

Bibliometric Analysis of Zakat Development in Indonesia During The Covid-19 Pandemic

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Abstract

Zakat is one of the financial instruments that can be used by people in Indonesia in dealing with problems of helping, during the current difficult times, COVID-19 has hit for approximately two years, many workers and business actors who have zakat, both consumptive and productive, the people affected by this disaster have become very helped. This research is a literature study by explaining the extent of zakat research during the COVID-19 pandemic by obtaining the results of 55 selected journals from 843 published journals on Google Scholar using the Publish or Perish application. The next result of this study is how to play zakat as an alternative to Islamic finance in alleviating poverty.

Keywords: *bibliometric, Zakat, Covid-19*

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1. INTRODUCTION

Poverty is one of the problems in the economy of a region according to macroeconomics. Poverty can occur due to job loss, resulting in an inability to meet food, clothing and even shelter, resulting in low access to education and health. (Hamni Fadlilah Nasution, Zulaika Matondang, 2020).

Poverty is a common problem in every country. Meanwhile, zakat is one of the Islamic public financial instruments, one of which is to serve as a medium for distributing wealth and alleviating poverty (Pratama, 2015).

The COVID-19 pandemic that has occurred throughout the world, including Indonesia, has brought all activities to a halt. Instantly activities were paralyzed, including economic activity. The impact of this covid-19 has made many employees laid off, micro-entrepreneurs had to go out of business, online and offline transportation service providers had to endure suffering because no one ordered their services. This is because the government has made various policies to stop the chain of spreading the Covid-19 virus. So there needs to be attention from all

parties, both the government and the private sector, especially social institutions to take part in handling problems that arise due to the COVID-19 pandemic (Nugraha, 2021).

The COVID-19 virus does not only have an impact on the health side, but also has an impact on the country's economy, such as the government's policy in implementing the PSBB regulations, causing the community's economy to become chaotic, many workers being laid off by their companies, MSME traders going bankrupt, and the cessation of various services. transportation such as angkot drivers or online motorcycle taxis. So that the income of the small community is also affected. To restore the state of the country, it cannot be solved by relying on government policies (Amanda et al., 2021).

According to (Hasanuddin, 2021) distribution of zakat is the distribution of zakat for people/mustahik who are entitled to receive zakat, either productively or constructively. However, in the current Covid-19 pandemic, the distribution of zakat must be adjusted to the current situation and conditions and still pay attention to the applicable regulations, both sharia

regulations and government regulations. This is due to the Covid-19 pandemic which has raised a lot of concerns and fears that many poor people will be affected to fulfill their basic needs. For example, people affected by layoffs, informal sector daily workers and economically weak people who depend on the daily wages they get.

The distribution of zakat, infaq, and shadaqah (ZIS) for the general benefit is carried out with the provisions as recipients of zakat benefits. Utilization in the form of managed assets or services for the public benefit, especially the benefit of mustahiq, such as for the provision of personal protective equipment (PPE), disinfectants, and treatment as well as the needs of volunteers who are tasked with carrying out humanitarian activities in epidemic response are included in the program implemented. In addition, the use of zakat assets is also for productive programs, among others, to stimulate socio-economic activities for the poor affected by the epidemic. Several innovation programs from the manager are optimizing collections by providing online-based services and also explaining Mustahiq's condition to muzakki to attract sympathy and provide a positive response (Sabiq & Amirudin, 2021).

According to (Danuludin et al., 2021) the Covid 19 pandemic had a significant impact on the national economy, including the MSME sector. Productive zakat distributed to MSMEs has the potential to develop and form MSMEs mustahik in the era of the covid 19 pandemic. Therefore, the implementation of zakat is important to see the potential of zakat in an effort to help mustahik to be more empowered to face the challenges of the times. This proves that productive zakat funds really have a role in overcoming various economic problems.

From the problems and background above, it was identified that during the Covid-19 period, a strategic role was needed and how to manage zakat in tackling this covid disaster, both by distributing zakat from the consumptive side and from productive zakat. The researcher in this case will explain the extent to which the study of zakat literature during the COVID-19 pandemic will then explain how the potential strategy and role of Zakat during the pandemic will be followed by a discussion of how to collect, distribute zakat during the COVID-19 pandemic.

2. LITERATURE REVIEW

Performing religious obligations in distributing zakat, infaq, and shodaqoh. Thus the efficient management of zakat, infaq and shodaqoh institutions includes two dimensions, namely the worship dimension and the economic dimension. In the economic dimension, zakat infaq and shodaqoh funds can help the needs of people who are in need and are affected by COVID-19. This means that zakat, infaq, and shodaqoh help move the economy because the parties who receive it can become new economic actors who enter the market and carry out economic activities (Vina Septiana Permatasari, 2021).

According to nakhrawie in (Hamni Fadlilah Nasution, Zulaika Matondang, 2020) Zakat is alms, the difference is that zakat is obligatory while charity is sunnah. The Prophet explained that almsgiving will produce three things, namely it can quench the wrath of Allah, it can cause sustenance to be a blessing and it can attract a lot of sustenance.

According to (Apriliyani, Malik, and Surahman 2020) Zakat in terms of fiqh terms means "a certain amount of property that is required by Allah to be handed over to those who are entitled" in addition to meaning "issuing a certain amount itself". The amount that is issued is called zakat because what is issued adds a lot, makes it more meaningful, and protects the wealth from destruction.

According to Law no.23 of 23 of 2011 concerning the management of zakat, zakat is assets that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. Mathews and Tlemsani in Dogarawa mentions zakat is a certain part of wealth that is determined by Allah to be distributed to categories of people who are entitled to receive it. This is obligatory on people who have excess wealth to people who lack property. Zakat is one of the pillars of the five pillars that make up Islam. Zakat is a maaliah ijtima'iyah worship which has a strategic and decisive position for the development of the welfare of the people. Zakat does not only function as a vertical worship to Allah (*hablumminallah*), but zakat also functions as a form of horizontal worship (*hablumminannas*) (Thoharul Anwar 2018).

3. RESEARCH METHODS

This research was conducted by analyzing 55 of the total 843 search articles obtained through the *Publish or Perish* application for the last 3 years

from selected literature discussing zakat during the covid-19 pandemic. The initial stage of this research conducted a search using the keywords "Zakat and Pandemic" and collected articles related to the theme. Second, sorting out the focus of the discussion in the article, by only selecting articles that focus on the discussion in accordance with the background problems above. The third is classifying articles related to the author, article title and year of publication. The results of the analysis of this study will provide information on the extent of the literature study on zakat during the pandemic then how the potential strategy and role of zakat during the pandemic will be followed by a discussion of how to collect and distribute zakat during the covid-19 pandemic.

4. RESULTS AND DISCUSSION

4.1. Number of Publications Annual

The publication of all journals per year shows the number of published journals varies from 2019 to 2021, while the most journal publications related to zakat during the pandemic are in 2021, namely Articles. While the journal publications in 2020 amounted to 6 articles and in 2019 there were no articles that fit the zakat category during the pandemic.

This section describes the number of journal publications from 2019 to 2021. Search using POP (*Publish or Perish*) using the keyword "Zakat and Pandemic" 843 Paper and after the author chooses according to the theme of discussion that is in accordance with zakat research during the total pandemic journals became 55 journals published in national journals related to zakat during the micro-pandemic period from observations of the last 2 years.

Table 1. Number of Tables of Zakat-themed Articles during the covid-19 pandemic

| Year | 2019 | 2020 | 2021 | Total |
|--------------------|------|------|------|-------|
| Number of Articles | - | 6 | 49 | 55 |

4.2. Research Approach of Each Article

In general, there are four types of research, namely analytical, descriptive, empirical, and exploratory research. In this observation, only three types of research are used, namely analytical, narrative and empirical. First, analytical research is used to try to answer the dilemma of why something happened or how it happened. This type of research

generally uses co-operation because of effect. Second, descriptive research tries to select, describe, or identify certain things. Narrative research uses description, structured division of, measurement, and comparison to describe a phenomenon. and third, empirical research methods, namely research methods that use field study observations (empirical) or data collected from questions and answers similar to the form of a questionnaire.

Results The research table shows that the type of research methodology that is mostly used from published journals, both national journals related to zakat during the covid 19 pandemic during 2019 to 2021, is the type of qualitative research with 46 journals, followed by the type of quantitative research with 3 journals and no journals. using mixed studies.

Table 2. Research Approach from Each Publication

| Year | Research Approach | | | Total |
|-------|-------------------|--------------|-----|-------|
| | Qualitative | Quantitative | Mix | |
| 2019 | 0 | 0 | 0 | 0 |
| 2020 | 6 | 0 | 0 | 6 |
| 2021 | 46 | 3 | 0 | 49 |
| Total | 52 | 3 | 0 | 55 |

4.3. Research Subject Area

Furthermore, this study analyzes articles based on a number of discussion subjects for each journal related to zakat and pandemics based on journal publications during 2019 to 2021. In observations from the 2019-2021 journal publications selected in the observation, the subject of discussion related to zakat journals during the pandemic is mostly about management and The Zakat strategy during the COVID-19 pandemic was 27 journals from 55 sample journals, then followed by the subject of zakat fund empowerment with a total of 13 journals, then the role of zakat with a total of 12 out of 55 published articles and the last one regarding the Regulation Zakat totaling 3 journal.

Table 3. Subject Areas of Research from Each Publication.

| ARTICLE SUBJECT | PUBLICATION YEAR | | | TOTAL |
|-------------------------------|------------------|------|------|-------|
| | 2019 | 2020 | 2021 | |
| Zakat Management and Strategy | 0 | 1 | 26 | 27 |
| The Role of Zakat | 0 | 3 | 9 | 12 |
| Zakat Regulations | 0 | 1 | 2 | 3 |
| Zakat Empowerment | 0 | 1 | 12 | 13 |
| Total | 0 | 6 | 49 | 55 |

4.4. Potential and Role of Zakat during the Covid-19 Pandemic in Indonesia

Poverty and unemployment are problems that Indonesia is still facing today. The COVID-19 pandemic has had a significant impact on the national economy, including the MSME sector. Productive zakat distributed to MSMEs has the potential to be an effort to develop and form MSMEs mustahik in the era of the covid 19 pandemic. Zakat implementation is important to see the potential of zakat in an effort to help mustahik to be more empowered to face the challenges of the times (Danuludin et al., 2021).

The use of zakat funds for handling COVID-19 is in accordance with the Fatwa of the Indonesian Ulama Council Number 23 of 2020 concerning the Utilization of Zakat, Infaq, and Shadaqah Assets for Overcoming the Covid-19 Outbreak and its Impacts. Where the zakat funds distributed during the COVID-19 pandemic have helped the beneficiaries. And the zakat funds given are very useful and bring benefits to victims affected by the COVID-19 pandemic, especially the impact of Health Emergency, Socio-Economic Emergency, Security of Existing Programs (Nugraha, 2021).

The MUI Fatwa Number 23 of 2020 according to (Sabiq & Amirudin, 2021) is also relevant to be implemented in zakat management institutions because of the increase in poverty after the Covid-19 pandemic.

Zakat as the economic basis of the people has a significant share and role in the realm of education and the economy. In addition to its function to clean up assets, zakat also functions to raise human dignity and eliminate materialism and eliminate social inequalities in society, especially in the era of the pandemic. Also, the existence of zakat verses in the Qur'an also contributes to changing the paradigm of economic education which has been oriented to two extreme economic systems, namely between the capitalist and communist economic systems (Basid et al., 2021).

Then viewed from the function of the Amil Zakat Institution, in general the Amil Zakat institution has carried out its function as a trustworthy and responsible collector and distributor of social funds. The results of research conducted by (Vina Septiana Permatasari, 2021) show that the efficiency of the Amil Zakat Institution can help the government reduce the impact of the COVID-19 pandemic, especially in the economic field.

In contrast to the opinion (Rudi Prasetyo, 2021) who said that the potential for zakat during the pandemic has not been achieved, but at least zakat is able to show positive things, namely as an economic restorer for people in this country after the economic crisis due to the Covid-19 pandemic.

Of course, this is supported by the positive role of professional zakat management institutions, which have implemented professional principles and made maximum efforts so that they can achieve higher zakat realization than in previous years and can be one of the institutions that contribute to help prosper. economy due to the COVID-19 pandemic. However, in summary, there are several things that must be improved, namely socialization, innovation, and digitalization of zakat, in order to maximize the potential of zakat itself.

4.5. Strategy for Collection and Distribution of Zakat in a Pandemic Period

The Covid-19 pandemic has caused an increase in the number of mustahik or zakat recipients. To overcome this situation in research (Dermawan, 2011) there are several strategic steps that can be taken by zakat institutions, both in terms of collection and distribution of zakat. In terms of collecting zakat, zakat institutions can encourage muzakki to issue zakat early, so that the benefits of zakat can be received directly during the Covid-19 pandemic. Meanwhile, in terms of distribution, zakat institutions can also distribute zakat specifically to mustahik who are in dire need during the pandemic, such as the poor who are generally weak people.

Similarly, research (Fitriani et al., 2020) shows that: The strategy for collecting ZIS by Baznas includes outreach to government agencies, financial institutions, and ta'lim assemblies, sending financial accountability reports, promoting the program through three media, namely print media, social media, and electronic media, providing ZIS payment services by direct payment, collecting zakat, establishing UPZ in government and private institutions, opening accounts at several banks, scanning barcodes and establishing good relationships with muzaki/donors, Second using the ZIS distribution strategy including compliance with sharia provisions and in accordance with the law, following the Covid-19 handling protocol with physical distancing, social distancing, and the use of masks, distribution approaches between push and pull approaches, providing a copy of the letter to the Covid-19 task force.

Not far from what Baznas Rokan Hilir Riau has done, by using online social media platforms, namely as a forum to invite or urge the public to pay zakat and also zakat pick-up services and transfer of banking services are very helpful for the community and also BAZNAS, especially during the covid-19 pandemic. thus experiencing a significant increase in zakat collection (Fransiska, 2021).

Referring to research (Nur, 2021) The zakat fundraising strategy is also carried out openly in managing ZIS funds by BAZNAS in Cilacap Regency then cooperates with the Zakat Collecting Unit (UPZ) to interpret a maximum of 60% of the amount collected by UPZ then 35% is interpreted by Regency BAZNAS Cilacap and 5% amyl for UPZ operations. Then there are obstacles faced by BAZNAS Cilacap, namely because BAZNAS in Cilacap Regency has not become a priority scale for ASN, ASN still does not appreciate the existence of BAZNAS in Cilacap Regency, the level of awareness is low in paying their obligations due to lack of understanding about compulsory zakat, zakat is mandatory for Muslims if it is meet the criteria.

This time, referring to research at BAZNAS Kediri City, there are several stages carried out. First, environmental analysis. Includes: opportunities and challenges faced in achieving its goals, Second, Strategy Formulation includes the design and choice of strategies. Third, the implementation of the planned strategy. The implementation referred to in this case is that the Kediri City BAZNAS has implemented the previously established program although not all targets can be achieved. Fourth, the evaluation of strategies in utilizing zakat and infaq funds is carried out according to the right target and so that the distribution is carried out fairly and in accordance with the needs of the community (Masruroh, 2021).

4.6. Development of Productive Zakat in the Pandemic

Indonesia with a majority Muslim population has a large potential for zakat. Consumptive distribution of zakat will only make mustahiq a recipient of zakat. It is necessary to distribute zakat productively to empower mustahiq so that they can improve their economy to become muzakki (Mulyawisdawati & Nugrahani, 2019).

There are two models that are carried out in zakat, namely distribution and empowerment, in the distribution of zakat it is only used for a temporary use but in empowering zakat it can be allocated in

productive programs and is one of the Islamic instruments used for distribution of income and wealth. Zakat can be relied upon as a mechanism in overcoming poverty problems that occur in Indonesia, through the productive zakat program (Huda, 2018).

Productive zakat is the distribution of zakat which is used productively to develop its assets. The utilization of zakat cannot be separated from the role of zakat management institutions. During the COVID-19 pandemic, the role of zakat is increasingly needed (Husnah, 2021).

According to (Dg. Mustafa, 2021) Zakat is given in the form of productive goods, where by using these goods, mustahik can create a business, such as providing assistance for livestock, dairy cows, carpentry tools, embroidery sewing machines and so on. According to Hafidhuddin in (Pratama, 2015) explaining that scholars such as Imam Shafi'i, an-Nasa'i, and others state that if the mustahik of zakat has the ability to trade, he should be given business capital that allows him to earn profits that can meet his basic needs. .

Indonesia with a majority Muslim population has a large potential for zakat. Consumptive distribution of zakat will only make mustahiq a recipient of zakat. It is necessary to distribute zakat productively to empower mustahiq so that they can improve their economy to become muzakki (Mulyawisdawati & Nugrahani, 2019). The economic empowerment program with zakat funds will have a positive impact, including the effectiveness of the utilization of zakat funds, if zakat is usually used for consumptive matters and consumables by mustahik, if it is developed with an empowerment program it will certainly become a vehicle for independence for mustahik. Empowered zakat funds will be rolled out so that the recipients of the wider benefit (multiflier effect) from zakat will increase.

With the existence of Productive Zakat, the poor who try and carry out entrepreneurial activities who are constrained by the lack of capital will be helped by zakat funds with empowerment programs. Based on the results carried out by (Siti Hanipah & Abdul Haris, 2021) it is known that with the productive zakat empowerment program distributed to mustahik, it can facilitate and ease the burden of mustahik who lack capital or tools and materials for sustainable production. So that the funds distributed to mustahik are able to minimize poverty and can improve welfare so that mustahik can change status to muzakki.

Besides that, one of the zakat institutions, namely BAZNAS, Purwakarta Regency, seeks to implement a productive zakat program by implementing a management function which consists of: planning this program first making an assessment to see the needs of the mustahiq followed by making a work program. Organizing this program by creating an organizational structure and division of tasks. The supervision of mustahiq is carried out by meeting once a month for the target group. The productive zakat managed by BAZNAS Purwakarta Regency is able to improve the mustahiq economy, train independence, and increase mustahiq's knowledge of religious knowledge (Apriani & Nuryakin, 2021).

Apart from Baznas, there are also several LAZs, namely orphans Mandiri which is one of the amil zakat institutions that manages zakat which has an economic empowerment program through the Bunda Mandiri Sejahtera (BISA) program. The results of the study (Saputra, 2021) focused on the BISA program and showed that the Yatim Mandiri zakat distribution strategy used two methods, consumptive and productive methods. The distribution of zakat funds through the Bunda Mandiri Sejahtera economic empowerment program by providing revolving capital loans has a positive impact on the business development of program participants.

Research conducted by (Julian & Imari, 2021) conducted in the city of Langsa, there are several consumptive zakat programs that also act as distributing zakat which can be used, one of which is building/renovating houses, for mustahiq who still live in places uninhabitable. And also providing assistance for the rehabilitation of mosques and prayer rooms which are under renovation or construction, sending potential students from poor families to attend Tahfi Zul Qur'an education at Al-Atiyah Dayah Li Tahfi zhil Qur'an Saree and MUQ Pagar Air Lam Baroe Banda Aceh, through a full scholarship program, provides recitation fee assistance for converts who are committed to empowering their Islam by studying at a pesantren/Islamic boarding school. Well some of the above programs are very good programs.

If the above is consumptive zakat, here is something more interesting than research (Julian & Imari, 2021) this research discusses the Distribution of Productive Zakat through the Cattle Cattle Program with the al Falah social fund foundation in Malang, the results of this study found that the distribution

mechanism of productive zakat through a cattle program that can help with the funding process until the sale of the cattle can be done with several programs; (1) Determination of recipients of the cattle program, (2) Socialization of the cattle program to prospective program recipients, (3) Construction of cattle pens, (4) Handover of cows from the Al-Falah Social Fund Foundation in Malang with zakat mustahik together with the signing of the contract. , (5) Supervision during this program by the preacher, and (6) Al-Falah Social Fund Foundation of Malang buy cows belonging to mustahik that are ready to be used as sacrificial animals.

Then the research conducted by (Hasanah, 2018) this research was carried out at the National Amil Zakat Agency of South Sumatra Province through Baitul Qiradh Al-Hidayah in his thesis stating that productive zakat given to Mustahik plays a very important role in increasing mustahik's business income, even though the increase in income not too drastic but at least it can help the survival of mustahik. In addition, there are changes in the implementation of business/trade, mindsets and routine recordings carried out by mustahik, and affect the productivity of mustahik. Where out of fifteen mustahik recipients of productive zakat funds, there are four people whose condition has changed to become muzakki, while nine people become non-muzakki and non-muzakki, while there are two people who are still in mustahik condition. This study shows the role of Zakat is very important in carrying out its role as an instrument of Islamic financial institutions.

The results of the study (Syafaati & Rani, 2020) conducted in Gresik Regency showed that the utilization of ZIS funds by BAZNAS in this case the Gresik Berdaya Program in Babaksari Village, Dukun District was distributed in order to empower the community and provide assistance to improve the economy and knowledge. Revolving cattle is a model of productive zakat utilization by the Gresik Berdaya Program in increasing mustahiq income which according to researchers is optimal. This is evidenced by the increasing income and welfare of the recipients of revolving livestock assistance which has been successfully rolled out every year.

From the explanation above, there are many more productive activities that can be carried out by amil zakat institutions to empower the community's economy, therefore both BAZNAS, Laz and other philanthropic institutions have an important role to

take care of, manage, collect, distribute, and utilize productive zakat. So that later mestahik will be able to change their role into muzakki.

5. CONCLUSION

From this study, it can be concluded that there are many studies discussing zakat from 2019-2021, especially during the COVID-19 pandemic, from here we can see that zakat has an important role in solving the problem of poverty and the inability of the Indonesian people. In these difficult times, many employees and workers have been laid off, many businesses have closed and lack of capital to continue their business, this is where the role of productive zakat is needed to help MSMEs and other business actors to continue their lives and prosper the mustahik families. Various strategies were carried out by amil zakat institutions in Indonesia during the pandemic in collecting and distributing, including socialization with government agencies, financial institutions, and ta'lim assemblies, sending financial accountability reports, promoting programs through three media namely print media, social media, and electronic media. Then the Zzkak distribution strategy includes compliance with sharia provisions and in accordance with the law, following the Covid-19 handling protocol with physical distancing, social distancing, and the use of masks.

Thus the discussion of the research that the author has described in the hope of providing enlightenment to readers regarding the development of zakat in Indonesia during the current covid-19 period and the hope that zakat can become an alternative sharia financial instrument and can be one of the policies that can be implemented in Indonesia in a comprehensive manner.

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