

## The Role of the National Amil Zakat Institution in Helping the Economy of Poor People with Blind Disabilities Amid the Covid-19 Pandemic

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Paper to be presented at the 5<sup>th</sup> International Conference of Zakat (ICONZ)  
22-23 November 2021, Jakarta, Indonesia

### ABSTRACT

*The purpose of this study is to find out how the role of solo Rumah Zakats in helping the economy of people with disabilities affected by the covid 19 pandemics. The research methods used are qualitative and use a descriptive approach. The types of data used are primary and secondary data. Primary data is obtained from interviews with 2 Rumah Zakat institutions and six people from people with disabilities and secondary data through zakat-related literature. This study shows that the pattern of distributing zakat to people with disabilities is incidental at the time of the covid 19 pandemics in the form of cash given to people with disabilities on the condition that they already have a business and experience a decrease in profits due to pandemics. Dana is given to help the economy and welfare of people with disabilities. The aid is not for loan and must be returned. The distribution of zakat is still incidental but has a significant role for people with disabilities. Although the nominal amount given is still relatively small, but this is very helpful. This research provides advice to Rumah Zakat Solo to provide assistance programs to people with disabilities regularly. The assistance provided amounts to more significant and includes business coaching assistance. This research also reminds other zakat institutions about people with disabilities as mustahik who must be helped.*

*Keywords: Role, Zakat, Welfare, Disability, Covid*

### INTRODUCTION

Allah SWT created a man as a perfect creature. Allah explained that the degree of all humanity is the same, which distinguishes it from the form of his faith and piety. Therefore, those who have physical and psychological disorders that we commonly call people with disabilities have the same degrees and rights as felt by other normal humans (Anisa, 2019)

The existence of people with disabilities is undeniable and is also a part of human life. In general, based on social science theory, disabilities can be grouped into three, namely, physical, non-physical, and double. These three things people with disabilities boil down to the inability and malfunction of physical and non-physical

organs. In reality, these people with disabilities often get bad treatment or discrimination and negative stigma from some parties and their living environment (Subari, 2019).

In Indonesia, the convention role on persons with disabilities was ratified in 2011 through Law No. 1 of 2011. The statistic census population survey (Supas) in 2015 showed that the number of people with disabilities in Indonesia is as many as 21.5 million people. In 2016, the number of people with disabilities over the age of 15 reached 22.8 million people. 1.87% of the population is categorized in severe disabilities. Meanwhile, 10.29% and the rest are mild. The number of people with disabilities continues to increase each year. Females with disabilities are more than men

(Subari, 2019).

Most people with disabilities can meet their needs in their lives. However, the ability possessed by people with disabilities is very contrary to the provider of facilities or with policies given to serve people with disabilities.

In the view of Imam Shafi'i, the distribution of zakat must be based on the asnaf theory. As stated in surat at Taubah paragraph 60, following the provisions listed about zakat receiver, people with disabilities can receive zakat funds to improve their welfare (Hani, 2015).

The covid 19 pandemics that hit the world, especially in Indonesia, are detrimental to society. Therefore, the government issued a large-scale social restriction policy (PSBB) to break the spread of covid 19. From the Islamic economic perspective, zakat is considered something fundamental if appropriately managed.

All people feel the covid pandemic economy impact, and there are also those affected. However, in such circumstances, some people want to share some of their wealth to help people experiencing distress by channelling it to those who are more appropriate to take care of it.

The existence of amil zakat institution is formed by the community tasked to help in distributing and utilization and plays a role in helping people who are less able to alleviate poverty. The existence of amil zakat institution is very beneficial for people who need it the most in people with disabilities—someone who is disabled needs special assistance and helps to remain passionate about living his life. One of the institutions that help distribute zakat that exists is the Rumah Zakat Solo branch. This institution helps the surrounding community who need help.

Based on the background of the above problem, This study aims to describe the role of Zakat institution to help people

with disabilities amid pandemic Covid-19. This study focuses on a case in Rumah Zakat Solo branch in improving the welfare of the disabled poor blind during the covid-19 pandemic and the obstacles of LAZNAS Rumah Zakat in helping to give zakat to poor people with disabilities during the covid-19 pandemic.

## LITERATURE REVIEW

### *Zakat Literature and Disability Welfare*

Ruhat (2020) found that zakat institutions have another role, channelling zakat and managing its productive zakat to reduce poverty by taking measurements through the index zakat to fit the target.

Kasanggi (2017) explored the role in KSPPS BMT Marhamah Wonosobo has been going well, but there are still shortcomings in the distribution because it is still running individually. Ipmawati and Widiastuti (2020) showed that Lazismu manages ZIS funds. It is effective in helping the community, especially in the field of education. It has helped the education sector, which includes input standards, process standards and output standards, to assist in improving education accompanied by scholarship programs that have been successfully carried out by lazismu.

Wibawanthi and Ridwan (2020), with the conclusion of their research, revealed that lazismu Cirebon successfully carried out programs that have been run in the pillars of da'wah, economy, health, social and age in the role of improving people's well-being.

Firmansyah (2013) revealed in his research a significant gap between the potential and realization of zakat in Indonesia. Official zakat institutions have not played an essential role in carrying out zakat fundraising activities because many still make zakat payments in unofficial institutions. The allocation of supporting

zakat payments is still limited because there are some obstacles faced. However, the presence of zakat institutions has succeeded in reducing poverty and inequality in the community.

This research has an essential role because it will discuss how to pay attention to people with disabilities with physical limitations so that more attention is needed and amil institutions participate in it. The implementation of zakat can be done by distributing funds to people with disabilities that impact their needs to be met.

## MODEL DEVELOPT

### *Zakat Definition*

Zakat, according to etymology, has the meaning of holiness and neatness. While zakat, according to terminology, is done by issuing some property and basic food based on *nishab* to be given to those entitled to receive based on specific criteria (Ridho, 2014). Zakat is a way humans do to worship Allah SWT. Carrying out zakat means having done the third pillar of Islam. Zakat has a considerable contribution to help alleviate poverty.

As for the verse that discusses the wisdom of carrying out zakat, it is found in QS At-Taubah: 103, which means "take zakat from some of their property, with zakat you cleanse and purify them and pray for them. God's prayer is the peace of the soul for them. Furthermore, Allah is all-knowing again. In Quran At Taubah 71, which means "And the rhyming, male and female, some be helpers for others. They commanded the kindness, prevented the Munkar, prayed, fulfilled zakat and obeyed Allah and His Rosul. Allah SWT will bless them. Truly, Allah is mighty again Wise" (Baznas 2021).

In doing zakat, disbursement or the use of zakat can be done by distributing valuable activities. This study refers to the assistance distributed to the disabled to

obtain zakat but must be following the criteria specified in Islamic sharia. The distribution of zakat to people with disabilities will be constructive and significantly affect them.

### *The Economic Situation of People With Disabilities during The Covid 19 Pandemic*

Covid 19 has made difficulties especially for workers who are in the company, they are affected by layoffs (Termination of Employment), because of the covid, 19 government issued a large-scale social restriction policy (PSBB) to be able to stop the spread of covid 19 (Juaningsih, 2020). This policy is very impactful for those affected by layoffs, especially for people with disabilities who need work, especially with minimal abilities (Juaningsih, 2020).

### *National Amil Zakat Institute (LAZNAS) and Disability Welfare*

The National Amil Zakat Institute (LAZNAS) is an institution that conducts activities to 'help the underprivileged community, in this case making a useful one that ensures it has a role and function to improve the welfare of the community (Holil, 2019)

There are two contexts of disability, namely the external context and the internal context. External texture covers the social, political, cultural environment, while the internal context concerns age, education level, gender, skill level, and personality (Salim, 2015).

In this aspect, impact on the high poverty rate, the distribution of zakat to people with disabilities is on target because actually, people with disabilities are not grouped eight asnaf. However, in the distribution of zakat, they are included in the criteria of asnaf fakir. Poor this is one of the concepts carried out by amil zakat institutions that aim to encourage mustahik to become a superior human resource. Therefore, people with disabilities are entitled to receive zakat.

## METHODOLOGY

This study used qualitative research with a descriptive approach, which provides a clearer picture of the data to be taken with the author as his instrument (Mulyadi, 2011). In this study, researchers will research the LAZNAS Rumah Zakat Solo branch to know accurate information to become the research object.

Qualitative research subjects make it possible to obtain sources of research

information, information and data. Research subjects will refer to people with disabilities and also employees at the LAZNAS Rumah Zakat Solo branch. The source of data taken by the author is obtained from the LAZNAS Rumah Zakat branch of Solo (see table 1) and some people with disabilities (see table 2) through online interviews, to get information from by conveying specific questions to the source. To strengthen research, the authors also provide supporting data in literature reviews from previous studies.

Table 1. Profile Respondent

<i>No.</i>	<i>Name</i>	<i>Position</i>
.1	Eko Prasetyono	Team program Head DBF
.2	Radifan	Team Reseach Rumah Zakat

Table 1 is the respondent's name from the national amil zakat institution Rumah Zakat the first Bp. Eko Prasetyono as the team of head distribution program located in the Rumah Zakat solo branch and bp. Radifan as a Team from Rumah zakat centre that connects writers from the centre to the Solo branch. Of the two respondents, the primary source provides essential

information about Rumah zakat that the author interviewed to obtain data and information related to the author's research.

Table 2 lists respondents' names, namely members who received capital funds from Rumah Zakat Solo affected by the covid 19 pandemic.

Table 2. Data of Respondents to People with Disabilities Who Received Assistance During the Covid 19 Pandemic

<i>No.</i>	<i>Name</i>	<i>Business Type</i>	<i>Amount of Zakat Disbursement</i>	<i>Types of Disabilities</i>
1	S	Grocery business	Rp.1,000,000	Blind
2	K	Grocery business	Rp.1,000,000	Blind
3	H S	Food vendor	Rp.1,000,000	Blind
4	R H	Food vendor	Rp.1,000,000	Blind
5	D H	Goat cattle	Rp.1.500.000	Blind
6	E V	Newspaper sales	Rp.1,000,000	Blind

## RESULT AND DISCUSSION

Rumah Zakat Solo is a national amil zakat institution that plays an active role in helping small communities and people with disabilities during the covid 19 pandemics. Rumah Zakat Solo gives its role in the isolated area. The distribution of zakat is

done in other regions such as Boyolali and Karanganyar, updates this Expected for people with disabilities Other areas as well. Feel helped by the program from the Rumah Zakat.

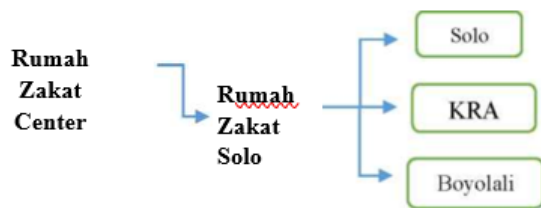


Figure 1 Allocation Zakat Scheme for People with Disabilities

Based on figure 1 revealed, the allocation of zakat is a form of distribution of business capital assistance to the disabled with the centre's approval. The Solo branch of Rumah Zakat assists in 3 different places, namely Solo, boyolali and karanganyar. The conditions specified by

Rumah zakat are to already have a business before the covid 19 pandemic, then the business stops because of the pandemic. The purpose of the program is the hope of continuing the efforts that have been done so far. So as not to stop in the middle of the road, the seller is one of the sectors of the economy most affected when the covid 19 pandemic hit. Based on the interview with Mr Eko Prasetyono, Rumah Zakat has participated in activities related to society during the pandemic. For example, in assisting people with disabilities who have businesses that lack capital. Berikut is a list of allocating who get help.

Table 3. Allocating Zakat Funds Given to Visually Impaired People

<i>Region</i>	<i>Name</i>	<i>Effort</i>	<i>Nominal</i>
Solo	S	Grocery business	Rp. 1000,000
Solo	K	Grocery business	Rp. 1000,000
Karanganyar	HS	Food vendor	Rp. 1000,000
Karanganyar	RH	Food vendor	Rp. 1000,000
Boyolali	DH	Goat cattle	Rp. 1,500,000
Boyolali	EV	Credit seller	Rp. 1000,000

In table 3, respondents with disabilities S and K, who work as grocers, said they had experienced a decrease in income since the covid 19 pandemics with not much capital funds and so have difficulty continuing the business that has been built since before the pandemic. After getting help from Rumah zakat Solo, they feel helped and can continue the business they have now undergone. The addition of capital is expected to be carried out correctly and trust and improve his standard of living and become prosperous. In addition, in the region of Karanganyar disabilities who get help from Rumah Zakat also feel helped by the help of business capital funds.

Disabilities who receive assistance from Zakat Solo house karanganyar area has a business as a food trader has received assistance amounting to Rp.1. 000,000 from the Rumah Zakat in their interview,

they will use the money as best as possible and continue their sales business to connect the life for his business and improve his welfare.

Then two people with disabilities who are in the Boyolali area get capital funds. There is a difference in the nominal amount, namely with disabilities, that initials DH because the amount of funds owned is not enough to buy goats. Rumah Zakat has provided more funds to buy their goats and not take care of other people's property anymore. Because DH told the story previously, he has taken care of goats owned by others, then EV with the business of selling pulses has received funding assistance of Rp. 1000,000. With it can continue his efforts to meet his needs, and of all the lists that have obtained help hopefully be helpful and raise the level of their life welfare.



Figure2. Stages of Receiving Help

In figure 2 explain stages of accepting zakat, where the disabled who obtains business capital assistance must follow the stages that have been set up by Rumah zakat solo. That is:

1) Stages of Procurement of Business Capital Fund Assistance According to Criteria

- a) Rumah Zakat Solo has determined who will get assistance. This activity is done by joint deliberation with all members of the Rumah Zakat.
- b) The Rumah Zakat makes data to determine who is related to the funds passed to the disabled.
- c) Disabilities who have been selected and have been registered as a class of beneficiaries already have previous businesses.
- d) The requirement that must be completed to receive assistance is to show evidence such as KTP, KK, driver's license and the business certificate that shows that it is proper to have a business. After completing the conditions, it is submitted to Rumah Zakat to be researched.

2) Stages of Determining Business Capital Assistance

- a) Conduct a meeting with all members of Rumah zakat solo, then submit

the central Rumah Zakat.

- b) The distribution of aid funds to the disabled is more dominated by poor asnaf and already have a business. They are a group that is unable to meet their living needs, such as basic needs and experiencing capital shortages due to business stoppages.
- c) After getting approval from the central Rumah Zakat, the team of managers of Rumah Zakat Solo has checked the survey of places that will assist whether they are worthy of being helped.
- d) If appropriate, the Rumah Zakat Solo will determine the disability that will assist business capital funds.

3) Stages of Business Capital Assistance

The next stage is the delivery of assistance carried out by Rumah Zakat Solo in the form of cash handed over to the disabled and accompanied by the family to be known appropriately, Rumah Zakat has given as much as possible and as best as possible to improve the welfare of people with disabilities. However, because of the limitations of Rumah Zakat Solo, the nominal amount given is expected to be well received.

Table 4. Barriers to Rumah Zakat

No.	Barriers to Rumah Zakat	Barriers to the Disabled
1.	Increase the amount of assistance that must be handled	Continued spending increases but income decreases
2.	The funds available are minimal.	Do not have another job

*Obstacles and Challenges of Rumah Zakat Solo in Distributing Assistance Funds to People with Disabilities Affected by Covid 19*

In distributing aid funds to people with disabilities, there are obstacles faced as well as Rumah Zakat Solo had experienced limited funds. Because this results in plans and targets that can not be achieved

optimally because of the obstacles experienced. Some of these obstacles can be summarized in table 4.

In table 4, the mooring experienced by both parties is Rumah Zakat funds that have a large amount of assistance that must be handled during the pandemic. The available funds are minimal, while those experienced by people with disabilities during the pandemic are reduced income and have no savings or reserve funds or other businesses. The decrease in income is used as the primary benchmark due to the pandemic.

The research results obtained from the above information show that the Rumah Zakat and its members have experienced obstacles during the covid 19 pandemics. It can show if the solo Rumah Zakat can only provide makeshift assistance. The funds must be operationalized to several other mustahik who also need help, and the Rumah Zakat must also help.

Based on an interview with Eko Prasetyono, the increasing number of mustahik that need to be helped is natural because, before the covid 19 pandemics, Zakat Solo house also provided assistance mustahik in various regions. Based on existing data Rumah Zakat Solo provides more assistance to mustahik who fall under the criteria of poor asnaf, such as kara and unable to work, sick parents but do not have the cost to seek treatment, and widows.

Another obstacle faced by Rumah Zakat Solo is the policy issued by the government, namely PSBB or short for large-scale social restrictions. Therefore, this becomes an obstacle in disbursing aid funds because the assistance funds are given directly to people with disabilities who have registered their names by way of the Rumah Zakat Solo team visiting the homes of people with disabilities who are given business capital funds.

Before conducting the fund, the Rumah Zakat Solo team must ask permission from the village office as a

necessity. They will visit the mustahik house, which is disabled who has been affected by covid 19 for its efforts because the spread of the covid 19 virus outbreak continues to grow then this becomes a reason to meet the rules that have been made.

This situation is very much needed time and energy because of the ban on foreigners to visit the area. It is feared that the visit will carry the virus. The residents of the area to be visited have to feel safe. From the exposure, it can be said that it is pretty hampering because it is necessary to know that the time used to distribute aid to mustahik is also minimal because of the pandemic conditions.

People with disabilities also experience obstacles due to the covid 19 virus outbreak felt so far. Respondent S as a grocer said that the amount of income obtained decreased drastically. Moreover, the existing inventory of goods has become thinned because of the physical mobility restriction policy. Many of the sales did not deposit merchandise.

On the other hand, obstacles are also experienced by HS respondents who sell snacks. HS said that the number of buyers at the time of the pandemic decreased before the pandemic. Usually, buyers are quite a lot to close the capital, but the pandemic for eating a day is still felt more negligible. However, since getting help from Rumah Zakat, the funds obtained can be used correctly, and with the help of neighbours, the merchandise is offered online and finally ber the road smoothly. HS respondents said this in his interview.

DA respondents also experienced the same thing as other respondents. He said that before the spread of the covid 19 virus, he worked as goat cattle for others every day from village to village in a day sometimes can take care of 2-3 goats and then from the results of his business will get wages from the owner of the goat. However, the covid 19 pandemic has

caused the DA to be unable to work in that place due to the mobility restriction policy. As a result of his DA being unable to work, with the help of Rumah Zakat, the funds will be used in addition to buying goats then he can keep his goats.

The results of the explanation of the obstacles can show that Rumah Zakat Solo and the disabled have experienced the obstacles. Both of them have experienced obstacles due to the covid 19 pandemic. However, the solo Rumah Zakat still does its best business and prepares efforts so that the planned program can run according to the original plan does not just stop.

#### *Discussion of the Role and Obstacles of Rumah Zakat Solo in Improving the Welfare of People Affected by Covid 19*

Amil Zakat Institution has had a role in its activities, namely alleviating people who cannot avoid the brink of poverty by assisting the community. According to Law No.38 of 1999, the development of zakat management in Indonesia has had a good influence. It can also increase the growth of zakat management institutions in Indonesia since the regulation (Damayanti 2016).

This phenomenon is related to the results of research that the author has done that Rumah Zakat Solo is one of the National Amil Zakat Institutions that play a role in efforts to distribute zakat to people with disabilities in order to improve their welfare during the covid 19 pandemic. In this activity, in order to be achieved with the maximum need for supervision and coaching. It is exemplified, such as in amil zakat institutions that have been monitoring every activity carried out through the field of supervision (Safitri 2021).

Nevertheless, the resources owned by Rumah Zakat Solo in terms of supervision and development are still said to be less than optimal, and there are limitations in distributing zakat.

Based on the research results with visually impaired people, they urgently

need supervision even from people with disabilities willing to receive visits from the Rumah Zakat to see the development of the business carried out so far.

From the interview results, it has been known that aid funds in the form of money are more needed during the pandemic. The grant can be used to meet daily needs and the business capital. They hope that the funding program will be carried out again by Rumah Zakat Solo, considering that the covid 19 pandemic has a considerable influence on the economy. The provision of assistance in the form of business capital is due to the limited funds owned by Rumah Zakat, so that they cannot provide other forms of things.

The business capital assistance fund carried out by Rumah Zakat to the visually impaired is given voluntarily without being returned. This mechanism is different from the understanding of Qardul Hasan, where a loan is given based on social obligations only. In this case, the borrower is not required to return anything but many loans (Purwadi, 2014).

The distribution of zakat carried out has a vital role so that the aid recipients can use the funds well to continue to rely on amil zakat institutions (Idris & Yahya, 2018). The obstacles faced by people with disabilities are reduced income earned. Before the pandemic, they have run out of capital. The willingness of goods for their business is also thinning. The distribution of funds given to recipients will be helpful if appropriately managed, even though the funds provided are not too much. However, the amount is not much will have a good effect. The provision of funds provides needs to complete the business so that visually disabled people still earn income during a pandemic. In addition, it can improve the welfare of life to avoid unemployment.

## CONCLUSION

The National Amil Zakat Institute of Rumah Zakat Solo's role during the covid 19 pandemics is that the Rumah Zakat provides business capital assistance to the disabled as of early 2021 funds provided in the form of cash and without any obligation to return it. The distribution of aid funds is done by visiting visually impaired people to submit business capital assistance funds. The limitation is experienced in the number of funds given, but Rumah zakat strives as much as possible to continue the program.

The obstacles faced by Rumah Zakats are that during the covid 19 pandemics, the number of people with disabilities who are assisted is increasing, but the available funds are minimal. The obstacles faced by visually impaired people include declining income every day, not having other jobs and social distancing policies that make it difficult for them to carry out their business activities. The covid 19 pandemic environmental conditions do the research conducted by the author experiencing obstacles in research. The following research is expected to expand the object of research on the role of zakat institutions for other people with disabilities.

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