

# Zakat as an Alternative Policy for Local Government in Alleviating Poverty (Case Study in Ternate City Government)

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## ARTICLE INFO

### Article history:

Received – February, 05, 2021

Revised – February, 28, 2021

Accepted – February, 28, 2021

### JEL Classification:

### Key words:

Zakat, Alleviation of Poverty,  
Economics Policy

## ABSTRACT

This study aims to analyze zakat as a local government policy for the city of Ternate in alleviating poverty. The research approach used is qualitative. The data and information collection techniques used are qualitative data collection techniques, including observational studies, in-depth interviews, documentation studies, and literature studies. Data analysis in this research will be carried out through several stages, namely, data reduction, data display, understanding interpretation and interpretation, conclusion, and verification. The research results are, zakat as an alternative policy on poverty alleviation in Ternate City by the local government of Ternate City, regarding tagline of Ternate (e.g., Ternate cares, Ternate is smart, Ternate is taqwa, Ternate is prosperous, and Ternate is healthy). That has been implemented in the city of Ternate, even though every Local Government rarely carries out policies like this because every poverty alleviation policy is generally based on conventional bureaucratic procedures.

## INTRODUCTION

The phenomenon of poverty is one of the complex problems faced by the Indonesian nation. Poverty as a social reality that cannot be denied is in line with the population growth and the increase in the cost of living, which is not balanced with people's income (Halvarsson et al., 2018; Jenkins, 2009; Sha et al., 2019; Shammi et al., 2020). Therefore, poverty is one of the issues that need serious attention from the central and regional governments. Various poverty reduction regulations have been issued as the government's juridical basis in overcoming this phenomenon. This is done because the government has the mandate to care for the "poor and neglected children" as part of the state's responsibility (the 1945 constitution in article number 34). One aspect that is the focus of the government, in this case, is strengthening the community's economy through various programs such as the development of supporting infrastructure, social assistance, human resource education, economic empowerment. Availability of employment and the provision of products and other business facilities accelerate the community's economic growth and reduce poverty levels. Besides, one alternative government policy that needs to be done to alleviate poverty for the Indonesian people who are predominantly Muslim is through the *zakat* management policy (Aziz & Sholikah, 2014; Zaman et al., 2018).

*Zakat* is an essential sector in Islamic philanthropy, which was born from the obligation of every Muslim who meets the requirements (*muzakki*) to distribute his assets to other Muslims who are entitled to receive (*mustahik*). As the third pillar of Islam, it is considered *ma'lûm minal dîn biddharûrah* or known to exist automatically and is an absolute part of every person who practices monotheism (Siradj, 2014). *Zakat* does not only function to help the *mustahik* economy but can also be a balancing instrument in the national economic sector. In the long term, the main objective of *zakat* is to transform *mustahik* into *muzakki*. This shows that *zakat* can overcome economic inequality and poverty in a country (Abdullah & Piei 2018). This is emphasized in the general explanation of Law Number 23 of 2011 concerning *Zakat* Management, which among other things, states that "*Zakat* is a religious institution that aims to improve justice, community welfare, and poverty alleviation, to increase utility and efficiency" (Kusriyah, 2016). Thus, the implementation of the *zakat* service requires the state's role with a more maximal management system so that it can realize the stated goals of this *zakat* worship, one of which is to alleviate poverty. The birth of Law Number 23 of 2011 as an amendment to Law Number 38 of 1999 concerning *Zakat* Management can be interpreted as qualitative progress of the government's role in *zakat* management in Indonesia (Arfah et al., 2020). In addition to providing legitimacy for religious institutions, this law manifests the government's concern in improving the *zakat* management system. As its implementation, the

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government has formed the National Zakat Agency (BAZNAS) throughout Indonesia as a legal institution to manage *zakat* in every region.

Mustofa (2014) reveals several reasons why the state needs to intervene in the management of *zakat*, including First, *zakat* is not an ordinary form of donation (charity) or a form of generosity like infaq waqf and grants. *Zakat* is obligatory, while charity or legal donations are mandatory (sunnah). Second, the potential for *zakat* that can be collected from the community is enormous. Data from the *Zakat* National Agency (BAZNAS) states that the potential for *zakat* in Indonesia in 2019 reaches 252 trillion, and only 8.1 trillion is included in BAZNAS. Even though *zakat's* potential is so great, there is a considerable gap in the realization of its collection. The fund's *zakat* that has been collected from the community are far from their true potential. This enormous potential can be achieved and channeled if the state is carried out through the implementing technical department. Third, *zakat* has the potential to contribute to the achievement of national development targets. The massive funding of *zakat* can improve people's lives if they are channeled program-matically in the national development plan through institutions *zakat* established by the state (Mustofa, 2014).

In a government that adopts a decentralized system, the role of Regional Government (PEMDA) is significant as a public authority in making and implementing policies related to improving social welfare in a society that is still shackled by poverty and economic inequality. PEMDA, as stipulated in Law Number 32 the Year 2004 concerning Regional Government, has the authority to implement decentralization and spur economic growth to increase the welfare of the community. Regional economic development is how local governments and organizations manage existing resources and form a partnership pattern between the government and the private sector to create new jobs and stimulate regional economic activities. In the framework of achieving the goals of regional economic development, a development policy based on endogenous growth is needed, using the potential of local resources (Arsyad, 2014).

The Ternate City Government of North Maluku Province, through the legitimacy of the regional autonomy law, plays an active role in managing the regional economy with various strategic policies to improve the economy and the welfare of the community. During its development, the Ternate City government's contribution to the economic sector shows significant progress. Based on data from the North Maluku Bank Indonesia Representative, the realization of the economic growth of Ternate City in 2016 was recorded at 8.02 percent (YoY) or higher than the economic development of North Maluku Province, which was 5.77 percent. Ternate's highest economic growth occurred in the financial institutions, real estate, rental business, and corporate services sector. This sector is estimated to continue to experience growth in line with the Weighted Net Balance (SBT) of the Business Activity Survey, which recorded value positively. Meanwhile, the sector which contributed the most to growth was the transportation, warehousing, and communication sector, which had a share of 2.40 percent or 29.69 percent of the economic development of Kota Ternate (Ternate Central of Statistics Bureau, 2018).

As the gateway and center of trade and service activities in the province of North Maluku, Ternate City has experienced very rapid developments in the economic, trade, tourism, service, and infrastructure sectors. The economic development of Ternate City is inseparable from various local government policies in strengthening the economy. Regions by considering the local potential and the socio-religious structure of the community. This is reflected in the vision of the Ternate City government under the leadership of the Mayor of Ternate, Mr. Dr. H. Burhan Abdurrahman, SH., MM., Namely "The Realization of Ternate into a City" Cultured, Religious, Harmonious, Independent, Just and Environmental Friendly "which is abbreviated as" Bahari Berkesan. "(Regional Research and Development Agency of Ternate City, 2014). Even so, inequality and poverty are still separate problems in the development process of Ternate City. Data from the Central Bureau of Statistics for the City of Ternate in 2018 stated that Ternate City's population in 2017 was 223,111 people. Of these, 6,04 people are still classified as inferior (Ternate City Central Statistics Agency, 2018: 324). Therefore, various alternative policies of the City Government of Ternate have been carried out in increasing regional economic growth, with the expectation of reducing poverty and economic disparities in the community.

As an area with a majority Muslim population, namely as many as 215,267 people who are tied to the Sultanate of Ternate culture, which is characterized by Islamic values, then one of the alternative government policies in the economic sector is Islamic economic development. Some of the strategic steps taken by the City Government of Ternate in the field of Islamic economic development include establishing a sharia financial institution, namely the Sharia Rural Bank (BPRS), in 2012. This was initiated by the Islamic Economic Community (MES) organization and the Association of Islamic Economic Experts (IAEI) Ternate. The establishment of traditional markets as a center for community economic activity based on sharia principles or called "Syariah Markets" in Sasa Village, South Ternate District, Ternate City and establishing an Islamic Center as a center for social and economic activities for the community. Some of these policies are government efforts to support business activities following sharia values that have been adhered to by most society.

Meanwhile, to accelerate efforts to alleviate poverty and economic disparities in the community, the policy carried out by the Ternate City Government is to issue the Regional Regulation (PERDA) of Ternate City Number 30 of 2011 concerning management. In addition to *Zakat* regional regulations, the Ternate City government has also shown its seriousness in managing *zakat* in the region through instructions The Mayor of Ternate regarding deductions *zakat* for Civil Servants (PNS) in all local government agencies as well as appeals to vertical agencies in Ternate City. (Public Relations and Protocol Ternate City Government Year 2011). The management policy *zakat*, which is strengthened

through the Regional Regulation and the instructions of the Mayor mentioned above, is of course based on the consideration of the economic, social, cultural, and religious behavior of the community, which makes it possible for the policy to be born until its implementation. In this case, Ternate City's government, with its authority and authority, makes the management of funds *zakat* as an alternative policy for poverty alleviation in Ternate City. Based on the background description above, the problem of this research is to reveal two critical issues, namely: (1) how to manage *zakat* as an alternative to Ternate City government policy; and (2) how is the relevance of *zakat* as an alternative policy of Ternate City government in poverty reduction.

## RESEARCH METHOD

This research is a type of policy research (policy research methods) using a qualitative approach. Policy research is a scientific way of obtaining data to be used as material for consideration in policymaking to become effective and efficient. (Sugiyono, 2018). In this study, the data and information collection techniques used are qualitative data collection techniques, including observational studies, in-depth interviews, documentation studies, and literature studies. In general, data analysis in this study will be carried out through several stages, namely data reduction, data display. Understanding interpretation and interpretation, concluding and verification. To produce analysis results that can be accounted for academically, the researcher chooses two (two) data analysis methods relevant to this research, namely the interdisciplinary and qualitative inductive methods.

## DATA ANALYSIS AND DISCUSSION

### Ternate City Local Government Alternative Policy in *Zakat*

In the economic sector, it is an essential object in the discussion of *zakat*; This sector can be used as a policy as a barometer of progress and improvement in a region's economy. In other words, *zakat* can play an essential role in reducing and alleviating the poor. By managing and using funds *zakat* in a targeted and equitable manner, the economy will inevitably be achieved, and the poor will be eroded by itself. The obligation to pay *zakat* has a strong foundation as an achievement for a high-level economy to create an economy for everyone in need, namely in the fields of food, clothing, housing, and other living necessities (Kahf, 2003). Based on data and interviews and the views of experts, it is understood that *zakat* is a vehicle for the people's economic development for common welfare and prosperity. In the provisions stipulated by Allah SWT, all aspects of human life generally have two main functions that provide benefits to the individual (*nafis*) and the collective (*jama'i*). Likewise, with the system *zakat* in the Islamic economy, which functions as a means of worship for people who pay *zakat* (*muzakki*), which provides personal benefits (*nafis*), and functions as an economic driver for people in the environment who run systems *zakat* this, which offers collective services (*jama'i*). However, this law has pioneered efforts to give payers *zakat* incentives by making *zakat* a tax deduction. If a community is aware of *zakat*, then the *zakat* will impact and influence an area's economy. From the results of research on the four major programs for the utilization of collection results *zakat* received by the *amil* institution *zakat*, it is divided into two significant patterns, Such as:

- (1) The consumptive distribution program for collection results from *zakat* is given to meet the basic economic needs of the *mustahiq* through direct giving, or institutions that manage the poor, orphanages, and places of worship that distribute *zakat* to the community. The empowerment of *zakat* Consumptive is divided into two parts, namely: (a) Traditional; *zakat* is consumptive distributed to *mustahiq* directly for daily consumption, such as the distribution of *zakat* fitrah in the form of rice and money to the poor society every Eid or *zakat maal* now by the *muzakki* in the fostered area of the *amil* institution of *zakat* that is in dire need of it due to lack of food or experiencing a disaster. (b) Creative consumptive *zakat* manifested in consumer goods and used for the poor to overcome the socio-economic problems. The assistance includes school supplies and scholarships for students, religious supplies such as sarongs and *mukena*, medicines provided at Maternal healthcare (Posyandu) in the target areas, etc.
- (2) Produktif, program penyaluran hasil pengumpulan *zakat* secara produktif dilakukan melalui program bantuan modal usaha untuk masyarakat miskin, pendidikan gratis dalam bentuk beasiswa, dan pelayanan kesehatan gratis. Penyaluran dana *zakat* dapat digolongkan dalam dua golongan yaitu: (a) Produktif kompensional, *zakat* diberikan dalam bentuk barang produktif, dimana dengan menggunakan barang tersebut, para *mustahiq* dapat menciptakan suatu usaha. seperti pemberian mesin jahit, pembekalan skill. (b) Produktif kreatif. *Zakat* diwujudkan dalam bentuk pemberian modal bergulir baik permodalan berupa pinjaman maupun secara cuma-cuma diberikan kepada masyarakat, pembuatan fasilitas sosial seperti membangun pos sehat, posyandu, klinik pengobatan gratis, sebagainya.

The fund's *zakat* collected is diverted into four major programs, namely education programs, health programs, entrepreneurship programs, and healthy environmental care programs. The management of *zakat* is critical to be carried

out professionally by Regional Amil Zakat Agency of Ternate City to become a source of funds that can be used for the community's economy to alleviate people from poverty and eliminate social disparities accountable to *muzakki* and the government. In this case, the Regional Government of Ternate City must provide protection, guidance, and services to *muzakki*, *mustahik*, and managers zakat. For this reason, in managing zakat based on faith and purity, to realize social justice, benefit, openness, and legal certainty. The management zakat objectives include: Increasing public awareness in paying and serving worship in zakat following religious guidance; Increasing the function and role of religious institutions to realize the community economy and social justice; Expanding the utility and efficiency of zakat.

### **Implementation of Zakat Utilization in Ternate City**

In Ternate City, management zakat has been going well, especially since the government institutionalized zakat by issuing laws and regulations so that management zakat can run more effectively. With the existence of BAZNAS, management is slowly zakat moving towards a professional direction. The priority scale for utilization is zakat prepared based on the needs of the *mustahik* by referring to the Annual Budget Work Plan (RKAT), which is compiled annually. This is a normative guide in carrying out management zakat in Ternate City. This plan that has been drawn up is currently being implemented. However, it must be admitted that now management zakat has not been maximally implemented. *Muzakki* or those who issue a *zakat*, which BAZNAS Ternate City presently manages, still focuses on zakat professionals obtained from civil servants in Ternate City. Every month, zakat for civil servants is deducted through the Bank “Bahari Berkesan” of Ternate. Currently, from the data held by BAZNAS, the number of registered civil servants is 4,646 people. This is apart from non-Muslim civil servants as many as 5 people. Meanwhile, for *muzakki* data outside of civil servants, there is still no valid data that is owned. The Bank directly deducts 2.5% of the basic salary as a zakat professional to be managed by BAZNAS. Besides, vertical agencies have collected zakat from the new BAZNAS at the Ministry of Religion and the Religious Courts. In this case, BAZNAS still has not touched it thoroughly, including Article 14 (1) point b, Article 14 (2) points a, b, c, in the sense that the article has not collected zakat properly. Only those aware of their obligations as Muslims distribute their zakat through BAZNAS or distribute it but not through BAZNAS. Of course, after these funds are collected, they will be distributed directly to the *mustahik*. The government should pay zakat attention to the bylaws while still adhering to the eight groups entitled to receive zakat. According to the BAZNAS Ternate City program, namely 5T Amil Zakat, namely Ternate Taqwa, Ternate Prosperous, Healthy Ternate, Intelligent Ternate, and Ternate Care. Utilization of zakat budgeted approximately 40% of the total zakat. The latest implemented by BAZNAS Ternate City is: (a) Goat assistance for *mustahik* in 78 villages/wards in Ternate City. This assistance is as much as ten female goats divided into five rural *mustahik*, which are deemed appropriate, plus one male goat from the village. (b) BAZNAS Kota Ternate has implemented business capital assistance program. Providing this assistance will have implications for creating new *muzakki* as a sign of the realization of community welfare. Regarding the procedure for *mustahik* to obtain zakat, of course, some requirements must be met. In general, it relates to administrative conditions such as: including into eight groups entitled to receive zakat; personal identity; application proposals that are known by each collection Unit Zakat (UPZ) at the location concerned as well as by local officials (Village Administration as well as camat) as well as other requirements which will subsequently undergo verification by BAZNAS following applicable operational standards.

### **Discussion**

#### **The Relevance of Alternative Policies of the Local Government of Ternate City in the Field of Zakat in Alleviating Poverty**

Based on researchers' data in this study, the Zakat National Agency (BAZNAS) of Ternate City is an institution that regulates of *zakat*, *infaq*, and *sadaqah*, which are the following their duties and functions (e.g., managing *zakat*, *infaq*, and *sadaqah*). So that it can be optimal, transparent and its policies are right on target distribution to people. Who is entitled to receive *zakat*, *infaq*, and *sadaqah* (ZIS). The alternative ZIS management policy carried out by the the Zakat Amil Agency of Ternate City has a significant effect on an area. With the right policies on *zakat*, *infaq*, and *sadaqah*, this can reduce poverty. To determine the effectiveness of policies and the efficiency of alternative *infaq employees* at the Zakat National Agency (BAZNAS) of Ternate City, First, *Infaq* Collection. The collection of zakat, *infaq*, and *sadaqah* funds is the activity of collecting funds *zakat*, *infaq*, and *sadaqah* from *muzakki* to amil in to be distributed to those who are entitled to receive (*mustahiq*) according to their respective sizes. Second, BAZNAS Ternate City, in terms of fundraising, is still limited to receiving *infaq* from Ternate City Government employees, while *zakat* has not been promoted. Employee *infaq* collected according to the classification of net salary receipts after deducting loans.

Withdrawal/collection of *zakat* includes compulsory data collection *zakat*, determination of mandatory objects *zakat*, the amount of *nisab* zakat, the amount of rates *zakat*, and specific conditions for each obligatory object *zakat* (Mohamed, 2019). Based on the data and the views of the interviews and experts' opinions, it is understood that; In Ternate City, management *zakat* has been going well, especially since the government institutionalized *zakat* by issuing laws and regulations so that management *zakat* can run more effectively. With the existence of BAZNAS, management is

slowly *zakat* moving towards a professional direction. The priority scale for utilization is *zakat* prepared based on the needs of the *mustahik* by referring to the Annual Budget Work Plan (RKAT), which is compiled annually. This is a normative guide in carrying out management *zakat* in Ternate City. This plan that has been drawn up is currently being implemented. However, it must be admitted that current management *zakat* has not been maximally implemented. The utilization of BAZNAS Kota Ternate is based on the number of funds allocated to the design of the use of funds. The allocation of funds will increase if the amount of collection is also increased. This view is in line with the theory of pro-poverty alleviation policies. The pro-poor budget is budgeting based on assessing the basic needs of the poor with a process that involves the poor in determining their priority scale.

In another sense, the pro-poor budget is interpreted as budgeting aimed at the welfare of the people, especially the poor, through a process that is fair, participatory, responsive, transparent, and accountable. Based on data and interview data as well as the views of experts, it is understood that: For the utilization of *infaq* funds itself, BAZNAS Ternate City has carried out a Prosperous Ternate Program in the form of business capital assistance provided to small traders and the Ternate Care Program in the form of the construction of the *Dhuafa* Center Building. This can strengthen policies in the management of employee *Infaq*, which are mostly used to construct the *Dhuafa* Center Building. This reception building can be used/leased to the community for the holding of a celebration. The results of using the building are used to finance building operations and to help the poor. To be following the objectives of the construction of the *Dhuafa* Center Building, namely to reduce the use of roads in organizing celebrations and assist the poor in fulfilling their daily needs.

According to Law no. 23 of 2011 concerning management of *Zakat* states that the *Zakat* National Agency (BAZNAS) is a management institution *zakat* established by the government to manage *zakat* nationally. In carrying out its duties, BAZNAS carries out the following functions: (1) Planning for the collection, distribution, and utilization of *zakat*; (2) To collect, distribute and utilize *zakat*; (3) Control of the exhibition, distribution, and utilization of *zakat*; (4) Reporting and accountability for the implementation of management *zakat* (Law No.23 of 2011). BAZNAS Ternate City, as a management institution, *zakat* has not been effective in carrying out its functions. BAZNAS Ternate City currently only manages one source of funds, namely *infaq*, from Ternate City's civil servants, while the potential source of funds, namely *zakat*, has never been addressed. In the implementation of control activities, there is no adequate separation of duties. In addition to carrying out their responsibilities as BAZNAS administrators, BAZNAS members also carry out their duties as employees of the City Government of Ternate. This becomes an obstacle in realizing management of *zakat* optimal, *infaq*, and *sadaqah* where they work to share their time plus limited competence because they come from different educational backgrounds and the required skills. Our formal-legal support side is less proactive in seeing the potential of *zakat*, which is also an application of religious adherence to Muslims. Supposedly as a country with a majority Muslim population, the State should be proactive in responding to the needs of the ummah, where basic Islamic teachings such as *zakat* become the backbone of the people's economy birth to the law of *zakat* since independence. From the data and interviews and the views of experts, it is understood that; Most of the *infaq* funds raised by BAZNAS Kota Ternate are used to finance the construction of the *Dhuafa* Center Building; the rest is used to finance BAZNAS programs in Ternate City. *Infaq* distribution distributed for consumptive purposes is building materials for the poor, compensation for the sick, the disability, the dead, educational assistance, and scholarships. In terms of *infaq* distribution, BAZNAS Ternate City has not applied the proper eligibility criteria for potential beneficiaries; apart from the *mustahiq* standards, it must also pay attention to the type of assistance provided.

The pro-poverty policy in this action will be able to build brotherhood and solidarity among the poor. Likewise, the strategy of grouping beneficiaries into religious activity groups will encourage residents to have mental-spiritual resilience. This is in line with the poverty alleviation strategy that the government has been trying to implement, namely: A plan to increase income through increased productivity; A plan to reduce the burden is by reducing the necessary labor burden such as education, health, etc; A plan to raise awareness and stakeholder cooperation in helping the poor. The problem is that the percentage of receipts *zakat* allocated for economic empowerment is still too small compared to direct assistance allocation.

## CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

From the description of this research, the researcher draws several findings as conclusions, namely the regional government policy strategy at the National Baznas of Ternate, cultivating the habit of paying *zakat*, secondly intelligent collection, and third expanding the form of distribution. The traditional distribution patterns that many management institutions have applied for *zakat* mosques / *mushallah* must be changed. The existing conditions of distribution can make these people independent and independent from other parties. Public awareness in paying *zakat* and voluntarily giving *infaq* and *sadaqah* as a form of obedience to Allah and helping others provide is a potential in receiving *zakat*, *infaq*, and *sadaqah*. Ternate City Baznas needs to conduct socialization in da'wah activities, banners, leaflets and printed and electronic media to enlighten the public to care for others. For the recipient community or *mustahik*, they must take advantage of the assistance provided for their daily needs and be used for business capital, thereby creating sustainable welfare. The relevance of alternative policies of the local government of Ternate in the field of *zakat* in poverty alleviation supporting and inhibiting factors in the management of *zakat*, *infaq*, and *sadaqah* (ZIS) at the National Baznas

Ternate. Include human resources where the competence possessed and the availability of time for the administration also affect the effectiveness of management *Infaq* at Baznas Ternate City. Supporting facilities and infrastructure can facilitate *muzakki* in distributing zakat, *infaq*, and *sadaqah*, the Baznas of Ternate office's existence in a strategic location, having internet data access, and having a bank account is expected to make it easier for people to distribute *zakat*, *infaq*, and *sadaqah*. In the form of public awareness of caring for others, community participation influences the management of zakat, *infaq*, and *sadaqah* at the National Baznas of Ternate. The poverty alleviation policy of the local government of Ternate is in line with the firmness in law number 23 of 2011 article 7. In carrying out its duties and functions, National Development Planning Agency can cooperate with related parties following laws and regulations. Baznas reports the results of carrying out its responsibilities in writing to the president through the ministers and to the People's Representative Council of the Republic of Indonesia at least once a year.

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