

Optimizing the Role of Zakat Institution:  
Building resilience Against the Risk of the Covid-19 Pandemic

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*ABSTRACT*

*The devastating effect of the covid-19 pandemic is undeniable. From only health crisis, it affects the social and economic life. Unemployment, job loss, and bankruptcy were just some examples of the effects. The government and society need to build resilience to survive the pandemic. zakat institution was an effective element that can help to mitigate the risk of the pandemic. This study aims to investigate the role of zakat institution in Indonesia to build resilience to the crisis and shock causing by the pandemic. This research was conducted using qualitative descriptive method. The data were gathered by distributing questionnaire to six zakat institution. Interview was also conducted to the zakat administrators. This study found that zakat institutions urgently response the pandemic crisis by adjusting its fundraising and distribution strategy. During 2020, the amount of funds collected by the six respondents were higher compared to the average one in two to five years before the pandemic. Make use of digital transformation was dominantly applied in fundraising strategy. The distribution program during pandemic greatly helped people who are affected by the pandemic. Education program regarding prevention of virus transmission also conducted by zakat institution.*

*Keywords: zakat institutions; risk; strategy; digital technology; distribution*

*JEL Codes: Z12*

INTRODUCTION

The Corona virus pandemic is defining as a global health crisis. Since the first case in Wuhan, China in 2019, the virus has infected more than 200 million people in the world. Tragically, covid -19 is more than only a health crisis, it creates an overwhelming social and economic crisis that leave scars on communities. According to the Indonesia Statistic Center Bureau, from December 2019 to March 2020 the number of poverties in Indonesia increases by 0,56 %. It is indicating that the covid-19 pandemic has affected economic and social life. People are losing jobs and income while at the same time there is uncertainty when the normal life will return.

Research in 2019 stated that the effect of the covid-19 pandemic to social and economic activities leads to lower income in Indonesia (Prawoto et al., 2020). Another research found that based on history, the effect of the influenza pandemic would last until five years after the pandemic peak (Verikios et al., 2011). As a consequence, Indonesia should prepare some strategic plans to cope with the coming problems. The government should urgently respond to the covid-19 pandemic so Indonesia will be able to build resilience to the crisis and shocks.

Not only the government, social organizations in Indonesia also giving hands to deal with the risks of the

pandemic. Research shows that Indonesian citizens preferred to donate to religious philanthropy organizations as it is fit their believes (Alawiyah, 2013). It seems that the existence of zakat organizations is very helpful to mitigate the risks of the pandemic by distributing funds from the rich to the needy.

The aim of the research is to investigate the role of the zakat organizations in mitigating the risks of the covid-19 pandemic. To be more specific, strategic programs that the zakat organization has applied during pandemic are explored. Whether or not zakat organizations make use of digital transformation in the covid-19 pandemic will also be examined. The potential contribution of this research is how the government can optimize the function of the zakat institution during catastrophe situation in Indonesia.

## LITERATURE REVIEW

### *Covid-19 Pandemic and its effect*

The severe acute respiratory syndrome coronavirus 2 (SARS-coV-2), known as covid-19 are viruses that were originally hosted by bats but later making their transition to humans which was epi-centered in Hubei province, Republic of China (Velavan & Meyer, 2020). Until recently this virus has transmitted all over the world, infected more than 200 million people in more than 100 countries. With global total death of more than 4 million within just 18 months, this virus is labeled as deadly outbreaks. It is known that the initial clinical sign which allow case detection was pneumonia that can progress to severe disease with dyspnoea and severe chest symptoms. Furthermore, Recent investigation demonstrates that every patient may spread the infection to 2.2 other individuals on average (Velavan & Meyer, 2020).

As this virus easily transmits among individuals through droplets in the air or on

the surface, countries are racing to slow down the spread of the disease. In order to slow down the transmission, the government of every country implemented the movement control policy. Testing and treating patients, contact tracing, limiting travel, and locking down activities are some of the ways the government can do to prevent the virus transmission. Unfortunately, until recently the steps taken by the Indonesian government are not effectively reduce the number of infected and dead people. As a consequence, limiting people contact, banning people doing their activities, and limiting operational hours of stores still continues. The uncertainty of having a normal life again leads to a stressful mind. Devastating economic and social crisis are now the problem of every country. Moreover, in Indonesia where the number of infected and death is still increasing, the social and economic problems are the prominent risk of the pandemic.

Research shows that there was a strong correlation between pandemic tested positive for covid-19 and mortality rate with socio-economic conditions in Indonesia (Prawoto et al., 2020). Furthermore, it is stated that in Indonesia during 2020 more than 1,5 million of unemployment were occurred, the *PMI manufacturing* declined to 45,3%, the number of imported goods also decreased by 3%, inflation increased at 1,96% yoy, the deficit on airline industry at more than 200 billion, hotel occupancy rate decreased at more than 50% (Yamali & Putri, 2020). Thus, it is proved that the covid-19 pandemic has led to social and economic deterioration in Indonesia and the situation seems to get worse.

Another research stated that Indonesia is vulnerable in terms of economic condition due to its high public debt, country's low saving rate, and low tax income (Stetser, 2020). As a consequence, such a situation may get worse during the pandemic. Unfortunately, research shows

the world bank report saying that generally, Indonesia's social protection program failed to cover large shares of their target populations (Olivia et al., 2020). The picture of the government's lack of professionalism in managing social programs likely happen during the pandemic situations.

#### *Digital Transformation During Pandemic*

The pandemic situation leads to movement control order where people are ordered to stay at home in order to prevent the spread of the virus. It is believed that working from home is the best way to keep safe. As a consequence, almost every workplace transforms its work method. The most suitable method that can be implemented is by using digital media to perform people's work.

The study from Lisa Nagel stated that more people were working from home, thus they believe that the acceleration of the digital transformation in the work place is increasing because of pandemic. Furthermore, it is convinced that the use of digital platform in the workplace may continue even when the pandemic is over. Many workers believe that digital work will play a more vital role in the future time in comparison with the traditional one (Nagel, 2020).

Whether works in SMEs industry, healthcare industry, educational field and all kinds of business, transforming working media from traditional to a digital platform is the best alternative to be chosen. The community needs to prepare for the condition of Crisis Continuity Planning (CCP) where digital transformation is obviously needed even after the pandemic is over (Datta & Nwankpa, 2021).

Zakat institutions also need to adapt to the pandemic situations and transforming the fundraising strategy to digital media is strongly necessary. However, distributing funds to the needy might be an exception as

there is no alternative method but directly goes to the beneficiaries.

#### *Zakat Institution as Social and Religious Organization in Indonesia*

History told that the development of the non-profit organization (NPO) in Indonesia is really vital in tackling the economic and social problem. the NPOs mostly focused on the issue of waifs, poverty, disable people and drug users (Gunawan & Muhtar, 2010). The NPOs have a role as a distribution channel from the wealthy to the needy. They aim to stimulate individuals and government/private companies to donate money (Alawiyah, 2013). Another supporting data shows that during an economic crisis in 1998, social organizations in Indonesia played a vital role to cope with the crisis (PIRAC, 2002).

On the other hand, a large number of Moslem citizens in Indonesia really supports the fast growth of Islamic social organizations. In addition, empowering zakat institutions in Indonesia may be a strategic plan to reduce the risk of the pandemic. Research stated that most Moslem people in Indonesia prefer donating money to Islamic philanthropy institutions to the secular one (Fauzia, 2017).

In the belief of Islam, zakat as the third pillar is perceived. Zakat is thirty times clearly mentioned in the Quran, while twenty-seven occurrences are declared together with the obligation of salat (Al Qardawi, 2007). It is indicating that Islam placed zakat as important as salat. Furthermore, besides zakat, there are other forms of charity in the Quran like al-Infaq, al-Ma'un, and tha'am al-Miskin (Al Qardawi, n.d.). While zakat or some scholars said sadaqa is an obligation in Islam, the later charity forms are voluntary. It somehow demonstrates the importance of pro-social behavior in Islam believers. When a Moslem do a good deed by acting a humanitarian activity, he or she does not merely help each other but also worshipping

God. The close relation between practice in Islamic religiosity and pro social behavior stimulates wide public loyalty. Additionally, a continuous donations may be generated (Krafess, 2005).

Another literature study stated that based on previous research, religiosity has a positive correlation with prosperity, income, economic growth, and development (Manurung, 2014). It is stated that after the era of Suharto's New Order, the player of zakat/Sadaqa initiatives mainly came from non-state actor which was not only as a religious payer but also a disciplined worker and businessperson (Kailani & Slama, 2020). In addition, the zakat administrator is getting more professional in organizing their crowdfunding activity. Expressing their idea on efficiency and transparency, the modern zakat institution mainly using social media to immediately inform their activity (Kailani & Slama, 2020).

The professional management of zakat will raise people's trust. Additionally, the amount of money donated to zakat institutions in Indonesia would increase, so it may help to overcome crisis during the pandemic. Some strategies have been applied by zakat institutions in responding the pandemic situations. Research in Malaysia showed that the movement control order (MCO) by the government has led to many difficulties so that the *Baitulmal-Federal Territory Islamic Council (MAIWP)* applied a program called "Bantuan Zakat Kecemasan Covid-19" to help people to ease the burden (Hambari et al., 2020). This kind of zakat program is urgently needed to build resilience during pandemic. Another study stated that zakat institutions in Indonesia, played a vital role in managing socio-economic issues during the pandemic, donating money through the authorized institutions is more preferable to direct paying to the ashnafs (Hudaefi et al., 2021).

## METHOD

This research was conducted using descriptive qualitative method. Initially we looked at the private zakat institutions that were listed in the official website of the PPID of BAZNAS. It was found twenty-one private zakat institutions in the list. Additionally, we searched the existence of the private zakat institutions in Banjarmasin. The list was than reduced from twenty-one to eight private zakat institution. Of the eight institutions we can only reached five zakat institutions. In addition, we added one other private zakat institution in Banjarmasin that was not on the list of PPID. Finally, we have six private zakat institutions as respondents of this research.

The list of the respondents are as follow: Rumah Zakat Banjarmasin branch, ACT (Global Zakat) Banjarmasin branch, Rumah Yatim South Kalimantan Area, DT Peduli Banjarmasin branch, LAZISMU Banjarmasin branch, Kotakamal Indonesia Banjarmasin branch.

The data and information were gathered by distributing questionnaire to respondents. Interview was also conducted to get more detail information from zakat administrators. Secondary data also used by looking at the annual report of zakat institutions. In addition, their website or social media also be investigated to specifically checked the digital platform implemented.

The main variable that was asked in the questionnaire were, strategy of fund collection during pandemic, strategy of fund distribution during pandemic, and education program by zakat institution during pandemic.

## RESULT

### *Fundraising Strategy during the Covid-19 Pandemic*

This research found that the six respondents agree that they implemented some new strategies in response to the pandemic conditions. The strategy was dominantly applied in the aspect of digital technology. The administrators stated that using the old method of fundraising strategy by directly approaching people was no longer relevant during the pandemic. The policy of movement control forces all workplaces to creatively implement digital transformation and there is no exception in Zakat institution. This finding confirmed a statement from (Datta & Nwankpa, 2021) which said that the use of digital technology has to continuously be implemented in workplace.

Some previous study stated that the role of digital transformation in zakat institution in Indonesia has a strong impact during pandemic. Digital technology has offered some easiness to the donators so that it strengthens the existence of zakat institution (Ninglasari & Muhammad, 2021). Another study stated that BAZNAS has adapted to financial technology by performing the quick response (QR) code to provide convenience to its donators (Ali Hudaefi et al., 2020). However, zakat institution still also use the traditional method of fundraising along with digital technology as some donators still request the old way of donating money (Nurhidayat, 2020).

Confirming the previous study, the zakat institution in Banjarmasin mainly implemented digital transformation in the method of fund collection. Two respondents namely Rumah Yatim and ACT revealed that their online platform was [donasionline.id](http://donasionline.id) and [indonesiadermawan.id](http://indonesiadermawan.id) respectively. In addition, Rumah Zakat stated that the online platform [infaq.id](http://infaq.id) greatly benefits their institution. Started in 2019, a platform

of [infaq.id](http://infaq.id) substituted the use of the infaq box in Rumah Zakat (Indonesia, 2019). Meanwhile, Kotakamal Indonesia Banjarmasin branch said that they make use of the QR code in performing digital donation. Furthermore, Gopay was the most favorite online donation platform in Indonesia (Ferika & Mahadi, 2020). However, unlike the other zakat institutions, LAZISMU Banjarmasin only provides banking transfer in their online donation method.

During the pandemic, Rumah Zakat Indonesia makes use of the digital transformation by classifying its donation platform into specific beneficiaries. Thus, the donators can easily choose to what type of beneficiaries they want to donate. The platform of [infaq.id](http://infaq.id) directs donators to more than ten types of beneficiaries which more than 50% of the type directly goes to people affected by the pandemic. For example, people can directly donate to orphans whose parents passed away because of the covid-19 virus, or to voluntary workers whose jobs are digging cemeteries for the dead body of covid 19 patients, or to people who lost jobs because of the pandemic, etc. Just by one click, the donators can directly help people and showing how they care for each other. The easiness of such digital transformation may stimulate donators to donate their money through the zakat institutions.

However, the traditional way of fund collection is still necessary for some people. Additionally, the zakat institutions also provided a pick-up method in collecting money. The zakat administrators stated that the pick-up method was provided with a full health protocol to prevent the virus from spread.

Moreover, the respondents of this study said that they mainly used social media like Instagram, Facebook, and WhatsApp to spread the information of the pandemic. Social media is an effective marketing strategy by informing people of what the zakat institution doing with the

donation. It seems that pro-social behavior is raising during the pandemic

This study found that in 2020 the fund collected by the six zakat institutions

in Banjarmasin is higher compare to the average ones in two to five years before the pandemic. The table below shows the amount of funds collected by the six respondents.

Table 1. Amount of money collected by six zakat institution in Banjarmasin

<i>Tahun</i>	<i>Rumah Yatim Area Kal-Sel</i>	<i>LAZISMU Kota Bjm</i>	<i>Rumah Zakat Bjm</i>	<i>DT Peduli (Nasional)</i>	<i>Kotakamal Indonesia Bjm</i>	<i>ACT Kal-Sel</i>
2015	-	-	1.048.179.300	43.773.784.452	-	-
2016	-	-	1.574.734.323	74.392.520.381	-	-
2017	4.761.554.742		1.714.405.873	99.062.549.359	-	-
2018	5.583.147.780	75.000.000	1.963.964.776	124.761.244.166	525.678.352	26.747.407
2019	6.839.917.504	110.000.000	2.522.570.260	144.750.685.980	749.466.970	56.307.500
<b>AVG</b>	<b>5.728.206.675</b>	<b>92.500.000</b>	<b>1.764.770.906</b>	<b>97.348.156.868</b>	<b>637.572.661</b>	<b>41.527.453</b>
2020	5.294.912.868	95.000.000	5.081.649.801	126.116.112.170	914.281.143	207.953.930

It is seen from table 1 above that the fund collected by ACT Kalsel and RZ Banjarmasin increased by more than 200% in 2020. Despite the weakening of economic growth during the pandemic, the increasing amount of money collected by the zakat institutions in Banjarmasin is a surprise finding. Some factors that may support this finding were the trust of people to management of zakat institution may be increased. Additionally, pro-social behavior during the pandemic may also be a hint so people decide to care and help through zakat institution. Another important factor was the transformation of zakat institutions to digital technology provide convenience and easiness to donators so that more people agree to donate money through online platforms. People's trust in the zakat institutions need to be maintained so in the future time the function of the zakat institution during catastrophes situation can be optimized.

#### *Fund Distribution Strategy During the covid-19 Pandemic*

In term of fund distribution activity during the pandemic, it is seen that policy from MUI, the Fatwa No.23-year 2020 really support zakat institution in the mitigation of pandemic risk. Fast response of MUI by establishing this policy allows zakat

institutions to distribute zakat funds to medical workers and people affected by the pandemic. The beneficiaries of zakat fund are now not limited to the 8 ashnaf only. However, the other form of alms called infaq and sadakah is not restricted to specific beneficiaries so that it is easier to distribute it to the needy.

Five of six respondents stated that they implemented some new distribution strategies in response to the covid-19 pandemic. However, all respondents agree that they specifically allocated the fund into two aspects, firstly to support in preventing the spread of the covid-19, secondly to help in reducing the socio-economic risk of the pandemic.

In order to prevent the spread of the covid-19 virus, the six zakat institutions agree that distributing masks and hand sanitizers to people is an important matter. Regularly sprayed disinfectants in public places and distributed protective clothes for medical workers also be conducted by almost all respondents. Two zakat institutions provided nutritious food for people affected by the pandemic while one respondent arranged facilities for covid-19 patients. Furthermore, to address the critical socio-economic impact of the pandemic, the six-zakat institution provided financial

aid directly for people affected. Meanwhile, giving food and groceries also be arranged by four respondents. Three respondents stated that they provided capital to support

the local small and medium enterprises that were affected by the pandemic. In sum, table 2 shows the activities of fund distribution during 2020.

Table 2. Fund Distribution Activities during 2020

ASPECTS <i>Zakat Institutions</i>	<i>Supports the prevention of the Covid-19 spread</i>					<i>Socio-economic risk of pandemic</i>				
	<i>Mask</i>	<i>Hand Sanitizer</i>	<i>Protective clothes</i>	<i>Disinfectant spray</i>	<i>Nutritious food</i>	<i>Facilities for quarantined covid patient</i>	<i>Capital for local SMES distribution</i>	<i>Groceries</i>	<i>Free food/ staples</i>	<i>Financial aid</i>
Rumah Yatim Area Kal-Sel	√	√	√			√				√
LAZISMU Bjm	√	√		√			√	√		√
Rumah Zakat BJM	√	√	√	√			√	√		√
DT Peduli Kal-Sel	√	√	√	√			√	√		√
Kotakamal Indonesia BJM	√	√	√	√	√			√	√	√
ACT Kal-Sel	√	√	√	√	√		√	√	√	√

It is seen that during the pandemic, the fund distribution activity could not be handled using digital technology. The respondents stated that while people are staying at home to keep their lives safe, the zakat administrators have to meet many people who are affected by the pandemic. They admitted that there have to be voluntary workers who took the role of helping people during the pandemic and the zakat administrator was one of those workers. The risk of the contagious virus was managed by applying health protocol when conducting the distribution activities. Wearing masks and bringing hand sanitizer was the standard procedure that has to be applied by the zakat administrators. Consuming vitamin and food supplements to increase the immune system is also applied by zakat administrators.

Additionally, five respondents stated that they build their own database of people affected by the pandemic so they can distribute the fund to the right person. Distribution activities by zakat institutions show the vital role of this institution in helping the government to mitigate the risk of the pandemic.

#### *Education Program by Zakat Institution During the Covid-19 Pandemic*

The respondents agree that educating people to slow down the spread of the covid-19 virus is really important. So that five zakat institutions stated that they conducted an education program on preventing the spread of the covid-19 virus. The education program was mainly managed by making use the social media. However, one respondent stated that the responsibility of educating people on preventing the spread of the virus was the responsibility of the government so that they let the government to handle this issue.

On the other hand, user-friendly online platform is also a vital issue so it is important to educate people on using digital technology to perform online donations. Zakat institutions agree that they have to inform people of the step-by-step procedure of online donation. As a consequence, respondents stated that they perform an education program of using digital technology in donating money.

## CONCLUSION

Zakat institutions have a vital role in mitigating the risks of the covid-19 pandemic in Indonesia. An urgent reaction by the zakat institution during 2020 shows its performance to build resilience during and after the pandemic.

In response to the covid-19 pandemic, zakat institutions immediately adjust their fundraising strategy and fund distribution strategy. Another important aspect conducted by the zakat institutions was the education program regarding the pandemic situation.

In the fundraising strategy, the response was mainly implemented by transforming the donation method from a traditional one to an online donation. Online fundraising platforms were built by some zakat institutions, albeit fundraising platform by the third party like Gojek was also benefits zakat institutions. The use of digital technology was also applied by using social media like Instagram, Facebook, or WhatsApp. Social media was mostly used as a marketing strategy to attract people to donate money through zakat institutions. The use of digital technology greatly benefits the zakat institutions. It is likely that they would continuously implement this method after the pandemic peak.

During the pandemic, the distribution strategy was mostly adjusted to help people who are affected by the pandemic. Two main aspects in distributing the fund were to prevent the spread of the virus and to reduce the socio-economic risk of the pandemic. Unlike the fundraising strategy, digital technology was barely applied in the fund distribution activity.

Zakat institutions also play a role in educating people on slowing down the virus transmission. Additionally, informing people regarding the friendly way of performing online donation was also conducted by the zakat institutions.

The increasing amount of money collected during 2020 by the six

respondents is probably an indication of people's trust in zakat institutions which can be admitted as the strength of zakat institutions in Indonesia. This finding may also be a hint that pro-social behavior increased during the pandemic. Since the government could not handle the pandemic effect alone, they need cooperation from every element in the community. It is undeniable that the function of the zakat institutions is more vital during catastrophe situations in Indonesia.

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