

The Use of Zakat Funds In The Economic Resilience of Natural Disaster Victims

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Abstract

Keywords:

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The management of zakat funds by BAZNAS plays an important role in supporting the economic resilience of natural disaster victims. However, challenges such as inaccurate beneficiary identification, complex distribution procedures, and the mismatch between assistance and victims' urgent needs may reduce the effectiveness of zakat utilization. This study aims to analyze the process of beneficiary identification, the mechanism of aid distribution, and the utilization of zakat funds in strengthening the economic resilience of natural disaster victims in Hulu Sungai Utara Regency. A qualitative approach was employed using direct observation, semi-structured interviews, and documentation. Data were analyzed through data reduction, data display, and conclusion drawing, while triangulation was applied to ensure data credibility. The findings reveal that beneficiary identification is conducted through reports from village officials and relevant agencies, followed by administrative verification and field surveys to ensure the eligibility of recipients. The distribution mechanism consists of report verification, field assessment, internal administrative procedures, and coordinated distribution involving BAZNAS, village authorities, and other stakeholders. The study also found that zakat assistance primarily focuses on fulfilling the victims' immediate basic needs, including food supplies and emergency necessities, thereby supporting their economic resilience during the early post-disaster recovery period. These findings indicate that the structured and collaborative management of zakat funds contributes to more accurate and effective disaster assistance, although future efforts should strengthen productive empowerment programs to enhance long-term economic recovery for disaster-affected communities.

INTRODUCTION

Natural disasters are phenomena that can have a wide impact, both in terms of social, economic, and psychological aspects. In an effort to reduce the impact of disasters, the distribution of targeted assistance to affected communities is one of the important steps that must be taken. This process involves a series of complex stages, ranging from data collection of target aid recipients, aid distribution mechanisms, to the use of aid itself. However, in its implementation, there are often various obstacles that affect the effectiveness and efficiency of aid distribution. Therefore, this study aims to identify and analyze the process of distributing disaster aid involving various parties, including village officials, disaster management agencies (BPBD), and social institutions such as Baznas.¹

The main issues that are the focus of this study are how the process of determining the target of aid recipients is carried out, how the mechanism for distributing aid is implemented, and

¹ Satria D. Nugraha and Dian A. Putri, "The Effectiveness of Disaster Relief Distribution Systems in Indonesia: Challenges and Opportunities," *International Journal of Disaster Management* 11, no. 4 (2023): 345–358.

the extent to which the use of aid can provide significant benefits to disaster victims. This research will also identify various obstacles faced in aid distribution, such as limited accessibility of disaster-affected areas and timeliness in aid distribution. It is important to know the extent to which the process can run effectively and in accordance with the needs of the people affected by the disaster.²

This research is important because it can contribute to the understanding of the effectiveness and efficiency of the disaster relief distribution system in Indonesia. Speed and precision in the distribution of aid are very vital, especially considering the increasing frequency and intensity of natural disasters that occur.³ This research is also relevant to public policy, especially in improving the social assistance distribution system involving zakat institutions such as Baznas.⁴ In addition, this research has the potential to provide deeper insights into the coordination between the various parties responsible for the distribution of disaster aid, as well as how this can affect the success of aid distribution.⁵

Based on the results of initial observations and interviews, there are several gaps that need to be underlined in this study. Conceptually, although many studies have discussed disaster assistance, there are still few that focus on the analysis of the aid distribution system involving village officials and zakat institutions.⁶ Empirically, although there is a lot of data available on aid distribution, there is still limited analysis on the success or failure of the distribution system implemented in various regions.⁷ In the practical aspect, the problems found are the incompatibility between the available data and the ever-changing field conditions, as well as the existence of obstacles in coordination between responsible institutions.⁸ In terms of knowledge, there is still a lack of understanding of how existing assistance mechanisms can be adapted to the needs of various disaster victims.⁹

The main purpose of this study is to identify and analyze the process of determining the target of aid recipients, the distribution mechanism, and the utilization of aid received by disaster-affected communities. This study also aims to evaluate the obstacles faced in the distribution of aid and provide recommendations for improving the disaster aid distribution system in the future. Through the analysis of data obtained from interviews and direct observations in the field, it is hoped that this research can provide deeper insights into the challenges faced in the distribution of disaster aid as well as solutions that can be applied to increase its effectiveness.

² Dwi P. Sari and Indra Harsono, "Coordination and Effectiveness of Aid Distribution in Post-Disaster Recovery: A Case Study of the 2020 Earthquake in West Sulawesi," *Journal of Humanitarian Aid* 18, no. 1 (2024): 45–59.

³ Hendra Prasetyo and Nur Fitriani, "Analysis of Data Collection Methods in Disaster Management: A Review of the Latest Practices," *Journal of Emergency Management* 20, no. 2 (2023): 78–91.

⁴ Muhammad W. Susanto and Rina Amalia, "Community Involvement in Disaster Aid Distribution: Case Studies from Indonesian Villages," *Journal of Disaster Studies* 10, no. 3 (2025): 234–248.

⁵ Ahmad M. Riza and Hendra Ginting, "The Role of Local Government in Ensuring Effective Disaster Response: Lessons from the 2023 Floods in Jakarta," *Public Administration Review* 92, no. 5 (2024): 1215–1229.

⁶ Putri S. Yuliana and Rina Wulandari, "Optimizing Disaster Relief through Coordination between Local Authorities and Humanitarian Organizations," *Disaster Relief & Recovery Journal* 5, no. 3 (2023): 123–137.

⁷ Satria A. Hadi and Dinda Febriani, "Examining the Coordination of Local and National Authorities in Disaster Response in Indonesia," *Journal of Policy Studies* 8, no. 1 (2024): 102–115.

⁸ Fajar Budianto and Bima Nugroho, "Post-Disaster Aid Utilization and Challenges in Rural Communities: A Case Study of East Java," *Journal of Community Development* 12, no. 2 (2023): 142–157.

⁹ Rudi Sembiring and Eko Darmawan, "Analyzing the Impact of Social Assistance Distribution Mechanisms during Natural Disasters in Indonesia," *International Journal of Public Health and Disaster Management* 7, no. 1 (2023): 56–69.

METHODS

This research uses a qualitative approach with the aim of understanding the phenomenon in depth based on the context that occurs in the field. This approach was chosen because it is able to comprehensively explore information related to the research object through direct interaction with the research subject.

Data collection techniques are carried out through several methods, namely observation, structured interviews, closed interviews, and documentation. Observations are carried out to directly observe conditions and activities related to the research object. Structured interviews are used with a set of questions that have been systematically compiled to obtain consistent data. In addition, closed-door interviews are conducted with questions that have limited answer alternatives to reinforce the data obtained. Documentation is used to complete data in the form of archives, reports, and other supporting documents.

The data analysis in this study uses interactive analysis techniques which include data reduction, data presentation (display), and conclusion drawn/verification. Data reduction is carried out by sorting and simplifying relevant data, then the data is presented in the form of a descriptive narrative so that it is easy to understand. Furthermore, verification is carried out to draw valid and consistent conclusions.

The validity test of the data was carried out through triangulation techniques, which included data triangulation, source triangulation, and time triangulation. Data triangulation is done by comparing the results of various data collection techniques, source triangulation is done by comparing information from various informants, while time triangulation is done by taking data at different times to ensure data consistency.

RESULTS AND DISCUSSION

Zakat funds managed by BAZNAS have the potential to cause problems when the determination of the target of aid recipients is not precise, the distribution mechanism is too bureaucratic or convoluted and the assistance provided is less useful because it is not a very urgent primary need. For this reason, the researcher describes this study as follows:

1. Determination of Target Recipients

The results of the research at BAZNAS North Hulu Sungai Regency show that the determination of the target recipients of assistance for victims of natural disasters is carried out spontaneously, but also efforts are made to the maximum so that administrative stages and field verification are carried out. The initial stage starts with a report from the village apparatus or BPBD, then continues with data collection of prospective recipients, and ends with a field survey to test the suitability of real conditions with the initial report. This pattern shows that BAZNAS

not only relies on secondary information, but also conducts empirical confirmation before aid is distributed. Managerially, the mechanism shows an orientation towards data accuracy, distribution prudence, and risk control of mistargets. These findings are in line with the effective zakat distribution model that emphasizes data-based distribution, surveys, interviews, control, and evaluation as the main elements of the effectiveness of zakat distribution.

The findings of the study also show that verification through data collection and field surveys is the main instrument to ensure that disaster victims who receive assistance are truly in urgent condition and worthy of assistance.¹⁰ Thus, the distribution target is not determined solely by the status of disaster victims, but by the level of actual needs experienced by the affected communities. From the perspective of zakat management, this is important because zakat must be distributed to mustahiq that truly meets sharia and social criteria.¹¹ Studies of disaster victims as zakat recipients show that disaster victims can be positioned as zakat recipients when their vulnerabilities place them in a relevant category, such as fakir, poor, or gharim; therefore, the process of identifying real conditions becomes very decisive.¹²

Thus, the results of this study confirm that BAZNAS North Hulu Sungai Regency has implemented a planned,¹³ selective, and verification-based zakat distribution pattern. The process shows that there are institutional efforts to maintain the accuracy of disaster aid distribution targets. In the context of modern zakat management, this practice can be seen as a form of distribution governance that combines administrative, social, and sharia dimensions at once. These findings also indicate that the effectiveness of distribution is determined not only by the speed of distribution, but also by the precision of identifying who is most entitled to receive aid in a disaster situation.

Theoretically, this finding strengthens the view that the accuracy of the target is the core of the effectiveness of zakat distribution. The pro approach to the BAZNAS Hulu Sungai Utara model can be explained through the theory of good governance-based zakat management, which places data accuracy, field verification, and program suitability with mustahiq needs as a prerequisite for effective distribution. Studies on an effective zakat distribution model emphasize that the right distribution on target must be data-based, follow SOPs, and supported by surveys and evaluations. Therefore, the reporting procedure, continued with data collection, then the survey found in this study can be considered as a practice that supports the effectiveness of zakat distribution substantively, not just formal administrative.

In terms of pro theory, the practice of field verification at BAZNAS Hulu Sungai Utara can also be read as a form of strengthening the function of zakat in disaster management.¹⁴ Research on zakat for humanity in disaster mitigation shows that zakat is not only relevant for short-term consumptive assistance, but also important in humanitarian response and post-

¹⁰ Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance* 7, no. 3 (2021): 387.

¹¹ E. Suprayitno et al., "The Management of Zakat Distribution and Its Impact on Economic Empowerment," *International Journal of Zakat* 6, no. 2 (2021): 18.

¹² Al-Bohari, M. A., & Hazram, N. A. (2024, May). Eligibility Of Natural Disaster Victims As Zakat Recipients: An Analysis From A Shariah Perspective. In *SALAM Digest: Syariah and Law Undergraduate Symposium* (Vol. 2, No. 1, pp. 122-133).

¹³ Syahrani, S. (2024). Assistance in planning the implementation of the community-based Independent Curriculum at MAN 1 Tabalong. *Community Development Journal: Journal of Community Service*, 5(3), 4228-4235.

¹⁴ Muhammad Taufiq and M. Nur Rianto Al-Arif, "The Role of Zakat in Economic Development and Social Welfare," *International Journal of Zakat* 6, no. 1 (2021): 15.

disaster recovery. The study emphasized the need for cooperation between BAZNAS and disaster agencies so that distribution becomes more efficient and on target. In this context, the involvement of reports from village officials or BPBD in your research is evidence that BAZNAS is moving towards collaborative governance that theoretically strengthens the legitimacy and accuracy of aid distribution.¹⁵

In addition, from the perspective of fiqh and maqashid, the verification procedure can be seen as an effort to maintain the principles of maslahah and 'adl in the distribution of zakat. Sharia literature regarding disaster victims as recipients of zakat shows that not all disaster victims automatically become mustahiq; The status of the recipient must be related to the condition of his economic vulnerability and the position of asnaf attached to him. Therefore, the field survey steps carried out by BAZNAS are very argumentative to defend, because it prevents the simplification that all disaster victims are definitely entitled to zakat without a classification of needs. In other words, field verification is not an obstacle, but a sharia instrument to ensure that zakat reaches those who do meet the qualifications of mustahiq.

However, on the contrary, these findings can also be criticized from the point of view of humanitarian aid theory that emphasizes speed of response. In disaster situations, overly layered processes have the potential to delay the distribution of aid when victims need immediate help. The literature on targeting social and humanitarian assistance shows that each targeting mechanism is always faced with two risks at once, namely inclusion error and exclusion error. Strict verification can indeed reduce inclusion errors, namely the entry of unauthorized recipients, but at the same time it has the potential to increase exclusion errors, namely the unreach of victims who actually deserve assistance due to data delays, limited field access, or weaknesses in initial reporting.

The second criticism arises from the theory of institutional accountability. Although field verification shows caution, its effectiveness remains highly dependent on the quality of the organization's transparency and accountability systems. The 2024 study on zakat management organizations shows that the level of transparency and accountability of OPZ in Indonesia still varies; Only a small fraction are classified as very transparent or highly accountable, while the rest are in the medium to low category. This means that verification procedures in the field will be stronger academically if supported by good documentation, reporting, and standardization. Without it, the verification process risks becoming an internal practice that is difficult for the public to test, so that on-target claims become weak in terms of governance.¹⁶

Argumentatively, the results of this study show that the determination of the target of aid recipients at BAZNAS North Hulu Sungai Regency has met the basic principles of the effectiveness of zakat distribution because it is carried out through official reports, administrative data collection, and field surveys. This mechanism supports the accuracy of the target because the distribution decision is not based solely on the status of disaster victims, but on the results of verification of the real condition of mustahiq. This finding is in line with zakat management theory which emphasizes the importance of data-based distribution, surveys, evaluations, and compliance with SOPs so that assistance is truly received by the right parties. However, it must

¹⁵ Hulwati, H., Andespa, R., Mujiono, S., & Syofyan, A. (2024). Zakat for humanity in disaster mitigation. *International Journal of Sustainable Development and Planning*, 19(5), 1929-1939.

¹⁶ Fitri, Y., Rini, R., & Amilin, A. (2024). Transparency and Accountability of Zakat Management Organizations: Transparency and Accountability of Zakat Management Organizations. *Journal of Islamic Guidance*, 17(1), 215-243.

be critically acknowledged that overly strict verification procedures in the context of disasters can slow down the response and potentially lead to exclusion errors for victims who are urgent but have not been immediately recorded. Therefore, the ideal zakat distribution model in disaster situations is one that is able to combine target accuracy, response speed, and institutional accountability in a balanced manner.

2. Mechanism for Distributing Aid

The results of the study show that the mechanism for distributing aid for disaster victims in BAZNAS North Hulu Sungai Regency is carried out through the stages of report verification, field surveys, internal administration, and then the distribution of aid to affected communities. This mechanism involves coordination between BAZNAS, village officials, and other related parties¹⁷ through direct coordination as well as through social media such as WhatsApp, Youtube.¹⁸ The findings confirm that the distribution of aid is not carried out directly without selection, but through procedures designed to maintain the accuracy of the target, administrative orderliness, and smooth distribution. This pattern is in line with the findings that an effective zakat distribution model requires databases, field surveys, control, and evaluation so that the distribution is not mistargeted.¹⁹

This study also found that assistance can be distributed in a relatively short time after the data collection process is carried out.²⁰ This shows that the mechanisms implemented are not only administrative, but also responsive to emergency conditions.²¹ Thus, the effectiveness of the distribution here appears on two sides at once, namely the accuracy of the target through verification and the speed of response after the data is declared valid, it also shows how sincere Baznas employees are,²² so that in the study of modern zakat management, this kind of characteristic is closely related to the principles of transparency, accountability, and efficiency as the foundation of professional zakat governance.²³

These findings support the theory of good governance in zakat management. Report verification, field surveys, and internal administration show that there are institutional efforts to ensure that assistance is provided to truly deserving parties, while maintaining process accountability. The literature confirms that transparency and accountability improve the quality of governance of zakat institutions and strengthen public trust, while field surveys help validate mustahik data before aid is distributed. From this angle, the BAZNAS mechanism of North Hulu Sungai Regency can be considered argumentative because it combines the accuracy of targets with

¹⁷ Febrianty, Cherry Annisa, Malika Regyta Cahyani, and Melisa Rahmasari. "Zakat in the Modern Economy." *Islamic Education* 1.4 (2023): 498-508.

¹⁸ Adiyono, A., Al Matari, A. S., Patimah, L., & A. A. N. (2025). Can AI-Optimized YouTube Videos Enhance Islamic Religious Education? A Quantitative Study on Student Learning Outcomes. *Journal of Islamic Religious Education*, 22(1), 175-194.

¹⁹ Widhyasti, S.A. (2021). Qualitative Approach: An Effective Zakat Distribution Model in Amil Zakat Institutions. *Journal of Economics and Business*, 22 (1).

²⁰ Results of observation and research interviews at Baznas North Hulu Sungai Regency, December 12, 2025.

²¹ Dinar, Ashari Seribu, and Syamsul Hilal. "Management of Zakat Management Institutions in Indonesia." *Journal of Multidisciplinary Research of the Nation* 2.1 (2025): 40-48.

²² Syahrani, S., Fidzi, R., & Khairuddin, A. (2022). The model of the sincerity of the students of Anwaha Marindi and Almadaniyah Jaro. *Al Qalam: Scientific Journal of Religion and Society*, 16 (3), 1184-1192.

²³ Satriani, S., & Nurjannah, N. (2025). Transparency and Accountability in Zakat Management: A Literature Analysis in the Perspective of Good Governance. *Ecometrios: Journal of Applied Economics and Management Studies*, 2(1), 23-34.

institutional responsibility.²⁴

However, on the contrary, targeting theory reminds that any layered verification process always carries the risk of trade-offs. The stricter the selection process, the less chance of inclusion error or mistargeting to those who are not entitled; But on the other hand, it can magnify exclusion errors, namely victims who are actually deserving are delayed or unreachable due to the data collection and verification process. Studies on social assistance targeting show that target inaccuracies are often rooted in problems with data, procedures, and verification capacity. Therefore, even though the BAZNAS mechanism is already effective, its effectiveness will be stronger if it is accompanied by simplification of emergency procedures so that the speed of response is not disturbed by internal bureaucracy.²⁵

Thus, the results of this study can be confirmed that the mechanism for distributing BAZNAS assistance in North Hulu Sungai Regency has reflected quite good zakat governance because it meets the elements of verification, coordination, and quick response. However, theoretically, this mechanism still needs to be balanced between the accuracy of the target and the speed of emergency handling, so that the principles of transparency, accountability, and efficiency are truly optimally achieved.

3. Utilization of Assistance

The use of zakat funds for disaster victims in North Hulu Sungai Regency is focused on fulfilling the basic needs of victims, such as basic food assistance and other emergency needs. The assistance is consumptive and is given to help the community meet their living needs in the early post-disaster period.

In the context of zakat management, the consumptive use of zakat funds is often carried out in emergency situations such as natural disasters. This aims to ensure that the basic needs of the mustahiq can be met before they are able to recover their economic conditions independently.²⁶

The findings of the study show that the assistance provided by the Baznas of North Hulu Sungai Regency is directly felt by the disaster victims. This assistance helps ease the burden on the community in meeting the needs of life after a disaster so that they can survive in the early period of economic recovery.¹¹ Education is essentially a process of humanizing, which is developing the basic potential of students to become whole, knowledgeable, moral, and useful individuals for society.

The results of the study show that the use of zakat funds for disaster victims in North Hulu Sungai Regency is more focused on fulfilling basic needs, such as basic necessities and other emergency needs in the early post-disaster period. This pattern confirms that BAZNAS of North Hulu Sungai Regency places consumptive zakat as a quick response instrument to maintain the survival of mustahiq before they are able to recover their economic conditions independently. This finding is in line with the view that consumptive zakat is indeed intended to meet the basic needs of mustahiq first, while productive zakat is more appropriate to be given after the basic condition of the recipient is relatively stable. Research in the Al-Muzara'ah Journal shows that consumptive zakat is effective in supporting basic needs and improving welfare, although the

²⁴ Rizki, M. (2025). Transparency and Accountability of Zakat Governance in the Perspective of Islamic Development Economics: A Qualitative Study on BAZNAS Duri. *Manarul Ilmi: Journal of Islamic Studies*, 1 (2), 99-109.

²⁵ Kusumawati, A. S., & Kudo, T. (2019). The effectiveness of targeting social transfer programs in Indonesia. *Indonesian Journal of Development Planning*, 3(3), 282-297.

²⁶ Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance*, Vol. 7, No. 3 (2021), p. 387.

long-term impact is still below productive zakat.²⁷

These findings strengthen the theory of emergency zakat management that places consumptive assistance as the most relevant form of distribution in the early phase of disasters. In a crisis situation, the main need of the victim is not business capital, but food, clothing, medicine, and basic protection. The study of zakat for humanity in disaster mitigation emphasizes that zakat has an important function in the humanitarian response during and after disasters, especially to answer the urgent needs of affected victims. Therefore, the benefits felt directly by the disaster victims in North Hulu Sungai can be read as an indicator that zakat has worked effectively at the level of survival and early recovery.²⁸

However, in terms of cons, the use of zakat that is too dominant in the consumptive form also has theoretical limitations. Consumptive zakat tends to solve short-term problems, but it is not always enough to encourage mustahiq economic independence in the medium and long term. A comparative study of consumption-based and production-based zakat programs shows that both help reduce poverty, but productive-based programs provide greater material and spiritual improvements after a certain period. This means that if the assistance only stops at basic necessities and emergency needs, then there is a risk that the mustahiq will remain dependent on assistance and will not immediately switch to the economic empowerment phase.²⁹

Thus, the results of this study can be understood that the BAZNAS policy of North Hulu Sungai Regency is appropriate in the context of the initial phase after the disaster, because consumptive zakat is indeed the most suitable to help victims meet their urgent living needs. However, argumentatively, the full effectiveness of zakat management will only be achieved if the consumptive assistance is continued with productive schemes or economic recovery programs after the emergency conditions are resolved. So, the strength of this model lies in its direct benefits to victims, while the challenge is how to turn emergency assistance into a more sustainable empowerment strategy.³⁰

CONCLUSION

The use of zakat funds in the economic resilience of natural disaster victims in North Hulu Sungai Regency has been carried out in a structured and targeted manner by determining the target of aid recipients through reports from village officials or related parties, followed by data collection and field surveys to ascertain the conditions and needs of disaster victims. field surveys, internal administration processes, and distribution of aid to affected communities. This mechanism involves cooperation between Baznas, village officials, and other related parties to ensure the smooth distribution of aid, and the use of assistance can provide significant benefits for disaster victims in North Hulu Sungai Regency focused on fulfilling the basic needs of victims, such as basic food assistance and other emergency needs to meet the needs of the community in the early post-disaster period.

²⁷ Ali, K.M., Amalia, NN, & El Ayyubi, S. (2016). Comparison of productive zakat and consumptive zakat in improving the welfare of mustahik. *Al-Muzara'ah* , 4 (1), 19-32.

²⁸ Hulwati, H., Andespa, R., Mujiono, S., & Syofyan, A. (2024). Zakat for humanity in disaster mitigation. *International Journal of Sustainable Development and Planning*, 19(5), 1929-1939.

²⁹ Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2017). The comparison between consumption and production-based zakat distribution programs for poverty alleviation and income inequality reduction. *International Journal of Zakat*, 2(2), 11-28.

³⁰ Ali, K.M., Amalia, NN, & El Ayyubi, S. (2016). Comparison of productive zakat and consumptive zakat in improving the welfare of mustahik. *Al-Muzara'ah* , 4 (1), 19-32.

SUGGESTION and RECOMMENDATIONS

Based on the results of the research analysis on the use of zakat funds in supporting the economic resilience of natural disaster victims in North Hulu Sungai Regency, it is suggested that the management and utilization of zakat funds by Baznas can continue to be developed more optimally. Although the assistance provided has been able to help meet the basic needs of victims during the emergency, the use of zakat funds in the future is expected not only to focus on consumptive assistance, but also to be directed gradually to economic empowerment programs that can help disaster victims to return to economic independence. Thus, zakat not only functions as short-term assistance, but also as an instrument of social and economic recovery for people affected by disasters.

In addition, coordination between Baznas, village officials, and related parties needs to continue to be strengthened, especially in the process of data collection, verification, and distribution of assistance for disaster victims. Good coordination will help ensure that aid can be distributed quickly, on target, and according to the needs of the community on the ground. These collaborative efforts are also important to increase the effectiveness of zakat management as one of the social instruments in helping people who experience difficulties due to disasters.

Further research is expected to develop a broader study on the role of zakat in disaster management, especially in relation to increasing community economic resilience in the medium and long term. More in-depth research with diverse objects and approaches is expected to be able to provide a more comprehensive picture of the potential of zakat as an instrument for economic empowerment of disaster-affected communities.

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