

THE ROLE OF ZAKAT INSTITUTIONS IN SUPPORTING THE ECONOMY DURING THE COVID-19 PANDEMIC

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Abstract

This study aims to analyze the role of the Zakat Institution in sustaining the economy during the Covid-19 pandemic outbreak. . After the Covid-19 outbreak at the end of 2019 and declared a global pandemic by WHO in January 2020, including in Indonesia. The existence of this pandemic makes people have to do Social Distancing, Physical Distancing as an effort to break the chain of transmission. As a result of this policy, the economic pattern became sluggish and decreased so that many lost their jobs, small traders and income decreased drastically due to the low level of consumption. This requires social financial institutions such as Ziswaf to play an active role in maintaining the economic resilience of the community. This study used a qualitative approach with a literature study model, data were obtained from 6 international journals, 4 national journals, social media, electronic media, books. The results showed that the role of the Ziswaf Institution was very urgent in supporting the economy of the people affected by Covid-19.

Keywords: Zakat, Economy, Covid-19

1. INTRODUCTION

Wuhan, a city in the People's Republic of China, suddenly became famous throughout the world. In this city of around 9 million people, the Corona virus attack (Covid-19) began. Not only in mainland China, this virus has also spread to more than 180 countries / regions in the world until March 2020. The World Health Organization (WHO) finally announced the status of a global pandemic on March 11, 2020. Based on existing data, the impact of Covid-19 on the Chinese economy resulting in a slowdown in economic growth from 6.1% last year to only around 3.8% this year, provided the pandemic is not getting worse. If things get worse growth can be only 0.1% or even minus.

As a country with the second largest economy in the world, the decline of China's economy certainly has an impact on the global economy. The negative impact of this pandemic quickly spread throughout the world, not only because of its contagious nature, but also because of the mobility of the world's population and the global value chains which do have a very high level of connectivity. Some of the world's credible research institutes predict the adverse effects of the spread of this outbreak on the global economy. JP Morgan predicts the world economy will be minus 1.1% in 2020, EIU predicts minus 2.2%, Fitch predicts minus 1.9%, and the IMF predicts the world economy will be minus 3% in 2020. For Indonesia itself, the Minister of Finance of the Republic of Indonesia,

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Sri Mulyani Indrawati, predicts economic growth in the worst-case scenario will reach minus 0.4 percent.

According to the World Bank. The economic impact of Covid-19 will halt the businesses of nearly 24 million people in East Asia and the Pacific. Under the worst-case scenario, the World Bank also predicts nearly 35 million people will remain in poverty. In fact, through a number of scenarios taking into account various poverty lines, the World Bank estimates that the number of people living in extreme poverty will increase to 922 million worldwide. A fantastic number.

Among the forms of efforts called for and carried out by the world in order to reduce the spread of this epidemic is social or physical distancing. But unfortunately, this movement had the effect of decreasing overall economic activity.

Given that the vital aspects of the economy, namely supply, demand and supply chain, have been disrupted, the impact of the crisis will be felt equally to all levels of society. Because the resilience of each layer or level is different, the middle to lower economic class, especially the micro and informal communities with daily income, are of course the group most vulnerable to the impact. The impact in the real sector will then spread to the distressed financial sector because a large number of investees will experience difficulties in paying their investors.

With the above conditions, a big question arises: how can Indonesia get through? What does this nation have to be able to survive in the midst of a wave of plague that is uncertain when it will end? A glimmer of great hope actually resides in the Indonesian nation. As a country with the largest Muslim population in the world, Muslims can give their best role through various forms or models of philanthropy. in Islamic Economics and Finance. Islam as a religion that teaches humans to love, love and support each other, has a generous or philanthropic configuration from its teachings.

In Islam, one of the important religious and socio-economic practices intended to prevent the concentration of wealth in some hands is the imposition of Zakat. Zakat is the main topic; it can perform some of the main functions of modern society, finance, dealing with social security entitlements and social assistance grants in the welfare state. However, this issue has been sorely under-researched, underscoring the growing call for investigations of Zakat in Muslim countries (Bin-Nashwan et al., 2020). Some experts believe that the efficient administration of zakat and its implementation can be a "silver bullet", yielding interesting results in the social security system of disadvantaged and disadvantaged communities overcoming poverty and achieving economic prosperity (Sohag et al., 2015). Based on Bin-Nashwan.

In the future this pandemic institutions of zakat are required to contribute to the handling of the economic problems caused by the pandemic covid-19. which charity devoted to eight groups ashnaf course, but the conditions of pandemic covid-19 has implications for many things Can the use of zakat funds be allocated for handling victims of the impact of Covid-19. Departing from this, this research was conducted with the aim of describing some of the solutions and roles of Zakat policies that can be offered in sustaining the economy during the Covid-19 era in Indonesia.

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2. LITERATURE STUDY

2.1 Zakat

The word zakat etymologically means pure, flourishing and blessing. (Anshori, Abdul Ghofur, 2006). Al-Quran uses the word zakat with a holy meaning as stated in Surah Maryam verse 13: *"And a deep sense of compassion from Our side and holiness (and sin). And he is a pious person."*

Zakat is an Islamic obligation to represent one third of the five pillars of Islam. This requires a 2.5% annual tax payment on the productive wealth of individual and commercial Muslims who have reached nisab (full ownership) and haul (one lunar year) own the wealth (Al-Mamun et al., 2019; Bin-Nashwan et al. ., 2020; Choudhury, 1989; Raimi et al.). Furthermore, zakat in Islamic jurisprudence is charged to agricultural products 10% of zakat is needed for agricultural products irrigated with rainwater and 5% zakat is charged in addition to that. Islam also requires zakat al- fitr or fitrah who needs one sha 'compulsory levy equivalent to 2.5 kg of rice, wheat, palm, sago and other basic foodstuffs. Zakat al-fitr should be paid before Eid al-Fitr (the Islamic holy day).

Al- The Qur'an in Surah al-Tawbah verse 60 regulates asnaf (groups entitled to receive zakat). They; fuqara (poor people), masakin (poor), 'amillin (Muslims who work to manage zakat), muallaf (Muslims return), riqab (slaves), gharimin (people in debt), fi-Sabilillah (Muslims trying to convey messages Islam) and ibn-sabil (tourists with financial problems) (Al-Mamun et al., 2019; Asad Ibrahim et al., 2014). Asnaf from fuqara and masakin represent the relevance of using zakat in managing the consequences of COVID-19.

2.2 Zakat Manager

Imam Qurtubi in Hafidhuddin (2002, 125) states that Al-Amil was assigned (by it / the government) to take, write, calculate, and record the zakat he took from muzakki to be given to those entitled to receive it. Amil's role is currently being carried out by the Amil Zakat Agency or the Amil Zakat Institute. According to Ad-Dimasyqi (2005, 279), the definition of amil zakat according to jurisprudential terminology is the people appointed by the imam (government) to manage the zakat business, which includes the process of collecting, recording, distributing, and so on. An economic system can only be efficient if it can produce more goods and services for society with the same or lower amount of resources (Wahab and Rahman, 2012).

2.3 Objectives and Benefits of Zakat Distribution

The benefits of zakat distribution according to Qardhawi (in Ardiani & Herianingrum: 2018) can be divided into three, namely benefits for muzakki, mustahiq, and society in general. The benefits of zakat for muzakki are purifying the soul from being stingy, educating the spirit of philanthropy. For mustahik According to Yusuf Qardhawi, productive zakat seeks to alleviate poverty, wants the poor to be well off forever, find the root cause, and make the poor people able to improve their lives.

2.4 Zakat in Indonesia

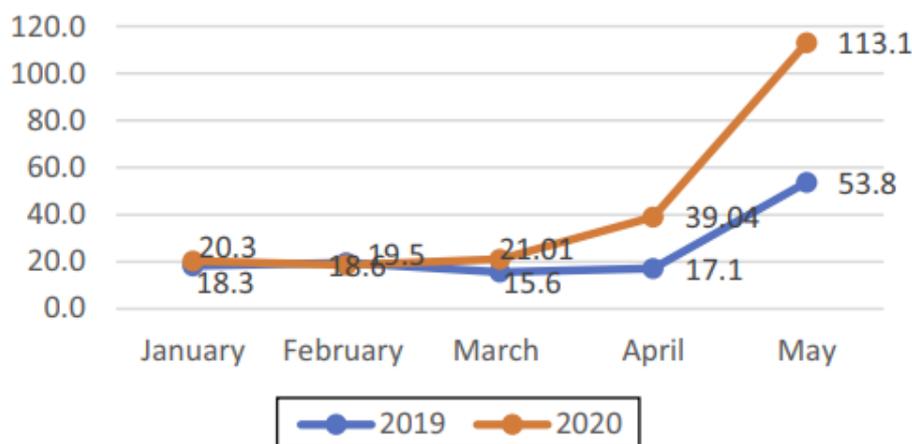
Prior to the current pandemic, scientific work had the identity of realizing masalah (public interest) donated by zakat to the Indonesian economy. Maulana et al. (2019) investigated the impact of zakat on macroeconomics in Indonesia, in relation to zakat

collection and the reduction of the national poverty rate. They conducted a regression analysis using BAZNAS RI panel data from 29 provinces during the period 2015 to 2018. From their findings, they explained that zakat funds managed by BAZNAS was positively related to poverty reduction during the observed period (Maulana et al., 2019). Furthermore, at the microeconomic level, the contribution of zakat has at least been handled by Rizkiningsih et al. (2019). They evaluated the impact of zakat on productive means by sampling a total of 243 low-income households from across Indonesia who received zakat in 2018. This analysis uses several welfare measures and finds that zakat helps increase the average household income.

2.5 Zakat collection in Indonesia during the Covid-19 pandemic

In Indonesia, the first COVID-19 cases were reported on the first Sunday of March 2020, and these cases have started to skyrocket since then. On April 13, 2020, Presidential Decree 12/2020 declared COVID-19 a national disaster. From the weekend of April to early May 2020, the Islamic holy month of Ramadan has passed.

Information from BAZNAS RI can explain zakat collections during a pandemic. This can be obtained from an online data center (<https://pid.baznas.go.id/statistik/>); that the zakat collection during the COVID-19 period has experienced a considerable growth. Figure 1 describes the five months to month (January to May) of zakat collections in 2019 and 2020. Even the collection was reported to have decreased slightly by 5% in February 2020, in the following three months (March, April, May 2020), the collection experienced a significant decrease. significant. fi could not grow by 35%, 128% and 110% (month to month), respectively. This increase in zakat collections is highly correlated with zakat campaigns on social media (Al Anshory et al., 2020)



Source: BAZNAS RI ONLINE DATA YEAR 2020

2.5 The Covid-19 Covid-19

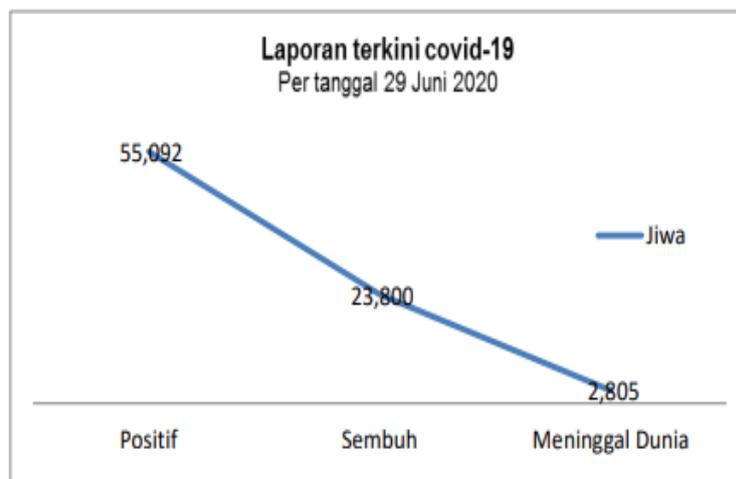
Pandemic that is currently sweeping the world is part of a virus that causes changes in body conditions such as shortness of breath, coughing, fever, sore throat and changes in other body conditions. These viruses such as the common cold or colds and serious diseases such as MERS and SARS Transmission from animals to humans (zoonosis) and transmission from human to human is very limited. The spread of the covid-19 virus is

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still unclear how it is transmitted, the hypothesis of the spread of the covid-19 virus originated from mutual interactions between humans and animals, because the cases that emerged in Wuhan all had a history of contact with the animal market in Huanan. (Ministry of Health, 2020).

In Indonesia, the distribution of positive cases was first published on March 2, 2020. Therefore the Government immediately responded quickly by issuing various policy steps such as an appeal for physical and social distancing and serious steps taken by the government to break the chain of the spread of Covid-19, namely by making Large-Scale Social Restrictions (PSBB) policy. (BAZNAS, 2020).

Picture. 2



Recent Covid-19 Reports in Indonesia

Data is processed in excel based on source: covid19.go.id The data above shows that positive victims of the impact of covid continue to grow. Even the corona update in Indonesia until July 6, 2020 positive cases increased by 1,209 people. So that the covid-19 pandemic disaster that hit this country will have an impact on many things, especially the economic impact.

3. RESEARCH METHODOLOGY

Research uses a qualitative approach with a literature study model, data obtained from 6 international journals, 4 national journals, social media, electronic media, books. The results of the study are aimed at finding out the role of the Ziswaf Institute in supporting the economy of the people affected by Covid-19.

4. RESULT AND DISCUSSION

The impact of covid-19 has greatly affected the economy of the community. The economy of the community during this pandemic resulted in a lot of efforts from the community being hampered, the economic competitiveness of the community was weakening, employees were laid off, transportation services also decreased, so that with this condition it resulted in decreased people's income or even none at all. This situation has an impact on increasing the number of poor people. People are very vulnerable to

being the group most affected by the covid-19 pandemic. Those who work for daily pay automatically cannot produce anything amidst the appeal to stay et home and the PSBB policy (BAZNAS, 2020).

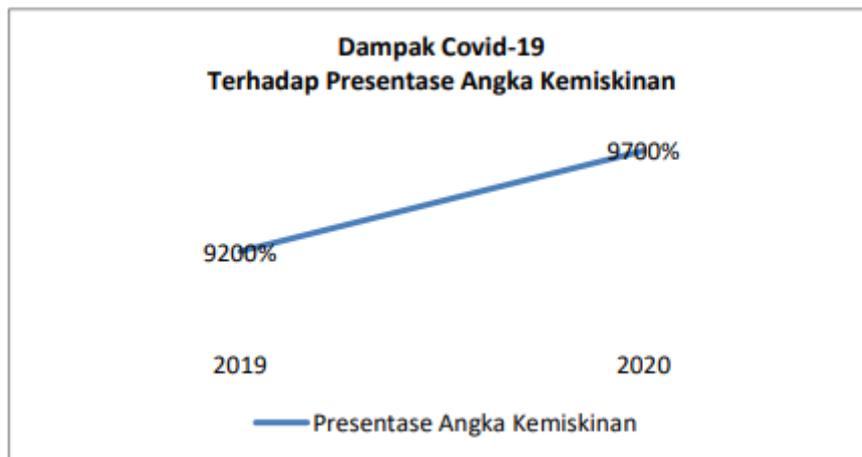
Table. 1 Impact of Covid-19 on the Community's Economy

No	Economic Activity	Impact of
1	MSMEs	Decreased activity of buying and selling transactions, raw materials for production are difficult to reach, product distribution is hampered, and service providers are also affected by covid-19
2	Transportation Services	Companies terminate employment (Layoffs) as a result of the covid-19 pandemic
3	employees have	Transportationstopped due to policies regarding social distancing and physical distancing
4	Informal Workers	The most directly affected by the economic impact are informal daily workers. Where they have to lose their daily work because of the stay et home policy or the PSBB policy. Such as pedicab drivers, parking attendants, online motorcycle taxis, snack vendors and others.

According to the director of zakat and waqf empowerment at the Ministry of Religion, Fuad Nasar, that scholars such as the Indonesian Ulema Council (MUI), said that the use of zakat and waqf funds can be targeted at disaster victims because they are also categorized as ashnaf zakat, namely needy and poor. The reason for this is due to a disaster factor so that their property has been destroyed as a result of the disaster that befell them. This view is also found in the fatwa team tarjih and tajdid PP Muhammadiyah (2009). (Fuad Nasar, 2019).

The utilization of zakat funds for the benefit of disasters can be distributed to those in need, as is currently happening in the Covid-19 pandemic disaster. The Covid disaster has paralyzed the people's economy, which is vulnerable to an increase in the number of poor people. So that the victims of the Covid disaster can be categorized as zakat asnaf for the needy and poor.

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Source: Semeru working paper 2020

In the research of Asep Suryahadi et al, that the impact of covid-19 will result in a weakening of the economy. The impact of covid will result in a drastic increase in poverty. The hypothesis generated in this study says that the impact of Covid has an impact on decreasing economic growth by up to 4%. The same thing was conveyed that 1.3 million people will fall simultaneously in poverty. (Asep Suryahadi. Ridho Al Izzati, 2020).

4.1 Zakat-based Economic Solutions

Among the solutions that can be offered within the framework of the concept of zakat in supporting the economy during the pandemic are:

- a. First, the distribution of direct cash assistance from zakat, infaq and alms, both from zakat collection units and from the community. Facing the current situation, it is not only the government that is moving, the community is also expected to contribute according to their respective abilities and conditions. In this context, it takes sacrifice from the rich and the patience of the poor who are affected by the plague, on the basis of love which is manifested in the form of human solidarity, where the more fortunate people help those who are less fortunate (Linge 2015). One form, in the midst of the Covid-19 pandemic, is to pay zakat, donations and alms. Especially for zakat that is paid, the distribution can be focused on the poor directly affected by Covid-19, as one who is entitled to receive it (mustahik).

This is an Islamic Economic philanthropic scheme that has great potential for the economy of the community. But unfortunately, the realization of zakat that goes to Baznas is still far from expectations. Realization of zakat at the end of 2018 was recorded at only Rp. 8.1 trillion, even though the potential was Rp. 252 trillion.

(Azwar Iskandar 2020) said the importance of strengthening the campaign for zakat, infaq and alms funds can be continued. Among the efforts that can be done are:

- 1) Making the mosque the center of baitul maal for the surrounding community and must be registered as a Zakat Collecting Unit (UPZ) under the coordination of the Zakat Management Organization (OPZ). Even though the current mosques are temporarily out of service, in this era of social media, mosque congregations can still be moved by paying zakat online;

- 2) Literacy related to zakat calculation can be strengthened by the establishment of Zakat Centers in mosques and campuses;
 - 3) It is necessary to call for a massive national Solidarity Fund movement that can be led directly by the President of the Republic of Indonesia which is supported by all national mainstream media or official social media of the government and society. If zakat involves two parties, namely the government or its representatives, in this case amil zakat (Baznas), and compulsory zakat (muzakki), then infaq and alms are more flexible, because they only come from one party, namely the payer / donor of donations or alms. , so that collection and distribution can be carried out more optimally for people affected by Covid-19.
- b. Second, superior business capital assistance during the crisis. In the midst of a crisis, many business sectors or Micro, Small and Medium Enterprises (MSMEs) are struggling to survive. This business is often difficult to survive due to limited capital. The existence of MSMEs as a non-muzakki group is a group that is very vulnerable to falling into the abyss of poverty and bankruptcy due to shocks or economic shocks. So that the number of mustahik can increase very sharply, while the number of muzakki can continue to decrease significantly (Ascarya 2020).

The existence of micro, small and medium enterprises, especially traders in traditional markets is a form of economic life for most Indonesians. This position has placed traditional market traders as the main thing that needs attention, especially in terms of capital. The process of developing traditional market traders is a manifestation of economic development which has become very important. Efforts to develop and strengthen the potential of traditional market traders as a strategic economic group must be oriented towards empowerment, so that independent and strong local economic actors are formed through Micro Finance Institutions (MFIs), especially Islamic Microfinance Institutions (LKMS)

4.2 Conditions After ZISWAF Intervention

When a mustahik receives zakat has the ability to spend assets to meet their needs, so the condition will cause the Demand curve to shift to the right from D_0 to D_1 . On the other hand, when a muzakki has assets, he is motivated to invest these assets into the real sector so that the supply of goods and services will increase and the supply curve will move to the right, from S_0 to S_1 .

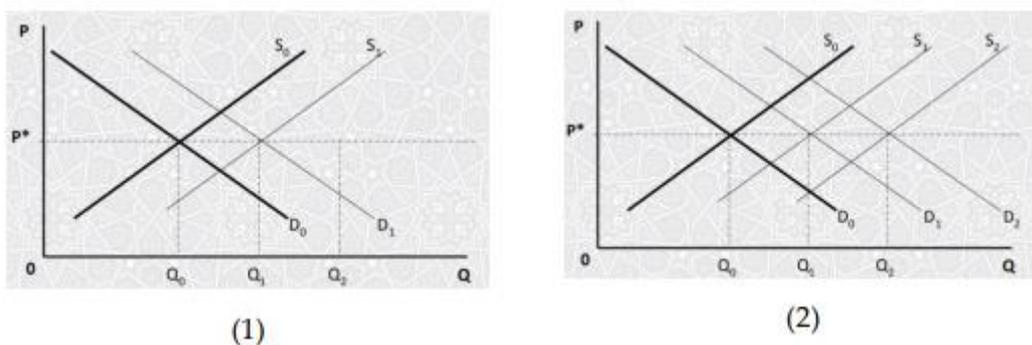


Figure 3. ZISWAF Intervention in Demand and Supply Curves

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Then, in the next period of zakat payment, mustahik still have the ability to spend assets to meet their needs, so that the Demand curve will continue to shift to the right from D1 to D2. This will continue. Likewise, the supply side will also move to the right, from S1 to S2, and continue to move. In the end, the continuous movement of the demand and supply side to the right will gradually increase GDP or GDP per capita which will lead to welfare and prosperity (Ascaya, 2020) implemented

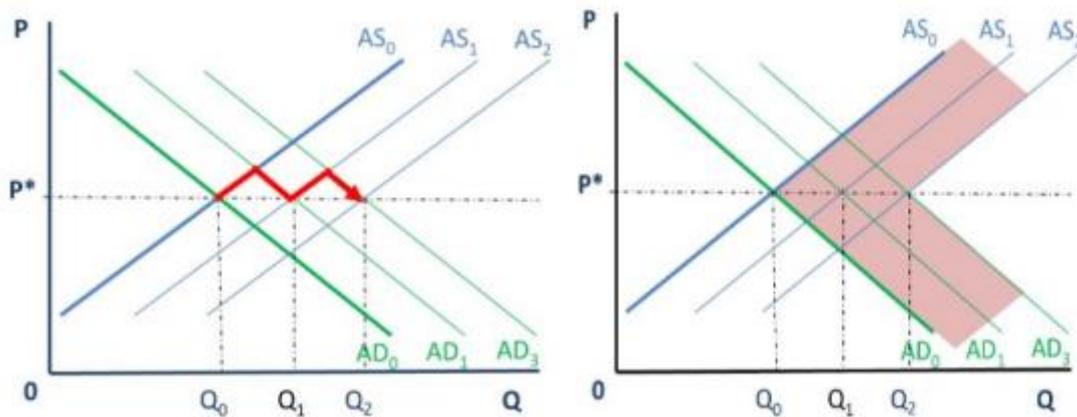


Figure 3. Final Economic Conditions with ZISWAF Intervention

In the end, if the programs are above, especially direct cash assistance, zakat, infaq, waqf, or CSR, both for the community and the business sector or MSMEs, can really be encouraged, it is hoped that it will increase the aggregate demand and aggregate supply to the right, followed by the development of an online market that is focus on MSMEs that match supply and demand, so that the economic surplus is regenerated and helps accelerate economic recovery.

4.3 Utilization of Zakat during the pandemic

This pandemic disaster has made social institutions such as zakat institutions, including BAZNAS and other zakat institutions, to make quick steps and to respond to the current pandemic disaster. Steps taken by BAZNAS, such as distributing zakat funds, include assistance for Health Emergencies, Socio-Economic Emergencies, and the Sustainability of the Existing Program. This distribution can be seen in the diagram below:

Picture. 5 Zakat Utilization Diagram

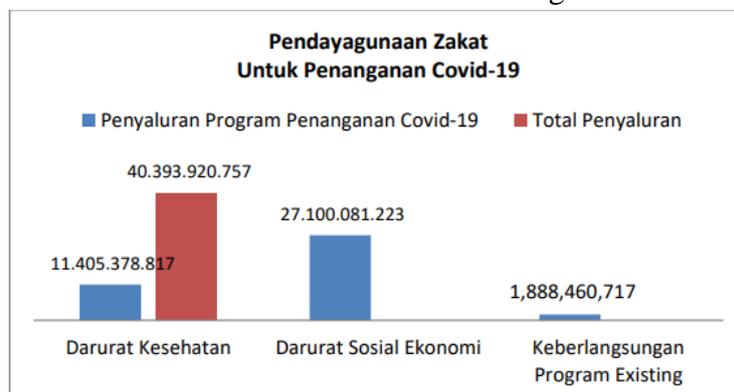
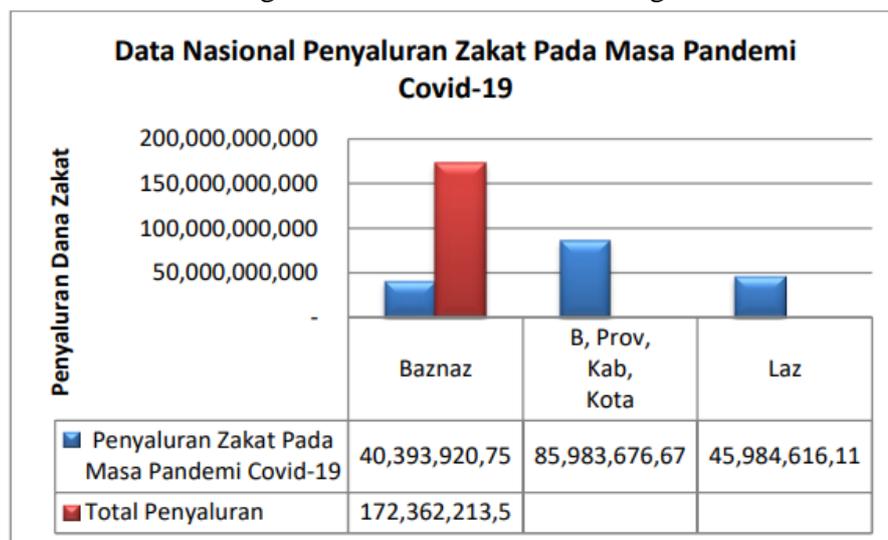


Figure: 6 Zakat Distribution Diagram



Source: BAZNAS 2020 Data

When viewed from the presentation of the data above, BAZNAS has distributed zakat funds to three distribution sectors, namely, health emergencies, economic emergencies, and the sustainability of the existing program, which is the total zakat fund distributed up to Rp. 40,393,920,757 and 466,666 mustahik beneficiaries. This distribution program only applies during the pandemic period, namely in April, May, and June 2020. For the economic emergency response program, BAZNAS has distributed funds of Rp. 27,100,081,223 .. for people whose businesses have been affected by covid-19, or assistance for those informal and formal workers, employees who have been laid off. And BAZNAS has also expanded the point of micro outlets for micro entrepreneur partners to respond to the covid-19 pandemic in a number of areas. To distribute zakat funds to mustahik, BAZNAS RI has grouped the beneficiaries during the Covid-19 pandemic, the following are the clusters of the grouping of zakat recipients:

Table. 2 Clusters and targets of zakat recipients in handling covid-19

No	Cluster	Target Mustahik
1	Educators and da'wah	Teachers / Honorary Lecturers, Ustadz, Teachers of Koran, Khatibs, Lecturers, Marbot Mosques, etc.
2	Micro and small businesses of	salons, barbers, food stalls Small, Mobile Traders, Etc.
3	Informal Workers and Informa Workers	Canteen Guards, Parking, Pedicabs, Opang, Massagers, Household Assistants Who Go Round-trip, Tenant Guards, OB, Angkot, Bajaj, Ojol, Catering Employees, etc.

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- 4 Layoffs and Factory workers, etc.
unemployment victims of
laid-off

Source: Baznas RI 2020 data in the journal Afifuddin Kadir, Miftahur Rahman Hakim, Fahmi Syam, Murdiansah SA Karim.

The realization of the economic emergency program by BAZNAS RI was primarily to meet basic needs, namely to maintain the resilience of the basic needs of the community. Where the government has made policies regarding social distancing and the imposition of large-scale social restrictions to break the chain of spreading the covid-19 virus. BAZNAS RI has also collaborated with daily workers such as online motorcycle taxi drivers and others to cooperate with BAZNAS in carrying out environmental cleaning such as spraying disinfectants in public areas and for this cooperation BAZNAS provides wages to them. BAZNAS has also realized an economic emergency program by prioritizing zakat fitrah funds for those families affected by Covid-19. And Baznas also provides direct assistance to people in need in order to maintain their purchasing power during this pandemic. (BAZNAS, 2020).

5. CONCLUSION

- a. As a country with the largest Muslim majority population, Indonesia has great potential in overcoming the economic impact of the Covid-19 pandemic with zakat. The concept of zakat that can be used to support the community's economy is, 1) by distributing direct cash assistance from zakat, donations and alms; 2). through superior business capital assistance for the business sector or Micro, Small and Medium Enterprises (MSMEs).
- b. The utilization of zakat includes collecting and distributing social funds such as zakat management organizations BAZNAS and LAZ for handling covid-19 during this pandemic, but it needs to be continuously improved so that it can support the economy of the people affected by Covid-19.

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