

Analysis of The Effect of Zakat and Infaq on the Distribution of Fund in The Social Sector During Covid-19 Pandemic

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ABSTRACT

The declining social life of the community, especially in the economic aspect, is one of the impacts of Covid-19 pandemic in Indonesia. The government imposed a policy of Large-Scale Social Restrictions (PSBB) which caused many companies to go out of business and unemployment stood at 8.75 million people, so it is certain that the poverty rate will also increase. The role of the National Amil Zakat Agency (BAZNAS) as an institution that collects and also distributes zakat and infaq funds is very important in this condition. The distribution of Zakat and Infaq funds becomes more productive and has a positive impact on the affected communities. This is evidenced in this study which concludes that the receipt of Zakat and Infaq funds is directly proportional and has a significant influence on their distribution in the social sector. The method used in this study is a quantitative approach by taking a sample of 42 data contained in the financial statements of BAZNAS from January 2018 to June 2021. This study confirms that the distribution of Zakat and Infaq funds in the social sector can help encourage the rate of poverty in Indonesia.

Key words: Zakat, Infaq, Economy, Social Sector.

INTRODUCTION

The Corona Virus Disease (Covid-19) pandemic managed to shake the world with its disease outbreak which was recorded to have produced 245 million cases and claimed 4.97 million human lives worldwide. Covid-19 pandemic is a virus similar to SARS and also MERS which came out earlier, but Covid-19 virus is growing massively when compared to the development of the SARS and MERS viruses, so it is not surprising that the cases have higher numbers and fatalities.

This situation and condition is certainly detrimental to all parties. Coupled with the enactment of Large-Scale Social Restrictions (PSBB) and lockdowns in Indonesia, calls for work from home (WFH) policies, distance learning policies, and policies for worshipping at home have been intensified for almost the past two

years as an effort to prevent the spread of the virus. transmission of Covid-19 virus. The negative impact of the enactment of this policy is the limited community activities and of course it affects the state's economic cycle.

The state's economic turnover has decreased which has resulted in many large companies going out of business and holding mass layoffs (PHK) so that the unemployment rate also increases. In February 2021, the Central Statistics Agency (BPS) released that the number of unemployed in Indonesia reached 8.75 million people. This number has increased by 26.26% when compared to the period last year. The Indonesian economy has experienced a lot of decline which has resulted in an increase in the poverty rate. The problem of the economic downturn is the main problem with the impact of Covid-19 pandemic in Indonesia.

The government has certainly made many efforts to overcome the economic downturn in the community. The policies issued by the government are expected to be able to reduce existing problems, at least efforts to overcome the pandemic in Indonesia are carried out through actions such as; education related to the rampant pandemic as a form of public self-awareness, handling of patients by providing adequate health facilities, sources of disease must be destroyed, and socialization to the community. Systematic efforts that have been carried out include planning a national scale movement for disease eradication and regional and international scale agreements. (Wahidah et al., 2020)

In Islamic policy, Zakat and Infaq are included in the instrument for handling the increase in poverty, namely by doing economic equity. Zakat is a major component in the public financial system and fiscal policy in the Islamic economic system (Darmawan & Rina Desiana, 2021). The Indonesian Ulema Council (MUI) has permitted the use of zakat funds to overcome Covid-19 pandemic. The fatwa is contained in No. 23 of 2020 regarding the use of infaq, alms, and zakat funds to overcome the impact of the Covid-10 pandemic (Amanda et al., 2021).

The existence of an order to worship perform Zakat and Infaq, one of them with the aim of minimizing the social gap between people who have rich status and people who have poor status, but with Zakat and Infaq can increase empathy for others and build family relationships.

On the other hand, from Covid-19 pandemic, many Muslim people are increasingly showing their generous attitude by increasing the amount of zakat and infaq they spend in order to provide more assistance to people who are experiencing difficulties due to the impact of this pandemic. This is proof that Islam is a religion that is rahmatan lil-'alamiin, that is, it is a mercy that brings goodness to the

entire ummah of the universe and is generous in helping other brothers and sisters who are experiencing difficulties. As in the hadith narrated by Imam Muslim

ابِ الدُّنْيَا اللهُ كُرَابِ الْقِيَامَةِ يَسَّرَ لِي اللهُ الدُّنْيَا
الْآخِرَةَ لِمَا هَاهُ الْاَهُ الدُّنْيَاخِرَةَ

"Whoever relieves a believer from one of the troubles of this world, Allah will relieve him of one of the difficulties on the Day of Resurrection. Whoever relieves someone's suffering, Allah will ease his suffering in this world and hereafter" (HR. Muslim)

The distribution of Zakat and Infaq funds at BAZNAS covers four areas, namely in the fields of education, health, humanity or social affairs, and advocacy da'wah. In the context of economic problems during this pandemic, poverty alleviation efforts are included in the humanitarian mission where the BAZNAS institution has provided distribution in the social sector.

In connection with this, the influence of zakat and infaq funds on its distribution in the social sector needs to be known about its development in the use of funds for the welfare of the ummah and overcoming the soaring poverty rate. It is necessary to know a comparison regarding how much zakat and infaq fund income was in the social sector during the two years prior to Covid-19 pandemic with zakat and infaq fund income in the social sector for two years during Covid-19 pandemic.

So this research was conducted to find out how much the development of the value of zakat and infaq income on its distribution in the social sector.

LITERATURE REVIEW

Zakat

Zakat is the third of the five pillars of Islam that is obligatory for Muslims to carry out. According to Law Number 23 of 2011 zakat is assets that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. (Law No. 23 of 2011, 2011). According to the language, Zakat means fertility, purity, barakah and also has the meaning of purifying. It is given the name zakat because the assets issued are expected to bring fertility both in terms of wealth and reward. In addition, zakat is also a purification of oneself from sins and miserliness (Uyun, 2015).

This command is as mentioned in the Qur'an in Surah At-Taubah verse 103 which reads:

لِيَهُمْ وَتُزَكِّيَهُمْ أَلَّا لِيَهُمْ إِنَّ لَوَتَكَ لَهُمْ اللَّهُ لِيَم

"Take zakat from some of their wealth, with the testicles you clean and purify them. Verily, your prayer (becomes) peace of mind for them. And Allah is All-Hearing, All-Knowing." (Surat At-Taubah: 103)

The issue of zakat which is considered to be only a call for obligations and religious sunnah, but the value of the purpose of zakat is much broader, namely to increase welfare than mustahik families. (Khaerunisa et al., 2021). The command to pay tithe that must be issued by all Muslims, in accordance with the provisions that Allah has given, is that they do not see whether they are mature or not rich or not all are obliged to pay zakat. But with the provision that people who want to issue zakat have advantages in financing their lives, both for individuals and for people whose livelihoods are still borne. Historically, the state has the right to force by force law so that the obligation of zakat is carried out as did the Caliph Abu Bakr who fought those who were reluctant to pay zakat on their wealth. (Rahman, 2019).

Zakat is a practice of worship in which in carrying it out there is a recommended portion that is issued, which is 2.5 percent of the wealth owned by zakat actors or commonly referred to as Muzakki. Basically, zakat can be done voluntarily to manage the distribution individually or through amil zakat institutions such as BAZNAS. The command to pay zakat has been mentioned 82 times in the Qur'an, including which groups are entitled to receive zakat as stated in the Qur'an letter Al-Baqarah verse 177:

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ
وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ
الْآخِرِ
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالرَّسُولِ وَعَاقَى
الْمَالَ عَلَىٰ حُبِّهِ
ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَأَبْنِ السَّبِيلِ
وَالسَّالِفِينَ
وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ
وَوَاتَى الزَّكَاةَ
وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا
وَالصَّابِرِينَ فِي الْبَأْسَاءِ
وَالضَّرَّاءِ وَحِينَ الْبَأْسِ
أُولَئِكَ الَّذِينَ صَدَقُوا
وَأُولَئِكَ هُمُ الْمُتَّقُونَ

"Virtue is not turning your face towards east and west, but virtue is (virtue) those who believe in Allah, the Last Day, angels, books, and prophets and give their beloved property to relatives, orphans, poor people, people who are on the way (travelers), beggars, and to free slaves, those who carry out prayer and pay zakat, those who keep their promises when they make promises. And those who are patient in poverty, suffering and in times of war. They are the righteous, and they are the pious." (Surat al-Baqarah: 177).

Zakat can be utilized to overcome the problem of independence in the poor. So far, it must be acknowledged that the distribution of zakat funds cannot be separated from the assistance of the government's role in addition to the amil zakat agency. Distribution of zakat funds, especially in the productive zakat sector, can be done by providing capital assistance

to mustahik to try to start a business that is run according to their abilities. Thus, the goal that has been prescribed from the benefits of zakat itself is to gradually alleviate the poverty of the ummah.

Infaq

The form of practice that we can do in order to help fellow human beings apart from zakat is issuing infaq. Infaq etymologically in Indonesian literacy has the meaning of giving (donating) assets, some of which are used for good. The word infaq itself comes from Arabic (infâq/اق) which means something that runs out (Setiawan, 2015). According to the term fiqh, the word infaq has the meaning of giving part of the property owned to people who have been prescribed by religion to give them such as the poor, poor, orphans, relatives and others. (Uyun, 2015).

Infaq is a practice that is also recommended to every Muslim, as stated in Qu'at Surah At-Thalaq verse 7:

لِيُنْفِقْ وَمَنْ لَيْسَ لَهُ لِيُنْفِقْ أَنَّهُ اللَّهُ لَا يَلْفُ اللَّهُ إِلَّا
أَنْهَأُ اللَّهُ عُسْرَ يُسْرًا

"Let the person who has the breadth to provide a living according to his ability, and the person whose sustenance is limited, should make a living from the wealth that Allah has given him. Allah does not burden a person except (according to) what Allah has given him. Allah will provide space after hardship." (Surat At-Talaq: 7)

In the sura above, it is clear that spending wealth according to the ability of each Muslim will certainly not make him poor and deprived, but Allah will give doubled space. Infaq is also an act of removing it from some of our wealth or income. The command to give infaq is also mentioned in the Qur'an Surah Al-Baqarah verse 195:

أَنْفِقُوا لِلَّهِ لَا تُنْفِقُوا إِلَى التَّهْلُكَةِ وَأَحْسِنُوا
إِنَّ اللَّهَ الْمُحْسِنِينَ

"And spend (alms or earn) in the way of Allah and do not throw yourself into destruction, and do good, for verily Allah loves those who do good." (Surat al-Baqarah: 195)

The legal basis for infaq is also contained in the Qur'an which explains that some of the assets we have have rights for the poor. The concept of infaq recommended by Islam is to spend part of one's wealth in increasing useful knowledge, sharing it with people in need such as the poor as social service and obedience. Giving infaq is also basically for personal gain but still in goodness in the way of Allah.

Zakat and Infaq as poverty alleviation instruments

Ways to eradicate poverty can be done with various steps and strategies, the thing that must be done from the start to alleviate poverty that surrounds our society is by creating an economic order that allows the birth of a just distribution system, encouraging the birth of concern from people who have (aghniya') towards the poor. indigent, poor, dhuafa, and also mustadh'afin (Atabik, 2015). Poverty, in particular, which is the impact of Covid-19 pandemic, the government has made many efforts, one of which is the equitable distribution of Zakat and Infaq funds as well as Shodaqoh. The main target of implementing zakat and infaq is to eradicate poverty as a whole. However, Sakat is not only limited to alleviating poverty economically but also overcoming welfare problems such as spiritual poverty, as well as education (Rijal et al., 2020)

The mustahik group which has been described in the Qur'an can be interpreted broadly as a system of zakat economy which is carried out in accordance with Islamic law. Of course, to achieve a

structured distribution of funds in a professional manner and also in accordance with the provisions of Islamic law, a special institution is needed to run it. The Indonesian government already has such an institution, namely BAZNAS, which distributes in an accountable and transparent manner by regularly uploading financial reports to the public.

BAZNAS distributes which is divided into four fields, one of which is the humanitarian field. The BAZNAS humanitarian program has the objectives of alleviating the poverty of disaster victims, distributing ZIS and zakat to disaster victims, as well as making strategic efforts in reducing risk. (Puskas Baznas, 2018). With the existence of a special field for distribution in the social or humanitarian field, zakat and infaq can be used as an effort to alleviate state poverty. Reported on the official BAZNAS website www.baznas.go.id stated that throughout 2020, BAZNAS, the Indonesian zakat fund collection institution, succeeded in increasing zakat, infaq, and shadaqoh receipts by 30% from 2019 even though in 2020 it was experiencing a Covid-19 pandemic crisis throughout the year.

During 2020, BAZNAS collected ZIS funds of Rp. 385.5 billion, while in 2019 the collection of ZIS funds only reached Rp. 296 billion. Throughout 2020, BAZNAS has helped 1.5 million people in its distribution. In the distribution of zakat, it will certainly help a lot in the social life of the community, especially in its economic condition and can provide many positive effects for the country's economy.

When viewed from the development of the receipt of zakat and infaq funds, the impact of the distribution has been carried out although it is still limited. Basically, the purpose of zakat in the economic aspect is as an effort to alleviate poverty, as an effort to circulate money and run the wheels of the economy. The essence of poverty lies in the so-called deprivation trap, which consists of

entangled misfortune, including poverty itself, physical weakness, alienation, vulnerability, and powerlessness. (Rahman, 2019).

RESEARCH METHOD

The research method is a step that must be owned and carried out in order to collect information on the research conducted. Basically the research method is a scientific way to obtain data with a specific purpose and use. The research method in this study uses quantitative research methods. The purpose of this quantitative research method is a method commonly used in testing social problems by testing a theory consisting of variables, measured by numbers, and analyzed to obtain mathematical patterns or models, theoretical proofs, and hypotheses.

All data used in this study are secondary data consisting of the acquisition of zakat and infaq funds as independent variables and the distribution of funds in the social sector as the dependent variable obtained from monthly financial reports at the National Amil Zakat Agency (BAZNAS) through the website. official www.baznas.go.id.

The technique used in this research is multiple linear regression analysis technique. In this technique, a correlation test is performed to determine the strength of the relationship between variables. Then the T-test hypothesis test was also carried out to prove partially affecting the independent variables and the F-Test hypothesis test to simultaneously prove the effect of all independent variables on the dependent variable.

HYPOTHESES FORMULATION

- 1) Hypothesis of Zakat (X1) on Humanitarian Mission (Y):

- H_0 : Partially Zakat has no effect on Humanitarian Mission
 H_1 : Partially Zakat affects the Humanitarian Mission
- 2) Infaq Hypothesis (X2) on Humanitarian Mission (Y):
 H_0 : Partially, Infaq has no effect on Humanitarian Mission
 H_1 : Partially Infaq has an effect on Humanitarian Mission
- 3) Hypothesis of Zakat (X1) and Infaq (X2) on Humanitarian Mission (Y):
 H_0 : Simultaneously Zakat and Infaq have no effect on Humanitarian Mission
 H_1 : Simultaneously Zakat and Infaq affect the Humanitarian Mission

RESULT

The amount of data used in this study was 42 samples of data from BAZNAS' monthly

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	1485288,740	1032777252		1.438	.158
X1	.056	.024	.225	2,306	.027
X2	1.039	.140	.721	7.397	.000

a. Dependent Variable: Y

The explanation of the results of the calculation of the regression equation above can be explained as follows:

- 1) The constant 1,485,288,721.38 indicates if the accumulated Zakat and Infaq values are zero. Then the distribution value in the social field is 1,485,288,721.38.
- 2) The regression coefficient of Zakat collection (X1) is 0.06, indicating that every increase of Rp. 1,000,000 zakat collection will directly affect the distribution in the social sector by 0.06, thus between Zakat and Distribution in the Social Sector, it is directly proportional.
- 3) The regression coefficient for Infaq collection (X2) is 1.04, indicating that every Rp. 1,000,000 increase in

financial reports. The data was taken in the period from January 2018 to June 2021 which was taken from the official website www.baznas.go.id. The following is based on the results of statistical calculations that have been carried out using the SPSS program;

Analysis of Multiple Linear Regression Results

In this study, multiple linear regression was used because it was considered to have sufficient power in explaining and taking into account the influence of the independent variable on the dependent variable.

Then the multiple linear regression equation is made as follows:

$$Y = 1,485,288,721.38 + 0.06x_1 + 1.04x_2$$

Infaq collection will directly affect the distribution in the social sector by 1.04, thus between Infaq and Distribution in the Social Sector, it is directly proportional.

Analysis of Determination of Correlation and Coefficient

This analysis is used to find out how big the impact of the change is and to measure the strength of the independent variable on the dependent variable.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809a	.654	.637	4353741.47154

a. Predictors: (Constant), X2, X1

The results of the correlation coefficient (R) of 0.809 indicate that the correlation between the independent variable and the dependent variable is at a very high level. This indicates that the correlation between variations in the variables of Zakat fund collection, Infaq funds, and distribution in the social sector is 80.9%.

The coefficient of determination in the table is 0.637 or if it is a percentage of 63.7%. These results indicate that as much as 63.4% contribute to influencing the variation of the variables of zakat fund collection, infaq funds, and distribution in the social sector. While the remaining 36.6% are other factors that may affect the variable distribution of funds in the social sector.

Partial Test (t-test)

The t-test was used to determine the partial effect between the independent variables on the dependent variable. This test is carried out with a significance value of 0.05. The results of the t-statistical test can be seen in the table below which shows that:

Model	t-count	t-table	Sig.
X1	2,306	2.022	0.027
X2	7,397	2.022	0.000

- a) Effect of Zakat (X1) on the distribution of funds in the social sector

Based on the results of the analysis, it shows that the significance value is 0.027. The t-count is 2.306 and the t-table value is 2.022, so that $2.306 > 2.022$ or with a significance value of $0.027 < 0.05$. Thus it was rejected, and the receipt of Zakat had a significant positive effect on distribution in the social sector during Covid-19 pandemic. H_0

- b) The influence of Infaq (X2) on the distribution of funds in the social sector

Based on the results of the analysis, it shows that the significance value is 0.000. The t-count is 7.397 and the t-table value is 2.022, so that it is $7.397 >$

2.022 or with a significance value of $0.000 < 0.05$. Thus it was rejected, and the receipt of Infaq had a significant positive effect on distribution in the social sector during Covid-19 pandemic. H_0

Simultaneous Testing (f-Test)

The f-test is used to find out how the influence of the independent variables as a whole on the dependent variable. This f-test is also used to test whether the regression model used has a significant or non-significant correlation. The results of the f statistic test can be seen in the table below which shows that:

Model	f-count	F-table	Sig.
Regression	36,906	3.2381	0.00

The results of the simultaneous test (f test) for both variables obtained a significance value of 0.05 with an f-count value of 36.906 and an f-table of 3.2381. So that $36.906 > 3.2381$ or with a significance value of $0.00 < 0.05$. Thus it was rejected, and the receipt of zakat and infaq funds as a whole had a significant positive effect on distribution in the social sector during Covid-19 pandemic. H_0

DISCUSSION

As explained in the previous section, the results of both partial (t-test) and simultaneous (f-test) tests show that the receipt of zakat and infaq funds both significantly affect distribution in the social sector during Covid-19 pandemic. According to the survey, 48.4 percent of Muzakki BAZNAS experienced a decrease in income. Of course this affects assets that can be issued for zakat, especially from income zakat which has a zakat base based on income or regular income from work that does not violate sharia. (BAZNAS Puskas, 2021).

From the test results in the previous section, it can be seen that zakat and infaq have a fairly large role during Covid-19 pandemic. This can be seen when compared to the following, which are the results of the correlation test for zakat and infaq funds before Covid-19 pandemic, precisely in the period 2018 to 2019:

Model Summary			
Model	R	Adjusted R Square	Std. Error of the Estimate
1	.627a	.393	.336

In this result, it can be seen that the correlation is at 0.627, which means that the variables of receiving zakat funds and receiving infaq funds on distribution in the social sector have a high correlation of 62.7%. But if we compare it with the correlation of zakat fund receipts and infaq fund receipts during Covid-19 pandemic, namely in the period 2020 to 2021 with the following results:

Model Summary			
Model	R	Adjusted R Square	Std. Error of the Estimate
1	.902a	.814	.789

In this result, it produces a correlation of 0.902, which means that the variables of zakat fund receipts and infaq fund receipts on distribution in the social sector have a very high correlation, amounting to 90.2%. From the comparison of these two different periods, it can be seen that basically the receipt of funds, whether from zakat funds or infaq funds, is equally influential in helping groups of people who do have rights in these funds. In this way, the country's economy also has a positive impact in the form of increasing the community's economy and suppressing the poverty rate, although it does not provide significant changes. However, it is still necessary for distribution in a wider and more even scope and also the amount that needs to be continuously developed so that the diameter of the distribution of zakat and infaq funds can be distributed to be larger.

CONCLUSION

Based on the results and discussions that have been described previously, it can be concluded into several points from this research.

1. This study aims to determine how big the role of zakat and infaq in poverty alleviation through their distribution in the social sector.
2. This study concludes that the independent variables tested in this paper have a significant positive effect.
3. This study shows that the independent variable that we tested, namely the ratio of allocation to the receipt of zakat and infaq funds has a positive effect and is directly proportional to the distribution of funds in the social sector.
4. This study shows that when the ratio of distribution of zakat and infaq funds increases, the poverty rate and also the country's economic problems can decrease.
5. This study proves that the development of zakat and infaq fund receipts in the midst of Covid-19 pandemic did not make it decline, but continued to grow so that the scope of distribution could continue to expand.
6. This study proves that the obligation to issue zakat and infaq is not only for individual benefit, but also is worship and plays an important role for the government in helping to alleviate poverty in the country.
7. This study illustrates how the turnover of zakat and infaq funds can improve the welfare of the people who are included in the group entitled to receive zakat and also maintain social inequality.
8. This research provides an understanding that by spending some of our wealth it will not make us poor,

but God's promise that will provide far more sustenance for zakat actors.

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