Strategy of Zakat Collection during the Covid-19 Pandemic at Padang City (Case Study at LAZ Charity Risalah)

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ABSTRACT

Currently, zakat management was also affected by the Covid-19 pandemic. The reason was that the muzaki have decreased their income, thus affecting Zakat collection they do. This study aims to determine Strategy of Zakat collection during the Covid-19 pandemic at LAZ Risalah Charity. The researcher used qualitative, while the type of research was descriptive. The results showed that there were six strategies carried out by LAZ Risalah Charity in Padang City in order to increase the zakat collection target during the pandemic period, namely the socialization of the zakat collection program, the socialization of the zakat distribution program, cooperation with zakat management units (UPZ), zakat pick-up services, online, zakat services via transfer and increasing the capacity of Human Resources (HR). Apart from this program, LAZ Risalah Charity also plans to provide digital financial service facilities for muzaki who will pay zakat.

Keywords: Zakat in Covid-19 Time, Strategy of Zakat, Zakat Collection

INTRODUCTION

The spread of Covid-19 in Indonesia until September 2020, has not shown any signs of decreasing. The pandemic has given impact to all aspects. It is not only a health problem but also has a serious impact on the economic sector of society (Caraka et al., 2020). The risk is very bad for the Indonesian economy, especially in tourism, trade and investment (Aditia et al, 2020; Olivia et al., 2020). The economic implication in Indonesia due to the pandemic also causes the increasing number of unemployment. The increasing number of unemployed people causes eroding income per capita.

In August 2020, BPS report stated that Indonesia's economic growth in the second quarter was minus 5.32 percent. Whereas previously in the first quarter in 2020, BPS noted that Indonesia's economic growth only grew by 2.97 percent, it was considerably down from the growth of 5.02 percent in the same last period in 2019. Based on data from the Ministry of Manpower as of April 7, 2020, the impact of the Covid-19 pandemic, the formal sector that was laid off were 39,977 companies and the number of workers / laborers / manpowers were 1,010,579 people. In details, There
were 873,090 workers / laborers from 17,224 companies were laid off and dismissed as many as 137,489 workers / laborers from 22,753 companies. Meanwhile, the number of companies and workers affected in the informal sector were 34,453 companies and the number of workers were 189,452 people.

The solution to overcome the impact of the economic downturn of the society is the role of Zakat. Zakat is one of the five pillars of Islam which is levied on Muslims who have wealth above the nisab. Zakat is also effective in lifting people out of poverty. The management of Zakat is regulated in Enactment number 23 of 2011, which states that Zakat must be managed institutionally in accordance with Islamic law. Amil Zakat or Charity Institution has an important role in the collection and distribution of Zakat in order to realize social welfare and justice (Muklisin, 2018). However, currently, Zakat management is also being affected by the Covid-19 pandemic. The reason of this is that the muzaki has decreased their income, thus affecting the collection of Zakat they receive. The number of muzaki (people who are supposed to pay zakat) will decrease as a result of the economic crisis impact. Then, the acquisition of Zakat is also estimated to decrease. Low realization potency of Zakat is not only nationally but also in West Sumatra. In November 2020, BPS reported that as many as 531 thousand workers in West Sumatra were affected by Covid-19 or as much as 13.23 percent of the total working age population. From 531 thousand workers, 35.46 thousand people were unemployed due to Covid-19.

This situation makes Zakat or Charity Institutions have to be smart in finding strategies so that the Zakat revenue target is achieved. Program innovation in accordance with the demands of the essential circumstances applied. The Amil Zakat Institute (LAZ) Risalah Charity is the first city-scale LAZ in West Sumatra that has received official license from the Central National Amil Zakat Institute (BAZNAS). The permit is granted through the LAZ foundation Permit Recommendation number B.307 / Set.BAZNAS / VII / 2019. Zakat collection at LAZ Risalah Charity in 2020 used different approach from the previous year, due to the abnormal conditions. This study aims to determine Strategy of Zakat collection during the Covid-19 pandemic at LAZ Risalah Charity.

Similar research has been conducted by previous researchers including Muklisin (2018), Fitrian % Cholil (2017) and Yassir et al (2018). The difference of this study and previous researches lies in the focus of the problem to be studied, namely Strategy of Zakat collection during the Covid-19 Pandemic in which at that time Indonesia's economic condition is coming down and the potential for Zakat collection is also threatened to decline.

Review of Related Literature

Definition of Zakat

In terms of language, the word Zakat is the root (masdar) of Zakat which means blessing, growing, being clean and good. Something is Zaka means to grow and develop, and someone is Zaka means that person is good (Yusuf Qardawi, 1993; Canggih, et al., 2017). According to the Lisan al-Arabic, the basic meaning of Zakat, in terms of language, is holy, growing, blessing and praising, all of them are used in the Al-Quran and hadith (Ahmad Muzammil, 2003). However, the strongest one is according to Wahidi and others, Zaka means to grow and develop, so it can be said that the plant is Zaka, it is the root which means growing, while every thing that increases is called Zaka which means increasing. If a plant grows flawlessly, the Zaka here means clean.
Nawawi quotes Wahidi’s opinion says that Zakat in terms of Fiqih means "a certain amount of property which is obliged by Allah to be handed over to those who are entitled" beside, it means "to spend a certain amount itself." The amount paid off from the wealth is called Zakat because what is paid off makes it a lot, more meaningful, and protects the wealth from destruction,". Furthermore, Zakat according to syara’ means the obligatory right (paid off from) property. Mazhab Maliki defines it by,"Taking out a special part of the special assets that have reached the nishab (quantity limit that requires Zakat) to whom are entitled to receive it (mustahiq). Mazhab Hanafi defines Zakat as "Making the most of a special property of a special property as belonging to a particular person, which is determined by the shari'ah of Allah S.W.T. (Wahbah Al-Zuhayly, 1997). Ibnu Timiah says "The soul of a person who gives Zakat will be clean and his wealth will also be clean and meaningful." The meaning of "Growing" and "holy" are not only used for wealth, but also more than that, it is useful for the souls of those who take them out, according to Al-Quran, "Take Zakat from a part of their wealth, with Zakat you cleanse and purify them." (Surah At-Taubah: 103)

Zakat also creates growth for the poor. Zakat is a powerful whip that not only creates material and growth spiritual for the poor, but also develops the souls and wealth of the rich. If a person is given characteristic of Zaka in the good sense, it means that person has more good quality. A person is Zaki means someone is kindly (Khasandy & Badrudin, 2019; Ahmed Warson Munawwir, 1986). A person who pays Zakat means he has cleansed himself and his soul from miserliness, cleansed his property from others’ right. Meanwhile, Zakat in the sense of blessing is the residue of property that has been paid off its zakat qualitatively will get blessings and grow even if quantitatively the amount decreases. Imam Asy-Syarhasyi (al-Hanafi) in his book al-Mabsth said that in terms of language Zakat is growing and increasing. Therefore, it is called Zakat because it actually increases wealth by replacing it in this world and the reward in the hereafter as in the Qur'an "Say, indeed, my lord extends provision for whom he wills of his servants and restricts (it) for him. But whatever thing you spend (in his cause) – he will compensate it and he is the best of providers“ (QS.Saba’: 39).

According to Ibnu Kasir in his commenation book in this verse says that whatever you give in the way of Allah then Allah SWT will be replaced in this world and in the hereafter with the reward of heaven. According to syara’ Zakat is an obligatory right to property (Wahbah az-Zuhaili, 2011), or a certain amount of property that required by Allah to be paid off to the rightful person, in addition give it out means paid off the wealth itself (Ahmad Muzammil, 2011; Kadir, M. F., & Nafis, M. C. 2017). From the Fiqih Islam Wa Adillatuhu book, Wahbah al-Zuhaili quotes the meaning of Zakat according to syara’ from Malikiyah and Hanafiah. Namely : according to Malikiyah, Zakat is paying a part of certain property that has reached nishab to the person who is entitled to receive, if ownership, haul (complete) has been completed besides mines, plants, and treasure find. According to Hanafiah, Zakat is the granting of the right of ownership over a certain property to a certain person who has been determined by the Shari'ah, only for Allah. The word "grant of ownership" is not included in it, something the law allows. Therefore, if a person feeding the orphans with the intention of charity, it is not enough to be considered a Zakat. Unless the person is giving clothes to an orphan. That is on the condition that the orphan understands well the receipt of goods.
Legality of Zakat

In the Al-Quran, there are 32 words Zakat even as much as 38 times repeated call by using words that are synonymous with the Sadaqah. From 30 words of Zakat found in al-Qur'an, 27 are coupled with prayer. It indicates the close relationship between Zakat and prayer. Prayer is the realization of a relationship with God and meanwhile Zakat is the realization of a relationship with God and human beings (Abdurrahman Qadir, 2011).

All of acquired properties, there are other people's rights inside it. Because whatever form of sustenance is obtained some must be given as a sign of gratitude to God. Especially, regarding the produce of land used for agriculture, it must also be given a half so that the property (the agricultural produce) brings blessings for oneself and family.

There are some Nash Al-Qur'an revealed by Allah SWT about the obligation of zakat, they are QS.Al-Baqarah: 254, 43, 277, which means: "O you who believe, spend (in the way of Allah) some of the sustenance that We have given you before coming on that day there will be no more trading and no more intercession, and those who disbelieve are the wrongdoers." (QS.Al-Baqarah: 254), "pay zakat and bow with those who bow." (Al-Baqarah: 43), "Indeed, those who believe, do good deeds, establish prayer and pay zakat, they get a reward from their Lord." there is no fear for them nor are they grieved." (Al-Baqarah: 277)

Then, more specifically about the produce declared by Allah in Al-Baqarah (Al-Baqarah: 141) which means: And it was he who made the gardens trellised and not trellised, trees, palm-plants of various fruits, olives and pomegranates that are similar (shape and color) and not the same (taste). Eat of its fruits when it bears fruit, and fulfill its right on the day of harvest (by giving alms to the poor); and do not exaggerate. Indeed, Allah loves not the extravagant.

Hadith

Based on some verses of the Quran above, it can be understood that Zakat is obligatory. As in Al-Quran, in the Hadith is also explained the obligatory of Zakat. Prophet SAW explains that is Meaning: "has told us Ubaidahus ibn Mu'AZD and told us Abi (Ulbaidullah bin Mu'addz), told us Asim, he is the son of Muhammad bin Zaid bin Abdullah, Prophet Saw says Islam is built upon five: Testifying no god but Allah and that (Prophet)is the Messenger of Allah, establishing prayer, paying Zakat, going on pilgrimage to Mecca and fasting in the month of Ramadan." (HR Bukhari)

Based on the hadith presented above, it is known that Zakat is obligatory on all Muslims. It is same as the obligation of prayer, fasting and pilgrimage. The Prophet states that has Meaning: "From Ibn Abbas, may Allah bless them, that the Prophet Muhammad had sent Mu'AZD to Yemen, then the Prophet said: Call upon them to bear witness that there is no god but Allah and that (Prophet)is the Messenger of Allah, then they obey it, then tell them verily Allah obligates prayer five times (a day and night) for them, then verily they obey it, then inform them, verily Allah obligates zakat on property taken from the rich among them and given to the poor among them. (H.R. Bukhari) (Muhammad bin Ismail Abu Abdillah al-Bukhari, 1987).

Based on the various legal provisions that manage the obligation of zakat, the legal line can be drawn from these provisions, namely that zakat is an order that must be implemented, and the obligation is clear and cannot be represented the other party.
The Position of Zakat in Islam

The position of zakat in Islam can be seen in several verses of the Qur'an as follows: Zakat is a pillar of Islam and one of the pillars of the building is great based on the hadith narrated by Ibn Umar that the Prophet said: Meaning: "Islam is built on five: the creed that there is no true God other than Allah and that Muhammad is the messenger of Allah, enforcing prayers, paying zakat, fasting Ramadan and pilgrimage to the House for those who can afford it." (Muttafaqun'alaah)

Allah makes zakat as one of the syiar (evidence) into the religion of Islam and the payer is entitled to brotherhood with the Muslims, as Allah says: Meaning: "If they repent, establish prayer and pay zakat, then (they that) are your religious brothers. And We make clear the revelations for a people who know." (QS. At-Taubah: 11)

Allah has made zakat as obligatory for victory and fortune as well as a power in the land, Allah said: Meaning: "Those who establish regular prayers and practice regular charity and they are certain of the hereafter. They are guided by their Lord, and they are the successful." (QS. Luqman: 4-5)

Based on the definitions above, put forward by Ulama, it can be concluded that zakat, according to the term, is an obligation to give part of the property of a certain measurement to those who are entitled to receive it with certain conditions. So, from the description above, it can be concluded that zakat as an obligation with a social dimension besides mahdah worship.

Mandatory Requirements of Zakat

Not everyone is obliged to pay zakat, there are certain conditions that make them only obliged to pay zakat. According to Wahbah Al-zuhaily, the conditions of obligatory zakat are:

Meaning: “As for the conditions of zakat, that is, its coherence, namely: independence, Islam, puberty, intellect, the property issued is obligatory for zakat, the property for zakat is property that reaches or is worth it, the property is wholly owned, the ownership of the property has been up to a year according to the calculation of the komariah year, the property is not a property of debt and property in excess of needs basic.”

Types of Property that are Obligatory in Zakat:
The property that is obligatory for zakat is as follows:

a. Gold and Silver
The gold nisab is 20 dinars (93.6 grams) and the zakat paid is ½ dinars or 2.5%, while the silver nisab is 200 dirhams. The size of 200 dirhams in this hadith is 624 grams, so the zakat rate is 1/40 or 2.5%.

b. Plants and Fruits
In determining the amount of zakat on these plants and fruits, the scholars have agreed if it has reached the nisab, which is 750 kg for each harvest.

METHOD

The approach used in this research is qualitative, while the type of research is descriptive. According to Sugiyono (2011) qualitative research does not make generalizations but emphasizes the depth of information so that it reaches the level of meaning. Meaning is the data behind which it appears. Although qualitative research does not make generalizations, it does not mean that the results of qualitative research cannot be applied elsewhere. The research location is at LAZ Risalah Charity Padang. The research subject in this study is informant. The informant in question is the manager of LAZ Risalah Charity Padang. Furthermore, key informant and additional
informant are determined. The key informant who is policy maker at LAZ Risalah Charity Padang. Techniques of data collection in the research are observation and interviews. The data that has been collected is then processed so that it becomes a complete study with stages starting from editing, coding, interpreting and evaluating. This study aims to describe the strategy of zakat collection at LAZ Risalah Charity Padang. The analytical tool used in this research is descriptive analysis. Descriptive analysis is used to process data collected both secondary and primary. This analysis aims to identify the strategy carried out by LAZ Risalah Charity Padang.

RESULT AND DISCUSSION

LAZ Risalah Charity is the only LAZ in West Sumatra with a district / city scale in West Sumatra. Based on the Decree of the Minister of Religion of the Republic of Indonesia Number 333 of 2015, to assist BAZNAS in implementing the collection, distribution and utilization of zakat, the society can form LAZ after obtaining permission from the Ministry of Religion officials. The district / city head LAZ establishment permit is granted by the head of the regional office after receiving a recommendation from BAZNAS. Based on Government Regulation Number 14 of 2014, it is stated that LAZ is required to submit reports on the implementation of the management of zakat, donations, alms and other socio-religious funds to BAZNAS and local governments every 6 (six) months and at the end of the year.

LAZ Risalah Charity started up since September 2019. In general, when a pandemic period trend of zakat collection achievement decreases. This conclusion is due to the fact that the national zakat collection target has indeed decreased. At LAZ Risalah Charity, in 2020 the target of collecting zakat, infaq and alms is IDR 3 billion. Based on existing conditions and looking at a more realistic situation, the figure is revised to Rp2.5 billion.

The reason for the revision of the collection until it lost half a billion, partly because of the condition of muzaki / benefactors. Based on the records of LAZ Risalah Charity, benefactors generally consist of traders in Bukittinggi and Pasar Raya Padang. The conditions of the Covid-19 pandemic have an impact on the efforts of the muzaki. Thus, the amount of zakat distributed is no longer as usual, or has decreased.

Before Covid-19 pandemic occurred, the collection of zakat is carried out by LAZ Risalah Charity by taking the following steps:
1. Sending proposals of Ramadan to many instances
2. Sending letters to the foster parents community
3. Giving charity boxes to shops stores in West Sumatra

The steps above are considered to be no longer relevant to current conditions. For example, charity boxes that were deposited in stalls, shops, restaurants and other businesses during the pandemic, many shops were closed, so this method is no longer effective.

Although lowering the ZIS collection target, but LAZ Risalah Charity continues to pursue strategies LAZ Further changes in anticipation of lower receipt of Zakat by conducting fundraising strategy is to do:
1. Socialization of the Zakat Collection Program.

To increase the trust and quality of information so that muzaki / LAZ benefactors are more intense in paying their zakat, LAZ Risalah Charity conducts socialization in various ways, including face to face, sending brochures to muzaki, and actively providing socialization through social media Facebook and the LAZ website Risalah Charity.
2. Socialization of the Zakat Distribution Program
In addition to the socialization of the collection program, the program for managing and distributing zakat is also a must to be informed to the public. It is intended that muzaki / benefactors know how to manage zakat that is distributed, so that later it is hoped that trust will emerge in the professionalism of zakat management in LAZ Risalah Charity. In distributing zakat, a Covid-19 response program is carried out, in which, LAZ Risalah Charity distributes basic foodstuffs to people who fall victims of Covid-19, Covid Dhuafa assistance.

3. Cooperation with the Zakat Management Unit (UPZ)
LAZ Charity Ar Risalah is collaborating with mosques in West Sumatra to work together in establishing a mini UPZ. The pattern of zakat collection is by means of zakat collected by the mini UPZ from the society around the mosque, then the zakat is also distributed to the surrounding community who is entitled to receive zakat.

4. Zakat pick-up service
One of the facilities provided by LAZ Risalah Charity for people who want to give zakat is to pick up zakat. For muzakki who are busy and do not have time to deliver their zakat, amil from LAZ Risalah Charity is ready to visit and pick up the zakat.

5. Zakat Online Service
For muzakki who need information related to zakat managed by LAZ Risalah Charity, muzakki can access the online service that have been provided. LAZ Risalah Charity is also proactive in social media services.

6. Transferring Zakat
LAZ Charity also provides convenience for the delivery of zakat by providing transfer services to the LAZ Risalah Charity account number.

7. The Enhancement of Human Resource Capacity
LAZ's internal strength is sufficient to determine how a well-planned program can be realized. Regarding this, LAZ Charity Ar Risalah strengthens the team by increasing the managerial ability of zakat. So it is hoped that all activities including the target of receiving zakat that have been designed are inevitable.

Beside the strategies above, based on the results of future interviews, LAZ Risalah Charity also plans to use digital financial services to make it easier for muzakki to pay zakat. Before this is implemented, LAZ Charity will first analyze and collect information about the use of digital financial services such as OVO and GO PAY.

Other research conducted by Nurul Sholeh, entitled “Strategy Collection and Distribution of Zakat Funds At the Al Ihsan Jawa Amil Zakat Institute Tengah (LAZIS JATENG) City Branch Semarang (Study of Muzaki Dan Satisfaction Increase, Mustahik Income)” (Sholeh, 2018), strategy the collection of zakat funds in LAZIS Central Java Semarang City branches are through (1) socialization, (2) collection products, (3) establish cooperation and (4) establish good communication. Economic breakdown impact on non-fulfillment human needs, contact Amil Agency Zakat. To carry out ZIS collection activities intended for package distribution staple food for affected communities the Covid-19 pandemic (Fitriani, E. S., Agrosamdhyo, R., & Mansur, E. (2020). Islam teaches us as its people to share with them who need it even when it is in difficult circumstances.

The differences with the results of the study were the authors do in this study only lies in the innovation of the collection strategy in terms of communication, product promotion and zakat payment system the same strategy in a more innovative
way. In research that researchers do LAZ collection was done happily ways, (1) Attracting the trust of muzaki / donors by sending an accountability report financial answers, (2) Product Promotion through three media, namely print media, media social and electronic media, (3) Payment LAZ can be done in a number of ways. Needs analysis is an element the beginning for the fundraising team to use increase para trust muzaki / donors by giving good service to the guests muzaki / donors (Iskandar, A., & Aqbar, 2020). In attracting trust muzaki / donattur to pay zakat, ifak, and the alms done is by giving socialization both face to face (face to face) as well as non face to face socialization, spread the activities that have been done.

CONCLUSION
There are six strategies carried out by LAZ Risalah Charity Padang City in order to increase the target of collecting zakat during the pandemic period, namely the socialization of the zakat collection program, the socialization of the zakat distribution program, cooperation with the zakat management unit (UPZ), zakat pick-up service, zakat online service, transferring Zakat and the enhancement the capacity of Human Resources (HR). In addition to this program, LAZ Charity Risalah also plans to provide digital financial service facilities for muzaki who will pay zakat. The low realization of zakat collection during the pandemic has made it difficult for LAZ and BAZNAS to reach the planned targets. Another strategy that can be done and is more measurable is program planning using a data approach. The data in question can be in the form of data on the potential for zakat that can be reached, as well as data on a list of prospective muzaki. The list of potential is then followed up one by one in various ways. In addition, LAZ can also create new muzaki, by empowering zakat recipients. For example, by providing capital assistance and business assistance so that the person concerned is no longer entitled to receive zakat.

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