



Analysis of the impact of the productive zakat program on reducing poverty during the pandemic using the CIBEST model in the Banjarnegara district baznas

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ABSTRACT

This study aims to determine the impact of productive zakat funds in reducing poverty. This research uses qualitative research methods, focusing on the Analysis of the Impact of the Productive Zakat Program on Reducing Poverty during the Pandemic Using the CIBEST Model in Baznas, Banjarnegara Regency. The data collection techniques used in this study were data collection techniques by observation, documentation, and in-depth interviews with zakat recipients. The results of this study show that based on analysis using the CIBEST analysis model, productive zakat fund assistance has a positive and significant impact in reducing poverty during the Covid-19 pandemic, both material and spiritual poverty, so that household life must be prosperous. This can be seen in the decrease in material poverty. In contrast, spiritual poverty shows that mustahik recipients of productive zakat funds who initially never performed worship such as prayer, zakat, or fasting, the mustahik turned into obedient to perform worship.

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1. INTRODUCTION

The Government's attention to the management of Zakat in Indonesia as one of the poverty alleviation efforts has been stated in Law Number 23 of 2011 concerning Zakat Management. In this Law, it is noted that the management of zakat is well organized, transparent, and professional, carried out by official amils appointed by the government, both the Amil Zakat Institute (LAZ) and the National Amil Zakat Agency (BAZNAS). Zakat that the zakat management institution has collected must be immediately distributed to Mustahik by a predetermined priority scale (Subianto, 2020).

Based on data from the Central Bureau of Statistics (BPS) on the Poverty Profile in Indonesia in March 2020, the percentage of poor people increased from 9.41% in September 2019 to 9.78% in March 2020 (Romdiati, Haning and Kusumaningrum, 2021). One of the reasons is the COVID-19 pandemic, which has a high and deadly transmission effect (Yarovaya, 2022). The existence of government policies to stop the COVID-19 virus has several impacts, such as people who have dropped out of work, studying and praying at home, and many people who need help (Amirudin, 2021).

The Indonesian government sets restrictions on social distancing policies (maintaining social distance, avoiding crowds), then physical distancing policies (keeping a distance between people of at least 1 meter) (Tuwu, 2020). This policy led to a drastic decrease in the activity and movement of people. As a result of the implementation of social distancing, which turned into physical distancing, this policy affected decreasing overall economic activity (Lestari, Dwi Sri and Sukmana, 2020). In the study of economic theory, physical distancing or restrictions on community activities will result in a decrease in Aggregate Supply (AS) in the economy which has an impact on decreasing the amount of production or quantity (Q) (Syauqi Beik, 2017).

Conditions where people who only stay at home, based on the law of supply and demand, will gradually cause a decrease in aggregate demand or Aggregate Demand (AD), leading to a reduction in the amount of production that continues to decline (Hafizah, 2021). This chain of economic decline will not only cause shocks to real economic fundamentals but also undermine the smooth running of market mechanisms (Ardiansyah, 2016).

The problem of poverty is one of the causes of the emergence of economic problems in the community (Istan, 2017). The definition of poverty is the weak source of income that can be created by individuals and society, which also implies the invalid source of income that exists in the community itself to meet all economic and life needs (Mahmuda, 2019). The disruption of this market mechanism has caused financial trouble in Indonesia (Yamali, Fakhru Rozi and Putri, 2020). The economy is the most critical factor in human life. Financial conditions in daily life to meet their needs, such as eating, drinking, clothing, shelter, etc., require a strong economy. Amid these economic problems, the solution that can be offered within the framework of Islamic economic and financial concepts and systems is the instrument of Zakat (Listyawan, 2011).

Currently, zakat management in Indonesia is growing and developing. Zakat given to Mustahiq will play a supporting role in improving their economy if consumed in productive activities (Noor, 2020). The utilization of productive zakat has a concept of careful planning and implementation, such as assessing the causes of poverty, lack of working capital, and lack of employment; with these problems, it is necessary to have a plan to develop productive zakat (Kiu, 2018).

Based on 2021 zakat data from the National Amil Zakat Agency (BAZNAS), the total zakat potential in Indonesia is IDR 327.6 trillion (Hasanah, 2021). Therefore, zakat has the potential to help the recovery of the national economy and help those who are classified as poor. Still, in practice, zakat distributed to the community is more dominated by consumptive zakat so that when the zakat is finished being distributed, the benefits received by mustahik can only be used for a short period. The purpose of Zakat is not just to support the poor consumptively but to have a more permanent goal, namely alleviating poverty (Romi, Syahrur and Umiyati, 2018).

Zakat is the name for a certain amount of property that has reached certain conditions required by Allah to be issued and given to those entitled to receive it, with certain conditions as well. For the potential of zakat in economic empowerment to be realized, it is necessary to collect, distribute, mentor, and supervise carried out by professional bodies or institutions. Therefore, measurements are carried out using a model, namely the CIBEST model. This CIBEST model shows that the level of welfare is more dominant in spiritual or material aspects after receiving productive zakat assistance (Istifaiyah, 2016).

Zakat institutions, some bodies or institutions regulate, manage, and distribute, namely the existence of the National Amil Zakat Agency (BAZNAS) and the National Amil Zakat Institute (LAZNAS). Based on Law Number 23 of 2011 concerning Zakat Management Article 6, it is explained that "BAZNAS is an institution authorized to carry out the task of managing zakat nationally." Furthermore, Ali (2006) said that zakat funds are one source of funds for the community. Good zakat management will improve community welfare (Zandri, 2020).

Law Number 23 of 2011 Article 1 states, "Zakat management is the activity of planning, implementing, and coordinating supervision in the collection, distribution, and utilization of zakat." Based on Law Number 23 of 2011 concerning Zakat Management Articles 26 and 27, the distribution of zakat is based on a priority scale by considering the principles of equity, justice, and territoriality. Zakat can be used for productive efforts in handling people with low incomes and improving the quality of the people (Toriquddin, 2015).

In this Law, there are several articles related to productive zakat, namely: article 27 paragraph (1) Zakat can be used for effective business in handling people with low incomes and improving the quality of the people. Paragraph (2) The utilization of zakat for productive industry, as referred to in paragraph (1), shall be carried out if the basic needs of mustahik have been met. And paragraph (3), Further provisions regarding the utilization of zakat for productive business, as referred to in paragraph (1), are regulated by Ministerial Regulation (Normasyhuri, Khavid and Budimansyah, Budimansyah and Rohadi, 2022).

Furthermore, the derivatives of the Law are regulated in the Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 54 of 2014 concerning Procedures for Calculating Zakat Mal and Zakat Fitrah and Utilizing Zakat for Productive Business, in Chapter IV Utilization of Zakat for Productive Business, First, Article 32 states that Zakat can be used for productive business in the context of handling people with low incomes and improving the quality of the people. Second, Article 33 explains that utilizing zakat for effective business is carried out with the following conditions: a. if the basic needs of mustahik have been met; b. comply with sharia provisions; c. generate economic added value for mustahik; and d. mustahik domiciled in the working area of the Zakat management institution. Third, Article 34 on utilizing zakat for productive business can be carried out at least by the following conditions: a. the beneficiary is an individual or group that meets the mustahik criteria; and b. receive assistance from amil zakat, located in the mustahik domicile area (Qadir, 2001).

Theoretically, there are scholarly views on productive zakat, such as the views of Yusuf Qardhawi. Productive zakat has many dimensions to help mustahik, especially the poor, towards independent economic development, suggesting zakat management so that the purpose of zakat achieves success. (The goal for Mustahik is a deceptive target. With this target, mustahik welfare can increase with economic resources such as income, profits, and jobs (Awwahah, Fitrah Aisyah and Iswanaji, 2022).

Productive zakat is more long-term, mustahik will be given a capital to be used as a business which is expected to increase business productivity. This productive zakat will make mustahik more independent in financing their lives because mustahik will get additional income. Productive zakat is considered more beneficial for mustahik than consumptive zakat which is momentary. Zakat also cannot be separated from the elements of worship and spirituality, so productive zakat funds should not only be able to overcome the problem of spiritual poverty but also improve the spiritual side of mustahik.

In Islamic economics, welfare is not only about the material aspect but also about the spiritual aspect. In Islamic economics, the level of interest can be seen or measured using a model, namely the CIBEST model. The CIBEST model is a method created by Beik and Arsyianti that combines these two things. This model is a tool to measure the level of welfare based on Islamic Economics. The CIBEST model divides the condition of a household or family in meeting spiritual and basic needs, as shown in the following picture.

The CIBEST quadrant is divided into four quadrants. The horizontal axis indicates material needs, while the vertical axis indicates spiritual needs. The (+) sign on the horizontal axis means that households have adequately met material needs, while (-) households' material needs conditions also applies to the vertical axis, (+)

Measurement using the CIBEST model in distributing productive zakat programs to reduce poverty is considered very effective. This is proven and refers to several studies researchers have conducted before this study. The research was among others conducted by Halimatussakdiyah (2021) with the title "Analysis of Productive Zakat Utilization in

Reducing Poverty Based on the CIBEST Model (Case Study of the National Amil Zakat Agency of Prov. Sumut)", Rinol Sumantri (2017) entitled "The Effectiveness of Zakat Funds in Mustahik Zakat Community Development South Sumatra with CIBEST Approach," as well as research by Dasangga, R., Ghani, D., & Cahyono, E. F. (2020) with the direction "Analysis of the Role of Zakat on Poverty Alleviation with the Cibest Model (Case Study of Rumah Gemilang Indonesia Surabaya Campus)."

2. RESEARCH METHODS

This research uses a type of qualitative research, namely study conducted based on the philosophy of positivism, used to examine the natural condition of objects; researchers act as key instruments, sampling techniques are generally carried out purposively, and data collection techniques use triangulation techniques. Data analysis is qualitative, and qualitative research results emphasize meaning rather than generalization.

Research is descriptive qualitative, where the results are described in words according to the respondent's opinion as it is by the research question. Qualitative research tells at least three things: the characteristics of the actors, activities, or events during the study and the state of the environment or parts where the research occurs. The subjects studied are BAZNAS, Banjarnegara Regency, and the community with the research object, namely government policy on Indonesia's productive zakat management system.

In this study, the research focused on analyzing the impact of the productive zakat program on reducing poverty during the pandemic using the CIBEST model at BAZNAS Banjarnegara Regency

3. RESULTS AND DISCUSSION

3.1 Distribution of Productive Zakat at the Amil Zakat Agency of Banjarnegara Regency.

The productive zakat distribution program implemented by the Banjarnegara Regency Amil Zakat Agency elaborates the established strategic plan document and the Annual Work Plan and Budget. The distribution of productive zakat in 2021 is focused on 4 (four) poverty alleviation activities due to the Covid-19 pandemic, namely Motorcycle Training, Sewing Vocational Training, Bridal Makeup Business Training, and Magot Cultivation Training. The provision of capital assistance accompanies Business Training carried out by the Amil Zakat Agency; some still need to be.

The distribution strategy carried out is carried out based on Standard Operating Procedures (SOP) set by the Banjarnegara Regency Amil Zakat Agency in Decree Number: 108 / BAZNAS / BNA / 2020, as follows: (a) Baznas Banjarnegara Regency forms an Assessment Team from the Leadership and Executive elements of Baznas whose main task is to carry out the participant recruitment process and assistance during training and after business training; (b) Coordinating with related agencies, in particular, the Social Service in the field of data on people experiencing poverty while the Manpower Office in the field of types of training by the needs of the community; (c) Training is organized by involving relevant agencies and the business world as partners in training and community empowerment;

Badan Amil Zakat has the responsibility to continue to oversee the implementation of the program to provide post-training assistance provided to Mustahik. One of the things that is done is to form volunteer volunteers who will accompany, especially spiritual aid; they are Islamic Extension Counselors located in their work areas. Volunteers have the main task of fostering the religious formation of the target recipients of the Baznas program.

3.2 Impact of Productive Zakat Program Implementation on Poverty Reduction during Covid 19 Pandemic

In general, poverty occurs due to the lack of poor people to obtain capital. The current economic system that does not favor people experiencing poverty is considered to be the cause of the difficulty in reducing poverty. Various studies have been conducted to overcome this problem.

This study is one of the efforts to solve these problems. This study found two impacts of productive zakat programs on poverty reduction were discovered, namely 1) material poverty; 2) spiritual poverty. Material poverty includes low income and the inability to pay for education and healthcare. At the same time, spiritual mysticism is poverty experienced by families who cannot meet their spiritual needs, such as prayer, zakat, fasting, and a family environment that is not conducive.

3.3 The Impact of Productive Zakat on Reducing Material Poverty

The material poverty index describes the number of mustahik households that fall into the category of materially poor. In meeting material needs, calculating the standard material poverty line, or material value (MV), is carried out with three approaches. *First*, a survey of the minimum needs a family or house needs, based on at least five basic needs: clothing, food, shelter, education, and health (Sari, 2018).

Second, by modifying the BPS poverty line from individual standards (per capita) to household or family standards. This modification is obtained from the multiplication between the poverty line per capita per month version of BPS with the average household size, where the average family size is calculated by dividing the total population by the number of households in the observed area (Dasangga, Reza, Ghani, Dian and Cahyono, 2020). *They are third*, using the standard nishab, or minimum income subject to zakat obligations. In the Indonesian context, mishap standards are used as agricultural zakat standards (Kartika, 2020).

3.4 Discussion

Analysis of the Impact of the Implementation of the Productive Zakat Program on Reducing Poverty during the Pandemic

a. Impact Analysis on Material Poverty Reduction

As explained in the results of the study page 67 shows that the poverty rate experienced by mustahik before receiving productive zakat assistance is below the poverty line, however, after receiving productive zakat assistance there is a change where mustahik who were initially below the poverty line change to be outside the poverty line. This confirms that productive zakat has positively and significantly impacted reducing poverty.

Table 1 Average Change in *Mustahik Income*

	Rata-Rata Pendapatan
Tanpa Adanya Bantuan Zakat	848.125
Dengan Adanya Bantuan Zakat	1.442.813

Based on the table above, it can be seen that the distribution of productive zakat assistance has a significant impact on the income of productive zakat recipient households (mustahik). The impact caused by the distribution of productive zakat is positive. This can be seen from the increase in the average household income of zakat recipients (mustahik) without and with zakat. At the time before the productive zakat assistance implemented by BAZNAS Banjarnegara Regency, the average income of mustahik households as a whole was Rp. 848,125, and after being given productive zakat assistance, the average mustahik income changed or increased to Rp. 1,442,813. ini meaning that there has been an increase in the average household income of mustahik amounting to Rp. 594,688.

The results of this study are in line with the CIBEST model which emphasizes reducing material poverty as shown in quadrant II of the figure below.



Figure 1 Quadrant of Material and Spiritual Poverty Reduction CIBEST Model

Based on the picture above, it can be explained that the CIBEST Quadrant divides the ability of households/families to meet material and spiritual needs by giving a positive sign (+) and a negative sign (-). A positive sign (+) means that the household/family can meet needs well, while a negative sign (-) means that the household/family has been unable to meet the needs properly. The horizontal axis symbolizes the material poverty line and the vertical axis represents the spiritual poverty line. The benefits of the CIBEST quadrant are related to mapping household/family conditions so that mapping can be done with the right program to improve household/family conditions to prosper (quadrant I).

With the pattern above, four possibilities can be obtained, namely: (a) The household or family can meet material and spiritual needs so that both signs of need are positive (+). This condition is included in quadrant I, which reflects a prosperous household/family. (b) The household or family is able to meet spiritual needs (+) however, it is not able to meet material needs (-) well. This condition reflects households/families experiencing material poverty in quadrant II category. An effective way to alleviate quadrant II poverty with programs to improve the skills and abilities of households/families by providing capital assistance and business assistance. (c) The household or family is capable of meeting material needs (+) but is unable to meet spiritual needs (-). This condition reflects families experiencing spiritual poverty in quadrant category III. An effective way to alleviate poverty in quadrant III is through religious programs with spiritual assistance in order to implement religious teachings well. (d) Conditions in which the household/family is unable to meet both material and spiritual needs (-). This condition is the worst in the absolute poverty category including quadrant IV position. An effective way to alleviate quadrant IV poverty is to improve the spiritual and mental side so that they have good morals and then improve their economic life. The effort to change household/family conditions in quadrant IV is the toughest and most challenging.

b. Impact Analysis on Spiritual Poverty Reduction

This measurement of spiritual poverty is based on the ability of a person or a family to meet their spiritual needs. If you can't afford it, then it will definitely be spiritually poor. This standard of meeting basic spiritual needs is based on five variables, namely the implementation of prayer, fasting, zakat, family environment and government policy. From these five variables, a standard spiritual poverty line or spiritual poverty line is determined. The choice of these five variables was done for a number of reasons.

First, the inclusion of prayer, fasting and zakat is because these rituals are basic obligations for every Muslim. The inability to carry out all three will cause a decrease in the quality of faith and the spiritual condition of a person or a household. For example, if a person who is economically categorized as muzakki but does not want to fulfill his zakat obligations, then his spiritual quality is certain to decrease.

Second, the inclusion of the family environment is due to the importance of the family's role in building an environment conducive to meeting spiritual needs. The family is al-madrasatul ula, that is, the first and foremost place of education. The family is the place to develop the most effective education of character and morals, since it is the smallest unit in society. Family resilience greatly affects the resilience of society and the nation as a whole. Therefore, if the family environment does not support the implementation of worship and the formation of moral charity, then the family member has the potential to experience a spiritual deficiency condition.

Third, the inclusion of government policies because these policies greatly affect whether or not the atmosphere is conducive to carrying out worship and meeting spiritual needs. The government's task is to provide a sense of security to the community in carrying out their worship without having to be accompanied by fears of repressive measures against those who try to obey religion. In addition, the government is also tasked with guarding against attempts to blaspheme and harass religious teachings so as to create destructive social conflicts potentially. Therefore, the family's perception of the government's role in providing a safe atmosphere of worship is something that deserves to be observed because it can affect their ability to meet their spiritual needs.

With this conception, BAZNAS can analyze and diagnose the spiritual condition of mustahik, so that various steps can be taken to lift their spiritual condition. The facts show that mustahik with a good state of spirituality, it is easier to be eradicated from the poverty line compared to mustahik with a bad condition of spirituality.

4. CONCLUSION

The impact of implementing the Productive Zakat Program on reducing poverty during the pandemic using the CIBEST Model at BAZNAS Banjarnegara Regency is very positive and significant. Supporting and inhibiting factors for the implementation of productive zakat programs to reduce poverty using the CIBEST model at BAZNAS Banjarnegara Regency are policies that support the implementation of zakat, public awareness to implement zakat given to the Banjarnegara Regency BAZNAS Institution. Then the inhibiting factor is that there is still an assumption that this productive zakat fund assistance is only free assistance that does not have to be used as capital to increase capital to develop a business.

Berdasarkan kesimpulan dalam penelitian ini, maka terdapat beberapa saran sebagai berikut: Pelaksanaan Program Zakat Produktif terhadap penurunan angka kemiskinan di Kabupaten Banjarnegara agar semakin ditingkatkan. Faktor pendukung yang menunjang pelaksanaan program zakat produktif terhadap penurunan angka kemiskinan agar diperkuat untuk menunjang kelancaran pelaksanaan zakat produktif. Kemudian faktor penghambat dalam pelaksanaan program zakat produktif agar dapat atasi melalui kerjasama dengan berbagai pihak sehingga pelaksanaan zakat produktif tidak mengalami hambatan.

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