



Economic Development Justice: The Role of *Zakat, Infaq, Shadaqah* (ZIS) Institutions in the Covid-19 Pandemic Era

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Abstract

In December 2019, the world was rocked by the coronavirus outbreak, the virus first appeared in the Chinese city of Wuhan. The impact of the Covid-19 virus is not only felt in China, but other countries including Indonesia have felt the shock. The impact caused by the corona virus is multidimensional, social, political, educational, as well as health and economic, where to overcome this impact requires good cooperation between the government, the community and ZIS fund management institutions optimally in order to contribute to handling Covid-19. Islamic social finance is very important and beneficial because it helps many people's difficulties. From this, the purpose of this article is to analyze the roles, prospects, opportunities and challenges of ZIS Management Institutions against the Covid-19 pandemic. This research uses the qualitative descriptive method, which uses qualitative data and is then described descriptively. This study uses secondary data sources, where researchers can obtain data from existing sources, namely websites, journals, newspapers, financial reports, and books. In this study using a literature study instrument that aims to reveal various theories related to the problems studied, literature studies can also be used as input and basis in explaining how the implementation and mechanism of zakat distribution in dealing with the Covid-19 pandemic, so that it was found that ZIS institutions play an important role in building economic justice, especially acting as a social safety net.

Keywords: Justice, Economic Development, ZIS Institutions, Covid-19 Pandemic.

INTRODUCTION

Last year the world was in a state of irregular state order in various fields of life such as economy, education, health, religion and socio-culture. This condition began with a report by the Health Commission of the Republic of Wuhan in December 2019 that there had been a spread of the Covid-19 virus. In less than three months, Covid-19 entered Indonesia with the announcement of the first positive Covid-19 case by President Joko Widodo in March 2020. This creates worry and fear for all Indonesian people.



The Covid-19 virus that occurs in Indonesia has an increasing trend of positive cases even though on the other hand there are patients who are declared cured. The existence of this makes the government carry out a strategy to break the chain of distribution of the Covid-19 virus based on the recommendations of the world health organization, namely the WHO (World Health Organization) by carrying out physical distancing, namely maintaining physical distance between humans from one another, always maintaining hand hygiene by washing hands with clean water and soap or using alcohol-based antiseptic liquids and always wearing masks. In addition, the government also made work-from-home (WFH) regulations to prevent, reduce and protect employees from the spread of Covid-19. WHO (World Health Organization) also announced that Covid-19 is a global pandemic that is spreading throughout the world.

The Covid-19 pandemic has had many negative impacts on human life, especially the impact on the people's economy, for example such as declining household consumption or people's purchasing power for a long time, and prolonged uncertainty so that investment also weakens and has implications for the cessation of micro, small, medium enterprises, and the world economy which has weakened resulting in falling commodity prices and Indonesian exports to several countries Stalled. This difficult condition can be felt by 215 countries due to health emergencies and economic pressures that have an impact on the demand side, supply to production which then results in recessions that have occurred in various countries.

The Covid-19 outbreak that is spreading in various countries, especially in Indonesia, cannot be resolved only by relying on government policies, but also needs good and solid cooperation between the government, the community, ZIS fund management institutions to the maximum in order to contribute to handling the impact of Covid-19. Islamic social finance is very important and strategic because it helps many people's difficulties so that zakat managers are like humanitarian shelters in the midst of the Covid-19 outbreak.

The poor state condition due to the Covid-19 pandemic prompted the Minister of Religious Affairs to issue Circular Number 8 of 2020 dated April 9, 2020 concerning the Acceleration of Payment and Distribution of Zakat and Optimization of Waqf as a Social Safety Net in Covid-19 Health Emergency Conditions. The MUI stipulates Fatwa Number 23 of 2020 concerning the Utilization of ZIS Assets to Overcome the Covid-19 Outbreak and its impacts. The use of zakat contains several provisions, namely the distribution of productive zakat in cash and goods to stimulate the socio-economic activities of the poor affected by Covid-19.

Another provision is utilization which is manifested in the form of managed assets or services for the benefit of the public and prioritized to mustahiq, for example basic needs, the provision of PPE, disinfectants, and medicines needed by volunteers in charge of handling Covid-19. The preparation of the fatwa is used as a solution to overcome Covid-19 which is currently being faced by the people and the nation. Zakat in seeking the impact of Covid-19 focuses on utilizing and distributing special distribution programs and securing

existing programs. The distribution of zakat is one of the solutions during the Covid-19 pandemic given to affected communities for Muslims and non-Muslims.

Islam left messages through a cultural history that is closely related to justice and prosperity. Social justice is of course not only for Islamic countries, but this concept must be shared by all countries in the world. If you review the social security scheme that leads to welfare, then in the process there is a distribution of wealth in the form of guarantees. While the guarantee fund in this case one of them is taken from the funds of its citizens, namely in the form of zakat, infak, and alms (Aprianto, 2017).

Umar Chapra emphasized that the obligation to create welfare reflected in the guarantee is also required for humans, both individuals and collectively, especially the state that is tasked with sheltering all its citizens (M. U. Chapra, *The Islamic Welfare State and its Role in The Economy* 1995). Therefore, this is an interesting study of the role of ZIS institutions in the era of the Covid-19 pandemic as well as being associated with justice in economic development in Indonesia.

LITERATURE REVIEW

In Indonesia, there have been several previous studies on the topics discussed, including (Kadri et al., 2012), (Putra, 2011), (Rachman & Makkarateng, 2021), (Hartono, 2016), (Sundari, 2018), (Iswanaji et al., 2021), (Patmawati, 2008), (Shalihin, 2016), (Cicik & A'rasy, 2019), (Ahmad, 2017), (Ahmed, 2018), (Afifudin, 2020), and (Muhammad et al, 2018). Broadly speaking, previous research contains similarities and differences with this study. This can be described as follows.

Research conducted by Cicik & A'rasy (2019) entitled "The Effectiveness of Productive Zakat Utilization in Economic Empowerment in Baznas, East Java Province" aims to determine the effectiveness of productive zakat utilization in mustahik economic empowerment. The results of the study show that the concept of utilizing productive zakat in mustahik economic empowerment is channeled through business capital assistance programs, providing job skills training, and providing work tool assistance. While the results of measuring effectiveness with the theory of Ni Wayan Budiani show that the indicators of the accuracy of the program targets have been effective.

Research conducted by Ahmad (2017) entitled "The Effectiveness of Productive Zakat in Mustahik Economic Empowerment: A Preliminary Study at the Amil Zakat Agency (BAZ) Gresik Regency," the purpose of his research is to determine the effectiveness of productive zakat in mustahik economic empowerment. The results of the study show that indicators of program target accuracy and program monitoring have been effective.

Ahmed's (2018) research entitled "Using Zakat to Build the Resilience of Communities to Disasters: Evidence from Egypt," which aims to determine the role of the effectiveness of the zakat system as an instrument in helping the poor and needy to build community

resilience to disasters in Egypt. The results showed that disasters have a considerable impact on the poor and people in need so that zakat becomes an important resource that can be used specifically to build the resilience of the poor to disasters.

The study entitled "The Use of Zakat Funds for Covid-19 Victims from the Sharia Maqashid Perspective" aims to determine how a role of amil zakat institutions in the use of zakat funds for Covid-19 victims in the perspective of sharia maqashid. The results of the study show that the use of zakat funds for handling Covid-19 is in accordance with sharia maqashid because it provides benefits and benefits for victims affected by Covid-19, especially in the economic sector (Afifudin, 2020).

Research aimed at examining the perception of asnaf and the effectiveness of zakat distribution to asnaf fi sabilillah was carried out by the Zakat Unit, Islamic Center, Universiti Teknologi Malaysia (UTM). The sample in this study is UTM students who have received Zakat to ease the burden on students. The results of the study show that the distribution of zakat for fi sabilillah is in the right position (Muhammad et al, 2018)

Based on the results of this study, there are similarities with this study that emphasize more on ZIS institutions. however, this research will also focus on how the role of ZIS institutions in building economic development justice in Indonesia, especially during the Covid-19 pandemic.

RESEARCH METHOD

This research uses descriptive qualitative method, which is a study that uses qualitative data and then described descriptively. This type of research is used to analyze social circumstances, events, or phenomena (Bungin, 2011). The focus of research on this is to analyze how the mechanism and implementation of zakat distribution in tackling Covid-19. In this study using literature study instruments. The literature study aims to reveal various theories related to the problem being studied, the literature study can also be used as input and foundation in explaining how the mechanism and implementation of zakat distribution in overcoming the Covid-19 pandemic.

This study also uses secondary data sources, where researchers obtain data from existing sources, namely websites, journals, newspapers, financial statements, and books. The data analysis technique used in this study is qualitative data analysis, this analysis has 4 stages, namely collection, reduction, presentation and conclusion. Data collection in this study used secondary data, from BAZNAS journals and websites about BAZNAS reports in handling Covid-19.

This research method describes the analysis of data obtained from the results of research on the utilization of zakat during the pandemic. Because zakat is urgently needed which has potential during a pandemic like today, so that the management, utilization, and distribution of zakat that is right on target and optimal, it will help the government and the community

to face pandemic conditions like today. In conditions of uncertainty and difficulty like now, zakat is an instrument to overcome Covid-19 which is very helpful for the community and also the government.

RESULTS AND DISCUSSION

1. The Role of the ZIS Management Institution in the Era of the Covid-19 Pandemic

The spread of the Covid-19 pandemic in Indonesia has created problems in various aspects of people's lives. Economic aspects that have an impact on the real sector and the financial sector. The health aspect is that there is a health emergency because Covid-19 has caused the death of doctors and Covid-19 patients. The educational aspect has an impact on teaching and learning activities which are not optimal because they are carried out online. The religious aspect led to the closure of places of worship so that religious activities had to be carried out in their respective homes. The social aspect is that there is mutual suspicion between individuals due to social distancing to prevent transmission of Covid-19. The various impacts of Covid-19 that have been described above, the existence of ZIS is very important and is one of the solutions that can overcome these impacts.

The government does business by issuing various policies both fiscal and monetary, such as providing tax incentives, stimulus credit for micro, small and medium enterprises, even providing bailouts (investments) for working capital for several State-Owned Enterprises and the distribution of Direct Cash Assistance to all people, both in big cities and in villages.

This requires good and solid cooperation between the government, the community, and the ZIS Management Organization. Meanwhile, what we know is that Indonesia is a country with the largest Muslim population in the world, so the potential for high ZIS collection must be maximized by these philanthropic institutions. Then the assets that have been collected are managed for further use by the people, especially those who have been heavily affected by the Covid-19 Pandemic.

ZIS funds managed by the ZIS Management Organization (OPZIS) can be directly channeled to provide basic needs, such as providing staple foods, ready-to-eat meals, or health protective equipment for daily use such as masks and hand sanitizers. Also through these funds, OPZIS can help the gharimin by reducing debt repayments. It can even be used to help micro businesses so that the zakat funds become more productive. Of course, the allocation of ZIS funds must prioritize the urgency of the basic needs of mustahik and well-coordinated distribution (Bidah, 2020).

2. Prospects of ZIS Distribution in Mitigating the Covid-19 Pandemic

More effective zakat empowerment needs to be done, especially during the Covid-19 Pandemic. To support this, innovations are needed to zakat management institutions so that the distribution can be right on target to people in need (Aprianto, 2016). BAZNAS in carrying out

the work program is planned every year, but during a pandemic there is an increase in quotas and programs that are focused on tackling the Covid-19 pandemic and its impacts. The distribution of ZIS during a pandemic is a hope for people who are struggling economically. Due to the pandemic, many new mustahik have been caused by layoffs for workers and loss of consumers for perpetrators.

During the Covid-19 pandemic, the role of ZIS was to distribute zakat to mustahik in a consumptive form, such as providing basic food assistance to people who are in isolation or providing medicines to hospitals that are in need for Covid-19 patients while still implementing health protocols. for the sake of security amil or impossible. While the distribution of ZIS in a productive form can help mustahik who have been affected by layoffs to have business capital such as empowering MSMEs in the manufacturing sector to produce personal protective equipment (PPE) and masks needed by medical personnel for handling Covid-19. This CFW activity aims to empower workers and the vulnerable MSME sector and assist the government in handling Covid-19. Meanwhile BWI (Indonesian Waqf Agency) can carry out productive waqf and social waqf movements. Such as cash waqf for the construction of field hospitals, medical devices, online markets, and so on. With the business being run, it can make mustahik independent because of the profits they get, besides being able to help the government in handling Covid-19 and it is hoped that it will also open jobs so they can help other affected mustahik.

According to Mr. Hasbi, the chairman of Puskas Baznas RI, explained that the distribution is carried out safely, carefully and on target as well as strictly and consistently implementing health protocols for task executors (amil) and also for beneficiaries must be protected from the dangers of the Covid-19 outbreak (Muhammad, 2020).

Distribution of ZIS during a pandemic was adjusted to the conditions and needs of the affected communities. For example, providing masks to prevent transmission of Covid-19 by spraying disinfectants as an effort to decontaminate processes that can remove or kill various viruses and bacteria on the surface of inanimate objects to community complexes that carry out self-isolation at home as well as to hospitals and community health services, BAZNAS also implements programs social assistance (social safety net) through the cash for work (CFW) program, which provides cash for a job to vulnerable workers to be trained to help deal with Covid-19 such as volunteering to spray disinfectant in public spaces. At the MSME level engaged in the food business, Baznas and Laz can buy basic food packages which are distributed using vouchers or tickets to families or mustahik who need them. The use of vouchers and tickets is to ensure that the items purchased are basic needs.

As stated in the Act. No. 23 of 2011 concerning National Management which aims one of which is to increase the benefits of zakat to realize community welfare and poverty alleviation. Meanwhile, the Covid-19 pandemic has directly or indirectly caused a decline in the country's economy. Therefore Baznas, Laznas and BWI can be involved in the Task Force for the Acceleration of Handling Covid-19.

From the results of research by the Indonesian Ulema Council, it allows the use of zakat funds to overcome the Covid-19 pandemic. The fatwa is contained in No. 23 of 2020 regarding the use of ZIS funds to deal with the impact of the Covid-19 pandemic. There are several programs that focus on utilizing zakat funds, namely assistance for mustahik health programs, such as distributing masks, spraying disinfectants, building isolation rooms in hospitals, and providing PPE.

Table of Distribution of Zakat Baznas in Handling Covid 19

No.	Program field	Amount (in IDR)
1.	Health Emergency	
	a. Promkes (PHBS Education, Spraying Disinfectant, etc.)	268,777,411
	b. Curative (PPE, health workers, RRB Isolation Room, etc.)	1,823,852,122
2.	Socioeconomic Emergency	
	a. Family Logistics Package	933,710,000
	b. Cash For Work	170,868,000
	c. Zakat Al-Fitr	3,830,125,000
	d. BTM	70,200,000
3.	Existing Program Security	480,928,530
	Total	7,578,461,063

From the table above, Baznas has distributed funds to several sectors, first the health emergency sector, to stop the distribution of the Covid-19 virus, zakat funds are used to buy PPE, set up isolation rooms, spray disinfectants, and provide education to the public. Second, the socio-economic emergency sector, to help restore economic conditions caused by the Covid-19 outbreak, zakat funds are distributed to provide family basic food assistance, cash for work, zakat fitrah, BTM, and for assistance to laid-off employees and workers. Third, the sustainability of the existing program sector. for this sector Baznas has channeled funds of Rp. 480,928,530. The total distribution of funds for the three sectors reached Rp. 7,578,461,063 (National, 2020).

It doesn't stop there, Baznas and the Ministry of Religion have also assisted preachers affected by the Covid-19 virus. The assistance funds come from the Ministry of Religion's ASN zakat income which is operated by Baznas. The distribution of these funds was given to ustadz/ustadzah, qori/qoriah, Islamic religious instructors, Koran teachers, mufassir/mufassirah and mosque imams. Each beneficiary gets a non-cash grant of Rp 300,000. then, Baznas through the Mustahik Economic Empowerment Institute (LPEM) carried out the Cash For Work (CFW) action by embracing MSME entrepreneurs who were affected by Covid-19 and the lower class of society to become volunteers. The entrepreneurs were assigned to prepare the needs for CFW activities, namely rice boxes. Furthermore, rice boxes were given to people in need, and ended with the

distribution of vouchers, in the form of Zakat Mart vouchers to CFW volunteers in the amount of Rp 300,000 to be exchanged for food packages (Sahbani, 2020).

The Zakat Management Organization (OPZ) has played a role in tackling the Covid-19 pandemic throughout Indonesia. There are at least 85 OPZs from 25 provinces that have moved to respond to mustahik who need assistance, from the islands of Papua, Sulawesi, Kalimantan, Java and Sumatra. The services provided by OPZ are Covid-19 information services, procurement of body bags, health assistance services and food logistics, regional education services, independent production of hand sanitizers, and so on. One of the OPZ who plays an active role is the Indonesian Red Crescent volunteer from North Sumatra. The organization helps from a health perspective, such as making and distributing 1,000 bottles of hand sanitizers, spraying disinfectants at 155 points, and PPE assistance worth 80 million (Sahbani, 2020).

3. Opportunities for ZIS Institutions in Equitable Economic Development

This outbreak can actually be an opportunity to raise more massive Corporate Social Responsibility (CSR) funds, especially for companies that want to contribute to efforts to tackle the outbreak. With the existence of a pandemic, it has not yet ended. Research conducted by Aishath Muneza has proven that several things are related. With a zakat fundraising strategy at zakat institutions with a fundraising strategy, it is expected to be able to take advantage of opportunities and see challenges in the digital era by changing digital-based fundraising technology with the aim of knowing the Fundraising strategy for Zakat funds during the current Covid-19 pandemic at Baznas.

So that in the pandemic era, those who are required to maintain distance and in activities are also limited by the existence of fundraising which can be done easily at home without having to leave the house so that funders can easily increase the number of funders. During this new type of corona virus pandemic (Covid-19), people tend to switch to paying their zakat digitally. For example, the growth of digital zakat on the GoPay platform from Gojek Indonesia has reportedly increased. GoPay Managing Director Budi Gandasoebrata said, there has been quite significant growth in digital zakat using the GoPay platform. Based on his records, the increase in zakat occurred in March-April 2020 twice as much when compared to the period in January-February 2020.

Since the Covid-19 pandemic took place, there has been a change in people's consumption patterns which tend to switch to the digital sector. Including one of them is the transition to accessing the digital sector in terms of paying ZIS. So it can be concluded that even during a pandemic, people can do zakat easily through a digital wallet that can be done anytime and anywhere without having to endanger themselves and others so that they can also avoid transmission of the Covid-19 virus and stay at home complying with government regulations. (Fahmi Syam, 2020).

4. Challenges and Threats of the ZIS Institute in Equitable Economic Development Challenge

In the era of the Covid-19 pandemic which is still endemic in Indonesia, the challenges faced by ZIS institutions are that they have to carry out various agreed provisions, namely:

- a. Carry out productive distribution of zakat in the form of cash or goods to stimulate a social and economic activity for the poor who are affected by the Covid-19 pandemic.
- b. Utilization which is an embodiment in the form of asset management and services for the public benefit (interest) and prioritized for a mustahiq, for example, namely the basic daily needs of the community, provision of PPE (personal protective equipment), disinfectants and various medicines that are definitely needed by volunteers who have been assigned to treat Covid-19 patients.

Zakat that focuses on the utilization and distribution of a program that specifically distributes and safeguards an existing program. The distribution of zakat is one of the solutions that can overcome problems during the pandemic which is given to all Indonesian people who are affected by both Muslims and non-Muslims (Dwi Aditya Putra, 2020).

Threat

Based on data from the 2018 National Zakat Statistics, the increase in the percentage of ZIS collection in the 2002-2018 period reached an average of 38.4%. While the increase in the percentage of GDP in the same period reached 5.38%.

In 2018 it was recorded that Zakat, Infaq and Sadaqah reached 8.1 trillion rupiah. Where income zakat has a high participation of 40.68%. However, when compared with the potential for zakat of 233.8 trillion rupiah, the realization is still very small, namely around 3.4%.

There is still a high gap in the realization of this potential, it could be that the ownership of assets in Indonesia is very unequal and is not owned by Muslims. Conceptually, zakat can indeed provide assistance to mustahik to increase consumption and production which contributes to efforts to increase economic growth in the pandemic era. But in reality, the total amount of funds owned by the Ziswaf sector (zakat, infaq, shadaqah, endowments) is relatively small. So it takes effort to increase the amount of Ziswaf funds. The following are things that can be done to increase the amount of Ziswaf funding:

- a. ZIS institutions can implement the social safety net program through the cash for work (CFW) program, namely by providing cash for a job to vulnerable workers to be trained to help deal with Covid-19, such as conducting efforts to empower MSMEs in the manufacturing sector to produce personal protective equipment. PPE) and masks needed in the handling of Covid-19.
 - b. ZIS institutions can be actively involved in the Covid-19 Handling Task Force. Apart from that, ZIS institutions can also initiate strategic cooperation at the ministry level, especially the ministry of religion, the ministry of social affairs, and the ministry of health.
5. Equitable Economic Development: ZIS Instruments in Poverty Alleviation

The main socio-economic goal of ZIS is to eradicate poverty among the Muslim community. Islam considers poverty as a serious problem. Poverty is one of the causes of crime in society. Poverty also leads to hatred and enmity between the rich and the poor, which will cause social conflict in society (Sadeq, 1991). Prophet Muhammad (peace and blessings be upon him) paid great

attention to this problem Poverty. Rasulullah SAW explained to his friends that ZIS must be spent to help the poor. Imam Abu Hanifah has Followed this step and stated that ZIS is only used for the welfare of the poor. In this case, Islamic scholars have agreed that the priority in distributing ZIS is to eradicate poverty.

ZIS has also been identified as a key component in the Islamic social security system. ZIS was found to be able to reduce poverty (though not eradicate it) and reduce inequality in income distribution (though not eliminate it), as well as having the potential to boost economic growth. Monzer Kahfi (1999) argues, In implementing the current ZIS, every Muslim country needs to remember that ZIS alone is not able to overcome the problem of poverty among Muslim countries. According to him, ZIS is a channeling tool. again, while poverty among Muslim countries stems from weak productivity and levels of economic development. Monzer Kahfi proposed that the ZIS base be expanded and thus ZIS funds will be expanded and thus ZIS funds will be increased.

Ataul-Haqsee that ZIS can play a role in increasing living standards, incomes and thereby eradicating poverty and reducing inequality in income distribution through the multiplier effect of ZIS. Projects financed using ZIS funds in the fields of education, health, social welfare, etc. will increase the productivity of the poor by meeting their basic needs. The income of the poor will increase as a result of the increase in productivity.

Muhammad Anwar (1995) argues that economic development The poor and the poor are a serious problem, and should not be handled seasonally. Therefore there must be short term and long term long term project planning in the poor group development program. He studied the potential contribution of ZIS in funding long-term development projects to improve the living standards of the poor. According to him, apart from being used for short-term and current ZIS funds, it can also be used to finance long-term development projects that will bring long-term benefits to the poor and needy in society. According to his research, the use of ZIS funds is permissible in Islam.

CONCLUSIONS

In the current pandemic era, zakat has the potential to participate in providing assistance, especially in material terms. Therefore, good and solid cooperation is needed between the government, the community, and the ZIS Management Organization (OPZIS). The ZIS managing institution must carry out the management, utilization and distribution of zakat that is right on target and optimal, which is expected to help the government and the community to deal with the current pandemic conditions.

The role of ZIS is to distribute zakat to mustahik which is short term in a consumptive form such as providing basic food assistance to people who are in isolation or providing medicines to hospitals that are in need to treat Covid-19 patients while continuing to implement health protocols for the safety of amil or impossible. More effective empowerment of zakat needs to be done, especially during the Covid-19 pandemic due to an additional number needing assistance, so that

more funds are needed. To support this, innovations are needed in zakat management institutions so that the distribution can be right on target and more evenly distributed.

Fundraising is expected to be able to take advantage of opportunities and see challenges in the digital era by changing digital-based fundraising technology with the aim of knowing the Fundraising strategy for Zakat funds during the current Covid-19 pandemic at Baznas. So that in the pandemic era, those who are required to maintain distance and in activities are also limited by the existence of fundraising which can be done easily at home without having to leave the house so that funders can easily increase the number of funders

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