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Is Islamic Philanthropy in Indonesia Heading to The Right Path towards Islamic Economic Development?

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Abstract

More practices are being carried out in Islamic philanthropic institutions in Indonesia. These practices are decentralized so that over time the patterns will become more diverse. So far, there is no empirical evidence that can conclude whether the practices of Islamic philanthropic institutions in Indonesia are in accordance with the direction of economic development in an Islamic perspective, especially in terms of the distribution and utilization of Zakat, Infaq, Shodaqah, and Waqf funds. This study aims to investigate the practices of distributing and utilizing ZISWAF funds in Islamic philanthropic institutions in Indonesia in accordance with the principles of economic development from an Islamic perspective. This research uses a qualitative description method through content/document analysis. Islamic philanthropy institutions that become the unit of analysis are religious philanthropy, corporate philanthropy, family philanthropy, and independent philanthropy. The results of this study show that various types of philanthropic institutions have a practice of distributing and utilizing funds that are quite in accordance with the indicators of economic development in an Islamic perspective. The majority of philanthropic organizations focus on improving access to education and economic equality. In addition, some institutions also pay attention to the social, health institutions also pay attention to the social, health and environmental sectors.

Semakin banyak praktik-praktik yang dilakukan pada lembaga filantropi islam di Indonesia. Praktik tersebut bersifat desentralistik sehingga seiring waktu polanya akan semakin beragam. Selama ini belum tersedia bukti empiris yang dapat menyimpulkan apakah praktik lembaga filantropi Islam di Indonesia sudah sesuai dengan arah pembangunan ekonomi dalam perspektif Islam, terutama dalam hal pendistribusian dan pendayagunaan dana Zakat, Infaq, Shodaqah, dan Wakaf. Penelitian ini bertujuan unutk menginvestigasi praktik-praktik pendistribusian dan pendayagunaan dana ZISWAF di lembaga filantropi Islam di Indonesia sesuai dengan prinsip ekonomi pembangunan dalam perspektif Islam. Penelitian ini menggunakan metide deskripsi kualitatif melalui content/document analysis. Lembaga filantorpi Islam yang menjadi unit analisis ialah filantropi keagamaan, lembaga filantropi perusahaan, dan filantropi keluarga. Hasil penelitian ini menunjukkan bahwa dari beragam jenis lembaga filantropi memiliki praktik pendistribusian dan pendayagunaan dana yang cukup sesuai dengan indikator pembangunan ekonomi dalam persepektif islam. Mayoritas lembaga filantropi memberikan fokus dalam peningkatan akses pendidikan dan pemerataan ekonomi. Selain itu, beberapa lembaga juga memperhatikan sektor sosial, kesehatan, dan lingkungan.

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Introduction

The issue of development economics in Indonesia is still a concern for academics. At least since the 90s until now several studies have discussed the issue of poverty (Tambunan, 1998; Ramdani, 2015; Mariyanti & Mahfudz, 2016), economic inequality (Baswir, 1987; Sasana, 2016), welfare (Sasana, 2016; Nasution et al, 2014; Rokhim, 2016) to alternative solutions to overcome these problems such as Local Economic Development (Rokhim et al, 2017), Social Capital (Nasution et al, 2014), Credit for MSMEs (Pratiwi, 2016; Rokhim et al, 2016). Economic development in Indonesia is still growing along with the changing times. Islam is a *samawi* religion that can regulate all aspects of human life. It is not only concerned with vertical relations to Allah SWT *(Habblumminallah)* but also concerned with horizontal relations to fellow human beings related to the world *(Habblumminannas),* including those related to the economy. This is confirmed in the Quran as Allah SWT says: *"But seek, with that which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of lawful enjoyment in this world; and be generous as Allah has been generous to you, and seek not mischief in the land. Verily, Allah likes not the mischief-makers" (QS. Al-Qasas: 77).*

According to Manurung (2012), efforts to develop the economy in Indonesia can be based on Islamic values to achieve community welfare. Indonesia's majority Muslim population is an extraordinary potential to drive the economy in accordance with Islamic values. Omar (2012) has proven that Islamic banks can support community economic development. Similarly, Maryanti & Mahfudz (2016) have compiled a poverty alleviation model by utilizing Baitul Mal wa Tamwil (BMT) and the potential of Zakat, Infaq, Shadaqah and Waqf (ZISWAF). It is evident from the research that the power of economic development in accordance with Islamic values can be relied upon in overcoming the problems that occur today. Chapra (1993) says that the economy based on Islamic teachings has a bigger and heavier task than the conventional economy. This is because it aims to promote welfare comprehensively, not limited to efforts to explain or predict economic reality.

Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) is one way to build an economy in accordance with Islamic values. ZISWAF is a tool to achieve economic justice among the poor and the rich. Indonesian people in general have known that giving ZISWAF to people in need is an act of worship. This habit is actually philanthropy, which according to Saidi (2006) is the activity of "giving" in its various forms, not limited to money or goods but also work or various efforts to ease the burden on the poor and improve their welfare. The activity of fulfilling ZISWAF is philanthropy related to worship in Islamic teachings, so it can be called Islamic philanthropy.

The role of Islamic philanthropy in Indonesia, especially non-governmental, is still rarely noticed by the public. Even though the potential of Islamic philanthropy to advance the people's economy from below can be said to be quite large compared to other similar institutions. Previous research on Islamic philanthropy only focuses on one object of study (Murti, 2018; Nasrullah, 2015; Nikmatuniayah & Marliyati, 2015; Abidin, 2012; Kholis et al, 2013; Siddik, 2018). Other studies discuss the concept of empowerment and the history of Islamic philanthropy (Ulza & Herwin, 2018; Fauzia, 2008; Alawiyah, 2013; Latief, 2013). Research in general still discusses at the level of describing the activities, benefits and management carried out by Islamic philanthropic institutions. Of the many studies on Islamic philanthropy in Indonesia, unfortunately no one has conducted a study of the characteristics and activities of Islamic philanthropy in a multi-objective manner and linked it to the concept of economic development according to Islamic principles. In fact, to advance Islamic philanthropy in Indonesia, a mapping of the activities carried out by many Islamic philanthropies in Indonesia is needed. Mapping Islamic philanthropy requires an analytical framework.

The contribution of this research is in the effort to map the characteristics, activities, and associated with the principles of economic development according to the Islamic perspective. This research is useful for scientific development in the field of Islam and Economic Development, especially regarding Islamic philanthropy in Indonesia. This research is also useful to be a reference for Islamic economics that is developing and looking for study patterns. It is hoped that this research can be a recommendation for philanthropy and the government to run real programs in the community. This research is discussed using the following systematic writing, among others, section 2 is a literature review, section 3 is the research methodology, section 4 is the results and discussion and section 5 is the conclusion.

Literature Review

Economic Development Concept

According to Sadono Sukirno (1996) economic development is an effort to increase per capita income by processing potential economic power into the real economy by investing, using technology, adding knowledge, improving skills, adding organizational skills, and management. As according to Schumpeter (in Suryana, 2000: 5) economic development is a change in the field of industry and trade related to per capita income and national income where the process occurs spontaneously and uninterruptedly. In accordance with the definition of Irawan (2002: 5), economic development is a variety of efforts made to improve the standard of living of a country as measured by the high and low real income per capita. According to Karl Marx in Jinghan (2012: 73), development theory in three ways, namely in a broad sense provides an interpretation of history from an economic point of view, in a narrow sense details the forces that drive capitalist development and finally offers an alternative path of planned economic development. According to Marx, every class structure of society consists of a class of landowners and non-landowners. Because the mode of production is subject to change, the evolution of society will occur when the forces of production conflict with the class structure of society. It can be concluded that economic development is an effort to improve the economy by optimizing per capita income. According to this conventional concept, per capita income is important because it is the main indicator of a country's economic development. Economic development indicators consist of the following economic and non-economic components (Tikson, 2005) i.e. Per capita income, Economic Structure, Urbanization, Savings Rate, dan Quality of Life Index. From these indicators, it can be seen that economic development in conventional principles does not have religious criteria or beliefs in its indicators. Whereas religion in Islamic principles is important in economic development efforts.

Economic Development in Islamic Perspective

Economic development from an Islamic perspective is a study that is not new but is still developing. Sadeq (1987) defines that economic development in Islam is a change in the material and immaterial welfare of a person accompanied by balance and sustainability. The concept of development in Islam is a multidimensional concept that includes changes in human welfare through progress, reorganization, reorientation of economic resources and social systems in accordance with Islamic norms and values. According to Ahmad (2006), development in Islam must reflect the concepts of tawhid, rubbubiyah, khilafah and tazkiyah. Development in Islam has comprehensive aspects including moral, spiritual and material aspects. According to Manurung (2012) several Muslim economists have elaborated the concept of economic development such as Al Biruni (973-1048), Ibn Sina (980-1037), Al Ghazali (1058-1111), Ibn Khaldun (1332-1404) as follows:

Table 1. Economic Thought of Some Muslim Economists

Economists (Years)	Definition
Al Biruni/ Alkhawarizmi (973-1048)	Economic development is accompanied by the distribution of public welfare and the maintenance of population growth to regulate efficiency and production.
Ibnu Sina (980-1037)	Development which includes political elements, social organization, financial management, division of society levels.
Al Ghazali (1058-1111)	Economic activities include clothing (sandang), food (pangan), shelter (papan) as basic needs and are divided into economic needs and socio-psychological needs. Efforts to achieve these needs must comply with sharia principles.
Ibnu Khaldun (1332-1404)	Multidisciplinary development is influenced by moral, social, economic, political and historical factors. The success of economic development depends on the welfare condition of society.

Table 1 explains the definitions of various economists regarding Islamic development economics, which essentially emphasizes multidimensional welfare improvement. In addition, these efforts must be in accordance with Islamic principles. Meanwhile Chapra (1993) emphasizes economic development on Islamic worldview and Maqashid Sharia as the main goal in Islam. This is different from conventional principles that prioritize the material side in building the economy. In further explanation, Chapra (1993) compiled a policy measurement in economic development according to Islamic principles in five indicator namely turning on the human factor, reduce concentration of wealth, undertake economic restructuring, undertaking financial restructuring, and strategic policy planning. In addition to the measurement of economic development policies compiled by Chapra, some measurements of development output can refer to two indices, namely MDI and I-HDI. MDI or Maqashid Shariah based Development Index is measurement for development which include not only social and economic dimensions such as human development, but also values, morality, family, and faith, and thus provide an all-encompassing framework for development among Muslims (Hasan et al, 1998). I-HDI or Islamic Human Development Index is a composite index generated from five key needs within the context of Maqasid Shariah (Anto, 2011). Given Islam's diverse and complicated growth, it is difficult to include non-quantifiable characteristics such as freedom, religiosity, and family values in a more accurate assessment of human development. Nonetheless, the I-HDI incorporates both quantitative and subjective characteristics.

Islamic Philanthropy

Philanthropy is the practice or activity of giving voluntarily to help others. Etymologically, the meaning of philanthropy is generosity, or social donation; something that shows love for humanity (Echol & Hasan, 1995). Philanthropy can be based on religious values embraced by religious believers, one of which is Islamic philanthropy. This form of philanthropy is extracted from religious doctrines sourced from the Qur'an and Hadith which are modified by the intermediary mechanism of ijtihad so that the movement of zakat, infaq, sadaqah, and waqf appear. This movement aims to achieve economic equality so that wealth should not only circulate among the rich. Islamic philanthropy can also be defined as charity that is based on the view of promoting social justice and maslahat. If the charity is closer to religious teachings and thus its practice is more individualized and concerns reward and sin, then in philanthropy the scope is broader as it is closer to moral philosophy which in practice is social in nature. The main basis for Islamic philanthropy comes from the Qur'an: *"Have you seen the one who denies the Recompense?. For that is the one who drives away the orphan. And does not encourage the feeding of the poor. So woe to those who pray. [But] who are heedless of their prayer. Those who make show [of their deeds]. And withhold [simple] assistance" (Al-Ma'un: 1-7).* The verse explains that one of the signs of people who deny religion is not supporting orphans. That means there is a social religious concept that then gives rise to the doctrine of zakat (tazkiyah) which undergoes two stages, namely, the makkiyah (theological) stage which is the stage of self-cleansing, and the madaniyah stage, namely the stage of cleansing assets by giving them to eight asnaf.

Institutionalization of Islamic Philanthropy in Indonesia

To mobilize philanthropic funds to be managed in a systematic and structured manner that can then be utilized properly, it is absolutely necessary to have an institution that mediates between the rich and the poor. In Law No. 38/1999, there are two types of organizations that manage zakat and philanthropic funds in general, namely: (1) Badan Amil Zakat (BAZ), which is a zakat management organization established by the government, and (2) Lembaga Amil Zakat (LAZ), which is a zakat management organization initiated by the private sector that gets official permission from the government. However, in Law No. 23 Year 2011, there are differences in zakat management organizations formed by the community that are confirmed by the government. Institutional structure, in an effort to achieve the objectives of zakat management, a National Amil Zakat Agency (BAZNAS) was formed which is domiciled in the national capital, provincial BAZNAS, and regency/city BAZNAS. BAZNAS is a nonstructural government institution that is independent and responsible to the President through the Minister, BAZNAS is an institution authorized to carry out the task of managing zakat and other philanthropic funds nationally. To assist BAZNAS in the implementation of the collection, distribution and utilization of zakat, the community can form an Amil Zakat Institution (LAZ). The establishment of LAZ is obliged to report periodically to BAZNAS on the implementation of the collection, distribution, and utilization of zakat that has been audited by sharia and finance, thus the position of LAZ is no longer equal to BAZ. In addition to philanthropy in the form of amilz zakat institutions, several other types of philanthropy are centered independently on private institutions. One of them is Filantropi Indonesia (filantropi.id). In this association, philanthropy is divided into religious philanthropy, corporate philanthropy, family philanthropy, and independent philanthropy.

Methodology

This research uses a qualitative paradigm by taking secondary data such as journals, books, institutional reports and internet sources. This research was conducted through content or document analysis. The unit analysis in this study is Islamic philanthropy institutions in Indonesia. The multiple case study model is used with the following criteria for Islamic philanthropy institutions:

1. Institutions registered in Filantropi Indonesia (https://filantropi.or.id/direktori/)
2. Their programs and activities have been running for the last 10 years.
3. Has a wide range of sources of revenue and distribution in its level.
4. Has an official website and annual report that can be accessed

Islamic philanthropy institutions type that become the unit of analysis are religious philanthropy, corporate philanthropy, family philanthropy, and independent philanthropy. But since independent philanthropy has nothing in common with Islamic values, it cannot be classified as Islamic philanthropy. From these criteria, it can be recapitulated that Islamic philanthropy institutions are used as objects include Family philanthropy such as Yayasan Hadji Kalla (yayasanhadjikalla.or.id) and Wahid Foundation (wahidfoundation.org). Corporate philanthropy such as BMM Muamalat (bmm.or.id) and Bamuis BNI (bamuisbni.or.id). Religious philanthropy such as Rumah Zakat (rumahzakat.org), Dompet Dhuafa (dompetdhuafa.org), Badan Amil Zakat Nasional or BAZNAS (baznas.go.id), Program Pembibitan Penghafal Al-Qur'an Daarul Quran or PPPA Daarul Quran (pppa.id) , and Daarut Tauhid Peduli or DT Peduli (dtpeduli.org). The object of research is more on religious philanthropy because the comparison in the Indonesian philanthropy database is more on this type.

This research aims to analyze the comparison of philanthropy programs with the objectives or indicators of economic development. Therefore, this study uses indicators from three different approaches, namely Chapra (1993), Maqashid Syariah Development Index or MDI (Hasan et al, 1998) and Islamic-Human Development Index (I-HDI) (Anto, 2011). Chapra (1993) and MDI each have five indicators, and I-HDI has seven indicators. The explanation and coding of each indicator is explained in appendix 1.

Results and Discussion

Philanthropic Institutions Profile

Table 2. Islamic Philanthropic Institutions in Indonesia

No	Institution Name	Types of philanthropy	Years Established	Office Domicile
1	Yayasan Hadji Kalla	Family	1981	Makassar
2	Wahid Foundation	Family	2004	Jakarta
3	BMM Muamalat	Company	2000	Jakarta
4	Bamuis BNI	Company	1967	Jakarta
5	Rumah Zakat	Religious	1998	Bandung
6	Dompet Dhuafa	Religious	1994	Jakarta
7	BAZNAS	Religious	2001	Jakarta
8	PPPA Daarul Quran	Religious	2007	Tangerang
9	Daarut Tauhid Peduli	Religious	1999	Bandung

Source: Authors, 2023

Islamic philanthropic organizations in Indonesia began to emerge since the Soeharto administration during the economic crisis and government reform. Since then, with the support of Law No. 38/1999 on Zakat Fund Management, philanthropic organizations were authorized to collect ZISWAF funds from the public. Some of the pioneers in Islamic philanthropy are Dompet Dhuafa and Rumah Zakat, which were established in 1994 and 1998 respectively. However, some other institutions such as Baitul Maal Umat Islam (Bamuis) BNI, which was established earlier in 1967, had already received social funds and officially collected zakat in 1992. Other organizations such as Hadji Kalla Foundation were also established earlier in 1981 with local social movements especially in Makassar. After the establishment of Dompet Dhuafa and Rumah Zakat, many other Islamic philanthropic organizations emerged such as the National Zakat Agency (BAZNAS), Daarut Tauhid (DT) Peduli, Baitul Mal Muamalat (BMM), Wahid Foundation, and PPPA Daarul Quran. Table 1 explains that the majority of philanthropic organizations' offices are located in Jakarta, while others are located in Bandung, Tangerang and Makassar.

The Islamic philanthropic organizations studied in this research have various types described in table 1 which make their characteristics different from one another. Family philanthropies such as the Hadji Kalla Foundation and the Wahid Foundation were established by one family with a social mission for society. Hadji Kalla Foundation was established from the strong desire of Mr. Hadji Kalla and his wife Mrs. Athirah. While the Wahid Foundation was founded by the family of K.H Abdurrahman Wahid who wanted to build a prosperous Indonesian society and uphold pluralism, multiculturalism, democracy, human rights inspired by Islamic values. Each has a goal of achieving the welfare of Indonesian society based on Islamic values so that according to the author it can be a benchmark for being said to be an Islamic philanthropic institution. Corporate philanthropy such as BMM Muamalat and Bamuis BNI are established in corporate organizations to accommodate social funds including ZISWAF funds from company employees or the general public. Both of these institutions have become national amil zakat institutions so that their status can be categorized as Islamic philanthropic institutions. In terms of programs, both institutions have the same mission in advancing the welfare of the community in the fields of education, economy, social, and others. Religious philanthropies such as Rumah Zakat, Dompet Dhuafa, BAZNAS, PPPA Daarul Quran, and DT Peduli are independently established by a community group whose activities focus on collecting and utilizing ZISWAF from the community. Each of them already has the status of a national amil zakat institution so they are certainly included in Islamic philanthropy.

The uniqueness of the five institutions can be explained as follows: Rumah Zakat focuses on creating a society that is not only prosperous, but can be independent so that it can provide happiness to the community in every aspect of life. Dompet Dhuafa originated from the initiative of journalists to help others in times of crisis. Dompet Dhuafa prioritizes the concept of compassion in its mission to achieve people empowerment and humanity. BAZNAS is a non-structural government organization under the auspices of the Indonesian Ministry of Religious Affairs that can be central in ZISWAF management initiatives on a national scale. PPPA Daarul Quran focuses on the Quran memorization program, so that community development-based programs are associated with specific targets. The figure of Ust. Yusuf Mansur is very closely associated with PPPA Daarul Quran. Meanwhile, Daarut Tauhid Peduli focuses on Islamic education and community empowerment programs. DT Peduli has the figure of Ust. Abdullah Gymnastiar as a role model in this institution.

Sectoral Focus

The second part of this research discussion is to map the programs of philanthropic institutions in development areas such as education and da'wah, economy, social, health, disaster relief, and others. Table 3 describes the number of programs of all philanthropic institutions in Indonesia. The most programs are found in Dompet dhuafa with 44 program variations and the second most programs are DT Peduli with 39 program variations. The Wahid Foundation has the fewest programs with only 7 programs. This program variation is an institution's effort to create community welfare in various aspects of life. In addition, program variations are an effort to provide special services according to the problems and needs of the community. The advantage of philanthropic institutions that provide varied programs is to show branding in the view of muzakki or donors. But if not managed properly, the number of programs will only add problems in internal management, institutional administration, and finance. Philanthropic institutions that have many programs are not necessarily superior because it is possible that institutions that have few programs can focus on program quality.

Table 3 also explains the program sectors of each institution. When analyzed in general, the sectors that Islamic philanthropic institutions pay the most attention to are education and da'wah with 67 programs. In terms of program quantity, almost all of them prioritize education and da'wah programs. Education and da'wah programs such as scholarships, student development, and da'wah movements. Meanwhile, others such as BAZNAS pay more attention to the distribution of ZISWAF funds in social purposes. This is due to BAZNAS's central mission in equalizing the social welfare of the community in each district/city throughout Indonesia. In addition, another unique finding is that almost all philanthropies have programs related to health and disaster management, except for the Wahid Foundation. According to the author, this is because the mission of health and disaster management is in the humanitarian mission so that it can be one in social goals. Some other programs that cannot be categorized in the above sectors are research and policy advocacy owned by Wahid Foundation, cultural preservation owned by Dompet Dhuafa, and environmental preservation carried out by several philanthropies.

Table 3. Islamic Philanthropic Institutions in Indonesia

No	Institutions	Num Programs	Education & Da'wah	Economy	Social	Health	Disaster Relief	Others
1	Yayasan Hadji Kalla	18	7	4	2	2	1	2
2	Wahid Foundation	7	2	3	1	0	0	1
3	BMM Muamalat	17	6	3	3	1	1	3
4	Bamuis BNI	20	9	4	2	4	1	0
5	Rumah Zakat	23	8	2	4	5	1	3
6	Dompet Dhuafa	44	13	9	6	11	1	4
7	BAZNAS	23	6	3	9	1	4	0
8	PPPA Daarul Quran	16	7	1	2	2	1	3
9	DT Peduli	39	9	7	8	6	3	6
	Total	207	67	36	37	32	13	22

Source: Authors, 2023

Mapping the Philantrhopic Program based Development Measurement

After sectoral mapping, this section describes mapping based on indicators of economic development in an Islamic perspective. In the previous section, it has been explained that the indicators used in this study consist of three, including Chapra (1993), MDI (hasan et al, 1998) and I-HDI (Anto, 2011). The mapping results can be explained in table 4. The results show that in the Chapra (1993) indicator, Islamic philanthropic institutions have focused on the humanitarian side for the entire community. In the MDI indicator, education is still a priority for Islamic philanthropic institutions. In the I-HDI indicator, property index and science index are the main priorities of philanthropic institutions. It can be concluded that based on economic development indicators, education and wealth distribution are still priority programs compared to other programs among philanthropic institutions in Indonesia. Besides that, there are still many programs that have no connection with economic development indicators. There are 56 philanthropic programs that do not have categories in Chapra's (1993) indicators, eight in MDI indicators, and eleven in I-HDI programs. This happens because some indicators do not have items to measure environmental issues or disaster relief. The reason why Chapra's (1993) indicators have uncategorized programs is that there are no specific measurements of health, environmental and social issues. Chapra concentrated more on economics and finance. There are the same indicators but the numbers are different because some indicators are closer to other indicators so they are included in different indicators. For example, the number of faith protection in MDI is 29 but in the I-HDI faith index is only 24, the difference of 5 programs is included in the Science Index or Property Index indicators in I-HDI. The coding of each indicator is explained in appendix 2.

Table 4. Mapping Programs based Development Measurement

Chapra (1993)			MDI (Hasan et al, 1998)			I-HDI (Anto, 2011)		
Code	**Indicators**	**Num.**	**Code**	**Indicators**	**Num.**	**Code**	**Indicators**	**Num.**
C1	Turning on the human factor	91	MDI1	Wealth Protection	60	IHDI1	Faith Index	24
C2	Reduce concentration of wealth	51	MDI2	Life Protection	49	IHDI2	Life Index	42
C3	Undertake economic restructuring	9	MDI3	Intellect Protection	52	IHDI3	Science Index	52
C4	Undertaking financial restructuring	0	MDI4	Faith Protection	29	IHDI4	Family-Social Index	4
C5	Strategic policy planning	0	MDI5	Posterity Protection	9	IHDI5	Property Index	57
U	Uncategorized	56	U	Uncategorized	8	IHDI6	Freedom Index	9
						IHDI7	Environment Index	8
						U	Uncategorized	11

Source: Authors, 2023

Table 5. Mapping Philantrophic Programs Each Institutions and Development Indicator

Institutions		**YHK**	**WF**	**BMM**	**BBNI**	**RZ**	**DD**	**BAZ**	**PPPA**	**DT**	**Total**
Num. Programs		18	7	17	20	23	44	23	16	39	**207**
C	**C1**	9	3	6	10	6	20	10	10	17	91
	C2	4	2	6	6	6	11	6	3	7	51
	C3	1	0	0	0	1	0	0	2	5	9
	C4	0	0	0	0	0	0	0	0	0	0
	C5	0	0	0	0	0	0	0	0	0	0
	U	4	2	5	4	10	13	7	1	10	56
MDI	**MDI1**	6	2	5	7	4	10	9	5	12	60
	MDI2	3	0	1	4	8	14	4	4	11	49
	MDI3	5	4	6	3	6	12	6	1	9	52
	MDI4	3	0	2	5	2	6	1	6	4	29
	MDI5	0	1	2	1	0	1	3	0	1	9
	U	1	0	1	0	3	1	0	0	2	8
IHDI7	**IHDI1**	1	0	2	3	2	6	0	6	4	24
	IHDI2	3	0	1	2	6	10	4	3	10	42
	IHDI3	7	3	4	5	5	12	7	1	8	52
	IHDI4	0	0	0	0	0	4	2	0	1	4
	IHDI5	6	2	7	7	4	12	8	5	6	5
	IHDI6	0	1	0	0	1	0	0	0	7	9
	IHDI7	1	0	0	0	3	0	0	1	3	8
	U	0	1	3	3	2	0	2	0	0	11

Source: Authors, 2023

Note: YHK: Yayasan Hadji Kalla, WF: Wahid Foundation, BMM: BMM Muamalat, BBNI: Bamuis BNI, RZ: Rumah Zakat, DD: Dompet Dhuafa, BAZ: BAZNAS, PPPA: PPPA Daarul Quran, DT: Daarut Tauhid Peduli.

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After analyzing the program in general based on three different indicators, an analysis was conducted on the institutional unit. Table 5 describes the overall analysis. It can be seen that based on Chapra's (1993) indicators most of the programs cannot be categorized. The indicator that has the most compatibility with Islamic philanthropy programs is indicator C1, the human factor. Dompet Dhuafa and Daarut Tauhid Peduli are two institutions that focus on this indicator. This is because these two institutions have more programs than other institutions.

MDI indicators are more evenly distributed in each institution, except MDI4 and MDI2 are not owned by Wahid Foundation and MDI5 is not owned by YHK, RZ, and PPPA. Wahid Foundation, which does not have MDI4, can show that this institution focuses on plural movements and multiculturalism so that it does not focus on increasing Islamic religious beliefs. Wahid Foundation also does not have programs in the health sector. This is because the main focus of the program is to maintain community peace amidst the diversity of ethnicity, race, religion in Indonesia. Hadji Kalla Foundation, Rumah Zakat, and PPPA Daarul Quran do not have programs related to the preservation of offspring. This is because the institutions do not use the family dimension in the implementation of their programs. The institution's programs on the MDI indicator are more evenly distributed compared to Chapra's indicator.

I-HDI indicators are not more evenly distributed across institutions. This is because the I-HDI indicators have seven indicators and some programs do not correspond to the indicator items. YHK does not have programs for IHDI4 and IHDI6. WF does not have programs for IHDI1, IHDI2, IHDI4, and IHDI7. BMM and BBNI do not have IHDI4, IHDI6, and IHDI7. RZ does not have IHDI4. DD does not have IHDI6 and IHDI7. BAZ does not have IHDI1, IHDI6, and IHDI7. PPPA does not have IHDI4 and IHDI6. The only institution that has programs for all I-HDI indicators is DT. Based on these findings, it can be seen that Islamic philanthropic institutions still prioritize education, health, economic, and religious programs. It is still very rare for philanthropic institutions to have programs including first, for the family and social dimensions, second to support the freedom of community activities in the economy, politics and law, third to care for the environment.

Based on the three indicators analyzed, it can be analyzed that all Islamic philanthropic institutions already have programs that are quite in accordance with the economic principles of Islamic development. However, some of them are still lacking in several issues, especially in the dimension of family and offspring, environmental issues, and the issue of freedom of activity. In addition, the issue of financial restructuring with sharia contracts has not yet become a special concern for Islamic philanthropic institutions. Some philanthropic institutions have been good at distributing their programs evenly on each indicator of economic development. It is expected that in the future, Islamic philanthropic institutions will pay more attention to the results of this analysis to develop new programs and evaluate existing programs.

Conclusion

The purpose of this study is to investigate the practices of distributing and utilizing ZISWAF funds in Islamic philanthropic institutions in Indonesia in accordance with the principles of development economics in an Islamic perspective. Some conclusions that can be drawn in this study are: First, philanthropic institutions in Indonesia have programs that are quite in accordance with the indicators of economic development in the Islamic perspective. The majority of philanthropic institutions focus on increasing access to education and economic equality. Second, each institution has its own uniqueness so that it cannot cover all indicators of economic development. Third, Islamic philanthropic institutions have some weaknesses in fulfilling economic development indicators related to the dimensions of family and offspring, environmental issues, freedom of activity, and financial restructuring with sharia contracts. It is hoped that this research can be an illustration for Islamic philanthropic institutions in evaluating their programs.

This study has limitations, namely not using the data triangulation method by interviewing Islamic philanthropic institutions to ascertain whether the meaning of the program listed on the website or report is the same as the researcher understands and whether the program is related to economic development indicators. Future research can use the interview method by taking a sample of Islamic philanthropy institutions with the type of national amil zakat institution to better represent Islamic philanthropy institutions in Indonesia.

Author's Contribution

Dian Friantoro: Creating and designing analyses, Collecting data, perform analysis, Writing paper; Biki Zulfikri Rahmat: Creating and designing analyses, analysis tools, perform analysis, Writing paper; Elif Pardiyansyah: Collecting data, perform analysis, Writing paper.

Declaration of Competing Interest

Authors have no conflict of interest

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Appendix 1. Economic Development Indicators

Chapra (1993)			MDI (Hasan et al, 1998)			I-HDI (Anto, 2011)		
Code	**Indicators**	**Sub-indicators**	**Code**	**Indicators**	**Sub-indicators**	**Code**	**Indicators**	**Sub-indicators**
C1	Turning on the human factor	• Policies in accordance with socio-economic justice, basic needs are met • Moral transformation in each individual by prioritizing social interests	MDI1	Wealth Protection	accuracy of ziswaf distribution, inheritance, halal income	IHDI1	Faith Index	increase in worship activities and morals, decrease in crime, corruption, and violence
C2	Reduce concentration of wealth	• Carry out land reform and rural development • Develop small and medium industries in villages or cities • More equitable ownership and control in companies to reduce concentration of wealth • Restructure the financial system in accordance with Islamic values	MDI2	Life Protection	health, leisure, physical fitness, security of life	IHDI2	Life Index	increased life expectancy, decreased drug abuse and smoking
C3	Undertake economic restructuring	• Reorganizing all aspects of the economy, including private consumption, government finance, capital formation and production.	MDI3	Intellect Protection	education, research, practice/courses, conducive learning atmosphere	IHDI3	Science Index	level of education, number of educational facilities, quality of community literacy, work output
C4	Undertaking financial restructuring	• Directed towards a more humane financial system in accordance with Islamic principles, abolishing interest, providing financing to MSMEs.	MDI4	Faith Protection	tawhid, easy access to worship, quality of worship, religious education	IHDI4	Family-Social Index	increased fertility, family quality, decreased mortality, divorce and domestic violence
C5	Strategic policy planning	• Plans are drawn up to reform institutions, allocate resources more efficiently and effectively in accordance with the development strategy	MDI5	Posterity Protection	Marriage, family life, family solidarity/social environment, reduced mortality, housing, continuity of religious education for children	IHDI5	Property Index	Community property ownership, community economic growth, reducing economic inequality and poverty
						IHDI6	Freedom Index	political freedom, freedom of economic activity, legal justice
						IHDI7	Environment Index	Environmental conservation, emission reduction, etc.

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Appendix 2. Mapping The Programs Based on Indicators

Nama Lembaga	**Jenis Program**	**Nama Program**	**Pencapaian Indikator**		
			Chapra (1993)	MDI (Hasan et al, 1998)	I-HDI (Anto, 2011)
Bamuis BNI	DAKWAH DAN SOSIAL	PROGRAM BIAYA HIDUP DA'I PEDALAMAN	C2	MDI1	IHDI5
Bamuis BNI	DAKWAH DAN SOSIAL	KEROHANIAN ISLAM, PENGAJIAN, TAKLIM DAN SYIAR	C1	MDI4	IHDI1
Bamuis BNI	DAKWAH DAN SOSIAL	BADAN PEMBINAAN KEROHANIAN ISLAM (BAPEKIS BNI)	C1	**MDI4,** MDI3	IHDI3
Bamuis BNI	KESEHATAN	PROGRAM BIAYA KESEHATAN		MDI2	IHDI2
Bamuis BNI	KESEHATAN	PROGRAM BIAYA RUMAH SAKIT UNTUK PARA PEGAWA BNI GOLONGAN RENDAH, MASYARAKAT UMUM DAN PENSIUNAN BNI		MDI2	IHDI2
Bamuis BNI	PEMBERDAYAAN EKONOMI	PROGARM PEMBERDAYAAN EKONOMI DHUAFA (BANTUAN MODAL USAHA KECIL/BMUK)	C2	MDI1	IHDI5
Bamuis BNI	PEMBERDAYAAN EKONOMI	PROGRAM PEMBERDAYAAN EKONOMI BEKERJASAMA DENGAN BLK/LPK/LKP	C2	MDI1	IHDI5
Bamuis BNI	PEMBERDAYAAN EKONOMI	PROGRAM PEMBERDAYAAN EKONOMI BEKERJASAMA DENGAN KELURAHAN/KELOMPOK	C2	MDI1	IHDI5
Bamuis BNI	PEMBERDAYAAN EKONOMI	PROGRAM PEMBERDAYAAN EKONOMI BEKERJASAMA DENGAN PANTI ASUHAN DAN PONDOK PESANTREN	C2	MDI1	IHDI5
Bamuis BNI	PENDIDIKAN	PROFRAM PENYELESAIAN SKRIPSI/WIUSDA	C1	MDI3	IHDI3
Bamuis BNI	PENDIDIKAN	PROGRAM BIAYA MASUK SEKOLAH/PERGURUAN TINGGI	C1	MDI3	IHDI3
Bamuis BNI	PENDIDIKAN	PROGRAM BIAYA PENDIDIKAN	C1	MDI3	IHDI3
Bamuis BNI	PROGRAM 1.000 DA'I	PROGRAM FOMRAL (UNTUK MAHASISWA)	C1	MDI4	IHDI1
Bamuis BNI	PROGRAM 1.000 DA'I	PROGRAM NON FORMAL (UNTUK SANTRI)	C1	MDI4	IHDI1
Bamuis BNI	PROGRAM 1.000 TPA	PROGRAM PEMBANGUNAN 1.000 TPA	C1	**MDI4**, MDI3	IHDI3
Bamuis BNI	SANTUNAN KEMANUSIAAN	SANTUNAN LEBARAN YATIM DAN JOMPO	C1	MDI1	IHDI5
Bamuis BNI	SANTUNAN KEMANUSIAAN	SANTUNAN BIAYA HIDUP SANTRI	C2	MDI1	IHDI5
Bamuis BNI	SANTUNAN KEMANUSIAAN	SANTUNAN KESEHATAN KHITANAN		MDI2	IHDI2
Bamuis BNI	SANTUNAN KEMANUSIAAN	SANTUNAN KESEHATAN DAN BANTUAN BIAYA HIDUP PASIEN DHUAFA PENDERITA SAKIT BERAT	C1	**MDI2,** MDI1	IHDI2
Bamuis BNI	SANTUNAN KEMANUSIAAN	SANTUNAN KORBAN BENCANA ALAM		MDI5	IHDI5
BAZNAS	EKONOMI PEDESAAN	BALAI TERNAK	C1	MDI3	IHDI3
BAZNAS	EKONOMI PEDESAAN	LUMBUNG PANGAN	C1	MDI3	IHDI3
BAZNAS	EKONOMI PEDESAAN	ZAKAT COMMUNITY DEVELOPMENT	C1	MDI3	IHDI3

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BAZNAS	EKONOMI PERKOTAAN	ZCHICKEN	C2	MDI1	IHDI5
BAZNAS	EKONOMI PERKOTAAN	ZMART	C2	MDI1	IHDI5
BAZNAS	EKONOMI PERKOTAAN	SANTRIPRENEUR	C1	MDI3	IHDI3
BAZNAS	KEBENCANAAN	PENGURANGAN RISIKO BENCANA		MDI2	IHDI2
BAZNAS	KEBENCANAAN	RESPON DARURAT BENCANA		MDI2	IHDI2
BAZNAS	KEBENCANAAN	BAZNAS TANGGAP BENCANA (BTB)		MDI5	
BAZNAS	KEBENCANAAN	MASA PEMULIHAN PASCA BENCANA		**MDI5**, MDI3	
BAZNAS	KEMANUSIAAN	BANK MAKANAN		MDI1	IHDI2
BAZNAS	KEMANUSIAAN	PAKET LOGISTIK KELUARGA	C2	MDI1	IHDI4
BAZNAS	KEMANUSIAAN	FIDYAH	C2	MDI1	IHDI5
BAZNAS	KEMANUSIAAN	QURBAN	C2	MDI1	IHDI5
BAZNAS	KEMANUSIAAN	ZAKAT FITRAH	C2	MDI1	IHDI5
BAZNAS	KEMANUSIAAN	BANTUAN LEMBAGA SOSIAL ISLAM SANTUNAN YATIM DAN DHUAFA	C1	MDI1	IHDI5
BAZNAS	KEMANUSIAAN	BANTUAN SOSIAL KEMANUSIAAN	C1	MDI1	IHDI5
BAZNAS	KEMANUSIAAN	BANTUAN PENYANDANG DISABILITAS	C1	MDI2	IHDI5
BAZNAS	KEMANUSIAAN	BANTUAN RUMAH TIDAK LAYAK HUNI BAZNAS		MDI5	IHDI4
BAZNAS	KESEHATAN	RUMAH SEHAT BAZNAS		MDI2	IHDI2
BAZNAS	PENDIDIKAN DAN DAKWAH	BEASISWA CENDEKIA BAZNAS	C1	MDI3	IHDI3
BAZNAS	PENDIDIKAN DAN DAKWAH	SEKOLAH CENDEKIA BAZNAS (SCB)	C1	MDI3	IHDI3
BAZNAS	PENDIDIKAN DAN DAKWAH	DAKWAH BAZNAS	C1	MDI4	IHDI3
BMM Muamalat	BMM RESCUE	BMM RESCUE		MDI5	
BMM Muamalat	KEMITRAAN	KEMITRAAN			
BMM Muamalat	PEMBERDAYAAN EKONOMI	BANGUN DESA UNGGUL	C2	MDI3	IHDI5
BMM Muamalat	PEMBERDAYAAN EKONOMI	BMM SAHABAT UMKM	C2	MDI3	IHDI5
BMM Muamalat	PENDIDIKAN	BEASISWA CIKAL MUAMALAT	C1	MDI3	IHDI3
BMM Muamalat	PENDIDIKAN	BEASISWA SARJANA MUAMALAT	C1	MDI3	IHDI3
BMM Muamalat	PENDIDIKAN	MUAMALAT SOLIDARITY BOARDING SCHOOL (MSBS)	C1	MDI3	IHDI3
BMM Muamalat	PENDIDIKAN	ORPHAN KAFALA PROGRAM	C1	MDI3	IHDI3
BMM Muamalat	PENDIDIKAN	BEASISWA TAHFIDZ MUAMALAT	C1	MDI4	IHDI1
BMM Muamalat	PENDISTRIBUSIAN	PENGADAAN FASILITAS UMUM		MDI1	IHDI5
BMM Muamalat	PENDISTRIBUSIAN	KOMUNITAS SEHAT MUAMALAT		MDI2	IHDI2
BMM Muamalat	PENDISTRIBUSIAN	RUMAH HARAPAN		MDI5	

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BMM Muamalat	QURBAN PRIORITAS	QURBAN PRIORITAS	C2	MDI1	IHDI5
BMM Muamalat	RAMADHAN	RAMADHAN	C2	MDI1	IHDI5
BMM Muamalat	WAKAF	SENTRA KOMERSIL PRODUK UMKM AGROWISATA	C2	MDI1	IHDI5
BMM Muamalat	WAKAF	EXCECUTIVE TAHFIZH CENTER	C1	MDI4	IHDI1
BMM Muamalat	ZISWAF	ZAKAT	C2	MDI1	IHDI5
Dompet Dhuafa	DAKWAH DAN BUDAYA	DAI AMBASADOR	C1	MDI3	IHDI1
Dompet Dhuafa	DAKWAH DAN BUDAYA	JAMPANG ENGLISH VILLAGE	C1	MDI3	IHDI3
Dompet Dhuafa	DAKWAH DAN BUDAYA	KAMPUNG SILAT JAMPANG	C1	MDI3	IHDI3
Dompet Dhuafa	DAKWAH DAN BUDAYA	SERAMBI BUDAYA	C1	MDI3	IHDI3
Dompet Dhuafa	DAKWAH DAN BUDAYA	BINA ROHANI PASIEN	C1	MDI4	IHDI1
Dompet Dhuafa	DAKWAH DAN BUDAYA	BINA SANTRI LAPAS	C1	MDI4	IHDI1
Dompet Dhuafa	DAKWAH DAN BUDAYA	CORPS DAI DOMPET DHUAFA (CORDOFA)	C1	MDI4	IHDI1
Dompet Dhuafa	DAKWAH DAN BUDAYA	PESANTREN MUALLAF	C1	MDI4	IHDI1
Dompet Dhuafa	DAKWAH DAN BUDAYA	BADAN PEMULASARAN JENAZAH	C1	MDI4	IHDI3
Dompet Dhuafa	EKONOMI	AGROINDUSTRI	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	CASH FOR WORK	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	DD FARM	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	KEBUN PANGAN KELUARGA	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	PERTANIAN SEHAT	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	PETERNAKAN RAKYAT	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	SENTRA TERNAK	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	SOCIAL TRUST FUND	C2	MDI1	IHDI5
Dompet Dhuafa	EKONOMI	UMKM KREATIF	C2	MDI1	IHDI5
Dompet Dhuafa	KESEHATAN	AMBULANCE TERAPUNG	C1	MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	ANAK INDONESIA SEHAT		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	JARINGAN KESEHATAN IBU DAN ANAK		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	KAMPUNG CEKAL CORONA		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	KEMITRAAN TBC		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	POS SEHAT		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	PROGRAM KESEHATAN KAWASAN		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	RESPON DARURAT KESEHATAN (RDK)		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	SIAGA BENCANA		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	KEBUN SEHAT KELUARGA		MDI2	IHDI2

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Dompet Dhuafa	KESEHATAN	SANITASI TOTAL BERBASIS MASYARAKAT		MDI2	IHDI2
Dompet Dhuafa	KESEHATAN	KESEHATAN REPRODUKSI		MDI5	IHDI4
Dompet Dhuafa	PENDIDIKAN	BAKTI NUSA AND YOULEAD	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	ETOS ID	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	KOMUNITAS MEDIA PEMBELAJARAN (KOMED)	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	MAKMAL PENDIDIKAN	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	SEKOLAH GURU INDONESIA	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	SEKOLAH LITERASI INDONESIA	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	SMART EKSELENSIA INDONESIA	C1	MDI3	IHDI3
Dompet Dhuafa	PENDIDIKAN	E TAHFIZH	C1	MDI4	IHDI1
Dompet Dhuafa	SOSIAL	LAYANAN MUSTAHIK	C1	MDI1	IHDI5
Dompet Dhuafa	SOSIAL	SHELTER SEHATI		MDI2	IHDI2
Dompet Dhuafa	SOSIAL	PONDOK JIWA SEHAT		MDI2	IHDI2
Dompet Dhuafa	SOSIAL	DAPUR KELILING	C1	MDI2	IHDI3
Dompet Dhuafa	SOSIAL	PEMBERDAYAAN KELUARGA MANDIRI	**C2**, C1	MDI3	IHDI5
Dompet Dhuafa	SOSIAL	YATIM TANGGUH	C2		IHDI5
DT Peduli	DAKWAH	SSG TANGGUH	C1	MDI3	IHDI3
DT Peduli	DAKWAH	BEASISWA TAHFIDZ JUNIOR	C1	MDI4	IHDI1
DT Peduli	DAKWAH	BEASISWA TAHFIDZ TANGGUH	C1	MDI4	IHDI1
DT Peduli	DAKWAH	MASJID TANGGUH		MDI4	IHDI1
DT Peduli	EKONOMI	BALAI KREATIF	**C1**, C2	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	DAARUT TAUHID CREATUVE CENTRE (DTCC)	**C1**, C2	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	PETANI TANGGUH	**C2**, C1, C4	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	PETERNAK TANGGUH	**C2**, C1, C4	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	UKM TANGGUH	**C2**, C1, C4	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	DESA TERNAK MANDIRI (DTM)	C3	MDI1	IHDI5, **IHDI6**
DT Peduli	EKONOMI	DIFABEL CREATIVE CENTRE (DCC)	C3	MDI3	IHDI6
DT Peduli	KEMANUSIAAN	NRAKTIR YATIM	C1	MDI1	IHDI5
DT Peduli	KEMANUSIAAN	JUMAT BERKAH	C2	MDI1	IHDI5
DT Peduli	KEMANUSIAAN	LAYANAN SOSIAL	C2	MDI1	IHDI5
DT Peduli	KEMANUSIAAN	QURBAN PEDULI NEGERI	C2	MDI1	IHDI5
DT Peduli	KEMANUSIAAN	RAMADHAN PEDULI NEGERI	C2	MDI1	IHDI5
DT Peduli	KEMANUSIAAN	PEMBANGUNAN INFRASTRUKTUR	C3	MDI1	IHDI5

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DT Peduli	KEMANUSIAAN	AMBULANCE LAYANAN SOSIAL	C1	MDI2	IHDI2
DT Peduli	KEMANUSIAAN	LAYANAN AMBULANCE DAN MOBIL JENAZAH	C1	MDI2	IHDI2
DT Peduli	KEMANUSIAAN	SANTRI PENANGGULANGAN BENCANA (SATGUNA)	C1	MDI2	IHDI2
DT Peduli	KEMANUSIAAN	WATERWELL (SUMBER AIR BOR)	C3	MDI2	IHDI2
DT Peduli	KEMANUSIAAN	RESPON TANGGAP DARURAT		MDI2	IHDI2
DT Peduli	KEMANUSIAAN	RUMAH SINGGAH		MDI2	IHDI2
DT Peduli	KEMANUSIAAN	BANK POHON		MDI2	IHDI7
DT Peduli	KEMANUSIAAN	SATGUNA (SANTRI TANGGUH INDONESIA)	C1	MDI3	IHDI3
DT Peduli	KEMANUSIAAN	SEKOLAH BENCANA	C1	MDI3	IHDI3
DT Peduli	KEMANUSIAAN	BANGUN MESJID	C3	MDI4	IHDI1
DT Peduli	KEMANUSIAAN	RUMAH PEDULI YATIM	C1	MDI5	IHDI4
DT Peduli	KEMANUSIAAN	PENANAMAN POHON DAN MANGROVE			IHDI7
DT Peduli	KEMANUSIAAN	PENGELOLAAN SAMPAH			IHDI7
DT Peduli	KESEHATAN	KLINIK KESEHATAN		MDI2	IHDI2
DT Peduli	KESEHATAN	LAYANAN KESEHATAN GRATIS		MDI2	IHDI2
DT Peduli	KESEHATAN	PEDULI KESEHATAN WARGA DHUAFA		MDI2	IHDI2
DT Peduli	KESEHATAN	RUMAH SEHAT TANGGUH		MDI2	IHDI2
DT Peduli	PENDIDIKAN	BEASISWA AIS (ADZKIA ISLAMIC SCHOOL)	C1	MDI3	IHDI3
DT Peduli	PENDIDIKAN	BEASISWA HAFIDZ TANGGUH	C1	MDI3	IHDI3
DT Peduli	PENDIDIKAN	BEASISWA MAHASISWA	C1	MDI3	IHDI3
DT Peduli	PENDIDIKAN	BEASISWA MAHASISWA STAI DAARUT TAUHID	C1	MDI3	IHDI3
DT Peduli	PENDIDIKAN	BEASISWA PELAJAR TANGGUH	C1	MDI3	IHDI3
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	SIMPATIK GURU NGAJI	C2	MDI1	IHDI5
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	BTQ FOR LEADERS	C1	MDI3	IHDI3
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	MOBILE QURAN	C1	MDI4	IHDI1
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	PESANTREN TAHFIDZ	C1	MDI4	IHDI1
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	PESANTREN TAKHASSUS	C1	MDI4	IHDI1
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	QURAN CALL	C1	MDI4	IHDI1
PPPA Daarul Quran	PENDIDIKAN DAN DAKWAH	RUMAH TAHFIDZH	C1	MDI4	IHDI1

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PPPA Daarul Quran	PENGEMBANGAN MASYARAKAT	JEMBATAN KEHIDUPAN	C3	MDI1	IHDI5
PPPA Daarul Quran	PENGEMBANGAN MASYARAKAT	DAQU AGROTECHNO	**C3**, C1, C2	MDI1	**IHDI5**, IHDI6
PPPA Daarul Quran	PENGEMBANGAN MASYARAKAT	KAMPUNG QURAN	C1	**MDI4,** MDI1, MDI3, MDI5	**IHDI1,** IHDI3, IHDI5
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	SENYUM MUSTAHIK	C1, **C2**	MDI1	IHDI5
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	JALAN KEHIDUPAN	C2	MDI1	IHDI5
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	KLINIK DAQU SEHAT	C1	MDI2	IHDI2
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	LAYANAN AMBULANS GRATIS	C1	MDI2	IHDI2
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	SANTRI SIAGA BENCANA (SIGAB)	C1	MDI2	IHDI2
PPPA Daarul Quran	SOSIAL DAN KEMANUSIAAN	KASIH (KAMPUNG BERSIH)		MDI2	IHDI7
Rumah Zakat	DAKWAH DAN CAPACITY BUILDING	GURU NGAJI PEDALAMAN	C2	MDI1	IHDI5
Rumah Zakat	DAKWAH DAN CAPACITY BUILDING	RELAWAN DESA	C1	MDI3	IHDI3
Rumah Zakat	DAKWAH DAN CAPACITY BUILDING	PEMBINAAN MUALAF		MDI4	IHDI1
Rumah Zakat	DESA BERDAYA	PENDAMPING DAN PEMBERDAYA	**C2,** C1	MDI3	IHDI3
Rumah Zakat	DESA BERDAYA	PENGGERAK LINGKUNGAN	C2	MDI3	**IHDI7**, IHDI3
Rumah Zakat	DESA BERDAYA	ADVOKAT MASYARAKAT			IHDI6
Rumah Zakat	DESA BERDAYA	SURVEYOR PEMBERDAYA			
Rumah Zakat	EKONOMI	BANTUAN KEWIRAUSAHAAN	C2	MDI1	IHDI5
Rumah Zakat	EKONOMI	BANTUAN USAHA MILIK MASYARAKAT (BUMMAS)	C2	MDI1	IHDI5
Rumah Zakat	KESEHATAN	AMBULANCE SIAGA	C1	MDI2	IHDI2
Rumah Zakat	KESEHATAN	DESA BEBAS STUNTING		MDI2	IHDI2
Rumah Zakat	KESEHATAN	DESA RAMAH LANSIA		MDI2	IHDI2
Rumah Zakat	KESEHATAN	KHITANAN MASSAL DAN PERORANGAN		MDI2	IHDI2
Rumah Zakat	KESEHATAN	SIAGA SEHAT		MDI2	IHDI2
Rumah Zakat	LINGKUNGAN DAN KEBENCANAAN	BERBAGI AIR KEHIDUPAN	C3	MDI2	IHDI2
Rumah Zakat	LINGKUNGAN DAN KEBENCANAAN	BANK SAMPAH		MDI2	IHDI7
Rumah Zakat	LINGKUNGAN DAN KEBENCANAAN	POHON ENERGI		MDI2	IHDI7

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Rumah Zakat	LINGKUNGAN DAN KEBENCANAAN	DESA TANGGUH BENCANA			
Rumah Zakat	PENDIDIKAN	KADO CINTA UNTUK GURU	C2	MDI1	IHDI5
Rumah Zakat	PENDIDIKAN	BEASISWA ANAK JUARA	C1	MDI3	IHDI3
Rumah Zakat	PENDIDIKAN	BEASISWA SEKOLAH JUARA	C1	MDI3	IHDI3
Rumah Zakat	PENDIDIKAN	RUMAH VOKASI DAN LITERASI	C1	MDI3	IHDI3
Rumah Zakat	PENDIDIKAN	RUMAH QURAN	C1	MDI4	IHDI1
Wahid Foundation	GUS DUR UNTUK KEMANUSIAAN	BANTUAN KEMANUSIAAN		MDI5	
Wahid Foundation	KAMPANYE DAN ADVOKASI	RISET ADVOKASI KEBIJAKAN		MDI3	IHDI6
Wahid Foundation	PEMBERDAYAAN KOMUNITAS	KOPERASI CINTA DAMAI	C2	MDI1	IHDI5
Wahid Foundation	PEMBERDAYAAN KOMUNITAS	WIRAUSAHA SOSIAL	C2	MDI1	IHDI5
Wahid Foundation	PEMBERDAYAAN KOMUNITAS	PEMBERDAYAAN KOMUNITAS	C1	MDI3	IHDI3
Wahid Foundation	SEKOLAH PERDAMAIAN GUS DUR	BEASISWA RIYANTO	C1	MDI3	IHDI3
Wahid Foundation	SEKOLAH PERDAMAIAN GUS DUR	GUS DUR SCHOOL OF PEACE	C1	MDI3	IHDI3
Yayasan Hadji Kalla	ECONOMIC & SOCIAL CARE	DESA BANGKIT SEJAHTERA	C2	MDI1	IHDI5
Yayasan Hadji Kalla	ECONOMIC & SOCIAL CARE	PEMBERDAYAAN EKONOMI RAKYAT – ALPUKAT	C2	MDI1	IHDI5
Yayasan Hadji Kalla	EDUCARE	AKREDITASI MANDIRI	C1	MDI3	IHDI3
Yayasan Hadji Kalla	EDUCARE	BEASISWA KALLA	C1	MDI3	IHDI3
Yayasan Hadji Kalla	EDUCARE	BEASISWA KELUARGA KALLA	C1	MDI3	IHDI3
Yayasan Hadji Kalla	EDUCARE	DANA PENDIDIKAN SEKOLAH ISLAM ATHIRAH BONE	C1	MDI3	IHDI3
Yayasan Hadji Kalla	EDUCARE	PARENTING ISLAM	C1	MDI4	**IHDI3,** IHDI4
Yayasan Hadji Kalla	HUMANITY & ENVIRONMENT CARE	PENANGGULANGAN BENCANA	C1	MDI2	IHDI2
Yayasan Hadji Kalla	HUMANITY & ENVIRONMENT CARE	SENAM SEHAT		MDI2	IHDI2
Yayasan Hadji Kalla	HUMANITY & ENVIRONMENT CARE	SI ANAK SEHAT		MDI2	IHDI2
Yayasan Hadji Kalla	HUMANITY & ENVIRONMENT CARE	KAMPUNG HIJAU ENERGI			IHDI7
Yayasan Hadji Kalla	ISLAMIC CARE	IFTAR RAMADAN	C1	MDI1	IHDI5
Yayasan Hadji Kalla	ISLAMIC CARE	GURU NGAJI KOMPETEN	C2	MDI1	IHDI5

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Yayasan Hadji Kalla	ISLAMIC CARE	SEMBAKO IDUL FITRI	C2	MDI1	IHDI5
Yayasan Hadji Kalla	ISLAMIC CARE	PESANTREN BERDAYA DAN MANDIRI	C3	MDI1	IHDI5
Yayasan Hadji Kalla	ISLAMIC CARE	PEMBERDAYAAN KOMUNITAS ASNAF	C1	MDI3	IHDI3
Yayasan Hadji Kalla	ISLAMIC CARE	TEBAR DAI	C1	MDI4	**IHDI3**, IHDI1
Yayasan Hadji Kalla	ISLAMIC CARE	BANTUAN SOUND SYSTEM MASJID		MDI4	IHDI1

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