



Community-based Economic Development and Partnership Cooperation: The Economics Strategy for Prosperity of the Ummah

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Abstract: The term welfare of the people is still an interesting study to imagine. Prosperity in Indonesia is still not evenly distributed, it can only be enjoyed by some of the Indonesian population. Muslims constitute the majority of Indonesia's population, including those who have not experienced prosperity. Identification of economic problems as the cause of not achieving the welfare goals of Muslims, among others, caused by poverty, unequal income and poverty. Responding to these problems, there is a need for an economic strategy to realize people's welfare. This study uses a normative legal method using a community empowerment theory approach. Research data is based on literature studies which refer to journal articles, books and scientific sources related to the focus of discussion. This research concludes that in the context of zakat management, there are several strategies that need to be carried out in the context of community empowerment, including optimizing the management of sharia social funds sourced from alms (zakat), donations (*infaq*), alms (*sadakah*), and waqf (ziswaf) as well as welfare empowerment. Community economy through mosque management. This study also argues that for economic strategy options to achieve the prosperity of Islamic communities, first, expand the scope of partnerships between capital owners and managers, including providing profit sharing cooperation options for acquiring affected land; Second, community-based economic development, such as in the NU and Muhammadiyah communities, is supported by the development of application systems to build markets within the NU and Muhammadiyah communities. Third, expanding literacy and access to entrepreneurship among Indonesian Muslims, including by providing mandatory entrepreneurship courses as national mandatory subjects.

Keywords: Economy, Prosperity, Ummah, Cooperation, Mudharabah, NU-Muhammadiyah, entrepreneurship

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Abstrak: *Istilah kemakmuran umat masih menjadi kajian menarik yang sedang dibayangkan. Kemakmuran di Indonesia masih belum merata, hanya dinikmati sebagian oleh penduduk Indonesia. Umat Islam sebagai mayoritas penduduk Indonesia, termasuk mereka yang belum merasakan kemakmuran. Identifikasi masalah ekonomi sebagai penyebab tidak tercapainya tujuan kemakmuran umat Islam, antara lain, disebabkan oleh faktor kemiskinan, pendapatan yang tidak merata, dan pengangguran. Menyikapi permasalahan tersebut, perlu ada strategi ekonomi untuk mewujudkan kemakmuran rakyat. Kajian ini menggunakan metode hukum normative dengan menggunakan pendekatan teori pemberdayaan masyarakat. Data penelitian berbasis pada studi literatur yang merujuk pada artikel jurnal, buku, dan sumber-sumber ilmiah yang terkait dengan fokus pembahasan. Penelitian ini menyimpulkan bahwa pemberdayaan umat dalam konteks pengelolaan zakat terdapat beberapa strategi yang perlu dilakukan antara lain optimalisasi pengelolaan dana sosial syariah yang bersumber dari dana sedekah (zakat), donasi (infaq), sedekah (sedekah), dan wakaf (ziswaf) serta pemberdayaan kemakmuran ekonomi masyarakat melalui pengelolaan masjid. Kajian ini juga berargumen bahwa untuk pilihan strategi ekonomi untuk mencapai kemakmuran masyarakat Islam, pertama, memperluas cakupan kerjasama kemitraan antara pemilik modal dan pengelola, termasuk memberikan pilihan kerjasama bagi hasil untuk pengadaan tanah yang terkena dampak; Kedua, pembangunan ekonomi berbasis kemasyarakatan, seperti pada komunitas NU dan Muhammadiyah, didukung oleh pengembangan sistem aplikasi untuk membangun marketplace di lingkungan komunitas NU dan Muhammadiyah. Ketiga, memperluas literasi dan akses kewirausahaan di kalangan umat Islam Indonesia, termasuk dengan menyediakan mata kuliah wajib kewirausahaan sebagai mata kuliah wajib nasional.*

Katakunci: *Ekonomi, Kemakmuran, Ummah, Kerjasama, Mudharabah, NU-Muhammadiyah, kewirausahaan*

Introduction

Indonesia, as one of the countries with the largest Muslim population in the world, has the potential for zakat and shadaqah which can be used as economic capital for the people. There are two types of management of zakat, infaq, waqf and shadaqah funds, namely under state coordination such as the National Zakat Amin Agency (*Badan Amin Zakat Nasional/Basnaz*), and the Indonesian Waqf Agency (*Badan Wakaf Indonesia/BWI*);¹ and managed by the community or non-governmental organizations such as Nahdlatul Ulama, Muhammadiyah, Dompot

¹ Asep Saepudin Jahar, "Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law," *Studia Islamika* 26, No. 2 (2019). Zawawi Zawawi, et.al., "Waqf and Sustainable Development Law: Models of Waqf Institutions in The Kingdom of Saudi Arabia and Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 23, No. 1 (2023).

Dhuafa, Rumah Zakat and even all mosques in Indonesia mostly manage shadaqah and waqf from the community.²

The word "prosperity" in the Official Indonesian Dictionary (KBBI) is interpreted as a condition that is completely sufficient and not lacking.³ It is not uncommon for the word prosperity to be written to express the goals or ideals of the ongoing process. The word 'prosperous' is also often written together with the word 'fair' to describe the direction and purpose of the development process. For example, the current government's development is directed at realizing a fair and prosperous society. The popularity of the term "fair and prosperous society" in Indonesia stems from the lofty ideals of the founding fathers of the Indonesian state, including Soekarno and Mohammad Hatta.⁴ In addition, the meaning of prosperity is also synonymous with achieving one's welfare level. The term prosperity is often interpreted with the word welfare as a depiction of the fulfillment of one's life needs, whether primary, secondary, or tertiary. Usually, the prosperity or welfare of a person's life is reflected in a happy living condition, feeling comfortable in living life.

The study of the prosperity of the people, along with its strategies, is still fascinating to be discussed and studied further. This could be because realizing the muslim society or ummah's prosperity is still quite far from the intended realization. Reflecting on the current condition of Muslims in Indonesia, as an entity that is the majority of the population in Indonesia, of course, Muslims have not felt the problem of prosperity evenly. There may be some Muslims already in a prosperous life position, but it does not rule out the possibility that some Muslims are still in the process of reaching a prosperous level of life.

Behalf of achieving the economic prosperity of Muslims, it is necessary to formulate a strategy to help realize this prosperity in real life. Usually, a strategy can be formulated if it is known the main problems that surround it.⁵ Currently, one of the problems of the prosperity of the ummah is more due to the uneven distribution factor because of the inequality of economic income. Furthermore,

² Mahdi Syahbandir, et.al., "State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh," *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, No. (2022). Fauzan Samad, et.al., "Strategy of Community Economy Empowerment Through the Management of Waqf Assets at The Baitussalihin Mosque in Ulee Kareng, Banda Aceh City," *Jurnal Sosiologi Dialektika Sosial* 10, No. 1 (2024).

³ KBBI Online, <https://kbbi.kemdikbud.go.id/entri/makmur>, accessed on November 21, 2021.

⁴ Abu Tholib Khalik, A Just and Prosperous State in the Perspective of Indonesian Founding Fathers and Muslim Philosophers, *Journal of Theologia* 27, No. 1 (2016), p. 147.

⁵ Freddy Rangkuti, *Tehnik Membedah Kasus Bisnis: SWOT Analysis*, Jakarta: Gramedia Pustaka Utama, 2015.

Didi Suardi identified poverty and unemployment as one of the main problems of the people's economy.⁶

Thinkers or observers of the idea of the prosperity of the people offer quite a number of strategies. Often, studying the idea of the prosperity of the people uses a strategic approach to optimizing social funds sourced from zakat, infaq, shadaqah, and waqf funds. In addition, the strategic approach can be through an institutional approach, such as expanding the function of the mosque not only used as a place of worship, but more than that, the mosque's existence can be directed as a tool for the economic empowerment of the people. As an example of an institutional strategy approach through the mosque is carried out by Ta'mir Jogokaryan Mosque Yogyakarta. Ta'mir Jogokaryan Mosque uses modern mosque governance with three steps, namely: mapping, service, and empowerment. Mapping can mean that each mosque has a clear da'wah map, a real work area, and a recorded congregation

The strategy of optimizing Islamic social funds can be done either through government or private institutions. Government institutions that carry out zakat, infaq, shadaqah, and waqf governance activities have been carried out by the National Amil Zakat Agency (BAZNAS)⁷ and the Indonesian Waqf Board (BWI).⁸ Structurally, BAZNAS and BWI have institutional networks from the center to the regions. Meanwhile, private institutions, either in the form of community organizations or religious organizations, which are quite a consent in managing Islamic social funds, include Lazisnu affiliated with Nahdlatul Ulama, Lazismu owned by Muhammadiyah, Global Corpora consisting of Global Zakat and Global Wakaf, at UIN Jakarta there is a Social Trust Fund (STF), LAZ Darul Tauhid, etc.⁹

⁶ Didi Suardi, "Strategi Ekonomi Islam Untuk Kesejahteraan Umat," *Islamika: Jurnal Ilmu-Ilmu Keislaman* 20, No.2, (2020), p. 70.

⁷ Badan Amil Zakat Nasional (BAZNAS) is the official and only body established by the government based on Presidential Decree No. 8 of 2001 that has the task and function of collecting and distributing zakat, infaq, and sadaqah (ZIS) at the national level. See <https://baznas.go.id/profil>.

⁸ The Indonesian Waqf Board (BWI) is an independent state institution established under Law No. 41/2004 on Waqf. Imam Yahya, "Zakat Management in Indonesia: A Legal Political Perspective," *Ahkam* 30, No. 2 (2020).

⁹ Riris Pramiswari, et.al., "Strategy for Fundraising and Distributing of Zakat, Infāq, and Alms for the Welfare of the People: A Comparative Study between LAZ-UQ and LAZISNU Jombang," *Journal of Islamic Law* 2, No. 2 (2021).

Strategic studies through optimizing Islamic social funds include Sumadi (2017)¹⁰ and Ahmad Asrof Fitri (2021).¹¹ Meanwhile, the study of the institutional strategy approach through the mosque as a model of community economic empowerment has been carried out by Asep Suryanto and Asep Saepullah by taking a sample of mosques in Tasikmalaya City.¹² Apart from Asep Suryanto, the mosque-based community economic empowerment strategy was also carried out by Yuliana Muharawati et. al.¹³ Suparto, et al., studied the Authority of Regional Governments in the Field of Religion; Study of Regional Regulations (Perda) regarding Zakat in Riau Province.¹⁴

On this occasion, the author sets another strategy different from the previous two. There are three economic strategies that the author chooses, namely: first, partnership cooperation strategy; second, community-based economic development strategy; and third, expanding entrepreneurial literacy and access. The purpose of writing this article is to provide options for economic strategy choices in realizing the prosperity of the people. The partnership cooperation strategy adopts a pattern of relations between capital owners (*Shahib al-mal*) and business actors (*mudharib*), whose practices can be carried out on a broader scale. During the community-based economic development strategy, the author wants to sample the Nahdlatul Ulama (NU) and Muhammadiyah communities, Indonesia's two largest religious organizations, with many congregations or members. From an economic point of view, a large number of congregations, if appropriately managed, can be a strength in economic development.

This study uses a normative legal method using a community empowerment theory approach.¹⁵ Research data is based on literature studies which refer to journal articles, books and scientific sources related to the focus of discussion. This research uses a helicopter view approach by looking at the problems of the development process followed by providing constructive solutions.

¹⁰ Sumadi, "Optimalisasi Potensi Dana Zakat, Infaq, Sadaqah Dalam Pemerataan Ekonomi Di Kabupaten Sukoharjo (Studi Kasus di Badan Amil Zakat Daerah Kab. Sukoharjo)," *Jurnal Ekonomi Islam* 03, No. 1 (2017).

¹¹ Ahmad Asrof Fitri, "Economic Strategy for the Prosperity of the Ummah (Ziswaf Synergy with Crowd Funding System at Kitabisa.Com)," Paper for Contemporary Islamic World Course, presented on November 19, (2021).

¹² Asep Suryanto and Asep Saepulloh, "Optimalisasi Fungsi dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid di Kota Tasikmalaya," *Iqtishoduna: Jurnal Ekonomi Islam* 5, No. 2 (2016). p. 1-27.

¹³ Yuliana Muharawati, *Strategi Masjid Dalam Pemberdayaan Ekonomi Umat Pada Masjid Assalam Karang Tengah Dan Masjid Nurul Huda*, Accounting Study Program," Faculty of Economics, University of Muhammadiyah Sukabumi, 2018.

¹⁴ Suparto Suparto, et.al., "Local Government Authority in The Field of Religion; A Study of Regional Regulation (Perda) on Zakat in Riau Province," *De Jure: Jurnal Hukum dan Syariah* 14, No. 2 (2022).

¹⁵ Munir Fuady, *Riset Hukum: Pendekatan Teori dan Konsep*, Jakarta: Raja Grafindo Persada, 2018.

Interpreting the Prosperity of the Ummah

According to the author, prosperity can also be understood as another form of welfare. Usually, the word 'prosperity' is found together with the word 'justice' or 'welfare.' In understanding the meaning of welfare, as stated in Law No. 13 of 1998, welfare can be understood as a system of social life and livelihood, both material and spiritual, which is covered by a sense of safety, decency, and inner and outer peace that makes it possible for every color of the state to fulfill the best physical, spiritual and social needs for themselves, their families and the community by upholding human rights and obligations following Pancasila.¹⁶ The word welfare is related to quality of life. The concept of quality of life is a description of the state of good life.

Didi Suardi explains the meaning of welfare from two perspectives: welfare in conventional economics and welfare in Islamic economics.¹⁷ In a conventional perspective, welfare in the concept of modern society is interpreted as a condition where a person can fulfill all needs, such as food, drink, clothing, shelter, social security, health insurance, education, employment, and others which are part of the needs of the missing components above then the existence of his life will be threatened.¹⁸

Furthermore, Didi Suardi provides an overview of welfare in Islamic economics which aims to achieve human welfare as a whole, namely material welfare and spiritual and moral welfare.¹⁹ The concept of welfare in the Islamic economics perspective is based on the manifestation of economic values, as well as spiritual and moral values. The conception of welfare and happiness (*falah*) can be referred to the achievement of the objectives of Islamic law, as seen by al-Ghazali, with the preservation of 5 principles in *maqashid sharia*, namely the preservation of religion (*hifdz al-din*), the preservation of the soul (*hifdz an-nafs*), the preservation of reason (*hifdz al-aql*), the preservation of offspring (*hifdz an-nasl*), and the preservation of property (*hifdz al-mal*).²⁰

In an Islamic economic perspective, based on the approach offered by al-Ghozali above, it could be that the approach to prosperity is measured materially and morally spiritually. Materially measured prosperity can be seen through indicators of the fulfillment of outward needs, whether primary, secondary, or tertiary. This approach is more seen in terms of how much income a person earns to spend to fulfill their needs. On the other hand, prosperity in a broader sense is

¹⁶ Law of the Republic of Indonesia Number 13 of 1998 concerning the Welfare of the Elderly.

¹⁷ Didi Suardi, "Strategi Ekonomi Islam Untuk Kesejahteraan..." p. 73-74.

¹⁸ Warkum Sumitro, *Asas-asas Perbankan Islam dan Lembaga-lembaga Terkait*, (Jakarta: Raja Grafindo Persada, 2010), p. 17.

¹⁹ M.B. Hendrie Anto, *Introduction to Islamic Microeconomics*, (Yogyakarta: Ekonisia, 2003), p. 7.

²⁰ Abdur Rohman, *Ekonomi Al-Ghazali: Menelusuri Konsep Ekonomi Islam dalam Ihya Ulum Al-Din*, (Surabaya: Bina Ilmu, 2010).

understood as *falah* (happiness), whose dimensions are not only in life in the world but also reach life in the afterlife, *fi ad-dunya hasanah wa fi al-akhirati hasanah*.

Ideally, a Muslim who can feel prosperity in his life means that from the material side, it is sufficient to meet his needs; nothing is lacking. On the other hand, spiritually can also feel happiness in living life. However, it does not rule out the possibility of someone materially sufficient, but from the spiritual aspect, he still does not get happiness in walking his life. Meanwhile, there is another phenomenon, which may be somewhat odd from the perspective of conventionalists, who see a Muslim from the material side as still lacking (read: his position is on the poverty line) but in the moral-spiritual aspect is mature, so in this condition, he is still given a sense of happiness (*falah*).

Map of the Ummah's Economic Problems

Based on the level of public welfare, Lincol in Arsyad classifies countries today into two major groups, namely developed countries and developing countries (NSB).²¹ Grouped into the group of developed countries are countries in Western Europe, North America, Australia, New Zealand, and Japan. In addition, most of the communist/socialist countries in Eastern Europe, such as the former Soviet Union, Bulgaria, Czechoslovakia, and Poland, can also be included in the group of developed countries. Meanwhile, NSBs are found in Asia, Africa, and Latin America.

As part of a developing country, Indonesia has almost the same characteristics as those experienced by other developing countries. Sadono Sukirno identifies several factors that characterize developing countries, including the following: First, the level of prosperity is relatively low; Second, the productivity of workers is still low; Third, the population growth rate is still high; Fourth, economic activities are "dualistic"; Fifth, economic activities remain centered in the agricultural sector; Sixth, raw materials are the most important exports.²²

The demand for development is the focus for developing countries. This condition is caused by the urge to catch up with developed countries that first carried out the development process. The average country categorized as a developing country was once part of a colony of a colonizing country that was freed or became independent in the decade of 1940, after World War II.²³ Based on the 2010 population census data reported by the Central Bureau of Statistics (BPS), Indonesia's total population is 237,641,326 people. Muslims in Indonesia

²¹ Lincolin Arsyad, *Development Economics: Lecture Dictate Series*, Jakarta: Gunadharma Publishers, t.t), p. 4

²² Sadono Sukirno, *Ekonomi Pembangunan: Proses, Masalah, Dan Dasar Kebijakan*, (Jakarta: Kencana, 2011), p. 14-18

²³ Lincolin Arsyad, *Development Economics*, p. 2

are the majority population. The number of Muslims in Indonesia is 207,176,162 people.²⁴ Based on the BPS data, Java Island, with 6 provinces, still occupies the first position in the distribution of the number of Muslims in Indonesia. West Java Province ranks first, followed by East Java and Central Java Provinces.²⁵

Meanwhile, the data show that the total poverty rate in Indonesia is based on BPS data as of March 2021. The percentage is 10.14%, a decrease of 0.05% compared to the poverty data in September 2020, which amounted to 10.19%.²⁶ The author has an assumption that the percentage of the poverty rate in Indonesia mentioned above is mainly experienced by Muslims in Indonesia, and this is because the majority of Indonesia's population are Muslims themselves. The poverty afflicting some Indonesian Muslims is one of the problems that can be mapped, affecting the level of prosperity for Muslims. In fact, many factors affect the level of prosperity of society in Sadono Sukirno's view. The state of the housing they live in, the presence or absence of electricity and facilities for obtaining clean water, the state of infrastructure in general, and the level of income earned are some important factors that significantly affect a society's prosperity level.²⁷ Low-income levels can lead to the following: First, malnutrition and poor health; Second, widespread poverty; and third, low levels of education.

In addition to this poverty, the economic problem faced by some Muslims is unemployment. The existence of unemployment in developing countries, such as Indonesia, may be due to the fact that a balance has not been achieved, or there is still a gap between the number of job vacancies available and the group of people looking for work. Currently, the number of job vacancies in the formal sector is still limited, if not to say a little, compared to the number of the labor force looking for luck to get a job.

We can imagine almost all universities in Indonesia, both public and private, both under the supervision of the Ministry of Education, Culture, Research, and Technology and universities under the auspices of the Ministry of Religion, every year graduate hundreds of thousands or even millions of students who graduate and want to get a job immediately. But what happens? The number of output graduates of higher education is only a small portion that can be absorbed directly through the formation of job vacancies either held by government agencies or private companies. Meanwhile, most university

²⁴<https://sp2010.bps.go.id/index.php/site/tabel?tid=321>, data accessed on Tuesday, November 23, 2021.

²⁵ The number of Muslims in West Java Province is 41,763,592, in East Java Province is 36,113,396, and in Central Java Province is 31,328,341. BPS data from the 2010 population census.

²⁶BPS data at <https://www.bps.go.id/indicator/23/192/1/persentase-penduduk-miskin-menurut-provinsi.html>, data accessed on Tuesday, November 23, 2021.

²⁷ Sadono Sukirno, *Ekonomi Pembangunan: Proses, Masalah, dan Dasar Kebijakan*, (Jakarta: Kencana, 2011), p. 14.

graduates cannot be directly absorbed into work. For example, for 1 Sharia legal officer formation in one of the Sharia Financial Institutions (LKS) in Indonesia, it could be contested by hundreds of people who want to get a job. Likewise, the formations opened by government agencies, the enthusiasts are also booming.

Developing countries, including Indonesia, often experience this phenomenon of economic problems. The responsibility to solve the above problems cannot only be charged to the state. The state, indeed, has the responsibility to solve the economic problems that are plaguing some Indonesian Muslims. However, there is nothing wrong if we together can contribute ideas to formulate the right strategy for achieving the prosperity of the ummah.

Strategy Options

After the opti map of the economic problems of the people above, the next step needs to set a strategy that is expected to minimize the more significant impact at least, thus affecting the achievement of the prosperity of the people. Indeed, the choice of economic strategy has been quite widely offered by observers of the prosperity of the people, either through the approach of optimizing the management of Islamic social funds, such as zakat, infaq, sadaqah, or waqf funds (Ziswaf), which are carried out by Ziswaf management institutions formed by the government or initiated by the private sector, in this case, community organizations or religious organizations.²⁸

In addition to optimizing Ziswaf funds, another strategic approach usually carried out is through an institutional approach by utilizing the mosque as the center of the people's economic empowerment. In this case, the mosque is not only understood as a means of worship but the function of the mosque can be expanded in the form of economic development and economic empowerment of Muslims.

Concerning the choice of economic strategies for the prosperity of the people, the author proposes other strategy options: first, a partnership cooperation strategy in which the relationship between the owner of the capital and the manager is involved. In addition, partnership cooperation can be realized by optimizing idle natural resources (SDA); second, community-based economic development strategies, such as communities in Nahdlatul Ulama or Muhammadiyah; and third, strategies by expanding access to entrepreneurship.

Partnership Cooperation

The first economic strategy option expected to realize the ideals of Muslim prosperity can be through the intensification of partnership cooperation. If traced

²⁸ Law No. 23 Year 2011 on Zakat Management. In this law, the authority to manage zakat can be carried out by the National Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) initiated and formed by the community.

historically, this strategy has been known for a long time. This strategy adopts the mudharabah cooperation model.

Understanding the concept of mudharabah gives us an idea of the legacy of Islamic intellectual treasures in the early Islamic period. The early generation of Islam, even before the Prophet Muhammad was appointed as the Messenger, had put the practice of mudharabah as a part of economic activities in the region of the Arabian peninsula. Mudharabah is one of the oldest and most widely circulated models of partnership and was known to the Arabs before Islam and was practiced by the Prophet before his prophethood and recognized and approved by the Prophet after his prophethood.²⁹

Mudharabah (المضاربة) is derived from the word adh-dharb (الضرب), which has two relevances between the two, namely, first, because the one who does business ('amil) yadhrib fil ardhi (walking on earth) by traveling on it to trade, so he is entitled to profit because of his efforts and work. As Allah swt says:

وَأخْرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ

Meaning: "...and some others walk the earth seeking some of the bounties of Allah..." (Al-Muzammil [73]: 20).

Furthermore, secondly, each of the partners, yadhribu bisahmin (cut or take a share) in the profits.³⁰ Naming this model of partnership mudharabah is, according to the Muslims in Iraq, also named al-mu'amalah (المعاملة), saying: 'amaltu rajulan mu'amalatan which means "I gave him money for mudharabah."³¹ The residents of Hejaz called it al-qiradh (القراض), which comes from the word qardh (القرض), which means al-qath'u (القطع) or cutting. That is because the owner of the property cuts from some of his property as capital and hands over the right to manage it to the person who manages it. The manager cuts for the owner of the capital part of the profit due to his efforts and work.³²

The practice of *mudharabah* historically cannot be separated from the concept of *shirkah* because *mudharabah* is part of *shirkah*. *Shirkah* is a partnership or a specific form of business cooperation in order to gain profit (profit-oriented).³³ A *Mudharabah* agreement is a business cooperation agreement between two or more parties with business capital from one party (without participating in the business) and business expertise from the other (without participating in the capital). The cooperation between the investor (*rabb al-mal/ shahib al-mal*) and the entrepreneur is called *syirkah mudharabah*.

²⁹ As-Sayid al-Imam Muhammad Ismail al-Kahlani, *Subul al-Salam*, Juz 3 (Bandung: Maktabah Dahlan, n.d.), p. 77.

³⁰ Ibn Faris, *Mu'jam Maqayyis al-Lughah*, Vol. V, p. 72.

³¹ Ibn Mandzur, *Lisanul 'Arab*, Vol. I, p. 544

³² Ibn Mandzur, *Lisanul 'Arab*. Vol. I, p. 21

³³ Jaih Mubarak and Hasanudin, *Fikih Muamalah Maliyyah: Akad Shirkah dan Mudharabah*, (Bandung: Simbiosis Rekatama Media Publisher, 2017), p. 158. 158.

Therefore, in the book of *Lisan al-Arab*, it is explained that *syirkah mudharabah* is a business venture carried out by certain parties based on capital from other parties that is carried out based on trust (trust/mandate).

Regarding business risk, the *mudharabah* practice is based on the principle of loss and sharing system, the principle of sharing profits and losses. If the managed business provides profit (rihb or profit), then the profit is shared between *shahibul mal* and *mudharib*. Moreover, vice versa, if the business run by the *mudharib* suffers a loss, then the loss is shared between *shahibul mal* and *mudharib*. The *shahibul mal* bears the loss of the capital managed by the *mudharib*. At the same time, the *mudharib* has borne the loss in terms of labor and time. Provided that the loss is purely due to business factors, not negligence on the part of the *mudharib*. The *mudharib* must be responsible for the loss of capital supplied by the *shahibul mal* due to the negligence factor made by the *mudharib*.³⁴

The practice of partnership cooperation in Indonesia, especially in the agricultural sector, can be traced historically through a tradition that has taken root in the community. In rural communities in several places in Java, such as in Jombang, East Java, partnership cooperation in the agricultural sector is known as *maro*, *mertelu*, or *mrapat*.³⁵ This profit-sharing cooperation involves two parties, the landowner and the tenant farmer. This practice adopts the concept of *mudharabah*, specifically known in fiqh books as *muzara'ah* and *mukhabarah*. The term used in carrying out this profit-sharing cooperation is a legacy of the Wali Songo, who spread Islam on the island of Java.³⁶ Wali Songo successfully indigenized Islam in Java, without using Arabic terms, but the community could practice the substance directly.

Along with the times, the practice of profit-sharing cooperation in the agricultural sector during the old-order era of President Sukarno was officially sanctioned in the form of legislation, namely in the form of Law No. 2 of 1960 concerning Production Sharing Agreements.³⁷ This law regulates production-sharing cooperation between landowners and cultivators, with an agreed period for rice fields of at least 3 years and for dry land of at least 5 years.

Scientific studies on cooperation for agricultural land production have been conducted quite a lot, including by Efa Roha with Ana Silviana and Agung

³⁴ AM Hasan Ali, Hadith on Profit Sharing (Mudharabah): Hadith Studies on DSN-MUI Fatwa No. 07/DSN-MUI/IV/2000, Paper presented at the Method of Understanding Hadith Course at the Islamic Studies Doctoral Program of the Postgraduate School of UIN Syarif Hidayatullah Jakarta on Monday, November 22, 2021, p. 9.

³⁵ Maro is a profit-sharing arrangement between a landowner and a tenant farmer with a percentage share of $\frac{1}{2}$; while *mertelu* is understood as $\frac{1}{3}$ and *mrapat* = $\frac{1}{4}$.

³⁶ Umrotul Khasanah, Sistem bagi Hasil dalam Islam, *De Jure: Journal Syariah dan Hukum*, Vol 1, No. 2, (2009), p. 120.

³⁷ Law of the Republic of Indonesia Number 2 of 1960 concerning Production Sharing Agreements.

Basuki Prasetyo.³⁸ In addition, Muhammad Alif's research has also conducted research on profit-sharing agreements for agricultural land in the Morowali region.³⁹ In contrast to previous research, Dewi Layyinat Syifa and Ahmad Ajib Ridlwan have researched the role of *mudharabah* financing in improving the agricultural sector.⁴⁰ In the author's view, the partnership cooperation model in the general formula of *mudharabah* practice, or a special formula in the form of *muzara'ah* or *mukhabarah* in the agricultural sector, is one of the economic strategies offers that can realize the realization of the ideals of Muslim prosperity.

The current implementation of the *mudharabah* model, besides being quite familiar with the practices carried out by Islamic Financial Institutions in Indonesia,⁴¹ also needs to be intensified on a broader scale. For example, developing the idea of making the *mudharabah* model an instrument in national development. Several future national cases can be identified that can use exit strategies through partnership cooperation with the *mudharabah* model, namely the relationship of partnership cooperation between capital owners and managers.

The first case is that there are still many agrarian disputes among the community, especially land owned by people who happen to be affected by the development of national-scale projects, for example, the construction of toll road infrastructure, either trans-Java or toll roads outside Java. In some places, such as the Kertosono-Jombang-Mojokerta toll road, some landowners still have not received compensation for their land acquisition.⁴² The construction of this toll road section began during the era of President Susilo Bambang Yudhoyono, so if counted down, it is estimated that it was more than 15 years ago. They have not "sincerely" relinquished their land ownership rights because the approach used by toll road developers for land acquisition through compensation patterns has not provided a sense of justice for the people. At that time, the compensation for releasing land ownership, 1 meter, was valued at no more than IDR. 100,000.

³⁸ Efa Roha, et.al., "Perjanjian Bagi Hasil Tanah Pertanian Pada Masyarakat Desa Bligorejo Kecamatan Doro Kabupaten Pekalongan (Perspektif Pasal 10 Uupa Menuju Terwujudnya Aspek Keadilan Masyarakat)," *Diponegoro Law Journal* 5, No. 3 (2016).

³⁹ Muhammad Alif, "Agricultural Land Production Sharing Agreement According to Law Number 2 of 1960 in Soyo Jaya District, Morowali Regency: A Case Study in Bau Village," *Journal of Legal Opinion* 3, No. 2 (2015).

⁴⁰ See Dewi Layyinat Syifa and Ahmad Ajib Ridlwan, "Meningkatkan Sektor Pertanian: Peran Pembiayaan Mudharabah (Studi pada Koperasi Simpan Pinjam Pembiayaan Syariah)," *Economica: Jurnal Ekonomi Islam* 12, No. 1 (2021).

⁴¹ Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori ke Praktek*, Jakarta: Gema Insani Press, 2001. Muhammad, *Bank & Lembaga Keuangan Syariah Lainnya*, Jakarta: Rajawali Press, 2020.

⁴² In Jombang and surrounding areas, people whose land has been affected by the National Strategy Project have formed an association called Jama'ah Korban Pembangunan Jalan Tol. See <https://bangsaonline.com/berita/26122/puluhan-warga-korban-pembangunan-tol-joker-unjuk-rasa-di-depan-pn-jombang>.

From the perspective of the people who own the land, the amount of compensation has not shown the value of justice because the compensation is minimal from the people's perspectives. The problem of agrarian disputes is not only experienced by the people around Jombang, similar incidents occur at the Cileunyi-Sumedang-Dawuan (Cisumdawu),⁴³ toll road project site, and the Trans Sumatra toll road in Riau and Lampung.⁴⁴ The Agrarian Reform Consortium (KPA) launched data throughout 2020, recording 30 eruptions of agrarian conflicts in the infrastructure development sector. Of these, 17 were caused by the development of National Strategic Projects (PSN) and included the development of the National Strategic Tourism Area, ranging from the construction of airports, toll roads, dams, ports, and tourism areas along with their supporting infrastructure.⁴⁵

Based on the data raised by the Consortium for Agrarian Reform, indicating that there are still many problems of agrarian disputes among the community, it could be that the approach used so far using the compensation pattern is unsuitable. There needs to be another approach option that refers to the principle of a win-win solution between the people as the legal owner of the land they own and the government represented by the developer of the national strategic project.

The principle of a win-win solution can be found in partnership cooperation with the *mudharabah* pattern between the people and the government. The people as shahibul mal (capital owners) can pool themselves in a cooperative model, and project developers represent the government as investment managers (*mudharib*). In the case of the agrarian dispute, the land owned by the people affected by the National Strategic Project (PSN) was not taken over through the compensation pattern. However, the land was recognized as capital participation (shares) from the people in the PSN. In this pattern, the people will be able to feel more economic prosperity because their land assets not only belong to the people, but at the same time, they will also continue to enjoy the results of investment through the development of PSN. This partnership cooperation model does override the spirit of capitalist economists who prioritize profits enjoyed only by capitalists (owners of capital). However, on the contrary, the benefits of investment can be enjoyed by many people. This partnership carries the spirit of a populist economy that can support the achievement of the economic prosperity of the people.

⁴³<https://www.cnbcindonesia.com/news/20200719104020-4-173757/duh-ada-tanah-sengketa-di-proyek-tol-terowongan-pertama-ri>. Data accessed on Monday, November 29, 2021.

⁴⁴<https://majalah.tempo.co/read/laporan-khusus/162140/sengketa-pembebasan-lahan-tol-trans-sumatera-belum-tuntas>. Data accessed on Monday, November 29, 2021.

⁴⁵http://kpa.or.id/media/baca/liputan%20khusus/557/Konflik_Agraria_di_Balik_Projek_Strategis_Nasional/. Data accessed on November 29, 2021.

The second case is the existence of land tenure by several people that have not been optimally utilized. At present, it is undeniable that some people control land with an area of up to tens of hectares and even hundreds of hectares but have not provided great benefits (utility) for life. As a result, natural resources are idle, not appropriately utilized, and even dead land is abandoned for a long time.

In the author's experience for approximately 15 years, almost every day traveling from home in Bogor to the office at UIN Syarif Hidayatullah Jakarta in Ciputat-South Tangerang, there are still several land parcels on the side of the road between Salabenda and Parung that have not been managed better for their benefits, and some are even abandoned. In addition to the view of Islam, this condition can be categorized as a party that is not grateful for the blessings that Allah Swt has given, also included as a party that becomes a barrier to the realization of prosperity for the people.

These examples are only a few iceberg images of Indonesia's unutilized natural resources (read: land). As a solution to this problem so that it can also support the realization of the prosperity of the people, it is necessary to promote partnership cooperation between owners of idle land with other parties who have the skills (expertise) in optimizing land so that it can provide more benefits with the concept of *ihya al-mawat*. *Ihya' al-mawat* is a solution for idle land to be revived so that its utility value can be felt more by the owner of the land or others. For example, the idle land is managed by planting, or developed in the form of fisheries or livestock farming. Either using the *muzara'ah* pattern or the *mukhabarah* pattern. The *Muzara'ah* and *Mukhabarah* models are a development of the *mudharabah* concept commonly applied in the agricultural sector. In the book of *fiqh muamalah*, *muzara'ah* can be understood as a form of profit-sharing cooperation between landowners and tenant farmers, where the seeds come from the landowner. While *mukhabarah* is a profit-sharing cooperation, in which the seeds or seeds come from the tenant farmers.

This partnership cooperation can be expanded; for example, there is a shop owner (shophouse) whose shop has not been utilized for a long time, aka the shop is empty. With the spirit of partnership cooperation and optimizing the valuable value of the shophouse, the shophouse owner can cooperate with other parties who want to develop their business. In this case, the participation of the shophouse in the business can be recognized as share capital in business activities. The profit from the business can be shared according to the agreement between the shophouse owner and the party doing the business.

Community-based Economic Development: NU and Muhammadiyah

The second strategy that can be an option in realizing the prosperity of the people can be through community-based economic development. The author chooses the Nahdlatul Ulama (NU) and Muhammadiyah communities as illustrative material because they, besides representing Indonesia's most

prominent religious organization, also have an actual congregation or mass base. NU and Muhammadiyah, as religious organizations in Indonesia, have their characteristics and respective advantages. Both have organizational wings or autonomous institutions that carry out economic development functions. In NU, there is the NU Economic Institute (LPNU). The Nahdlatul Ulama Economic Institute (LPNU) is a device or institution tasked with implementing NU policies in the field of economic development of Nahdlatul Ulama citizens. The program to strengthen the people's economy starts from the establishment of cooperatives and the policy of minutes or institutions for Nahdliyin or Nahdlatul Ulama members.

While in Muhammadiyah, there is the Economic and Entrepreneurship Assembly. The vision of Muhammadiyah Economic & Entrepreneurship Council (MEKM) is to develop the capacity and revival of Muhammadiyah's economic ethos to improve the economic empowerment and welfare of the people. While the missions of MEKM are: First, to develop the existing Muhammadiyah Commercial Enterprises (AUMK); second, to establish new Muhammadiyah Commercial Enterprises (AUMK); third, to conduct HR training with a strong entrepreneurial content to facilitate the establishment of AUMK and develop existing AUMK; fourth, to utilize land and waqf assets into productive assets that can generate economic value; fifth, to develop and improve micro business activity modules by utilizing ZIS funds and instruments.⁴⁶

The first step in community-based economic development is to formulate a data map of business actors in both NU and Muhammadiyah. Millions of Nahdliyin NU citizens or Muhammadiyah union members are doing business activities or business people. Internally, NU or Muhammadiyah may already have a network of merchants⁴⁷ or business people. This data is urgent because it will then be used as the content of the application system developed within NU or Muhammadiyah. In addition, the application system developed in NU or Muhammadiyah will be developed similarly to the marketplace model owned by Buka Lapak, Shopee, Lazada, etc., which can connect business actors within NU or Muhammadiyah with other members of the congregation.

For example, some Nahdliyin citizens have a business selling rice. The application system developed will provide easy access for other Nahdliyin who needs rice, along with other products that become business ventures for Nahdliyin citizens. The principle in community-based economic development, in addition to IT support with the use of marketplace-based systems, also prioritizes the spirit of mutual cooperation and partnership cooperation between business actors in NU and Muhammadiyah. Not only among NU Nahdliyin citizens but also if a member

⁴⁶ <http://ekonomi.muhammadiyah.or.id/content-5-sdet-visi-dan-misi.html>. Data accessed on Monday, November 29, 2021, at 20.5.

⁴⁷ Sri Edi Swasono in the Contemporary Islamic World course at the UIN Syarif Hidayatullah Jakarta Postgraduate School, online on Friday, November 26, 2021.

of the Muhammadiyah association has a business charity, for example, convection, through the application system developed, can offer its products to be taken advantage of by other members.

In addition to providing convenience, other benefits that can be enjoyed by NU Nahdliyin citizens or Muhammadiyah union members when transacting through the available marketplace will get relatively lower prices because consumers can directly meet with producers without going through a long chain of distribution channels. The initial problem exists in the cost needed to develop the application system, which is quite large. However, the author has confidence that organizations such as NU and Muhammadiyah will overcome the initial cost of developing an application system that can later support community-based economic development.

This community-based economic development strategy makes the spirit of *ta'awun* (helping each other) and the independence of the people the basis for its implementation. So far, it could be that the fulfillment of the needs of Nahdliyin citizens or members of the Muhammadiyah association depends on other parties, but with the spirit of economic independence and togetherness in business, meeting these needs can be done within the community.

Expanding Entrepreneurship Literacy and Access

The author's third strategy option is to expand entrepreneurial literacy and access. Implementing this strategy is expected to help reduce the unemployment rate in Indonesia. The problem of unemployment does not only affect Indonesia but also other countries, especially developing countries. One of the causes that trigger unemployment is the gap (imbalance) between the number of people looking for work and the number of job vacancies available. This imbalance can be seen from the enthusiasm of job applicants to fill certain formations that are limited in nature. For example, one job vacancy for a judge in a religious court will usually be invaded by hundreds or even thousands of prospective job applicants. This phenomenon indicates the tough competition between prospective job applicants to win the job vacancy position. If the applicants do not qualify, they may still try their luck by waiting for the same opportunity to compete for a decent job. It is possible that those who lose the competition will be forced to become unemployed, or those who have a creative and innovative spirit will create their job opportunities.

On the other hand, it is a problem in itself; almost every year, the output graduates produced by public and private universities cannot be directly absorbed into the world of work. The irony, if the outputs graduated by universities cannot directly gain access to the world of work, it will eventually increase the number of intellectual unemployment. The fact show that this condition is not only the responsibility of education providers, but the government has a great responsibility to provide jobs for its citizens, as mandated in the 1945

Constitution.⁴⁸ The world of education is responding quite well to market demand, in this case, the users of college graduates, so that the world of work can directly absorb the output of higher education. The response made by the world of education is to conduct a curriculum review by first determining the profile of graduates in accordance with the expectations of users. After the graduate profile is determined, the next step is to determine the learning outcomes of graduates (CPL) and select teaching materials formulated in the course.

In the author's view, expanding entrepreneurial literacy and access can be a strategic choice to achieve the prosperity of the people. This can first be done in a mandatory manner through the establishment of Entrepreneurship courses in all universities in Indonesia as long as there is still a problem of unemployment, as one of the factors caused by the imbalance between the number of job vacancies available and the number of people looking for work, entrepreneurship insights still need to be expanded to Muslims, including students and youth. This mandate has become mandatory. The Ministry of Education and Culture requires education providers in Indonesia to make Entrepreneurship courses a compulsory national characteristic, in addition to Indonesian language courses and Pancasila and Citizenship courses.

In addition to mandatory entrepreneurship courses for higher education managers in Indonesia, the government must massively conduct literacy and facilitate access to entrepreneurship at all levels of society. With more literacy and access to entrepreneurship, the hope is that more people can create their own job opportunities to become owners of the business or work they do. If this condition can be realized, it will indirectly become a leverage factor for achieving the prosperity of the ummah.

Currently, there are two kinds of choices for someone to work: first, working as a private employee or employee in a government agency; second, the choice to become an entrepreneur, creating their job. The first option is to work as an employee or employee. The competition is very tight because, in addition to the limited formation, there are many enthusiasts to apply as employees or employees. Many Indonesians currently feel the above conditions, and it is not easy to obtain formal employment with the status of an employee or employee. Meanwhile, the second option is an economic strategy to expand job creation independently.

Conclusions

The study of economic strategies for the prosperity of the ummah is still interesting to study further because the idea of the prosperity of the ummah is sometimes still positioned on something that is aspired to. As the majority of the

⁴⁸ See paragraph 2 in article 27 of the 1945 Constitution which reads: "Every citizen has the right to work and a livelihood worthy of humanity".

population in Indonesia, some Muslims are part of those who still do not feel economic prosperity evenly. The map of Islamic society's economic problems in Indonesia still illustrates poverty factors, unequal income distribution, and unemployment, which is part of the solution that needs to be found. Several economic strategies have been formulated, including optimizing Islamic social funds sourced from zakat, infaq, alms, and waqf funds and mosque-based economic empowerment. This article, providing solutions to economic strategy options for achieving people's prosperity, offered by the author includes 3 things, namely: *first*, expanding the scope of partnership cooperation between capital owners and managers, including providing options for profit-sharing cooperation for land acquisition affected by National Strategic Projects (PSN), such as toll road construction, as well as optimizing idle land to be developed into more productive. *Second*, community-based economic development, such as in the NU and Muhammadiyah communities, is supported by the development of application systems to build marketplaces within the NU and Muhammadiyah communities. *Third*, expanding literacy and access to entrepreneurship among Indonesian Muslims, including by providing mandatory entrepreneurship courses as a national compulsory course. In addition, it is necessary to provide broader insights into entrepreneurship to the ummah so that Muslims in Indonesia create more jobs independently.

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