

Jaga Harapan as an Integrated Economic Empowerment Program of Laznas Salam Setara

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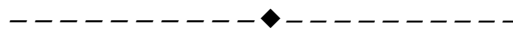
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Abstract

Empowerment is a process aimed at increasing the capacity and power of disadvantaged groups. Salam Setara Amil Zakat Institution has developed an integrated empowerment initiative called *Jaga Harapan* under the broader *Zakat Plus* program. *Jaga Harapan* is an integrated program that provides business capital assistance, entrepreneurship training, spiritual development, and social character building. The program aims to support business growth, improve the quality and consistency of religious practices, and foster stronger social character among beneficiaries. This study seeks to describe the empowerment efforts implemented through the *Jaga Harapan* program, which is distinctive due to its beneficiaries being spread across various regions of Indonesia and the program activities being conducted entirely online. This research employs a qualitative descriptive approach to analyze the implementation of the *Jaga Harapan* program using the concepts of empowerment, training, and mentoring.

Keywords: *Empowerment, Training, Mentoring, Jaga Harapan, Salam Setara.*



A. INTRODUCTION

Socio-economic inequality and the vulnerability of pre-prosperous families remain major challenges within Indonesia's welfare system. Although the COVID-19 pandemic has officially ended, its impacts continue to be felt through loss of income, unemployment, and limited access to capital. These conditions have widened social disparities and trapped many families in a recurring cycle of economic vulnerability (vulnerability trap). According to Statistics Indonesia (BPS, 2025), 8.47% of the Indonesian population, or approximately 23.85 million people, live in poverty, the majority of whom work in the Micro, Small, and Medium Enterprises (MSME) sector, which is highly vulnerable to economic fluctuations. The Indonesian Coordinating Ministry for Economic Affairs (2025) reported that 99.9% of businesses in Indonesia are MSMEs, employing 97% of the workforce; however, around 60% of these enterprises remain vulnerable due to limited access to capital, technology, and markets. More than 50% of micro-enterprises depend on informal financing because of low financial literacy and limited collateral (PIP, 2024). As of May 2025, the number of MSMEs increased from 64.2 million to 66 million, yet this growth has not been sufficient to strengthen the economic independence of pre-prosperous families, who continue to struggle to escape the cycle of vulnerability (Ekon, 2025).

Using the Cost of Basic Needs (CBN) method to measure poverty levels in Indonesia, BPS reported that as of September 2024, beyond the percentage of people classified as poor, 24.42% of the population were categorized as vulnerable to

poverty, while only 0.46% were classified as wealthy. BPS data (2025) also indicated that Indonesia had approximately 2.38 million people living in extreme poverty. Based on regional distribution, the poverty rate in urban areas increased to 6.73% in March 2025, while rural poverty reached 11.03%.

The national poverty line was set at IDR 595,242 per capita per month. Given that the average Indonesian household consists of 4.71 members, the household poverty threshold reached IDR 2,803,590 per month (Idbfinancials, 2025). In contrast to the BPS poverty standard, the World Bank applies an international poverty line based on Purchasing Power Parity (PPP), a conversion method that adjusts purchasing power across countries according to different poverty classifications (Lela, 2025). Indonesia, categorized as an upper-middle-income country with a Gross National Income (GNI) per capita of US\$4,870, uses the poverty threshold of US\$6.85 PPP per day. Indonesia's poverty standard at the global level was reflected in the World Bank's Macro Poverty Outlook report published in April 2025, which stated that 60.3% of Indonesia's population, or approximately 171.8 million people, were still living below the poverty line by the end of 2024 (World Bank, 2025). Applying the World Bank's global poverty standard would therefore result in a significantly higher estimate of Indonesia's poor population.

The Indonesian government remains committed to poverty alleviation as part of its short-term and long-term national development agenda. The government's poverty reduction strategies also support the Sustainable Development Goals (SDGs), particularly SDG 1, which aims to eradicate poverty in all its dimensions. To address poverty, the government has implemented various direct assistance programs, including the basic food assistance program (Program Sembako), the Family Hope Program (Program Keluarga Harapan), and direct cash assistance. During President Joko Widodo's administration, the government relied heavily on social safety net programs such as Prakerja, the Family Hope Program, Village Cash Assistance (BLT Desa), food assistance, wage subsidy assistance, housing incentives for low-income communities, and electricity subsidies (Barany, Simanjuntak, Widia, & Damuri, 2020). The Prakerja program, in particular, served as an online empowerment initiative aimed at increasing the participation of disadvantaged citizens (Rangga & Rahayu, 2022). Under President Prabowo's administration, additional poverty reduction programs have focused on improving access to education and health services, including the Smart Indonesia Card Program (Kartu Indonesia Pintar/KIP), Patriot Scholarships, the National Health Insurance Program (JKN/KIS PBI), and more recently, the Free Nutritious Meals Program (Makan Bergizi Gratis/MBG) and Sekolah Rakyat. The government has also implemented economic empowerment initiatives aimed at increasing income, such as the People's Business Credit Program (Kredit Usaha Rakyat/KUR), the Prakerja Card vocational training program, and the National Internship Program.

Members of Non-Governmental Organizations (NGOs) and Civil Society Organizations (CSOs) affiliated with the Indonesian Philanthropy Association (Perhimpunan Filantropi Indonesia/PFI), in collaboration with LPEM FEB UI,

developed a strategic document to support poverty alleviation efforts through the Adaptive Social Protection (ASP) framework. In addition, various foundations and philanthropic organizations have contributed to poverty reduction through educational scholarships, healthcare access, family and economic empowerment programs, and policy advocacy related to essential public services.

The roles of the government and non-zakat NGOs in poverty alleviation are reflected in their diverse programs and approaches. Similarly, zakat institutions, such as BAZNAS and other zakat organizations at the municipal, provincial, and national levels, have also implemented programs aimed at reducing poverty. These institutions manage both consumptive zakat distribution for urgent needs and productive zakat programs intended to reduce poverty by transforming mustahik (zakat beneficiaries) into muzakki (zakat payers). Productive zakat programs generally include business capital assistance, entrepreneurship training, business mentoring, and the provision of work equipment to foster economic independence through an empowerment approach. For example, BAZNAS North Lampung implemented a productive zakat program focused on livestock farming to improve community welfare (Yusna, Saifuddin, & Faizal, 2024), while Rumah Zakat implemented a similar livestock fattening initiative through its Desa Berdaya program (Dwiyanti & Prasetyo, 2024). Other BAZNAS empowerment initiatives include the Kampung Zakat program, which is tailored to the local potential of each village to develop both human and natural resources (Dewi & Lubis, 2024). Islamic institutions such as Baitul Maal wat Tamwil (BMT), as Islamic microfinance institutions, have also contributed to micro-entrepreneurship empowerment (Hafizh, Rahayu, & Viciawati, 2023). Likewise, YAKESMA has implemented community empowerment and welfare programs in Lampung by providing skills training for MSME actors (Fuadi, Dewi, & Aditya, 2024).

Other zakat-based poverty alleviation programs can be found in the education and health sectors. In education, zakat institutions provide scholarships, soft skills training, and school equipment assistance. In the health sector, they offer free healthcare services, free ambulance services, hospital cost assistance, and BPJS financing advocacy. Zakat institutions play a significant role in poverty alleviation due to their substantial zakat fundraising potential, diverse empowerment programs, and collaborative efforts with government agencies and NGOs.

Among the various poverty alleviation efforts undertaken by the government, non-zakat NGOs, and zakat institutions, this study aims to describe the zakat empowerment program implemented by LAZ Salam Setara, namely the Jaga Harapan program.

The Jaga Harapan program, one of the sub-programs under Zakat Plus, was established in response to these socio-economic conditions. The program targets mustahik from poor and vulnerable groups who already operate potentially viable household businesses but face limitations in access to capital and lack the financial credibility required to obtain formal financing.

The Jaga Harapan program operates on the hypothesis that if mustahik are provided with business capital and/or assistance in repaying or reducing productive debt, accompanied by structured and intensive mentoring and coaching, they will achieve better socio-economic conditions in the future. The development of beneficiaries is expected to be reflected through business growth, improved capacity to repay debt, enhanced religious practices, stronger character development, and increased economic empowerment as a result of the capital assistance and intensive one-year mentoring process provided by the program. Through the provision of business capital assistance and access to training, the beneficiaries of the program are distributed across various provinces as well as cities and regencies throughout Indonesia.

Table 1. Distribution of Jaga Harapan Program Beneficiaries 2024-2025

No	Province	Number
1	DKI Jakarta	5
2	Jawa Barat	22
3	Jawa Tengah	6
4	Jawa Timur	3
5	DI Yogyakarta	3
6	Banten	4
7	Lampung	1
8	Sumatera Utara	3
9	Sumatera Barat	2
10	Jambi	1
11	Riau	4
12	Kalimantan Barat	1
13	Kalimantan Selatan	1
14	Sulawesi Selatan	2
15	Sulawesi Tenggara	1
Total		59

Source: Salam Setara, 2025

The Jaga Harapan Program employs a mechanism that differs from those of other zakat institutions in implementing an integrated empowerment program that combines business assistance, spiritual development, business capacity building, and social character formation. Given the integrated format of Jaga Harapan's activities and the wide geographical distribution of its beneficiaries, how is this integrated empowerment effort implemented through the Jaga Harapan Program?

B. LITERATUR REVIEW

1. Empowerment

Ife (2013) states that empowerment is a process aimed at increasing the power of disadvantaged groups. Disadvantaged conditions may occur in at least three dimensions, namely class, gender, and race (Ife, 2013). Other forms of disadvantage

include poor communities, indigenous peoples, and the unemployed. The concept of power in empowerment encompasses at least seven aspects: the power to make personal choices, the power to define one's needs, the power to think, the power to confront social institutions, the power to access and utilize resources, the power to participate in economic activities, and the power to control reproduction. As a process, empowerment is viewed as a continuous journey throughout a person's life and human development, rather than something that ends at a particular stage (Adi, 2019). As a program, empowerment is understood as consisting of several stages of activities designed to achieve specific objectives.

Payne (1998) explains that empowerment aims to help clients gain the capacity to make decisions and determine actions related to themselves, including reducing the effects of personal and social barriers in taking action. This is achieved through increasing individuals' abilities and self-confidence in utilizing the power they possess, including through the transfer of power from their environment.

2. Training

As a program, empowerment involves a series of stages. One of the stages in the Jaga Harapan program is the provision of training or intensive mentoring for program participants. Training is often associated with efforts to prepare individuals to perform effectively in a particular task or role, typically, though not necessarily, within a work environment (Tight, 2004). Another definition describes training as the systematic acquisition of skills, rules, concepts, or attitudes that result in improved performance in work situations.

In the context of building empowerment, Ife (2006) argues that training constitutes a specific educational role because it focuses on teaching program participants how to perform activities that will be beneficial to them. Ife (2006) further emphasizes that training will be more effective when the skills being taught are those genuinely needed and desired by the community. Therefore, community members should be involved in determining the types of training they require.

Training itself is considered part of adult education in a broader sense (Tight, 2004). To produce effective training outcomes, several principles of adult learning can be applied in the planning, implementation, and evaluation of training processes, as adopted by the Jaga Harapan program implementation team (Bryan, Kreuter, & Browson, 2009).

3. Mentoring

In the mentoring process, the person being mentored holds the primary control, while the mentor merely facilitates the process of change and growth. The mentee independently discovers what they wish to learn, as well as the forms of change and growth they seek. Through mentoring, individuals are given opportunities to recognize their own abilities and learn new things based on their personal discoveries. According to Singgih (2003), as cited in Wiryasaputra (2006), some practitioners perceive mentoring as a form of consultation. This perspective

positions mentoring as a relationship between an expert and a non-expert. The mentee is considered to lack sufficient knowledge and capability, while the mentor is viewed as an expert who understands all aspects of the problems experienced by the mentee. The mentor is therefore expected to solve the existing problems. After gathering information, the mentor is expected to identify the root causes of the issues faced and provide specific solutions to address them.

The primary purpose of mentoring is empowerment or strengthening. Empowerment refers to developing people's power, abilities, potential, and resources so that they are capable of defending themselves. The core element of empowerment is the enhancement of consciousness. Conscious individuals are those who understand their rights and responsibilities in political, economic, and cultural contexts, enabling them to defend themselves and resist injustices directed toward them. According to Wiryasaputra (2006), there are seven objectives of mentoring and psychological counseling: moving toward growth, problem solving, achieving full and holistic self-understanding, learning healthier communication, practicing healthier behaviors, learning to express oneself fully and openly, and developing resilience.

C. METHOD

The approach used in this study is a qualitative approach. Alston and Bowles (2003) explain that qualitative research begins with specific experiences or observations and subsequently develops theories from patterns emerging from those observations. Qualitative research can also be used to understand the experiences of others and to interpret occurring social phenomena. In a qualitative approach, researchers use the language of the case and context being studied, directly engage in analyzing the social processes and cases under investigation, and pay close attention to the interpretations or meanings specifically embedded within the cases or communities being examined (Neuman, 2014).

Data collection techniques were conducted qualitatively by gathering data in the form of words, images, open-ended interviews, observations, and document reviews (Neuman, 2014). Primary data were collected through field research. The collected data consisted of texts from documents, observation notes, interview transcripts, screenshots, photographs, and audio/video recordings (Neuman, 2014). Secondary data were obtained from written documents related to the Jaga Harapan program of LAZ Salam Setara. Literature studies are conducted to provide researchers with existing knowledge about previously studied topics and to help researchers understand the research being carried out (Alston & Bowles, 1998).

In-depth interviews are interviews that refer to unstructured interviews, but often also refer to semi-structured and structured interviews (Becker, Bryman, & Ferguson, 2012). In this study, the researcher conducted in-depth interviews using a semi-structured approach with a list of questions or topics that had been specifically prepared. The interviews in this study were conducted in the initial stage and during the implementation process of the program.

D. RESULTS AND DISCUSSION

Ife (2013) states that empowerment is a process aimed at increasing the power of disadvantaged groups. The Jaga Harapan Program seeks to empower its beneficiaries through integrated business capital assistance, training, and mentoring. The program was implemented during the 2024–2025 research period. Jaga Harapan is an integrated empowerment program focusing on economic empowerment through business capital assistance and entrepreneurship training, combined with spiritual development and social character building for beneficiaries who experience business-related debt, layoffs due to the COVID-19 pandemic, and conditions of poverty.

Through this program, selected beneficiaries are entitled to receive business capital assistance of up to IDR 25 million, entrepreneurship training and business mentoring for one-year, spiritual development for one year, and social character-building activities for one year. Thus, beneficiaries receive integrated support throughout the entire one-year program period. This initiative aims to improve beneficiaries' abilities and self-confidence in utilizing the power and potential they possess (Payne, 1998). Referring to the objectives of empowerment, the Jaga Harapan Program aims to help beneficiaries develop their businesses, improve the quality and quantity of their worship practices, and strengthen their social character.

The program targets MSME entrepreneurs with business debt, workers affected by layoffs, and new entrepreneurs. To become beneficiaries of the Jaga Harapan Program, applicants must meet several criteria: they must be Indonesian citizens, Muslims, not previously registered in the Zakat Plus program, have a monthly family income below the zakat nisab threshold, have a total household income below the decent living standard, and have family income below the zakat had kifayah standard based on research conducted by Puskas BAZNAS RI. Applicants are also required to submit identity cards (KTP), family cards (KK), supporting documents related to their condition, and a proposal explaining the intended use of the funds for business purposes. According to Ife (2013), these target groups represent disadvantaged communities such as the poor, marginalized groups, and the unemployed who require greater access to resources and opportunities for participation in economic activities through the Jaga Harapan Program.

To become beneficiaries, applicants are required to register and upload the required documents online through the official website established by LAZNAS Salam Setara. Subsequently, a comprehensive verification process is conducted to assess administrative documents and business feasibility. Applicants who pass this stage then participate in an online interview conducted by the Jaga Harapan Program team. Administrative selection, business feasibility assessments, and interview results determine the final beneficiaries of the program. Once selected, participants receive business capital assistance according to their proposals, with a maximum limit of IDR 25 million, followed by a series of intensive training and mentoring activities conducted over one year.

Training is defined as a systematic effort related to the acquisition of skills, rules, concepts, and attitudes that improve performance in work situations (Tight, 2004). The training organized by the National Zakat Institution (LAZNAS) Salam Setara consists of entrepreneurship training, spiritual development, and social character-building activities designed systematically to help beneficiaries master entrepreneurial skills, business regulations, concepts of business development, and positive entrepreneurial attitudes balanced with spiritual and social character development.

The training is conducted in partnership with BIZ School after beneficiaries are officially accepted into the program. Training sessions are delivered through Zoom meetings organized by the program implementation team, followed by further communication through beneficiaries' WhatsApp groups. The program details are as follows:

1. The Jaga Harapan Program lasts for one year, with online training sessions conducted once every month. The training is interactive to identify participants' responses to the materials delivered. A total of 12 training sessions are provided, consisting of entrepreneurship training, spiritual development, and social character-building sessions. Entrepreneurship materials cover entrepreneurial character and mindset, spirituality and worship in business, business and household financial management, business capacity building, and business development strategies. Spiritual development sessions discuss strengthening the heart, gratitude and blessings, and improving the quality and quantity of worship. Social development sessions address topics such as finding inner peace, fostering hope, self-awareness, and emotional regulation. Following the online training sessions, participants are divided into small groups for consultation regarding the topics discussed. Participants are also assigned tasks to be submitted within a specified period. This mentoring and assignment process aims to ensure that the training provided is effective, well understood, and applicable to both entrepreneurial activities and daily life.
2. Consultation sessions are provided for small participant groups after each training session. Consultations are also available outside scheduled training sessions, including discussions regarding business challenges and progress, post-training assignments, and the preparation of routine reports.
3. Business capital assistance is provided at the beginning of the program. The assistance is distributed based on submitted Budget Plans (RAB/Rancangan Anggaran Biaya), which are reviewed and re-evaluated by the Jaga Harapan Program team concerning the items and prices proposed by beneficiaries. This review process ensures that beneficiaries do not propose excessively expensive purchases that would reduce program effectiveness. Consequently, the approved and disbursed amount may differ from the original proposal based on the validation conducted by the program team. Beneficiaries are then required to sign a program participation agreement and receive

socialization sessions regarding their rights and obligations throughout the 12-month program period.

4. The speakers and facilitators involved possess qualifications and professional experience relevant to their respective fields. Their qualifications are assessed based on professional certifications and experience in mentoring participants in entrepreneurship, spirituality, and social character development programs.

Ife (2006) argues that training constitutes a specific educational role because it focuses on teaching program participants how to perform activities that are beneficial to them. In the Jaga Harapan Program, educational efforts are implemented integratively through business capital assistance, entrepreneurship training, spiritual development, and social character building. As a result, beneficiaries are expected not only to become skilled entrepreneurs but also to achieve balanced spiritual and psychological well-being.

After participating in the training sessions, participants receive mentoring, assignments, and are required to prepare monthly reports for the following month's training session. According to Wiryasaputra (2006), the purpose of mentoring is empowerment or strengthening. Empowerment refers to developing individuals' power, abilities, potential, and resources so that they are capable of supporting and defending themselves. Through mentoring, beneficiaries are able to consult regarding challenges and progress they experience. Business development and entrepreneurial challenges encountered by beneficiaries require guidance from the Jaga Harapan Program team, which includes individuals experienced in entrepreneurship. Consultations are also available for issues related to improving the quality and quantity of worship, as well as psychological support through regular personal sharing sessions.

Wiryasaputra (2006) identifies seven objectives of mentoring and psychological counseling: growth-oriented change, problem solving, achieving full self-understanding, learning healthier communication, practicing healthier behaviors, learning self-expression openly and fully, and developing resilience. In line with these objectives, mentoring activities train beneficiaries to communicate effectively with mentors, understand themselves better, and endure various life challenges. Mentors provide guidance through WhatsApp groups, personal networks, and direct phone calls. Intensive mentoring is conducted before and after monthly training sessions, including reminders regarding financial reports, assignment reports, three-month and six-month monitoring reports, consultations on business progress and challenges, final assessments, and preparation for program termination throughout the 12-month period.

All activities within the Jaga Harapan Program are conducted online over the course of one year. At the end of the program period, beneficiaries participate in a program graduation ceremony as a form of termination, signifying that they have successfully completed all stages of the Jaga Harapan Program. During the termination stage, assessments and final evaluations are conducted through scoring forms and direct phone interviews by the Jaga Harapan Program team. These

evaluations assess changes in business turnover, improvements in the quality of worship practices, and the development of stronger social character.

E. CONCLUSION

Jaga Harapan is an integrated empowerment program under the broader Zakat Plus initiative that provides business capital assistance, entrepreneurship training, spiritual development, social character building, and mentoring for beneficiaries throughout a one-year program period. Prospective beneficiaries must undergo a comprehensive verification process, after which those who successfully pass the selection process are provided with business capital assistance, training, and mentoring. The program is expected to enable beneficiaries to develop their businesses using the entrepreneurial skills they have acquired while simultaneously balancing improvements in the quality and quantity of worship and developing mature social character.

In its implementation, the Jaga Harapan Program requires collaboration with external partners. Jaga Harapan collaborates with BIZ School as a partner for online entrepreneurship training and mentoring, as well as with other speakers and facilitators for spiritual development and social character-building activities. Through the various forms of support and access provided by the Jaga Harapan team, the program aims to improve beneficiaries' economic conditions, spiritual well-being, and social development.

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