Pengelolaan Lingkungan Hidup" (Undergraduate, IAIN Sunan Ampel, 2011), 13, accessed December 14, 2021, <http://digilib.uinsby.ac.id/23820/>.

¹³ Hempri Suyatna et al., *Model Kerakyatan Dalam Pengembangan Energi Tebarukan* (Yogyakarta: UGM Press, 2018), 35–36.

community capacity. Responsibility competence means that development is the responsibility of society. At the same time, capacity competence is related to the ability of the community to develop themselves. In this case, it is the ability to identify needs, resources and take advantage of opportunities.¹⁴

A community economy is an economy in which its activities involve the participation of all of them, while the organizers of its activities are under the supervision of its members. Developing the community's economy means increasing the utilization of potential and resources in the surrounding environment. The economy is one aspect of community empowerment aimed at meeting the needs of life through basic activities, namely production, distribution, and consumption. In meeting the needs of life, limited resources sometimes become an obstacle and, of course, are related to efforts to improve the welfare and prosperity of the community. Thus community economic empowerment is an effort to increase ownership of production, distribution mastery, and marketing. It is also correlated with strengthening society to obtain adequate salaries or wages and strengthening society to obtain information, knowledge and skills in all aspects.¹⁵

The pattern of targeted economic empowerment efforts is very influential in improving people's living standards. The right effort is to provide opportunities for lower economic groups to plan and implement development programs that they have determined and give full power to manage their funds; both funds come from the government and zakat institutions. This is what distinguishes between community participation and empowerment.¹⁶

Three essential points must be needed in the process of community empowerment. These three points are government, private sector, and community. All three should establish harmonious partnership relationships to form independent individuals and communities in thinking, acting, and controlling what they will do. There are two efforts in empowering the community's economy so that the results

¹⁴ Ibid., 36.

¹⁵ Mashuri, "Sanksi Pidana Akibat Pencemaran Limbah," 14.

¹⁶ Mardi Yatmo Hutomo, *Pemberdayaan Masyarakat Dalam Bidang Ekonomi* (Yogyakarta: Adiyana Press, 2000), 1–2.

achieved can be maximized. They are first making people who have an entrepreneurial spirit through providing training, which will later become important in starting a business. This coaching can be provided through several activities, such as moral motivation assistance. This form of moral motivation is in the form of an understanding of functions, rights and obligations in human life, which are required to believe, worship, work, and strive. Ultimately, the results of it all are returned to the Almighty Substance.¹⁷

The form of motivation regarding morale is manifested in activities such as business training and capital. In business training, participants are given information about entrepreneurship and all related problems. The purpose of this training activity is to provide comprehensive knowledge to generate motivation in the community. Through training like this, the community can pay close attention to particular challenges that must be prepared to be faced. This is done so that they can avoid the possibility of failure in developing entrepreneurial activities. The second motivation is capital to get support in financial affairs, both from financial institutions and assistance funds distributed through other business partnerships. Additional capital from financial institutions should be given for business development, not start-up capital. That is, the business has been pioneered and shows the prospect of a business that feels quite good. Banks often will only provide loans if the business has indicated good development.¹⁸

The second form of empowerment is through education. This form of empowerment in the education sector can be channelled in two ways. It is, first, providing scholarships for underprivileged children. These scholarships can reduce the burden on parents while increasing the willingness to learn in children. Second, providing facilities and infrastructure. The process of distributing infrastructure facilities that can be done by providing formal and non-formal learning places. The funds distributed for this education are not only used for scholarships but also for the improvement of learning facilities and infrastructure.¹⁹

¹⁷ Ibid., 38.

¹⁸ Ibid.

¹⁹ Ibid., 38–39.

Sustainable Development Goals (SDGs)

Today, globally, the world is experiencing rapid change and development. That, of course, is very influential on several things. These changes also manifest in several forms, such as development or technology. Along with these developments, anxiety arises with the deterioration of the economic situation and the quality of human resources. This is due to the need for knowledge humans gain related to education. As a developing country, Indonesia is still lower in the level of prosperity when compared with other developed countries. In general, natural resources in Indonesia are more prosperous than in other countries. However, economic development and per capita income still need to catch up to some developed countries.

Sustainable development goals are defined as “development which meets the needs of the present without compromising the ability of future generations to meet their own needs.”²⁰ The point is that development today can be said to meet needs without compromising the ability of future generations to meet their own needs. SDGs are a pattern of resource use whose purpose is to support and strengthen global peace and also to deal with poverty, a global challenge. This is a cause that hinders sustainable development.

The purpose of the role of SDGs itself is for the unlimited future. Therefore, it requires careful planning to make it happen. Since July 19, 2014, proposals containing SDGs goals have been submitted to the United Nations General Assembly, where there are 17 goals on development issues. The sustainable development goals have been implemented starting in 2015, and the goal is to reach 2030. The issues are interrelated regarding social, economic, and environmental. Therefore, serious handling is needed so that there is no buildup between various problem areas.²¹

²⁰ Stglitz Joseph E, *Mengukur Kesejahteraan: Mengapa PDB Bukan Tolok Ukur Yang Tepat Menilai Kemajuan?* (Tangerang, 2011), 154–155.

²¹ Macharia Kamau, Pamela Chasek, and David O'Connor, *Transforming Multilateral Diplomacy: The Inside Story of the Sustainable Development Goals* (New York: Routledge, 2018).

These 17 goals are still divided into several derivative targets. There are approximately 169 targets that describe the global sustainable development goals. If shortened, then the targets become No Poverty; Zero Hunger; Good Health and Well being; Quality Education; Gender Equality; Clear Water and Sanitation; Affordable and Clean Energy; Decent Work and Economic Growth; Industry, Innovation, and Infrastructure; Reduced Inequalities; Sustainable Cities and Communities; Responsible Consumption and Production; Climate Action; Life Below Water; Life on Land; Peace, Justice, and Strong Institution; Partnership For The Goals.²² The sustainable development goals have also been listed per the UN Outcome Document on Sustainable Development Goals. The substance of SDGs is the development of the Millennium Development Goals (MDGs). The SDGs are an improved, revised version of the MDGs. In terms of engagement, the SDGs demand the participation of all countries. The goal also impacts the development results, which end in the development of welfare. Nevertheless, fairness, inclusivity, and efforts to achieve the original goal are maintained.²³

The state's role becomes central in ensuring that a comprehensive approach and plan guide the implementation of Sustainable Development Goals. These approaches and plans include economic development, social inclusion, and environmental sustainability by attaching importance to each region's nature and interests. When viewed from the previous experience of the MDGs, Indonesia learned not to repeat the delay in implementing the SDGs. This happened because previously, Indonesia experienced a long delay, about ten years from its ratification in 2000.²⁴ The reason is that Indonesia is in a period of improvement after the economic crisis in 1998.

²² Yunita Nur Afifah, "Kontribusi Lembaga Filantropi Islam Berbasis Zakat Infak Sedekah Dalam Mendukung Sustainable Development Goals" (n.d.): 19–26.

²³ Arminda Salsiah Alisjahbana and Endah Murminingtyas, *Tujuan Pembangunan Berkelanjutan Di Indonesia : Konsep, Target Dan Strategi Implementasi* (Bandung: Unpad Press, 2018), 59.

²⁴ Sarifudin Ahmad, "Analisis Penerapan Konsep Sustainable Development Goals Sebagai Upaya Peningkatan Kesejahteraan Masyarakat Menurut Perspektif Ekonomi Islam (Studi Pada Industri Pertambangan Pasir Di Kecamatan Sendang Agung Kabupaten Lampung Tengah)" (Undergraduate, UIN Raden Intan, 2022), 33, accessed September 23, 2022, <http://repository.radenintan.ac.id/18112/>.

Indeed, the emergence of the concept of sustainable development is a new view in seeing what and how the development process is. This idea comes from uncertainty about what humans have done to nature in achieving progress as an ideal of development.²⁵ Various factors of economic, social, and environmental problems for human benefit cause various kinds of obstacles that must be quickly and precisely overcome. If this situation is neglected, it will cause inequality in humanity and even give rise to various disasters that endanger humanity.

Community Empowerment Program

YDSF has five program areas. Among them: improving the quality of education, the realization of Islamic da'wah, the prosperity of mosques, the provision of orphan compensation, and humanitarian care.²⁶ YDSF's program in education revolves around providing educational, physical assistance. The implementation includes operational subsidies and assistance for Islamic schools, Islamic boarding schools, and other non-formal educational institutions.

In addition, there is also the Pena (Peduli Anak) Bangsa program. Pena Bangsa has several activities, such as providing educational scholarships. In the new academic year and mid-semester, there is also the distribution of back-to-school programs. This program is in the form of distributing school supplies packages containing books, rulers, and other stationery. There is also the coaching of an Islamic teacher. YDSF do this by providing the field of study training for elementary / MI teachers, one-year training for elementary school teachers who have collaborated with KPI (Kualita Pendidikan Indonesia) and kindergarten teachers who work with Nurul Falah Foundation and Smart Teaching Training (Pena Bangsa Volunteer Teacher Development).²⁷

In addition to coaching for teachers, YDSF also provides strategic human resources (HR) coaching through scholarship medical student training, the development of dormitories of the Faculty of Medicine and Health, the training of

²⁵ Lailiy Muthmainnah, Rizal Mustansyir, and Sindung Tjahyadi, "Meninjau Ulang Sustainable Development: Kajian Filosofis Atas Dilema Pengelolaan Lingkungan Hidup di Era Post Modern," *Jurnal Filsafat* 30, no. 1 (February 29, 2020): 30.

²⁶ Tantowi Tantowi, "Divisi Pendayagunaan YDSF Surabaya," *Interview* (Surabaya, July 25, 2022).

²⁷ Muhammad Ammar, "Staff Manajemen Pendidikan YDSF," *Interview* (Surabaya, July 17, 2022).

science and technology scholarship students, as well as the development of engineering student dormitories, teacher training student training, scholarships and the development of prospective teacher student dormitories. General student training, scholarships and dormitory coaching, and fostering foster children *pena bangsa* also exist. The village of the Qur'an is also one of the objectives of YDSF's role in education, such as providing certification and training of Quran teachers and Quran literacy courses for fund contributors.²⁸

The empowerment that YDSF is trying to implement is centred on two “urban and rural” areas. For urban areas, there are several programs, such as activity assistance, training funds as well as institutional operations, public lecture services, sermons, radio lectures, tarawih and Ramadan, sharia and family consultations via telephone, sms, email, letter and face-to-face at the YDSF office. In addition, there are also Islamic short courses or short, regular and thematic Islamic courses. It is also equipped with training and training of the dai or imam of the mosque, majlis ta‘līm and training for Medaeng prisoners, standard Qur'anic waqf and braille. For rural areas, the YDSF program is in the form of guidance for villages, assistance to village da’wah institutions, and upgrading thematic dai every month.²⁹

The position of the mosque for Muslims is central. YDSF recognizes this and makes one of its flagship programs mosque-based. As one of the centres of community activities, the mosque has excellent potential for the prosperity of the Muslim community. In addition to funding the construction of mosques, YDSF also plays an active role in the prosperity of mosques through various activities, such as training, placement, and upgrading of mosque imām as well as mosque management training for imām and mosque ta‘mīr of the YDSF network. Moreover, YDSF also optimizes the function of the mosque in collaboration with the al-Falah mosque foundation to expand da’wah, operational funds, and ta‘līm assemblies of imām of partner mosques.³⁰

²⁸ Dody Doviri, “Divisi Media Sosial Dan Humas YDSF Sidoarjo,” *Interview* (Sidoarjo, July 19, 2022).

²⁹ Ibid.

³⁰ Ibid.

From the same program, YDSF then explored several other potential community problems. One of the most common issues encountered through mosque “commonwealth” activities is the independence of orphans and society. This effort impacts the realization of orphan family empowerment programs and orphanage development. YDSF plays a role in providing various fiscal assistance, such as constructing orphanages and renovating orphanage homes. The next problem lies in the threat to the education of orphans. YDSF realized this and then responded by providing various educational scholarships for orphans in orphanages and non-orphanages, such as training activities, courses, or provision of skills, professions, and business capital assistance for orphans.

Various supports promoted by YDSF are assistance that is “investment” in nature. In a sense, assistance is only given to prepare the provisions needed by those with the right to prepare their lives for the future. Some assistance with facilities and infrastructure is only provided to those threatened with not having shelter. Moreover, after these various briefings were completed, the “alumni” received assistance and control focused on ensuring the accuracy of the targets of all empowerment activities carried out by YDSF.³¹ Borrowing Imron Mustofa’s statement, what YDSF is doing is an attempt to emphasize that “Islamic education as the highest democratic political institution in Indonesia.”³²

From the above, it is clear that YDSF pays more attention to the humanitarian field. The empowerment efforts made to improve the quality of life of orphans and mosques are humanitarian-oriented. Doviry even mentioned that YDSF also paid attention to improving several assisted villages. The program is through the form of independent villages and village economic programs. Its activities focus on upgrading the quality of human resources, especially those cadres of assisted villages. Educational assistance, health facilities, and various training activities are encouraged to support this program. The provision of business capital for villagers is also carried out. This capitalization is carried out through the

³¹ Ibid.

³² Imron Mustofa, “Pendidikan Islam Sebagai Institusi Politik Demokrasi Tertinggi Di Indonesia,” *Halaqa: Islamic Education Journal* 1, no. 1 (June 2017): 27–42.

provision of KUM business capital and business skills training, and business networking.³³

In improving the quality of life, there are programs to improve sanitation, reforestation, and irrigation of constrained agricultural land. In addition, there are also improvements to public facilities, places of worship, lighting, and communication. Another part of the humanitarian field is disaster response. Its activities include providing humanitarian assistance responsively and rehabilitating post-disaster assistance in all fields, such as da'wah, education, economy, and infrastructure. One exciting thing that deserves more attention is that YDSF also provides social clinic services in the form of poor patient health services, patient subsidies, partner clinics, rural mobile health services and free surgery services. Every month of Ramadan, there are usually special activities such as lively Ramadan in the form of *ta'jil* giving, as well as iftar packages to assisted residents and public places (hospitals, stations, and terminals); in addition to giving parcels for *du'afa'*. In addition, several other activities are carried out by YDSF, such as living expenses, widow and elderly business capital, and *mukāfa'ah*/holiday allowance for village teachers (private, madrasah, TPQ).³⁴

At this point, it can be said that the context of empowerment encompasses all aspects of efforts in helping *mustahiq* be freed from the shackles of poverty that have no opportunity to achieve economic prosperity. Poverty is a multidimensional social problem which is ingrained in social issues. YDSF reads this phenomenon and refers to the principle of cooperation (*ta'āwun*). To overcome all existing problems, YDSF doing cooperation with the government, zakat institutions, Islamic organizations and various community groups in general

The forms of *ta'āwun* that YDSF seeks to offer include institutions, programs, and policies. The hope is that it can bring up ideas to overcome poverty. This principle is also expressed in another principle of “deliberation.” This means that YDSF seeks to bridge the consultation between the government and those

³³ Enik Cahyani, “Ketua Divisi Umum YDSF Surabaya,” *Interview* (Surabaya, July 22, 2022).

³⁴ Doviri, “Divisi Media Sosial Dan Humas YDSF Sidoarjo.”

related to poverty. In finding the source of the problem of poverty and analyzing and formulating measures to deal with it, YDSF involves many experienced parties. YDSF tries to focus its goals on solving this problem.³⁵

The most massive YDSF movement is the awarding of orphan scholarship programs. This program is divided into two orphanages and non-orphanages. This program is divided into two orphanages and non-orphanages. In terms of mechanism, both programs are the same. The distinguishing factor lies in the place where the beneficiary lives. Orphanages are orphans living in an orphanage without parents, siblings or their families. Non-parlour scholarships are awarded to orphans residing at home, in the sense of orphans who still have caregivers. The emphasis on the word orphan indicates that this scholarship is notable for the fatherless. Orphans (motherless) are not included in the criteria for potential assistance recipients.³⁶

In addition to funding benefits, this program is a form of empowerment for orphans. The goal is to prepare them to face the problems of life ahead. The next question is, what is the limit of being a child? In response, Wahyu, part of the orphan division at YDSF, emphasized these limitations. He said the limit of children is those who are still elementary and junior high school age. Until the research was done, this program had been running in several cities, especially in East Java: Surabaya, Nganjuk, and Lamongan. The hallmark of this program is coloured by regular recitation activities every afternoon. This study is followed up by doing schoolwork together. In general, orphan empowerment is one of the derivatives of effective empowerment programs. One form of implementation of this program is that YDSF will provide interest-free capital loans to orphaned families. This capital is intended to provide an opportunity to sell their products. This buying and selling habit is a form of empowering orphan families to survive and entrepreneurial training. This program is specifically for the nation's children fostered by YDSF Surabaya.

³⁵ Ratnaningsih Ratnaningsih, "Penghimpunan Dan Pendistribusian Dana YDSF," *Interview* (Surabaya, May 21, 2022).

³⁶ Wahyu Wahyu, "Divisi Yatim," *Interview* (Surabaya, July 3, 2022).

Physical assistance for orphanages is divided into facilities and surgical institutions. The facilities-infrastructure assistance program is in the form of financing for various equipment to support the sustainability of the orphanage. One of the specialities of this program is that the orphanage must already be partnered with YDSF. Although it does not cover the financing of other institutions for now, said Ratnaningsih, YDSF still focuses on partner institutions. The mechanism for disbursing funds is not given directly but is facilitated by the foundation, which assists in purchasing necessary items. The funds spent for each program are different but are adjusted as needed. YDSF Surabaya prepared 10 million rupiah for the infrastructure assistance program and 50 million for surgical assistance.³⁷

There is also an age-segment orphanage development program. This program aims to focus assistance on homes that accommodate babies without background. Generally, this is obtained from the discovery of babies without identity. In this case, YDSF took the initiative to assist the orphanage in caring for the baby. YDSF will provide funds to be spent on the baby's needs. YDSF will cover the baby's needs, such as clothing and basic food. This program will continue until the baby is declared to no longer need baby equipment. This program has at least been running in the Mojosari Jombang area.

A. School of Pena Bangsa (SPB)

Pena Bangsa School is a joint program run by YDSF and Ummi Foundation. YDSF acts as a funder and ensures the best possible implementation. Ummi Foundation acts as executor. This program was born around 2014 and was motivated by the concerns of both institutions to see that many Islamic schools needed more funds. Unfortunately, these schools are scattered on the outskirts of Surabaya.³⁸

There are thirteen (13) schools targeted in this program. These educational institutions are schools in Surabaya and al-Washoya Islamic boarding school,

³⁷ Ratnaningsih, "Penghimpunan Dan Pendistribusian Dana YDSF."

³⁸ Ammar, "Staff Manajemen Pendidikan YDSF."

Jombang. Some schools have existed for a long time. Some are new schools. Old schools such as Madrasah Ibtidaiyah (MI) Cokroaminoto, Bina Bangsa, Primary school (SD) Cokrominoto, Bahreisy, Mufidah, Muhammadiyah 19, and SD Al-Islamiyah. The new school includes SD Mabadiul Ulum, SDI Bahrul Ulum, SD Muhammadiyah 29, MI Biturrahman, PP. Alwasoya, and MI Hidayatul Waton. The constraints of these institutions are pretty varied. Human resources must be more adequate in number and quality; facilities need more qualified and decisive leadership.³⁹ This fact inspired YDSF to collaborate with the Ummi Foundation to study the Qur'an to address this issue. The Pena Bangsa School (SPB), with three main programs, emerged from it. The program includes an educational emphasis on prayer, hygiene, and the exemplary Qur'an.

Over time and several considerations, in 2017, YDSF finally changed the educational curriculum at SPB. SPB began to focus its educational activities on the study of the Qur'an. YDSF do this by including reciting activities as the primary and official curriculum of the school. Three years after the program's establishment, SPB is experiencing development dynamics again. This time YDSF naturally took the initiative in opening a new program in the form of the Pena Bangsa Scholarship (BPB). This program is intended for underprivileged students. This is motivated by anxiety when seeing an increase in the number of children who drop out of school. Until this research is carried out, this program is still running. Not just an ordinary scholarship, the BPB program introduces the concept of foster parents (OTA). Every donation in the Pena Bangsa program will be processed and given to one individual.⁴⁰

This Pena Bangsa Scholarship also supports one of the government's programs, Compulsory Education, for 12 years. This scholarship is provided for elementary, junior high, to high school education levels. According to data released by BPS East Java in 2019, 99.65% of the population aged 7 to 24 years are still actively participating in education. That is, 0.35% did not or dropped out of school.

³⁹ Ibid.

⁴⁰ Choirul Anwar, "Manajer Pendidikan Dan Yatim Di YDSF Surabaya" (Surabaya, July 25, 2022).

From the same source, around 14 thousand high school age in 2019 in East Java decided to drop out of school.⁴¹ The problem is still within the scope of the East Java region, yet to be with data from all provinces in Indonesia. If collected in Indonesia, it is likely that the number of students who drop out of school is almost comparable to students who decide to continue their education. Therefore, the Pena Bangsa program is a contribution that has an impact on improving the quality of human resources. The foster parent system that is implemented places every student who gets help under the supervision of the funder.

The Pena Bangsa YDSF Sidoarjo program has distributed scholarships to 639 Sidoarjo, Mojokerto, and Jombang students. The goal is to alleviate society from poverty and ignorance through scholarship programs and educational assistance. This program establishes good reciprocity between Foster Parents (OTA), YDSF, and beneficiaries. The implementation of the OTA scholarship program covers orphans and Dhuafa at the elementary, junior high, and high school levels. The amount of donations given by 'OTAs' regularly per month varies. For elementary school level children Rp. 35,000, junior high school, Rp. 70,000, and high school Rp. 80,000. The distribution system is given per semester.⁴²

B. Komunitas Usaha Mandiri (KUM) as Social Reinforcement

The economic empowerment program at YDSF is an effort to empower underprivileged communities in both cities and villages. The method involves various activities such as revolving business capital loans shari'ī. The goal is to improve the economy and petite economic actors. There are several acceptance criteria in community economic empowerment, such as community members must be trustful, able to work together, and have a business.⁴³

Around 2010 YDSF received a grant from Bukopin Bank's Corporate Social Responsibility (CSR). The nominal is about five hundred million. As the

⁴¹ Badan Pusat Statistik Provinsi Jawa Timur, *Provinsi Jawa Timur Dalam Angka 2020* (Jawa Timur: BPS Provinsi Jawa Timur, 2020), 95.

⁴² Tantowi, "Divisi Pendayagunaan YDSF Surabaya."

⁴³ Rahmat, "Departemen Kemanusiaan YDSF."

name suggests, CSR is a response to social responsibility towards the surrounding community by the company, which is realized in the form of activities. The reason for getting the grant is that YDSF has an economic empowerment program. YDSF has played an active role in fostering waste picker communities in Surabaya. In its implementation, the YDSF strives to make the scavengers not continue to be *mustahiq*. This anxiety inspired YDSF to trigger economic empowerment programs around Surabaya, Sidoarjo, and Gresik.⁴⁴

The assistance provided by YDSF is revolving funds. This means funding is not for consumption but to explore one's potential. These funds come from untied alms. The funding is implemented through the *qarḍ al-ḥasan* model, with communities, not individuals, as the object. In addition to providing capital, YDSF conducts training, coaching, and mentoring to improve soft skills and mentality. Members of this assisted community number dozens around Surabaya and Sidoarjo. The motto instilled is "social independence." Independent in the sense that it can survive in sufficiency without relying on others.⁴⁵

Similar activities are also running in village communities, especially around Gresik. The concept that runs is similar to the one in Surabaya and Sidoarjo. Although it went well, YDSF felt the need to improve the program's quality. The demographics of urban and rural communities are different. Therefore, the program initiated for rural communities has been adjusted. The program is called "desa mandiri". Rural communities with culture and religion are still quite strong. The most obvious problem is the ability to develop production and distribution patterns. This is the main focus of empowerment activities in rural communities.⁴⁶

In addition, the fact that YDSF often encounters when applying for assistance is that many of the small traders are "victims" of loan sharks. The loan was initially allocated to improve the quality of merchandise, but it became a source of considerable problems for creditors. These loan sharks are also often the leading cause of problems amid uncertainty in daily income and the fulfilment of

⁴⁴ Ibid.

⁴⁵ Ibid.

⁴⁶ Rahmat, "Departemen Kemanusiaan YDSF."

the daily needs of capital borrowers. This fact impels YDSF to develop a capital assistance program for the KUM. The main target is the business development of creditors.⁴⁷

With this program, it is hoped that it can overcome poverty while loan sharks do not burden small economic actors. They are loaned capital without interest, hoping they will not borrow again from loan sharks. This economic empowerment program targets underprivileged small business communities and YDSF donors who are victims of layoffs.⁴⁸ The purpose of YDSF in this community is to monitor and coach the activities of each member that can run optimally and well organized so that all members can feel the benefits—especially friendship and sharing related to the development of each other's business.

In one independent business community, there are at least five members. Each community has one coordinator whose job is to monitor and coordinate activities. Membership with a minimum of five people is also an absolute requirement for KUM funding. In addition, the community must be in one particular area, with a minimum of three months of business.⁴⁹

Community members are required to have a business so that YDSF can analyze how much the turnover of community members each month. The Foundation will minimize credit defaults by checking their income results. For example, if someone has a small business, in a day gets one hundred thousand rupiah. The cost of expenditure has kept the yield the same. Net profit gets seventy-five or fifty thousand. With this kind of income in one month, is it possible to return the capital that has been given? This analysis plays an essential role in YDSF to avoid possible targeted assistance. The loan range ranges from one to five point five million rupiah (1 to 5.5 million).

If anyone wants to take a loan above this limit, YDSF will direct it to other savings and loan organizers. This is taken from an analysis conducted by the YDSF,

⁴⁷ Herman Khoirul, "Penanggung Jawab Survey Komunitas Usaha Mandiri YDSF," *Interview* (Surabaya, May 5, 2022); Tantowi, "Divisi Pendayagunaan YDSF Surabaya."

⁴⁸ Tantowi, "Divisi Pendayagunaan YDSF Surabaya."

⁴⁹ *Ibid.*

which shows that traders who take loans above five million already include traders with economies above the average member of the YDSF fosterYDSF-fostered So they prioritize transferring capital to other parties. This is related to YDSF's focus on traders with a daily income of around 100.000 rupiah.⁵⁰

If one member of the community cannot pay business capital instalments or experiences delays, YDSF takes it by deliberation through the community (resolved familiarly). When the creditor is economically unable to repay the loan, there are two stages in resolving the problem. First, the extension of the loan period (rescheduling). This is done by reducing the nominal reduction of instalments. The goal is to make the loan period longer. Second write-off, redirect to *mustahiq*. From this writing-off, YDSF also evaluated to find out the shortcomings of the community so that some defaulted.⁵¹

The hallmark of YDSF also requires creditors who apply for funding at YDSF to participate in community coaching, like Coaching in the form of routine ta'lim at least once a month. When it is running, YDSF will offer them what kind of coaching is needed. It can be in the form of cooking training, handicraft training, or others considered beneficial to the community. The coaching is carried out regularly because becoming an independent community is complicated. Tantowi considers that the community form and development properly takes at least three years.⁵² There are several points of allocation of activities that have been realized in the city of Surabaya, such as Gubeng Jaya, Dinoyo, Jojoran, Nginden Jangkungan, Granting, Platuk, Tempurung Karya, Bluru Permai Sidoarjo, for the village part in between, Saradan Madiun, Kuci Alit Jember, Leces Probolinggo, Banyuwangi and Magetan.

YDSF emphasises the principle of its target community members: “from *mustahiq* to *muzakkī*”. Therefore, YDSF advises creditors who make capital payments to practice doing alms. “Giving does not have to wait to get rich,” the goal is to be able to participate in assisting other groups in need.

⁵⁰ Ibid.

⁵¹ Ibid.

⁵² Ibid.

The targets of the economic empowerment program at YDSF also include a psychological aspect. Those who used to be inferior to trading become quite confident in developing their business. This is why YDSF always communicates what training or coaching creditors need most. For the community, they can already create Sharia cooperatives even though they are not yet legal entities. Three communities are already independent, one in Sidoarjo and two in Surabaya. Independent in the sense that it can run alone and support its members independently.⁵³

C. Natural Resources Restructuring

In addition to improving human resources, YDSF also assists in improving the quality of natural resources. This is because in meeting the needs of life, limited resources sometimes become obstacles and, of course, are related to efforts to improve the welfare and prosperity of the community. If left unchecked, then this will be a source of its problems. It does not even rule out the possibility of causing other derivative problems. Some of the problems that have emerged based on this include difficulty in meeting daily food needs, decreased agricultural land, and increased job unemployment. Reading this phenomenon, YDSF also paid attention to issues related to natural resources.

One of the efforts YDSF Sidoarjo has carried out is the clean water program in Robatal, Sampang, Madura. The daily livelihood of Robatal villagers is rainfed farmers. Farmers rely on the sustainability of the planting process on the availability of sufficient rainwater. Because of rainfall, the sustainability of farmers' livelihoods is automatically uncertain. During the summer season, people are generally unemployed. Being unemployed is not because it does not work but because it is impossible to work in the fields when it is dry without water. In one hamlet, there are approximately 150 households. The hamlet settlement is relatively dense because the population is still tied to relatives. The residents in the village are generally still relatives. Familial factors often cause problems. Problems grow when

⁵³ Rahmat, "Departemen Kemanusiaan YDSF."

the region experiences drought. Without a water source, a clean water crisis occurs. The impact is that kinship relations between residents also appear to be stretched in addition to crop yields. This is due to the feeling of deprivation felt by each resident.⁵⁴

The people of Robatal have to walk about three kilometres to get clean water. To wash clothes, people use river water, one kilometre from residential areas. The river water is more worthy of being called a puddle because the water comes from the remaining rainwater collected in the river. The water has been green because it is often used to wash clothes and bathe livestock. For the students, water is indispensable for ablution. Therefore, if the water is empty, it is not uncommon for “*pesantren*” learning activities to be suspended.⁵⁵

Starting from this crisis, YDSF carried out a clean water alms program. YDSF takes two ways. In the short term, YDSF raises funds from contributors, and then YDSF will buy clean tank water to give them every two or three days. For the long term, YDSF creates boreholes and creation of water pipelines. If the drought is not overcome by drilling water sources, the situation will always repeat itself yearly.⁵⁶ For the Sampang area, YDSF has provided clean water assistance with as many as two tanker trucks. The distribution of clean water is located at Nurut Tauhid Robatal School. Dozens of residents, precisely Panggung Hamlet, Robatal Village, Sampang, were forced to queue far away carrying jerry cans to get clean water.⁵⁷ This condition arouses YDSF’s enthusiasm to continue providing clean water programs for people in need.

The funds distributed for this clean water alms program are around 40 million. The construction included connecting pipes two kilometres from the water source and making simple bathrooms. The search for sources for drilling wells is also a challenge. At that time, it had drilled as deep as 80 meters, but the water was still minimal because this problem at the time this research was carried out was still

⁵⁴ Tantowi, “Divisi Pendayagunaan YDSF Surabaya.”

⁵⁵ Ibid.

⁵⁶ Ibid.

⁵⁷ Ibid.

a matter of discussion for a more appropriate solution. The nature of this clean water program is selling programs. When there is drought, YDSF build wells. Any participating fund contributors will be gathered.⁵⁸

According to the statements of some Sampang residents, conditions before there was a clean water assistance program sometimes for three days, only took a shower once. Cooking also has to wait for water. Therefore, the community feels it has dramatically helped because clean water is now available. For Ratnaningsih, YDSF is committed to continuing to distribute clean water to meet the needs of Robatal Sampang residents.⁵⁹

Conclusion

This research came to two main conclusions. First, YDSF seems to recognize the systematics of managing a new model, namely the system *mustahiq to muzakkī* (M-to-M). Fund contributors act as collectors as well as agents of branding. Quality Control was implemented based on fit and proper survey. Variations of distribution are utilization-based, such as Traditional consumptive distribution; creative consumption; traditional productive; and creatively productive. Second, through the PENA program, YDSF shows its participation in the success of the SDGs target in the form of Quality Education. YDSF's target here is to guarantee relevant learning outcomes for all orphans free of charge. On the other hand, the M-to-M program initiated by YDSF manifests No Poverty, Decent Work and Economic Growth, and Reduced Inequalities in the SDGs. By moving, KUM emphasizes the minimum daily income target of the fostered group to be above Rp. 100,000,-. (SDGs: min. \$1,25/Rp. 20.000,- daily). This business controls consumption ability and income growth of the population. KUM also emphasized the importance of partnership for the goals, with the primary objective of strengthening resource mobilization.

The author admits that this research could be better. However, through this research researcher proposed some constructive suggestions for developing

⁵⁸ Ibid.

⁵⁹ Ibid.; Ratnaningsih, "Penghimpunan Dan Pendistribusian Dana YDSF."

community empowerment. The researcher suggested the need for intensification related to studies that focus on extracting the potential of Islamic philanthropic institutions in Indonesia. This can be a solutive offer for economic development and improving the quality of life of the Indonesian people.

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