

ISLAMIC ECONOMIC EMPOWERMENT MODEL DURING THE COVID 19 PANDEMIC IN LAZISMU SURAKARTA

**Saiev Dzaky El Kemal¹, Qurroh Ayuniyyah², Rio Erismen
Armen³, Mufti Maula Alfani⁴.**

¹Ibn Khaldun Bogor University

²Ibn Khaldun Bogor University

³Sekolah Tinggi Ekonomi Islam (STEI) SEBI Depok

⁴Islamic University of Madinah

email: saievdzaky@gmail.com, qurroh.ayuniyyah@uika-bogor.
ac.id, rio.erismen@sebi.ac.id, muftialfani17@gmail.com

ABSTRACT

The COVID 19 pandemic is a new challenge for the Islamic economy to be able to be a solution to various problems that arise due to the impact of the spread of the COVID 19 virus in every community. The impact caused by the pandemic is not only on the health aspect but also on the economic aspect. This study aims to find out what are the models of economic empowerment in the Islamic Economy that can be done during the COVID 19 pandemic. The research method used is qualitative descriptive. This method explains the phenomena that occur in society and then a conclusion is drawn. The results of this study are the first, the empowerment model carried out by LAZISMU Surakarta during the pandemic has been in accordance with government rules, namely the funds are distributed to those who are entitled to receive it legally Islamic and also pay attention to the scale of community priorities. Second, the category of consumptive empowerment is 11% greater than productive empowerment. Third, the benefits obtained by the community from consumptive empowerment are greater when the number of pandemic cases is increasing, while when the trend of confirmed case numbers is falling, productive empowerment is more expected by the community. Fourth, the Islamic Economy is still able to play a

role in tackling emergencies such as the COVID 19 pandemic. This is evidenced through LAZISMU Surakarta which has been able to empower people's funds professionally.

Keywords: Pandemic, Zakat, Empowerment, LAZISMU

INTRODUCTION

Islam is a complex religion which is covering many dimensions of life, including the social economic dimension. Kind of worship in Islam is not only an individual ritual that without any connection each other, but also there is a kind of worship in Islam which is caring and bringing many impacts to each other. The benefits in Islam is very considered by Islam it's self, with the fulfillment of the general benefit. Hoped by fulfilled it benefits that muslim can be more focus on their activity and also doing other kind of worship.

The five pillars of Islam there is one of them that includes several dimensions at once, namely zakat. Zakat is one of the pillars of Islam which is included in the type of social, economy and spiritual worship§ (Susila, 2018). Zakat gives attention to special group of people who are in need of an assistance in terms of finances and necessities of life. They are eight group only that have been determined with certainty in Alquran, contained in Chapter At Taubah verse 60: *“Zakat is for the poor and for the needy and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and for those in debt and for (those) on the Way of Allah and for the travelers - an obligation by Allah. And Allah is All-Knowing, All-Wise”*

Zakat is not only interpreted as a worship that is related to the obligation of a servant to Allah S.W.T, but zakat can also be a very effective solution to overcome poverty in a country (Irawan, 2020). The potential of zakat actually is very big if the government or institutions that have the authority to collect it able to maximize it. Optimization of this big potential will bring a positive impact on economic side of a country. This enormous potential has not been directly proportional to the reality of collecting zakat as the

potential economic strength of Muslim. The era development continuously provides innovation in the form of zakat funds empowerment.

Zakat funds are no more seen just as fund that can only be used to feed the poor, but have been formulated so that how can be given to groups of zakat recipients can change their status from a recipient become who pays zakat. This is a special power possessed by muslim (Hafidhuddin, 2012, Yayuli et al., 2021)

2019 is a very historic year in human life story. In December 2019 there has been a very fast and wide virus spread. Wuhan, China being the starting place for the spreading this new virus. This virus is called COVID 19, and the continues to spread toward all regions in China and even throughout the world (Guan et al., 2020) . The data from Ministry of Health of Indonesia Republic stated that the number of confirmed cases of COVID 19 at October 14 2021 was 4.233.014 cases, whereas the national total number of confirmed deaths is 142.889 cases. The Impact of this pandemic is not only on the health sector it's self, but also on socio-economic aspect. Therefore, one of the ways to prevent the continued spread of this virus is by improving the economic sector (Ceylan et al., 2020)

The economic sector really needs support and must continue to improve in order to overcome this bad pandemic situation. Proven by the decline in Indonesia economic growth rate in 2020 when it compared to the economic growth rate in 2019 before COVID 19 pandemic. Economic growth in 2019 was 5,02% then decreased in 2020 to 2,79% (Ahmad, 2022).

Ministry of Finance released a data that showed economic condition in Indonesia is strengthening in 2021 after previously experiencing a decline. The case of this economic decline will be very helpful if zakat in a country which has a large enough fundraising potential can be maximized in terms of its empowerment. Therefore the model of Islamic economic empowerment during the pandemic needs to be rearranged in order to its benefit felt by community can be appropriate and also and target. The method of fundraising and distributing zakat fund during the pandemic is expected to have a model that is

appropriate to the condition of affected community in terms of health, social or economic. LAZISMU Surakarta is one of the professional institutions that has permission from the government to manage zakat, infak and shadaqah (ZIS) funds. The phenomenon that occurred in LAZISMU Surakarta was an increase in the number of philanthropic fundraisers during the pandemic. Based on LAZISMU Surakarta's annual financial report in comparison in 2019 before the COVID 19 pandemic and in 2020 after the spread of the COVID 19 virus, there was an increase quite high. ZIS funds in 2019 amounted to Rp. 1.240.974.376 and zis fundraising in 2020 Rp 1.640.505.341 (Khaerunisa et al., 2021). The increase in the number of gatherings in 2020 reached 33%. LAZISMU Surakarta also received an award during the pandemic in the form of the best humanitarian social program award nationally in 2020.

LITERATURE REVIEW

Islamic Economy

Islamic economics is an identity that describes an economic system based on the teachings of Islam. An identity that makes a difference with various other economic systems. According to Yusuf Qardhawi Islamic economy is an economic system based on divinity. Allah says in Chapter Al Mulk verse 15: "He is the One Who smoothed out the earth for you, so move about in its regions and eat from His provisions. And to Him is the resurrection of all."

The verse explains that economic concept comes from Allah S.W.T as a shari'a maker by using the tools and means that Allah has provided and ends with a purpose to Allah S.W.T as well (Qardhawi, 2016). The difference lies in the nature of principles and practices. Islamic economic orientation is also different from other economic systems, in Islamic economy welfare is not only worldly but also in order to achieve prosperity in the afterlife (Arifqi, 2019).

Islamic economics is not the same as socialist economic thinking which blatantly rejects the existence of an individual property rights but the common interest is the foremost. In accordance with the vision they made is "mutual benefit above the benefit of the individual" (Qardhawi, 2016).

The concept of a socialist economy is more concerned with the interests of the state than the affairs of the individual even though it must be by depriving it. Islamic economics does not teach this, but rather gives a portion to each state and individual affairs. The Islamic economic system pays great attention to the rights of individuals without leaving the interests of the state of a general nature.

Islamic economic principles make its adherents more respectful of the rights of others and more careful in collecting property so as not to take the share of others. Unlike the concept of socialist economy does not mean Islamic economy becomes a concept that teaches to miser and only attaches importance to personal interests so that it is similar to capitalist economic understanding. Capitalist economies really only attach importance to individual interests. The slogan of the capitalist economic group is “compete and fight” (Qardhawi, 2016). The slogan makes them free to act to be able to meet each other’s needs without regard to the affairs of others. Islam is the middle ground for these two economic systems, namely socialist and capitalist (Tho’in, 2015) Islamic economics introduces to the world that in the property we have there are also parts and rights of others who need help from our property.

Zakat is also proof that the concept in Islamic economics teaches that the benefit of others or so-called *mustahiq* is people who are entitled to receive zakat funds derived from certain provisions only. Not all individuals are required to be taken from their zakat, but come from those who are already required to pay zakat. Such obligations come from the type of property, the amount of property and the length of time to store the treasure is not taken from an individual who has any amount of property.

Islamic economy is very different from the Capitalist economic system, socialist and also the welfare state system (welfare state). The socialist concept is often aligned with Islamic economics because it excludes the benefit of the general or the state. Socialist economy and Islamic economy the difference

lies in its portion and provisions that are very binding to meet the interests of the public or the state, because in Islam there are special terms and conditions to obtain it.

Islamic economics has differences not only in its concept, but also has certain instruments that are not found in other economic systems. In addition, there are also other instruments in Islamic economy besides zakat, namely waqaf, infaq and alms (Almahmudi, 2020). Zakat worship is one of the instruments of Islamic economic empowerment that contributes to realizing the welfare of the community (Widiastuti et al., 2021).

COVID 19 Pandemic

Corona Virus Disease 2019 (COVID 19) is a variant of a new disease that attacks the respiratory tract (Wölfel et al., 2020)². Initial outbreaks in China involved 13.8% of cases with severe courses, and 6.1% of cases with critical courses³. This severe presentation may result from the virus using a virus receptor that is expressed predominantly in the lung^{2,4}; the same receptor tropism is thought to have determined the pathogenicity—but also aided in the control—of severe acute respiratory syndrome (SARS appeared in the Chinese of Wuhan and then spread rapidly and very widely (Guan et al., 2020). The spread is so fast and has a death impact for many people who are exposed to the disease. Pandemic is an epidemic that spreads very widely, occurs throughout the region in the international world and affects the entire community in general (Mascie Taylor & Moji, 2021) or over a very wide area, crossing international boundaries and usually affecting a large number of people. Pandemics have occurred throughout human history and appear to be increasing because of rising emergence of viral diseases from animals (zoonoses). The impact caused by the pandemic is very large, not only on the health aspect but extends to various aspects such as economy, social, education, tourism and even to the aspect of national security (Qiu et al., 2017).

The Impact of the Pandemic on the Economy

Pandemic has had a very wide impact in various aspects of human life. The sector most affected and vulnerable to a domino effect on the spread of the COVID 19 pandemic is the political economic sector until it is feared that it will cause a trade war (Kusno, 2020). The economic impact is also seen from the decrease in the scale of economic growth in Indonesia. In 2019, before the spread of the COVID 19 pandemic, the economic growth rate in Indonesia reached 5.02% and dropped dramatically in 2020, namely after the pandemic entered and spread widely in Indonesia to 2.79% (Ahmad, 2022). The pandemic has also directly affected increasingly difficult employment. The number of unemployed in Indonesia during the COVID 19 pandemic is increasing and increasing (Mardiyah, Rahma Ainul., Nurwati, R. Nunung., 2020). This increase in unemployment also has an impact on national economic growth. Various government policies in order to overcome the large number of virus spread in Indonesia such as the enactment of *the lock down* system and Large-Scale Social Restrictions (PSBB) are one of the causes of the decline in Indonesia's economic growth rate along with reduced employment (Teguh Ali Fikri, 2021). The existence of this pandemic also affects the demand figures for goods and services so that it also has an impact on the income of business actors, especially in the micro and small business sectors and household industries (Aeni, 2021). Among the sectors most directly affected by the COVID 19 pandemic is the health care facilities sector. The impact on the service included; modification of services by health workers, changes in the quality of health services, changes in the use of hospital facilities and infrastructure, changes in the quality of health services, the addition of health worker workloads and also the psychological impact for health servants (Nina et al., 2021).

The impact of the COVID 19 pandemic has been very widespread to various sectors, causing many changes in habits and systems in many ways. Adaptation of new habits began to be applied in various places and situations such as, at home, at work,

in schools, in places of worship and other public places. These new habits aim to get a better quality of life health (Rohmah, 2021) at school, at work, on the road, at the right place of worship and anywhere. New habits for healthier living must be continuously carried out in society and in every individual, so that they become social norms and new individual norms in everyday life. If the new habit is not carried out in a disciplined manner or is only carried out by a group of people, then this could be a threat that the corona virus outbreak will have a longer duration. Old habits that are often carried out, such as shaking hands, crowding / clustering, lazy to wash hands must begin to be abandoned because they support the transmission of Covid-19. Various responses and reactions are shown by the community, some are sad, anxious, afraid, anxious, worried, angry but there are also those who are calm or remain confident. Changing attitudes and behavior in society requires struggles in the form of adaptation or adjustment. Individuals in society always describe themselves with their changing environment, either autoplastically or alloplastically. Thus the relationship between Individuals who interact are always a relationship that influences each other (reciprocally). It cannot be denied that there will be new systems in many aspects of life will arise with the occurrence of the COVID 19 pandemic.

Economic Empowerment of People During the Pandemic

Definition of empowerment when viewed from the meaning of English translation is derived from the word *empowerment* whose origin is *power* which means the ability or strength to do and achieve something. Get additional *em* derived from Greek and Latin which means in it. So the word *empowerment* is a source of strength that is in humans as a source of activity (Murti & Yulianti, 2018).

Empowerment or here in after referred to as the utilization of ZISWAF funds has been regulated in law number 38 of 1999 concerning zakat management, namely:

- a) The results of the collection of zakat are used for *mustahiq* in accordance with religious provisions.

- b) Utilization of zakat collection results based on the priority scale of *mustahiq* needs and can be used for productive business.
- c) The requirements and procedures for the utilization of zakat collection results as intended in paragraph (2) are regulated by ministerial decree.

The law provides an affirmation that the name of utilization is to provide portions that are in accordance with what is needed by *the mustahiq* or zakat recipients. The appropriate portion is included in the size and shape of the grant, whether as a consumptive fund or if it can be maximized to be given in the form of productive funds so that it does not run out of thin air and then does not give a longer change effect.

Model of community empowerment during the Pandemic must pay attention to the priority aspects of the distribution program to be on target. The characteristic present during the pandemic is its very wide impact. The impact caused by the pandemic is not only found in the health aspect but extends to various aspects such as economic, social, educational, tourism and even to the aspect of national security (Qiu et al., 2017).

The existence of this pandemic also affects the demand figures for goods and services so that it also has an impact on the income of business actors, especially in the micro and small business sectors and household industries (Aeni, 2021). The model of economic empowerment during the pandemic should be in addition to meeting the basic needs of the community as the top priority of those directly or indirectly affected should also be able to affect the increase in demand for goods and services from the producer side.

METHODS

This research is seen from the type of research place used is included in the type of field research, field research is research that takes a certain place to be used as an object of research so that it looks natural about what really happens in a place (Hendri Tanjung, 2013). According to its use, this research belongs to the

type of pure / basic research with the aim to deepen or explorative research a phenomenon that occurs in society and within a certain period of time. This method or level of research is qualitative descriptive research. Descriptive research is research that is exposure or in the form of an explanation of an event that occurs in society.

The data source in this study is to use primary data and secondary data. In this study, the primary data source is LAZISMU Surakarta as a zakat management institution that collects and distributes zakat funds in figures for the economic empowerment of the people and also the community recipients of empowerment programs. Secondary data in this study is data that can be directly obtained from the results of a scientific publication, official report by an institution or agency related to research needs.

The data collection methods carried out in this study are observations (observations), interviews, secondary data studies and triangulation or combining several methods. The data analysis method used is through several stages, namely data reduction, presentation of data and then drawing conclusions. Qualitative data analysis model is by drawing conclusions or verifying data that has been reduced and presented in the form of tables or descriptive narratives (Sugiyono, 2017).

RESULTS AND DISCUSSION

LAZISMU Surakarta is a zakat institution owned by Muhammadiyah organization domiciled in the of Surakarta and started its activities in 2012. LAZISMU Surakarta then officially obtained a decree through the Muhammadiyah Regional Office (PDM) of Surakarta in 2013 with the number SK No. 202 / KEP / III.0 / D / 2013. Through the issuance of the decree, it was later confirmed by the government through government regulation number 14 of 2014, and decree of the Minister of Religious Affairs of the Republic of Indonesia number 333 of 2015. Furthermore, LAZISMU as a national zakat institution was re-confirmed in 2016 through the Decree of the Minister of Religious Affairs of the Republic of Indonesia number 730 of 2016.

In managing zakat funds, infak and alms LAZISMU Surakarta follows the general guidelines of LAZISMU Center, while the development and innovation of the program is specifically different from LAZISMU in other regions. During this Pandemic, LAZISMU Surakarta has been empowering people's funds through various programs that are consumptive and productive. The community fund empowerment program carried out by LAZISMU Surakarta during the pandemic is divided into five main program pillars, namely, Pillars of Health, Economy, Education, Social Humanity and Da'wah.

Table 1. Fund Distribution According to LAZISMU's Pillars (in Rupiah)

Program	Distribution in 2020	Distribution in 2021
Education	285,500,000	16,600,000
Dakwah	99,572,000	175,233,598
Economics	37,300,000	10,850,000
Social & Humanity	650,871,000	1,508,640,306
Health	97,440,000	-
Routine Program	346,581,000	644,380,601
Total	1,517,264,000	2.355.704.505

The distribution of funds carried out by LAZISMU Surakarta during the pandemic was more given to the pillars of humanitarian social programs (see Table 1). Recorded in 2020 and 2021 the amount of ZISKA funds distributed to humanitarian social programs is the largest when compared to distributions in other LAZISMU Surakarta City programs. The humanitarian social distribution program is distributed through the Food Security Granary program which is a derivative of the LAZISMU Surakarta social program. This program became the best Social Program nationally in 2020. In 2020, the target of recipients of COVID 19 Food Security Granary services is as many as 1000 packages and successfully realized as many as 5,747 service packages. In 2021, the COVID 19 Food Security Granary program is 5,640 logistics distribution packages.

This program is in accordance with the provisions of government empowerment and the Central LAZISMU, this is seen from the priority scale of the type of distribution and the group of beneficiaries of zakat, infak and alms funds (ZIS). The advantages and disadvantages of this program are first, it has been good in the quantity aspect alone, not yet in the quality aspect. Second, this program is very able to empower the welfare of the community when the number of confirmed cases of COVID19 is increasing, while when the number of confirmed cases of COVID 19 begins to experience a downward trend that is needed by the community is another program in the form of productive funds.

The impact of this empowering model during this Pandemic, namely through the Social Humanitarian Program in the form of basic food packages distributed to the poor, is very helpful for them to be able to survive during the Pandemic alone. The impact of the program did not last long, the benefits were only able to last a maximum of 14 days and then after that there was no longer any. The recipients of the packages are greatly helped even though the benefits are only temporary, not sustainable because of their circumstances who are really affected by the COVID-19 pandemic disaster. The community is greatly helped because getting this kind of program is very easy and affordable. The contents of the basic food packages are entirely edible and suitable for consumption, so there is nothing left in the slightest of the type of goods given. The community also wants programs like this to continue to programs that are productive in nature. . The conclusion of this program is that it is very beneficial for the community during the Pandemic, especially when the number of confirmed cases has increased only because of its consumptive nature, but the benefits cannot be felt for the long term because they are not productive so they are helpless when the goods given have been used up.

CONCLUSION

The conclusion of the model of empowerment of community funds carried out by LAZISMU Surakarta as a professional amil zakat institution during this pandemic is the first, the model of

empowerment of community funds carried out by LAZISMU Surakarta is in accordance with the concept of community empowerment regulated by the government, namely by paying attention to the priority scale of beneficiaries and also the collection of zakat are used for mustahiq in accordance with shari'a. Second, the model of empowerment of community funds by LAZISMU Surakarta during the pandemic is divided into two categories of utilization, namely consumptive and productive. Consumptive as much as 55.8% while productive utilization as much as 44.2%. The amount of funds distributed by LAZISMU Surakarta is more for consumptive funds compared to productive funds.

Third, the impact felt by the beneficiary community of the empowerment of community funds during this pandemic is divided into two phases of time based on the number of cases of the COVID 19 pandemic. The two phases of time are when the number of confirmed cases of COVID 19 is soaring, the empowerment that is consumptive has more impact on the welfare of the community, but when the number of confirmed cases of COVID 19 begins to decline until the beginning of 2022 then what is more expected by the community is empowerment that is productive to be further propagated such as business capital and employment. Fourth, the Islamic economic system is able to bring a positive impact during the COVID 19 pandemic. Islamic economics plays a big role in disaster management by empowering philanthropic funds that are well managed by professional institutions.

Recommendation for the next research or research which has similarity is, the first for the for the government and the owners of community fund management policies such as BAZNAS and LAZNAS, they can appreciate and cooperate in terms of collecting and distributing similar programs. Can coordinate and collaborate with other zakat institutions so that there is no waste of expenses on each party. Collaboration and coordination are very necessary to maximize benefits and reduce the risk of distribution that is not on target, both in form, quantity and recipients. Second, For LAZISMU Agencies, it is better to evaluate the impact of utilization received by the community. Not only the number or quantity or number of packages that have

been successfully distributed but also can assess the quality of goods by considering the greater benefits. The allocation of very large funds should also be combined with advanced programs that are long-term productive in nature. It is hoped that there will be a follow-up coaching program for beneficiaries during the pandemic so that the form of empowerment can have a greater positive impact, not only as a consumptive fund but also as a productive thing. The portion of the distribution of productive funds can be a priority option to do after the number of cases of the COVID-19 Pandemic begins to decline. Third, For the recipient community of the program to be able to make the most of all the assistance provided properly and responsibly. People should not rely on the distribution of assistance programs like this but also try to continue to find decent jobs to survive. If given advanced programs that are productive in nature such as business capital, employment and educational scholarships so that they can be mandated in receiving them.

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