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## Philanthropy for Widows at Islamic University-Based Islamic Microfinance Institutions in Madura Indonesia After the Covid-19 Pandemic

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### Abstract

Universities perform a role beyond the enhancement of knowledge in modern society. During the epidemic, however, numerous institutions contributed to the improvement of the community's economy, and this trend persisted after the outbreak. The financial institutions established on the campuses of Madura's Islamic universities govern philanthropy as one of the instruments for economic development. Utilizing interviews, observation, and documentation, this research was conducted using a qualitative methodology. The study's findings indicate that Islamic universities in Madura, through Islamic financial institutions and Islamic boarding schools, contribute to the improvement of the community's economy from the pandemic to the post-pandemic era through the use of philanthropic instruments, one of which is a widow. Widows are viewed as one of the categories that must be aided by the economy because it is usual for widows, especially those with children, to encounter economic hardships. In Islamic microfinance institutions founded on Islamic colleges in Madura, types of generosity include building houses, supplying meals on a blessed Friday, offering zakat maal and zakat fitrah, waqf in the form of daily necessities, and productive economic forms including capital aid.

**Keywords:** Philanthropy; Microfinance; Covid-19

### A. INTRODUCTION

During the Covid-19 pandemic, the economy became one of the most pressing issues that every organization or group needed to address, because so many individuals were infected with Covid, causing an economic vacuum in the community. Because all individuals must be able to maintain the health of each individual, this circumstance has a detrimental effect on the economics of the community as a whole and affects those who

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are not impacted by COVID. Similarly, widows are frequently subjected to harassment and abuse by society. Although this is not the case for all widows, it is not uncommon for widows to become an economic category that requires government attention. In Indonesia, discrimination based on gender persists in a number of places, including Madura. Madura is a region where gender discrimination is still prevalent, therefore when a marriage cannot be maintained due to death or divorce, the economy becomes the most pressing issue for a widow to address. This is especially true during covid-19; due to the extremely restricted migration of individuals, many widows in Madura are extremely impoverished, placing them well outside the category of prosperity.

Human welfare can be achieved if human needs for clothes, food, shelter, and health are satisfied. However, not all humans are able to meet their requirements without the assistance of others due to lack of access and the inability to obtain a respectable work. Frequently, it is overlooked that poor widows require our care. For instance, news about community-run social assistance programs that focus solely on orphans without regard for their moms. Up until now, the community has only directly compensated their children. Therefore, it must be regarded in the future by giving domestic business skills to widows in the Mining Subdistrict Head Office Hall. (Azis Zaenal, 2019) This is the incentive for what is now known as philanthropy, which is the practice of assisting others. (Purwatiningsih, Aris Puji & Yahya, Muchlis, 2019. 129)

Philanthropy is a long-term endeavor that targets the underlying causes of inequality and poverty. Islamic generosity is likewise expansive, encompassing zakat, infaq, alms, and waqf. (Fahlefi, Rizal, 2018, hlm. 207) This instrument becomes the concept of Islamic generosity, which has immense potential for fostering a beneficial and prosperous society. This is accomplished through the notion of zakat, grants, alms, and waqf, particularly for individuals with middle- to low-incomes. This is demonstrated by the Indonesian government's and other Islamic nations' dedication to the growth of Islamic philanthropy. (Widayati, 2011, 10) Moreover, practically all circles consider this financial issue and a widow to be significant obstacles. (Husin Anang Kabalmay, 2015, 48)

Widows face a wide range of challenging issues that are often difficult to understand. They are left to fend for themselves and their children financially, especially if, once married, they stop working and instead rely only on their husband's salary. After the death of the breadwinner, widows are left without a reliable source of financial support. Due to this, widows often have to struggle financially. Biologically, mentally, and socially, widowhood is not a good place for women to be. As a result of their environment, women often find themselves in advantageous negotiation situations with men. As a result of patriarchal social and cultural norms, injustice is frequently

committed against women, especially widows. Widows are commonly portrayed as helpless, weak, and in need of being pitied. (Ahmad Munir, 2009, hlm. 146)

Covid-19 exacerbated a trend that had already been increasing the number of widows across much of Indonesia, not just Madura. For instance, during the height of the Covid-19 outbreak, the number of divorce cases filed in the Merauke Religious High Court increased. This means there are more recent widows and widowers in Merauke Regency. According to Muhammad Sobirin, who works in public relations for the Merauke Religious High Court, 289 divorce cases will be heard there between January 1, 2020, and September 15, 2020. While the number of finalized divorces has reached 247. There are now new widows and widowers in this situation. But there are still 42 cases that have yet to reach trial. These numbers do not include the eight new divorce cases that have been filed. (Iwan Supriyatna, 2022)

Likewise, 356 spouses will have divorced by July 2022 in the Madura regency of Bangkalan, which is home to the city of the same name. Data from the Bangkalan Religious Court shows that this is significantly greater than the 2021 estimate of 306 couples. Public Affairs (PA) Director for the Religious Courts Farihin stated that financial difficulties and physical abuse by husbands were the primary causes of divorce, with financial difficulties being cited by the spouses of the majority of divorce petitioners. Thus, the rise in widows during covid-19 prompted several Maduran organizations to focus on the state of the economy. (Pena News, 2022)

In addition to Bangkalan, Sampang also saw a rise in the number of widows. After receiving reports of widowhood cases, the local Religious Courts formally recognized 726 women as widows. In the six months from January to June of 2022, this was the average. According to Jamaliyah, a junior registrar of laws at the Sampang Religious Court, the number of cases reported to the court reached 863 between January and June of this year, but only 726 of those cases were ultimately resolved. (Hanggara Syahputra, 2022)

The plight of widows was also documented during a period of economic slump in Pamekasan City, Madura. To end poverty, the government must make significant efforts. Most people in Dusun Wa'duwak live in large homes. Most of them, ironically, are elderly widows. According to Achmad Suhairi, a prominent figure in Wa'duwak Hamlet, the average income of the locals is somewhere around the center of the income spectrum. It's easier to label more individuals as impoverished if there's more information to go around. There were 1,070 Dusun Wakduwak residents in the 2019 Pilkades' permanent voter lists (DPT). The population master book (BIP) estimates that there are 1,137 people living in the Wa'duwak Hamlet among 355 families. Includes 519 males and 618 females. About one-third (135) of the 618 women are widows, and all of them are considered to be low-income. After their husbands left them, they had a hard time making ends meet and often had to fend for themselves. A farm laborer is typically

the one doing the actual work. They don't just farm; they also do farm work. A monthly paycheck that is always up in the air. The fruits of their labor may or may not amount to Rp.100 thousand every month. People tend to help each other out if there are more capable individuals there.(Abdul basri, 2021)

Divorce disrupts the normal order of things within the family unit, necessitating an adjustment period for both the divorcing spouse and any minor children. Because of this trend, the usual lifestyle of a divorced family (single parent) has also become more common, including being widowed or divorced, raising children alone, and maintaining separate households.(Cut Srimelia, 2014, hlm. 18) This research aims to shed light on Islamic boarding schools and religious academies in Madura that have set up microfinance institutions to serve as an adjunct to the pesantren's educational mission. This caring, expressed via charitable giving, seeks to equalize the lives of widows who do not all get government aid, especially elderly widows. Because of this, discussing and displaying the results of this investigation is crucial.

## **B. METHODE**

Interviews were conducted with administrators of Islamic financial institutions, recipients of charitable donations, and members of the general public to gather information for this qualitative study. The documentation method involves looking at information stored in Islamic banks about charitable donations, while the observation method involves researchers monitoring the distribution of charitable donations made through Islamic banks serving Islamic boarding schools and led by graduates of the same Islamic university. This is done so reliable information may be gathered about the impact of Islamic tertiary institutions in Madura, Indonesia, which are funded by Islamic financial institutions operating under the same philanthropic aegis. Each of these three universities is a private Islamic institution: Sumenep Annuqayah Institute of Islamic Sciences with the An-Nuqayah Cooperative, the DUBA Pamekasan Islamic College with the NURI Savings and Loans Cooperative Pamekasan, and the Wali Songo Islamic Economics College with the Wali Songo Sharia Cooperative Sampang.

## **C. RESULTS AND DISCUSSION**

### **Innovation of Islamic Higher Education in the Philanthropy Sector for Widows and Sharia Microfinance Institutions in Madura**

The early Islamic community has been practicing philanthropy in a number of different ways, including through waqf, shadaqah, zakat, infaq, grants, and gifts, all the way up to the present day. The founding of institutions to oversee the funds raised through charitable endeavors is a significant historical milestone in the evolution of Islam, as it was inspired by the teachings of the Qur'an and the Hadith and was intended

to implement the guidance given therein.(Linge, Abdiyansyah, 2015, hlm. 158) Philanthropy is social philanthropy, which is not stated directly in positive law in Indonesia, but philanthropic activities are associated with religious values.(Linge, Abdiyansyah, 2015, 169)

Philanthropy has existed and been practiced since the time of the Prophet Muhammad, which was 15 centuries ago. With a theological and sharia foundation, the practice of philanthropy in Islam has a strategic and decisive position and role.(Faozan Amar, 2017, hlm. 2) Islamic philanthropy is the most realistic way to reduce poverty and social inequality in today's society. However, the less than optimal management of potential Islamic philanthropic funds hinders the achievement of these goals.(Purwatiningsih, Aris Puji & Yahya, Muchlis, 2019, 2)

Financial independence is achieved through the administration of philanthropy. Since the Dutch colonial era to the current reform era, charity as a movement or notion has contributed enough to the development of Indonesian Islamic society, both in terms of material and service contributions.(Sulkifli, 2018, hlm. 2) This philanthropy is also carried out at Islamic microfinance institutions in Madura such as the Wali Songo Sharia Cooperative.

This is consistent with Hermanto's assertion that, during Covid-19, a large number of persons in Karang Penang Sampang were experiencing economic hardships, particularly those whose relatives had fled to Malaysia. Numerous widows, particularly elderly widows, reside in homes with terrible economic conditions. The majority of them just function as guards at home and take care of their parents, therefore their source of income is their relatives, such as elder siblings or wandering younger siblings. There are also widows who move overseas in order to become the backbone of the family, so that they can return home after Covid-19. Until the recovery time, the cooperative distributes social money or philanthropy in the form of social funds, zakat funds, and grants for widows.(Hermanto, September 5, 2022) This is also done out of concern for the widow's finances, as philanthropy has been demonstrated to be a means of achieving economic justice.

As the results of Abdurrohman Kasdi's research which states that economic empowerment carried out by BMT is not limited to the economic side and material life, but also on the religious side and spiritual life. The results showed that there were three ZISWAF management systems carried out by BMT managers throughout Demak Regency, namely: a one-way management system, a feedback management system, and a pilot project system. Meanwhile, the ZISWAF empowerment model carried out by BMT managers is: social empowerment by channeling funds for the poor directly; empowerment for human resource development; and with the model of economic empowerment through mudharabah muqayyadah and wadi'ah muqayyadah; and empowerment with soft loans without profit sharing.(Kasdi, Abdurrohman, 2016, 227)

Furthermore, according to M. Wali Songo Sampang, an employee of the Sharia Cooperative, our social funds consist of offering widows presents such as magic rice cookers, stoves, and other household appliances. This is because there are so many economically dependent widows in Madura, so financial institutions need to pay attention, because if you go back to government programs, it turns out that there are many inappropriate programs and many widows, particularly elderly widows with children, who do not receive government assistance. Many children drop out of school due to the economic circumstances of widows who are unable to provide for their children.(M. Dari, September 12, 2022)

In addition to merchandise, the Wali Songo Cooperative institution also contributes 20% of its income to an educational support fund for disadvantaged youngsters. Priority is given to the children of widows whose purpose is not to deny youngsters the opportunity to attend school. Wali Songo Sharia Cooperative-managed philanthropy does not stand alone.(M. Dari, September 12, 2022) This is accomplished in conjunction with Wali Songo Islamic Economics College.

Uzlifatil Jannah claims that the Wali Songo Sharia Cooperative was developed from a campus program as a byproduct of the sharia economics study program; consequently, the graduates who join the cooperative's staff will consult with the university when making decisions about the cooperative's operations, including those related to new product creation. Additionally, we meet with campus representatives to discuss the local economy and educational system, with the goal of tailoring the creation of new products and services to match the specific requirements of the area.(Hermanto, September 5, 2022) Uzlifatil Jannah, who holds the positions of vice chairman of one campus and secretary of the Wali Songo Sharia Cooperative, consistently offers the best for the community and maximizes the use of social money. The cooperative's social funds come from a variety of sources, including donations from faculty and the university; the cooperative has also launched a social fund targeted toward widows, and it has implemented programs based on an evaluation of students' participation in community service lectures (KPM) in several Sampang districts. According to the KPM, many single mothers have financial hardships, which can lead to their children being pulled out of school. This is why there is a cooperative set up to distribute charitable donations to single mothers, and especially to elderly single mothers raising children.(Uzlifatil Jannah, 2022)

Robi'ah, a widow with one child who has benefited from the Wali Songo Sharia cooperative's social fund aid, says the organization's charitable efforts have helped her family. She claimed to have been given staples including rice, oil, flour, noodles, and sauce. All of these aids were provided throughout the Covid-19 pandemic, when the

Islamic holy month of Ramadan was in full swing, and it is still going on today. (Robi'ah, 23 September 2022)

While there are a variety of programs designed to help widows, the major social assistance program in Sampang provides financial aid in the form of scholarships to widows whose children are still in school. (Uzlifatil Jannah, 2022) A woman is considered a widow if she is no longer married to her spouse, whether by divorce or death. Widowhood is challenging at any age, but it can be especially trying beyond 50. In addition to the challenges of single parenting and financial hardships, they also face the prospect of having to raise their children without a partner. She stopped working, especially when she got married, and they supported themselves solely on her husband's salary. After the death of the breadwinner, widows are left without a reliable source of financial support. One of the elderly widows who received help acknowledged the financial challenges that widows often confront. (Berita Nasional, 2021) So this situation is also noticed by the Annuqayah Sumenep cooperative with various programs being carried out.

This follows the announcement by the director of Annuqayah that only widows meet the requirements for receiving charitable donations. This is due to the fact that the burdens of life are greater for single women than for married women, and they are economic warriors. Widows in Madura are expected to take care of their children and other dependents without any outside assistance, and this is widely known. Many single mothers justify their relocation to Malaysia and Saudi Arabia by claiming they need to support their children there. This group of widows almost seldom includes those with significant wealth, a thriving business, or other factors that influence policymaking in the Annuqayah Koppontren. (Ahmad Majdi Tsabit, 19 Juli 2022)

The response of members to this aid was overwhelmingly positive, and the advantages, in addition to alleviating hardships, boosted public faith in the Wali Songo Sharia Cooperative institution. (Ahmad Majdi Tsabit, Direktur UJKS Annuqayah Guluk-Guluk" July 19, 2022.) Widows are considerably aided by this altruism, particularly in the face of economic hardships caused by the Covid-19 epidemic. Even in the case of a small business, widows are able to obtain finance to ensure business continuity. The widows who received aid were quite appreciative because they did not have to seek out loans elsewhere (Informant named Aminah, but asked to remain anonymous). (Ahmad Majdi Tsabit, July 19, 2022)

Some of this aid is productive, while the remainder is consumptive. By examining the type of business, what is productive is in the form of capital strengthening, although it is nominally small, between Rp 500,000 and Rp 2,000,000. While the consumable in the form of food and drink. The productive items are distributed to members with businesses, while members without firms receive foodstuffs. (Ahmad Majdi Tsabit, komunikasi pribadi, July 19, 2022) All sorts of social

aid supplied to widows are nothing more than an expression of sympathy for the wealthy.

This is in accordance with the results of research on the lives of widows in improving the family economy in Balangtaroang Village which is based on three conditions, namely: 1). The condition of being left behind by her husband and choosing to try and work independently in order to make a living and the future of her children; 2). The conditions left behind by the husband, namely all the efforts and hard work of the work produced by the widows without interference from the ex-husband; 3). The condition that her husband left for no reason begins with a worrying condition, especially if the widow already has children. The challenges for widows include the division of time as housewives and as heads of families, as well as increasingly rampant business competition. While obstacles are all forms of choices or actions that must be faced by widows and have real risks. These constraints include a lack of human resources and a lack of job opportunities.(Isra M., 2017)

Halili, one of the administrators from the village of "Larangan Dalam," revealed that he had regularly requested the name Kamariyah in order to receive social assistance. Nonetheless, Kamariyah's name was never forgotten. Because the data used is based on statistical data, the data that comes out stays the old users of social assistance. Nonetheless, many were misdirected, and residents who should have received assistance did not, and vice versa.(Abdul Basri, 2019) The living conditions of widows in Lambara Harapan Village are living in poverty inherited from their parents, but they are still trying to prevent this from happening again to their children. The widow's survival strategy in Lambara Harapan Village is by working in the informal sector, utilizing family members' income sources, utilizing social networks of kinship and neighbors, utilizing social assistance from the government, borrowing money, increasing income sources, reducing transportation costs, selling assets/ pawning, buying on credit, and choosing cheap and free schools. The impact related to the economy for the children of widows in Lambara Harapan village who are categorized as poor makes the children work to help their parents to ease the burden and increase their income for their survival.(Mira, 2019, 1)

In the Islamic tradition, the practice of generosity through zakat, infaq, alms, and waqf. Philanthropy is characterized by concern for others, feelings of compassion for fellow humans, and a readiness to aid others in material and non-material need without coercion. In addition to religious requirements, the basis is based on a consciousness of love and compassion for fellow humans.(Faozan Amar, 2017, 1) The system of values and ethics in economic development during the COVID-19 period is emphasized on meeting the needs of the community. The formulation of the combined needs of various levels of society, encourages microfinance institutions to prioritize a social sense. The



social values that are built do not only focus on members of the owners of financial institutions but also on all levels of society who are underprivileged.

Widows continue to be viewed negatively by the majority of the population. Regardless of social position, the name widow is a dishonor. The community has assigned him a number of stigmas since they believe that women should be with their husbands. The societal weight is placed on him. Whether a widow is divorced or left to die, the social burden is the same. Society has a tendency to criticize and identify widows harshly and viciously, regardless of the motives or circumstances that led to their widowhood.

Women who feel they are not ready to be widowed will tend to take actions that deviate from the values and norms that apply in society. Especially when the widow is in a relationship with a guy, the position of a widow who is carried by women tends to make the community anxious. Widows can be categorized based on the division of maturity as follows: a young widow is a woman aged 18-40 who is already a widow, a middle widow is a woman aged 40-60, and an old widow is a woman aged 60-70 or till death. (Listya Karvistina, 2011, 45) During the Covid-19 period, the application of Islamic generosity as a tool for community economic growth. This proposal focuses on microfinance institutions in Madura by picking one head office from each area district in Madura. The objective is to provide a meaningful orientation for developing solutions to a number of very wide identifying challenges.

As a sort of concern, the unreadiness of these widows is a shared obligation. Widows who received charitable aid felt highly charitable. This is consistent with Aminah's testimony, which stated, "Alhamdulillah, sir, my efforts can survive in this precarious state because of your generosity. Even though I don't make a lot of money from daily sales, alhamdulillah I am able to provide for my family." (Aminah, komunikasi pribadi, September 2022) UJKAS Annuqayah provides Tabarru' funds or social funds if the member is unable to pay the installments caused by the member's death and also the member who experiences business bankruptcy not due to the negligence of the member. Meanwhile, the nominal tabarru' fund follows the policy of KOPPONTREN ANNUQAYAH. (Ahmad Majdi Tsabit, Direktur UJKS Annuqayah Guluk-Guluk" July 19, 2022.)

Annuqayah sharia cooperative is also an institution that synergizes with the sharia economics study program which is under the auspices of the Annuqayag Guluk-Guluk Institute, its managers also come from alumni. With this synergy, the idea of a philanthropy program for widows emerged because of the contribution of thoughts from the campus and students to take part in paying attention to the community affected by COVID-19. (Ahmad Majdi Tsabit, komunikasi pribadi, July 19, 2022) There are several forms of social funds that we allocate to members, particularly widowed members. For instance, there are funds in the range of Rp. 200,000 to Rp. 300,000 that are allocated to

widows who cannot afford them as social funds. During Ramadan, we invite a number of widows to receive funds in the form of basic necessities.(Hermanto, September 5, 2022)

The final sharia cooperative we investigated was the NURI East Java sharia financial services cooperative. This cooperative was established by Banyuanyar Pamekasan, an Islamic boarding school. Nonetheless, due to its expanded scope and growing membership from outside Madura, this cooperative has evolved into an East Java cooperative. The Nuri Syariah cooperative, which operates under the supervision of the pesantren, contributes significantly to the local economy. The creation of universities that teach students about sharia-compliant economics also serves this function. Under the supervision of the Banyuanyar Pamekasan Islamic Boarding School, universities and cooperatives are equivalent. Cooperative managers are also alumni, so when they work, they always cooperate with universities, including in the economic analysis of the community that was most felt during the Covid-19 period until the new normal period of college, the DUBA Islamic School (Daru Ulum Banyuanyar Pamekasan) which works together to build the member's economy and society and one of the implemented concepts is to provide assistance to widows, particularly to old widows with children.(Ahmad Faruq, Agustus 2022)

This cooperative was established not by a campus program but by a boarding school in an effort to enhance the local economy. The setting of the campus adds to the rapid growth of cooperatives as a result of the involvement of alumni who care so much. In their own institutions, students participate in a number of events as a matter of routine, including the Friday blessing program. Widows and those in needy situations receive this aid in the form of necessities they would otherwise be unable to purchase. This practice began during the covid epidemic because there were still many Madurese people who had migrated, but after the disease spread, they returned home because they were unable to find employment, and because of a government regulation that urges the public to keep their distance and avoid gatherings, there are now many widows in need of financial support. For this reason, every Friday, with a focus on helping widows, we distribute food, clothing, and other necessities. (Ustad Adi Hiadayat, June 20, 2022.)

In addition, the building of low-cost homes for the underprivileged is KJKS Nuri's most successful distribution program, receiving grants of up to Rp.60,000,000. All Madura branches are used for this disbursement, which began during Covid and continues to this day; the majority of those who receive this financial aid for home construction are elderly single mothers. Since the beginning of the year 2019, we are currently one month into the construction of 16 new homes.(Ustad Adi Hiadayat, June 20, 2022)

Since it is not unusual for children being cared for by a widowed mother to be excluded from school, aid for widows should be of significant concern; therefore, when Islamic financial organizations collaborate with universities to find a solution for widows, poverty and education both improve.(Ustad Subaidi, November 11, 2022) Financial and material aid are not the only forms of support provided by the currently active initiatives. Aside from helping low-income widows, the initiative also provides endorsements to local companies.(Ustad Subaidi, November 11, 2022) The position of cooperatives that collaborate with Islamic universities is more readily accepted by the Madurese community because, in addition to education, the economic sector is also carefully considered, so that every program implemented is in accordance with the needs of the community. Furthermore, in addition to the analysis of financial institution managers, there is also the participation of lecturers, and students are required in interpreting.

#### **D. CONCLUSION**

The economic empowerment of widows by Islamic microfinance institutions is not confined to the economic and material aspects of life, but also encompasses the religious and spiritual aspects. The results of the study reveal that administrators of Sharia Cooperatives in Madura, with the assistance of Islamic colleges, implement three philanthropic management systems: zakat, infaq, alms, and waqf empowerment models. The collection of philanthropic funds is accomplished by collecting social funds from members and the community, as well as in the form of zakat, infaq, alms, and waqf, which are then distributed to those in need, including the existence of philanthropic funds specifically for widows, particularly elderly widows with children. The forms of distribution are, among others: Basic needs of widows; special scholarships for widows' children; waqf of goods given as a form of business development; provision of staple foods packaged with Friday blessing; as well as the construction of new houses for widows with a maximum fund of Rp. 60.000.000.

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