

## ZAKAT AN ECONOMIC RECOVERY INSTRUMENT POST COVID-19 PANDEMIC IN WEST NUSA TENGGARA PROVINCE

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### ABSTRAK

Bencana pandemic covid-19 yang terjadi sejak tahun 2020 telah menyebabkan berbagai gangguan di segala aspek, termasuk aspek ekonomi. Pada aspek ekonomi terjadi pelumpuhan kegiatan ekonomi yang disebabkan oleh pandemic ini sehingga pendapatan masyarakat ikut terganggu, selain itu pada masa pandemic ini masyarakat harus beradaptasi dengan keadaan new normal untuk memulihkan kondisi ini. Dalam ekonomi islam terdapat intrumen yang dapat membantu dalam proses pemulihan ekonomi yaitu zakat. Pengelolaan dan pendistribusian zakat yang optimal seharusnya dapat membantu suatu negara dalam pemulihan kondisi ekonominya. Penelitian ini bertujuan untuk menganalisis peran zakat dalam pemulihan ekonomi pada masa pandemic Covid-19 dalam mengurangi angka kemiskinan di Provinsi Nusa Tenggara Barat. Metode yang digunakan dalam penelitian ini adalah metode studi literatur baik literatur teknis maupun non teknis. Berdasarkan analisis, BAZNAS NTB telah menyalurkan dana zakat ke tiga sector yaitu sector darurat, Kesehatan dan sector social. Dana BAZNAS pada tahun 2020 tercatat sebesar Rp. 28.456.866.781,- dan disalurkan sebesar Rp. 27.732.619.000,- melalui beberapa program yaitu BAZNAS NTB peduli, BAZNAS NTB Takwa, BAZNAS NTB Sehat, BAZNAS NTB Makmur, BAZNAS NTB Cerdas, DLL. Pada tahun 2020 BAZNAS NTB telah menyiapkan dana Rp. 700.000.000,- untuk membantu pemerintah NTB dalam menangani pandemic Covid-19. Pada tahun 2021 BAZNAS NTB telah menerima dana zakat sebesar Rp. 31.500.000.000 yang siap disalurkan melalui program-program yang terdapat di BAZNAS NTB.

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**Kata kunci:** *Pemulihan Ekonomi, Zakat, Kemiskinan, Covid-19, BAZNAS NTB.*

### ABSTRACT

*The covid-19 pandemic disaster since 2020 has caused various disturbances in all aspects. In the economic aspect, there is a paralysis of economic activities caused by this pandemic so that people's incomes are affected. Besides that, people must adapt to new normal conditions during this pandemic to restore this condition. Some instruments can help in economic recovery in Islamic economics, namely zakat. The optimal management and distribution of zakat should be able to assist a country in recovering its economic condition. This study aims to analyze the role of zakat in economic recovery during the covid-19 pandemic in reducing poverty in West Nusa Tenggara Province. The method used in this research is a literature study method, both technical and non-technical literature. Based on the analysis, BAZNAS NTB has distributed zakat funds to three sectors, namely the emergency sector, health, and social sector. BAZNAS fund in 2020 record at Rp. 28.456.886.781,- and distributed as much as Rp. 27.732.619.000,- through several programs, namely BAZNAS NTB Peduli, BAZNAS NTB Takwa, BAZNAS NTB Sehat, BAZNAS NTB Makmur, BAZNAS NTB Cerdas, etc. in 2020 BAZNAS NTB has prepared Rp. 700.000.000,- ti assist the NTB government in dealing with the covid-19 pandemic. In 2021 BAZNAS NTB has received zakat funds of Rp. 31.500.000.000, which is ready to be distributed through programs in BAZNAS NTB.*

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**Keywords:** *Economic Recovery, Zakat, Poverty, Covid-19, BAZNAS NTB.*

## **INTRODUCTION**

Natural disasters such as floods, earthquakes, volcanic eruptions, and others will tremendously impact human life. The covid-19 pandemic in 2020 also impacted human life, not only in terms of Health but also more broadly, disrupting society's economic aspects. In the economic aspect, there was a paralysis of economic activities caused by the pandemic, which eventually disrupted people's income. The pandemic also forces people to adapt to new normal conditions so that the economic pattern of society also changes. Covid-19 cases recorded in Indonesia in June 2021 were 2.12 million cases. This case increased when compared to data in December 2020. The number of cases in Indonesia was 743,198 cases. This condition describes the second wave of the covid-19 pandemic in Indonesia. Likewise, the spread of covid-19 in West Nusa Tenggara Province also experienced an increase in cases, from 5,725 cases in December 2020 to 14,443 cases in June 2021.

The impact of a pandemic has resulted in paralysis of the economic activities of a country, including Indonesia. All central and local governments make policies to save their people. The Indonesian state, one aspect of its income through tourism, feels a significant impact because of the decrease in tourists visiting tourist areas. As a result, workers directly related to tourism have decreased their income, and some have even lost their jobs. West Nusa Tenggara is one of the provinces in Indonesia with a population of 90% Muslim majority and is known as Halal Tourism, which makes tourism a source of regional income. In 2020 the beginning of the pandemic, business people in tourist areas felt anxiety due to a decrease in the number of foreign and local tourists, especially on the island of Lombok. They were recovering their economic activities in the tourism sector due to the earthquake in 2018. This pandemic made the government work hard to maintain the survival of its people, increasing the number of unemployed, ultimately affecting the poverty rate in West Nusa Tenggara and Indonesia in general. In 2020, 455,560 people from 5,125,622 NTB residents were affected by the covid-19 pandemic, consisting of 28,390 unemployed due to no longer working, 12,660 people who became non-workforce, 35,560 people who initially worked temporarily did not work, and 378,850 received reduced hours work. The poverty record at 713,890 people in 2020 (BPS NTB,2020).

2022 is the year of recovery after the COVID-19 pandemic. All countries worldwide began to rise from the downturn that occurred almost for the past two years. Recovery in various aspects of life is being carried out slowly and in the economic field. Indonesia, which is famous for its variety of cultures and tourism, has begun to open up access for foreign tourists to return to visit areas in Indonesia. It is hoped that this will increase regional income and affect state income. Small business owners can carry out production activities in the regions to meet their daily needs. West Nusa Tenggara Province is one of the provinces that is famous for its natural and cultural tourism. In March 2022, West Nusa Tenggara Province will host an international event, MotoGP, which has indirectly become a turning point for the economic revival in the NTB province after the COVID-19 pandemic. Data shows that in March 2022, domestic and foreign tourists visited the province of West Nusa Tenggara with 65,426 tourists. In April 2022, the number of domestic and foreign tourists visiting the province of West Nusa Tenggara was 27,498. The data illustrates the economic recovery that is starting to be felt, especially in the province of West Nusa Tenggara.

The recovery that has begun to be carried out has also made business actors who during the pandemic experienced bankruptcy rebuild their businesses post-covid-19, giving hope to return to earn income for daily activities. Therefore, it is necessary to return business capital to run its business. Zakat is a financial instrument in Islamic economics that aims to maximize a region's economic distribution. If the distribution of zakat focus on productive activities, the benefits of Zakat will make more broadly. The distribution of zakat funds can maintain the income of individuals in the poor group by financing productive activities such as financing productive activities or skills or purchasing business capital. Thus, it will create new jobs, automatically reducing the number of unemployed, affecting the poverty rates, especially in the province of West Nusa Tenggara. In addition, if zakat funds increase, purchasing power will also increase production or supply activities to create job opportunities and increase taxes. If taxes increase, it will increase and improve people's income so that economic equity will be good for the welfare of society. Especially during the current pandemic, the role of Zakat is significant to help people survive during the current pandemic.

### **Formulation of The Problem**

Based on the above background, the formulation of the problem in this study is how the role of Zakat in economic recovery in poverty alleviation in West Nusa Tenggara Province during the covid-19 pandemic ?.

## **Objectives And Benefits of The Research**

Based on the formulation of the problem above, this study aims to analyze how the role of Zakat in economic recovery in poverty alleviation in the province of West Nusa Tenggara during the covid-19 pandemic. The benefits of this research as knowledge and reference in economic recovery during the pandemic

## **METHODOLOGY**

This research uses the descriptive qualitative method. Qualitative research is a literature review. The literature review is collecting library data obtained from various sources of library information related to the object of research, such as previous research, reports from related institutions in this study, the National Amil Zakat Agency (BAZNAS), and the Central Statistics Agency (BPS), and reference books (Zed, 2008). The research analyzes the mechanism and implementation of Zakat distribution in the prevention of covid-19. This method also aims to describe the analysis of data obtained from research on utilizing Zakat during a pandemic related to economic equity in West Nusa Tenggara. Zakat is considered an instrument for overcoming covid-19 in conditions of uncertainty and difficulty as it is today.

## **RESULTS AND DISCUSSIONS**

### **Poverty in West Nusa Tenggara Province**

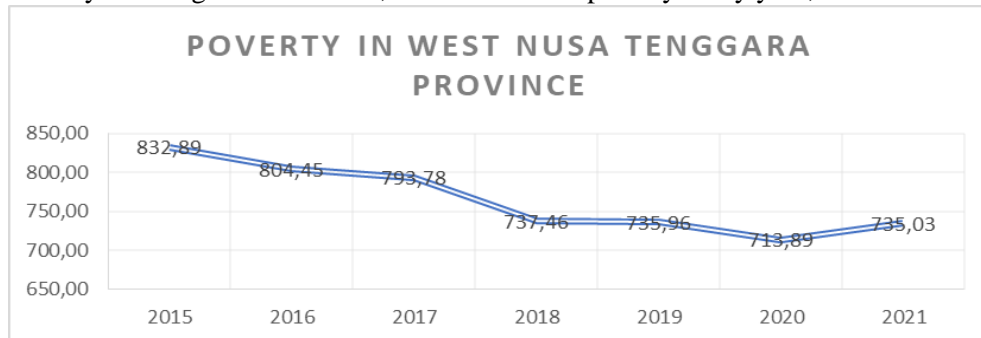
Poverty is when a group cannot meet its needs due to a lack of income. Need that cannot meet basic needs include food, shelter, clothing, education, and Health. Poverty is associated with the individual's circumstances, family circumstances, subcultural circumstances, agency causes, and structural causes. Poverty in developing countries is a disorder that must solve to increase the country's economic growth. The increase in output carried out by a country will increase employment opportunities to attract working age groups to reduce the unemployment rate. The increase in wages/salaries can help in meeting its needs. Thus it can reduce a region or country (Tambunan, 2015).

The Qur'an uses several words to describe poverty: Faqiir, miskiin, al-sa'iil, and al-mahruum. The Qur'an mentioned the words of Faqiir 12 times and the word miskiin as many as 25 times (Ridwan, 2011). In Islam, poverty is a state that cannot meet basic needs, spiritual such as religion, physical Health (soul), intellectual or knowledge, descendants, and poverty (Hassan, 2010). The concept of poverty alleviation in the Islamic economy shows from several instruments such as 1) work, 2) guarantees from able families, 3) zakat, 4) state guarantees and various sources, 5) rights other than Zakat, 6) willing funds/philanthropy (Qaradhawi,2002). Islam also encourages people to work in search of prosperity and avoid monopolies by improving themselves and improving their abilities, being honest, fair, and not wasteful, making investments and avoiding transactions that lead to usury and interest (Awwalunnisa, 2021). According to Amuda & Embi (2013), poverty alleviation can be solved by integrating social fund management among countries. The social funds are in Zakat, sadaqah, and waqf through investment to alleviate poverty effectively. The step can create jobs and alleviate poverty through potential sectors such as algaculture, education, and UMKM to channel integrated zakat funds to reduce poverty.

West Nusa Tenggara Province (NTB) is one of Indonesia's provinces with ten districts/cities with about 18,572.32 km<sup>2</sup>. The population of NTB province, according to the Directorate General of Population and Civil Registration (DUKCAPIL) of the Ministry of Home Affairs in June 2021, amounted to 5.41 million people, of which 5.23 people (96,83%) were Muslim. Lombok island, one of the regions in NTB province, has various tourist attractions, so the island gets the title of Halal Tourism. It gives an overview of Islamic cultures in each tourist attraction. Besides that, the nickname also knows the island of a thousand mosques because most of the population is Muslim.

Based on data from the Central Statics Agency (BPS) NTB in 2021, as many as 1.96 million people (73,89%) work on informal activities. The working population is full-time workers (56,11%), part-time workers at 28,89%, and unemployed 15%. There are 324,87 people (8,37%) working-age people affected by the covid-19 pandemic. Data consists of unemployment due to covid-19 as 28.36 thousand people, Not Labor Force (BAK) caused covid-19 as 11.21 thousand, not working caused covid-19 as 22.90 thousand people and population who experienced a reduction in working hours caused covid-19 is 262.40 thousand people.

The data above illustrates the impact of the covid-19 pandemic felt by NTB Province. Results also show changes in existing economic activities from production, consumption, and distribution activities that will indirectly affect the poverty rate in NTB Province. The NTB provincial government pays attention to its policies in poverty eradication efforts. The Regional Medium Term Development Plan (RPJMD) 2019-2023 describes how the government prioritizes improving the quality of service. They are fundamental human rights; increasing community access to the capital sources of facilities and infrastructure and increasing community income are efforts by the NTB government to overcome poverty in its region. Although the NTB government faces many challenges in its efforts, it has decreased poverty every year, as shown in Figure 1.



**Figure 1. Poverty Data of NTB Province (in thousands of lives) in 2015-2021. (BPS, 2021. Processed)**

The challenges in dealing with poverty in NTB Province are internal and external. The internal factor comes from the poor, while the external factor comes from implementing policies and economic and non-economic conditions (Awwalunnisa, 2021). In 2019 data on the number of poor people in NTB Province amounted to 735.96 thousand people, a decrease from 2018, whose poverty data was 737.46 thousand people, illustrating something good in 2019. Especially on Lombok Island, the population then began to rise from the earthquake disaster that occurred in half of 2018. Poverty reduction also occurred in 2020, where data showed 713.89 thousand poor people, but in 2021 there was an increase to 735.03 thousand poor people. The increase is because of non-economic factors that occur in NTB and worldwide due to the covid-19 pandemic. Seeing the development of covid-19 that can increase the number of poor people, the NTB government reviewed policies to reduce poverty. The strategic programs taken by the NTB government through the NTB Provincial Development Planning Development Agency are 1) mainstay and strategic tourism, 2) industrialization, 3) human resource competitiveness development, 4) NTB Friendly, 5) NTB identity development and accessibility of NTB region, 6) clean and sustainable, 7) bureaucratic reform and 8) NTB Bahagia ([dinaskkeswan.ntbprov.go.id](http://dinaskkeswan.ntbprov.go.id)).

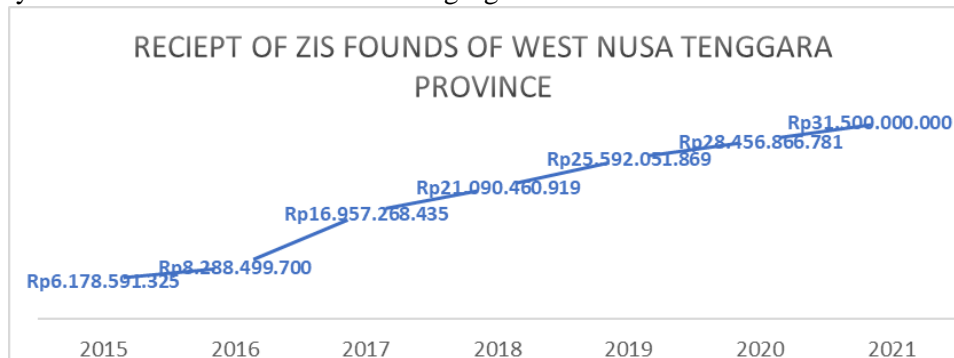
### **Distribution of Zakat Through BAZNAS West Nusa Tenggara Province**

Zakat is a pillar of Islam that comes with equality, compassion, cooperation, and ensuring the benefit of the ummah world and the hereafter. In Islam, Zakat is used to purify themselves from ignorance, foster a sense of solidarity, and as a means of equalization among His servants from entrusted wealth. Zakat funds assistance from wealthy people to people who cannot meet their poverty needs and cannot work. In the Qur'an surah At-Taubah:60, it has been explained that there are eight groups of recipients of Zakat. If the eight groups prospered, poverty would be solved, and economic equality will occur. Zakat is made one of the characteristics of Islamic economics because of the implementation of Zakat in the form of the principle of justice in the Islamic economy (Darmawan & Destiana, 2021). Since puberty, Zakat has been an obligation of Muslims who have assets that reach the nishap, distributed to mustahiq. A zakat system that moves some of the rich's wealth to the poor can stimulate economic equality. Zakat is a mandatory provision in the economic system. Its application through the official essence of the state that has legal power so that its collection, management, and distribution can be right on target. The role of Zakat in a country is crucial, namely (ibid): 1) zakat can meet the needs of people who lack, 2) zakat minimizes the economic gap, 3) zakat can reduce the number of social problems, criminality, homeless prostitutes, beggars and other, 4) zakat can maintain the purchasing ability of the community in order the choose the business sector.

Islamic economics focuses on justice which means not to abuse and be wronged, meaning equal. The distribution of income must be efficient to create fairness (Karim, 2007). An instrument in the Islamic economic system, Zakat can be developed and distributed to work on communal agricultural land for poor farmers, build interest-free credits, organize the transmigration of Muslims to open agricultural lands and build

better Muslim-inhabited villages (Atabik:2015). In the Islamic economic concept, Zakat is mandatory for an infaq or expenditure of poverty, while sadaqah is sunnah. Both are forms of distribution of wealth among people. Zakat has a strategic function in the economic system, namely as one of the instruments of wealth distribution (Al Arif, 2010).

Zakat is an obligation for Muslims that can prevent the accumulation of wealth in a few people, only obliging the rich to distribute their wealth to a group of poor and poor people. Zakat also acts as a potential source of funds to alleviate poverty by making zakat work capital for the poor to open jobs to earn income and meet daily needs (Atabik,2015). As a province with a Muslim-majority population, West Nusa Tenggara Province naturally has a flow of zakat funds that can increase the region's economic growth so that economic equality occurs. BAZNAS NTB data mentions that the receipt of Zakat, infaq, and sadaqah in NTB Province has increased yearly. This can be shown in the following figure 2.



**Figure 2. Revenue Data of Zakat, Infaq, Shadaqah at NTB (BAZNAS NTB, 2021. Processed).**

MUI Fatwa No.23 of 2020 about Zakat, infaq, and sadaqah funds to counter the impact of the covid-19 pandemic became the basis for utilizing zakat funds to deal with the covid-19 pandemic. BAZNAS further emphasized that these funds were used for communities by BAZNAS and that these funds will distribute to communities affected by the pandemic regardless of religion. Any form of assistance will distribute to Muslim and non-Muslim communities. BAZNAS, as the National Amil Zakat Agency, provides several programs focused on utilizing zakat funds, namely the help of the mustahik Health program, helping preachers affected by covid-19. Zakat funds used can be from the income of ASN Kemenag operated by BAZNAS. In the economic field, BAZNAS, in collaboration with the Mustahik Economic Empowerment Institute (LPEM), worked on Cash For Work (CFW) activities by covid-19 and lower class communities to volunteer (Amanda et al., 2021).

In line with pandemic covid-19, the zakat distribution managed by BAZNAS, especially those in West Nusa Tenggara Province, has increased. In line with pandemic covid-19, the zakat distribution managed by BAZNAS, especially those in West Nusa Tenggara Province, has increased. Data from BAZNAS NTB shows an increase every year, which means there is awareness from people with more income to channel some of their income to help people in need. Here is the data the receipt and distribution of zakat managed by BAZNAS NTB (BAZNAS NTB,2021). Bazas NTB has distributed Zakat funds through several programs, including BAZNAS NTB Gemilang Peduli, a program distributed for humanity related to natural and social disasters to affected communities. The number of recipients is 26,798. BAZNAS NTB Gemilang Cerdas is zakat funds distributed for the education sector with 3,198 recipients. BAZNAS NTB Gemilang Sehat is a program of BAZNAS NTB in the field of Health, with a total of 881 recipients, and a religious facility development program, namely BAZNAS NTB Gemilang takwa, with a total of 6,451 recipients. The empowerment program is 499 people and institutions, with a total of 4,438 people. BAZNAS NTB is committed to the existence of the BAZNAS Gemilang program, which will always try to distribute Zakat productively. From 2018 to 2020, the receipt and distribution of ZIS funds through BAZNAS NTB has always increased. In 2018 BAZNAS received ZIS funds amounting to Rp. 21,090,460,919 and funds disbursed amounting to Rp. 19,475,589,392. In 2019 amounted to Rp. 25,592,051,869 and distributed amounting to Rp. 27,732,619,000 and in 2020 amounted to Rp. 28,456,866,781 and channeled through BAZNAS programs above Rp. 27,732,619,000. In 2021 BAZNAS NTB received ZIS funds amounting to Rp. 31,500,000,000, which will distribute back with BAZNSA NTB programs. The provision of productive Zakat channeled by BAZNAS NTB through the provision of business capital to mustahik for business and infrastructure needed then carried out coaching, business and supervision, and training so that recipients can be successful and feel responsible for the funds received (BAZNAS NTB, 2021).

BAZNAS NTB not only distributes zakat funds for consumptive funds but also for productive activities by empowering the mustahik economy as entrepreneurs. By 2022, 13 sharia cooperatives have been formed,

and small and medium enterprises have been formed with up to 1,700 members from nearly 200 business groups (<https://www.ntbprov.go.id/>). The distribution of zakat funds indirectly supports and assists local governments in solving various problems in the province of West Nusa Tenggara, both in the fields of education, health, and the economy. Along with the development of technology which is currently a necessity, the collection of zakat funds will directly use digital, making it easier for people to pay Zakat.

The role of Zakat in the economic equalization of a region is crucial, considering that zakat funds are social funds that are managed to help people who belong to 8 asnaf groups. Especially during the pandemic that makes some people to lose their jobs, the business undertaken has decreased sales and even collapsed some businesses. The Zakat can at least help cover an area's poverty rate. Research conducted by Fitri (2017) states that many zakat bodies or managers in some regions have implemented excellent and modern management and run a scheme to distribute productive zakat funds (economic empowerment) with productive zakat funds (social protection). The purpose of utilizing zakat funds as a productive economic activity is to increase the social and economic independence of the mustahik in order to transform it into muzakki. The efforts that BAZNAS NTB hopes can realize these expectations so that the distribution of productive zakat funds can create new muzakki and reduce poverty in West Nusa Tenggara Province. Moreover, creating community welfare which is ideal for the Islamic economic concept.

## CLOSING

### Conclusion

Zakat can help improve the economic condition of a group through social funds. Related to the pandemic experienced by all humans globally, especially the community in West Nusa Tenggara Province, zakat funds can be distributed in two forms: Zakat consumption and productive Zakat. Zakat consumption is distributed to those in dire need, while productive Zakat will distribute to those who can manage zakat funds. Productive Zakat funds channeled by amil zakat institutions will create new jobs so the unemployment rate will be stuck and reduce poverty. This also makes the recipient of this zakat change from mustahik to muzakki. BAZNAS NTB has distributed ZIS funds received in zakat consumption and productive Zakat. In this pandemic period, productive Zakat has not had a considerable impact but is in the process of improvement. The spirit of zakat recipients must follow the success of this productive Zakat to be honest, persistent, and fair in their business. Later, there will be jobs that can reduce poverty in a region, especially in West Nusa Tenggara province.

### Suggestion

Zakat cannot be realized if there is no sense of humanity or heart movement. So, even though zakat is small, it can reduce many other people's burdens and improve the regional economy.

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