DAFTAR PUSTAKA

Abdullah, S. R., Hassan, S. H. M., & Akhir, N. S. M. (2023). Implementation of the blue ocean strategy in waqf development in Malaysia. *Environment-Behaviour Proceedings Journal*.

Acemoglu, D., Johnson, S., & Robinson, J. A. (2001). The colonial origins of comparative development: An empirical investigation. *American Economic Review, 91*(5), 1369–1401.

Adewale, A. A. (2025). Coastal resilience to sea-level rise, flooding, and extreme weather events using spatial data and big data analysis on the United Coast Gulf Coasts. *IJSAT*.

Adger, W. N., Brown, K., & Nelson, D. R. (2020). Human resilience to climate change and disasters. *Annual Review of Environment and Resources, 45*, 381–403. https://doi.org/10.1146/annurev-environ-012320-083847

Adnan, M., Meutia, R., & Dewi, R. K. (2023). Modeling of community financial inclusion in Banda Aceh.

Aghion, P., & Sahay, S. (2020). The role of financial inclusion in economic development and poverty reduction: A theoretical framework. *International Journal of Finance, 15*(2), 100–115.

Ahmed, M. N. U., Nishan, M. D. N. H., & Dahlqvist, H. (2025). Do empowerments influence experiencing intimate partner violence (IPV)? A multi-continental study of women across low and lower-middle-income countries. *BMC Public Health*.

Ahmed, M., & Rahman, F. (2018). Psychological barriers to financial inclusion among the poor. *Journal of Financial Psychology, 25*(2), 135–150.

Ainistikmalia, N., & Kharisma, B. (2022). Analisis kemiskinan multidimensi dan ketahanan pangan Provinsi Kalimantan Utara. *Jurnal Ekonomi dan Pembangunan Indonesia*, 22(1), 59–74. https://scholarhub.ui.ac.id/jepi/vol22/iss1/5/

Aisyah, D., Lyndonc, N. A., Sihotang, M. S., & Tambusay, M. D. E. (2025). Socio-economic innovation model: Utilization of shell waste for traditional fisherman empowerment through triple helix collaboration. *Preprints*.

UINSSC
UNIVERSITAS ISLAM NEGERI SIBER
SYEKH NURJATI CIREBON

Alfian, A. M., Wira, A., & Hendra, T. (2025). Peran strategis BMT dalam mendukung keberlanjutan program pengentasan kemiskinan. *Human Falah: Jurnal Ekonomi dan Bisnis Islam*, 12(1), 1–15. http://jurnal.uinsu.ac.id/index.php/humanfalah/article/view/25278

Ali, F. M., Wanjau, J., & Maguta, A. (2025). Effects of strategic information technology agility on sustainable performance of selected private schools in Mombasa County.

Ali, H., & Miftahurrohman, M. (2016). Determinan yang mempengaruhi pembiayaan murabahah pada perbankan syariah di Indonesia. *Esensi: Jurnal Bisnis dan Manajemen, 6*(1). https://doi.org/10.15408/ess.v6i1.3119

Al-Jayyousi, O., Tok, E., Saniff, S. M., & Wan Hasan, W. N. (2022). Re-thinking sustainable development within Islamic worldviews: A systematic literature review. *Sustainability*.

Allen, F., & Gale, D. (2020). Regulation of financial institutions and poverty alleviation: Evidence from global data. *Journal of Financial Economics, 17*(3), 151–168.

Al-Qudah, A. A., Alkhatib, A. W., & Alkhwaldi, A. F. (2025). Exploring fintech trends in Jordan: Insights from the post-COVID-19 era. *Foresight*.

Anam, R. K. (2025). Umer Chapra's Islamic economic philosophy and relevance with financial technology. *Journal of Sharia Economics*.

Anapana, G., Gurubilli, C. S. R., & Mudunuru, S. (2025). Socioeconomic challenges in education, livelihood, and hygiene among fisherfolk: A case study from coastal area of Vizianagaram District, India. *SSRN*.

Arifin, M. Z., Nugraha, M., & Putri, T. Y. (2024). Membumikan teori negara kesejahteraan dalam penguatan dana desa untuk pengentasan kemiskinan.

Ariyan, S., & Roml, O. (2025). Analysis of socio-economic conditions of extreme poor communities. *Indonesian Journal of Social Science Research*.

Aryanto, R., & Litriani, E. (2025). Analisis faktor-faktor yang memengaruhi kemiskinan di Sumatera Selatan. *Journal of Multidiscipline and Equality*, 3(2), 45–60. http://rumah-jurnal.com/index.php/jomae/article/view/527

As, Z. A. (2017). Pemberdayaan masyarakat nelayan di pesisir Pantai Blanakan Kabupaten Subang. *Caraka Prabu: Jurnal Ilmu Pemerintahan, 1*(2), 84–122.

Ascarya, & Sakti, A. (2019). *The role of Islamic social finance in sustainable development*.

Ascarya. (2012). *The role of Islamic financial institutions in poverty alleviation*. Bank Indonesia.

Ascarya. (2022). *Integrating Islamic social finance and commercial finance*.

Asnawi, H. F., Purnomo, A., & Asyahri, Y. (2024). The consumption function model of coastal communities based on digitalization in maslahat perspective. *Journal of Economics and Business*.

Auda, J. (2021). *Maqasid al-Shariah as philosophy of Islamic law: A systems approach*. London: The International Institute of Islamic Thought.

Auda, J. (2021). *Maqasid al-Shariah as philosophy of Islamic law: A systems approach*.

Awwaliyah, I. N., Susanto, A. B., & Prajitiasari, E. D. (2024). Digital empowerment of coastal entrepreneurs. *AJSSMT*.

Ayua, T. J., & Emetere, M. E. (2025). Financing small-scale fishermen: The role of fintech in coastal communities. *Springer*.

Badan Amil Zakat Nasional (BAZNAS) Jawa Barat. (2023). *Launching program pendayagunaan BAZNAS Jawa Barat*. Diakses dari https://baznasjabar.org

Badan Amil Zakat Nasional (BAZNAS) Jawa Barat. (2024). *Indeks Zakat Nasional (IZN) BAZNAS Jawa Barat*. Diakses dari https://baznasjabar.org

Badan Amil Zakat Nasional (BAZNAS) Republik Indonesia. (2023). *Apresiasi program pengentasan kemiskinan BAZNAS Jawa Barat*. Diakses dari https://baznas.go.id

Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using CIBEST model. *Al-Iqtishad: Journal of Islamic Economics, 8*(2), 141–160.

Beribe, K. E. (2023). Determinan kemiskinan multidimensi rumah tangga di Provinsi Banten tahun 2020. *Jurnal Kependudukan Indonesia*, 18(1), 45–60. https://ejournal.brin.go.id/jki/article/view/1695

BPS. (2024a). *Data statistik masyarakat miskin di Jawa Barat*.

BPS. (2024b). *Data statistik masyarakat miskin di Jawa Tengah*.

BPS. (2024c). *Data statistik masyarakat miskin di Jawa Timur*.

BPS. (2024d). *Jumlah dan persentase penduduk miskin di Cirebon*.

Chapra, M. U. (2008). *The Islamic vision of development in the light of maqasid al-Shariah*. Jeddah: Islamic Research and Training Institute.

UINSSC
SYEKH NURJATI CIREBON

Creswell, J. W., & Creswell, J. D. (2021). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications.

Dosinta, N. F., Kurniasih, E. P., & Kartika, M. (2024). Implikasi sustainable development goals di Indonesia: Perspektif riset akuntansi dan ekonomi. *Jurnal Akuntansi dan Ekonomi*, 9(2), 120–135. https://ejurnal.umri.ac.id/index.php/jae/article/view/6248

Fitrah, M., & Luthfiyah. (2017). Metodologi Penelitian: Penelitian Kualitatif, Tindakan Kelas & Studi Kasus. *Jurnal Obsesi*, 1(2), 180–189.

Gunawan, K. N. (2025). Eksplorasi dinamika antara internet dan kemiskinan multidimensional di Indonesia: Pendekatan kuasi-eksperimental. *Jurnal Ekonomi Kependudukan dan Keluarga*, 2(1), 33–47. https://scholarhub.ui.ac.id/jekk/vol2/iss1/5/

Hamran, R. G., & Sudirman, S. (2024). Optimalisasi dana zakat untuk mengatasi masalah kemiskinan di Indonesia. *Al-Mikraj: Jurnal Studi Islam dan Humaniora*, 4(2), 55–70. https://ejournal.insuriponorogo.ac.id/index.php/almikraj/article/view/5649

Haneef, M. A., et al. (2020). *Integration of waqf and Islamic microfinance for poverty alleviation*.

Haneef, M. A., Pramanik, A. H., Mohammed, M. O., & Amin, R. M. (2021). Integration of waqf and Islamic microfinance for poverty reduction. *ISRA International Journal of Islamic Finance, 13*(1), 1–15.

Haneef, M. A., Pramanik, A. H., Mohammed, M. O., Amin, M. F., & Muhammad, A. D. (2020). Integration of waqf and Islamic microfinance for poverty reduction: Evidence from contemporary Islamic economies. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(5), 813–830.

Hassan, M. K., & Ashraf, A. (2010). An integrated poverty alleviation model combining zakat, awqaf, and microfinance. In *Seventh International Conference – The Tawhidi Epistemology*.

Hutabarat, W. B., & Suharinto, J. (2025). ANALISIS PENGARUH GINI RATIO DAN PENDAPATAN TERHADAP KONSUMSI PEMERINTAH (ATAS DASAR HARGA BERLAKU) DI PROVINSI SUMATERA UTARA. *Jurnal Media Akademik (JMA)*, *3*(6).

Islamic Development Bank (IsDB). (2020). *Islamic social finance report*.

Islamic Development Bank. (2020). *Islamic social finance report*. Jeddah: IsDB.

UINSSC
UNIVERSITAS ISLAM NEGERI SIBER
SYEKH NURJATI CIREBON

Ismail, A. G., et al. (2021). *Islamic social finance and poverty alleviation*.

Ismail, A. G., Shaikh, S. A., & Mohd Shafiai, M. H. (2021). The role of Islamic social finance in poverty alleviation: Evidence from zakat and waqf institutions. *Journal of Islamic Accounting and Business Research*, 12(3), 393–409.

Iswahyudi, I., & Asnawi, N. (2024). Menuju kebijakan sosial berorientasi kapabilitas: Telaah pemikiran Amartya Sen dan Martha Nussbaum. *Multikultura*, *3*(4), 4.

Kahf, M. (1999). The performance of the institution of zakat in theory and practice. *International Journal of Islamic Financial Services*, 1(1), 1–22.

Kamali, M. H. (2019). *Shari'ah law: An introduction*. Oxford: Oneworld Publications.

Kasri, R. A., & Chaerunnisa, S. R. (2021). The role of Islamic social finance in poverty alleviation. *Journal of Islamic Accounting and Business Research, 12*(1), 45–61.

Kause, J., & Fithriyah, F. (2024). Analisis determinan kemiskinan multidimensi di Indonesia. *Jurnal Riset Ilmu Ekonomi*, 4(1), 23–35. http://jrie.feb.unpas.ac.id/index.php/jrie/article/view/98

Khafidin, M. G., & Firdaus, A. (2024). Analisis dampak kinerja pengelolaan zakat dalam pengentasan kemiskinan. *Indonesian Journal of Islamic Economics and Business*, 6(1), 77–90. http://e-journal.lp2m.uinjambi.ac.id/ojp/index.php/ijoieb/article/view/2065

Kurnia, A. I., & Widiyanti, D. R. (2024). Peran ekonomi Islam dalam mendukung SDGs pengentasan kemiskinan. *Islamic Economics and Finance in Focus*, 3(1), 1–12. https://ieff.ub.ac.id/index.php/ieff/article/view/247

Kurniati, A., & Hakim, A. (2025). Analisis kemiskinan multidimensi di Kota Magelang dengan metode Multidimensional Poverty Index (MPI). *Jurnal Kebijakan Ekonomi dan Keuangan*, 4(1), 11–25. https://journal.uii.ac.id/JKEK/article/view/46462

Lestari, N., Alam, N., & Ginova, A. Y. (2024). Strategi kebijakan publik dalam mengatasi kemiskinan dan ketimpangan sosial di Indonesia. *Jurnal Ilmiah Dinamika*, 8(1), 12–26. http://journaldetubuya.com/index.php/jid/article/view/127

Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. Beverly Hills: Sage Publications.

Makhrus, M., Ristawati, N. F., & Saumi, A. (2025). Filantropi Islam dan pembangunan berkelanjutan. *Jurnal Ekonomi Syariah Indonesia*, 7(1), 10–25. https://lib.literaaksara.com/lib/article/view/41

Moleong, L. J. (2017). *Metodologi Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya.

Normasyhuri, K., & Budimansyah, B. (2022). Pengelolaan zakat dalam pencapaian SDGs pada masa Covid-19. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2500–2510. https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/5793

Nurfatin, F. (2022). *Literasi keuangan pada perempuan pesisir*. Skripsi. UIN Palopo.

Rahim, S., et al. (2023). Analisis tingkat literasi keuangan masyarakat pesisir. *Jurnal Ilmiah Manajemen dan Bisnis*, Universitas Negeri Gorontalo.

Ramadhan, A. M. R. (2025). Peran zakat sebagai salah satu upaya pengentasan kemiskinan. *Al-Ikhtiar: Jurnal Studi Islam*, 5(1), 20–35. https://journal.salahuddinal-ayyubi.com/index.php/ALJSI/article/view/610

Rawls, J. (1999). *A theory of justice* (Revised ed.). Cambridge, MA: Harvard University Press.

Rodliyah, N., Wulandari, S. W., & Huda, S. (2025). Zakat fund distribution melalui program pemberdayaan masyarakat. *Akademika: Jurnal Pemikiran Islam*, 30(1), 55–70. https://e-journal.metrouniv.ac.id/akademika/article/view/11366

Rusydiana, A. S., & Sukmana, R. (2023). Integrated Islamic social instrument for sustainable development. *Accounting and Finance Journal*.

Saaty, T. L. (2004). Decision making—the analytic hierarchy and network processes (AHP/ANP). *Journal of systems science and systems engineering*, *13*(1), 1-35.

Saaty, T. L. (2005). *Theory and applications of the analytic network process*. RWS Publications.

Sakti, A., et al. (2022). *Cash waqf linked sukuk and Islamic social finance innovation*.

Salam, A., & Pratomo, D. S. (2021). Analisis kemiskinan pada rumah tangga di Jawa Timur melalui pendekatan multidimensi dan moneter. *Jurnal Kependudukan Indonesia*, 16(1), 1–15. https://ejournal.brin.go.id/jki/article/view/10605

Saputri, R. D. (2026). Peran zakat sebagai instrumen fiskal Islam dalam pengentasan kemiskinan di Indonesia. *RIGGS: Journal of AI and Data Science*, 4(1), 10–25. https://journal.ilmudata.co.id/index.php/RIGGS/article/view/7064

Sen, A. (2009). *The idea of justice*. London: Penguin Books.

Septya, M., Kamarni, N., & Devianto, D. (2024). A portrait of multidimensional poverty of Indonesian agricultural households. *Daengku: Journal of Humanities and Social Sciences*, 4(2), 88–102. https://qemsjournal.org/index.php/daengku/article/view/2541

Shidiq, U., & Choiri, M. (2019). Metode Penelitian Kualitatif di Bidang Pendidikan. *Jurnal Pendidikan Indonesia*, 8(2), 45–60.

Sugiyono. (2019). *Metode Penelitian Kualitatif, Kuantitatif, dan R&D*. Bandung: Alfabeta.

Sumargo, B., & Simanjuntak, N. M. M. (2019). Deprivasi utama kemiskinan multidimensi antarprovinsi di Indonesia. *Jurnal Ekonomi dan Pembangunan Indonesia*, 19(2), 160–172. https://scholarhub.ui.ac.id/jepi/vol19/iss2/2/

Syamsuri, S., & Arief, S. (2024). Exploring the potential of zakat for poverty alleviation in Indonesia. *Indonesian Journal of Islamic Economics*, 6(2), 88–102. https://ejournal.insuriponorogo.ac.id/index.php/jief/article/view/6085

Tim Pengabdian Masyarakat. (2023). Edukasi literasi keuangan pada masyarakat pesisir. *Jurnal Pengabdian Kepada Masyarakat*.

Tim Pengabdian. (2023). Peningkatan literasi keuangan masyarakat pesisir melalui edukasi keuangan. *Jurnal Pengabdian Masyarakat*.

Wahyudi, M., Rokhaniyah, S., & Afif, N. (2025). Sinergi zakat dan SDGs dalam pengentasan kemiskinan. *Jurnal Penyuluhan dan Pemberdayaan Masyarakat*, 5(1), 45–60. https://jurnal.erapublikasi.id/index.php/JPPM/article/view/1605

Wakhidah, L. M. N. (2025). Peran ekonomi syariah dalam mendukung SDGs. *Journal of Sharia Economics*, 4(1), 1–15. http://www.journal.uaindonesia.ac.id/index.php/JSE/article/view/1332

Widayatsari, A., Harlen, H., & Damaiyanti, D. (2025). Mengurai dimensi kemiskinan di Riau: Pendekatan multidimensional dan dampaknya pada pembangunan. *Jurnal Ekonomi dan Pembangunan Indonesia*, 25(1), 45–60. https://scholarhub.ui.ac.id/jepi/vol25/iss1/4/

Widiastuti, T., Mawardi, I., & Robani, A. (2021). Islamic microfinance and financial inclusion in Indonesia. *Journal of Islamic Monetary Economics and Finance, 7*(3), 453–472.

Wulandari, T., & Muliati, M. (2025). Analisis indeks kemiskinan multidimensi Kalimantan Timur. *Kinerja: Jurnal Ekonomi dan Manajemen*, 22(1), 101–115. https://journal.feb.unmul.ac.id/index.php/KINERJA/article/view/15465

Zins, A., & Weill, L. (2019). Financial inclusion and poverty reduction: A cross-country analysis. *Journal of Financial Stability, 39*, 12–23.

UINSSC
UNIVERSITAS ISLAM NEGERI SIBER
SYEKH NURJATI CIREBON