



THE ROLE OF ISLAMIC PHILANTHROPY IN NATURAL AND HUMANITARIAN DISASTER MANAGEMENT

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Abstract

This study aims to comprehensively explore and understand the role of Islamic philanthropy in handling natural and humanitarian disasters by exploring how Islamic philanthropy, through its instruments such as zakat, infaq, sadaqah, and waqf, can serve as a tool to strengthen community resilience and build social solidarity. This study uses library research with literature analysis techniques carried out integratively and comprehensively to identify and categorize data assisted by various relevant theories. The results state that Islamic philanthropy reflects the values of justice, solidarity, and social care, playing a vital role in disaster management and community recovery through zakat, infaq, sadaqah, and waqf. In the digital era, this philanthropy has the opportunity to pioneer global social empowerment by utilizing technologies such as Islamic crowdfunding and crypto waqf innovations, enabling rapid, widespread, and accountable distribution. However, this great potential must be accompanied by a commitment to ethics, security, and transparency to ensure Islamic philanthropy remains relevant and contributes progressively to sustainable socio-economic resilience.

Keywords: *Islamic Philanthropy, Natural Disaster Management, Humanitarian, Socio-Economic*

Abstrak

Kajian ini bertujuan untuk menggali dan memahami peran filantropi Islam secara komprehensif dalam penanganan bencana alam dan kemanusiaan, dengan mengeksplorasi bagaimana filantropi Islam, melalui instrumen-instrumennya seperti zakat, infaq, sedekah, dan wakaf, dapat berfungsi sebagai alat untuk memperkuat ketahanan komunitas dan membangun solidaritas sosial. Kajian ini menggunakan library research dengan teknik analisis literatur yang dilakukan secara integratif dan komprehensif dalam mengidentifikasi dan mengelompokkan data yang dibantu dengan berbagai teori yang relevan. Hasilnya menyatakan bahwa filantropi Islam mencerminkan nilai keadilan, solidaritas, dan kepedulian sosial, memainkan peran vital dalam penanganan bencana dan pemulihan masyarakat melalui zakat, infaq, sedekah, dan wakaf. Di era digital, filantropi ini memiliki peluang untuk menjadi pionir dalam pemberdayaan sosial global dengan memanfaatkan teknologi seperti crowdfunding syariah dan inovasi wakaf kripto, memungkinkan distribusi yang cepat, luas, dan akuntabel. Namun, potensi besar ini harus disertai komitmen pada etika, keamanan, dan transparansi guna memastikan filantropi Islam tetap relevan dan berkontribusi secara progresif dalam menciptakan ketahanan sosial-ekonomi yang berkelanjutan.

Kata Kunci: *Filantropi Islam, Penanganan Bencana Alam, Kemanusiaan, Sosial-Ekonomi*

A. INTRODUCTION

History records that philanthropy, or in the Islamic context, better known as *sadaqah*, *infaq*, and *waqf*, has become a significant pillar in supporting community welfare and alleviating poverty. In Islam, philanthropy is not only seen as a generous activity, but more than that, it is a moral obligation with a vertical dimension as worship to Allah and a

horizontal dimension in the form of concern for fellow humans. This principle applies in everyday life and emergencies such as natural disasters and humanitarian crises that often significantly impact society's welfare.

In the face of natural disasters, Islamic philanthropy provides assistance that covers various aspects ranging from basic needs, such as food, clothing, and shelter, to advanced needs, such as education, health, and post-disaster recovery (Sobian, 2016). From an Islamic perspective, disaster management is not just a reaction to natural events but also a test and opportunity to strengthen solidarity and the community's togetherness values. Fundamental Islamic values such as *ukhuwāh* (brotherhood), *ta'awûn* (mutual help), and *rahmatan lil 'alamîn* (mercy for all nature) encourage Muslims to be actively involved in providing support to disaster victims, both through formal institutions such as zakat institutions and humanitarian organizations, as well as through individual actions carried out spontaneously.

Philanthropy in Islam also acts as a tool for the redistribution of wealth, enabling social equality (Kakar, Zaenal, & Jalil, 2022). The concept of *zakat*, the third pillar of Islam, emphasizes giving a portion of one's wealth to those in need. In emergency conditions such as natural disasters, *zakat* can be the main instrument in assisting affected communities (Perdana, 2021; Safitri, 2017). In Muslim-majority countries, *zakat* is often collected and managed by government agencies or independent organizations responsible for effectively distributing the funds to those entitled to receive them.

Islam also recognizes the concept of *waqf*, which allows communities to invest in long-term projects that benefit disaster victims, such as the construction of infrastructure, health facilities, and educational facilities. With *waqf*, the Islamic community can provide ongoing support for disaster victims until they can regain their independence and no longer rely on aid. Not only that, *infaq* and *sadaqah*, which are forms of voluntary contributions, also play an essential role in addressing the impact of natural disasters and humanitarian crises (Dirie, Alam, & Maamor, 2023). In the context of disasters, both *infaq* and *sadaqah* serve as a flexible source of funds that can be immediately channeled according to the immediate needs of disaster victims.

In times of crisis, *infaq* and *sadaqah* assistance are often provided as cash or goods that can be used immediately, such as food, medicine, and clothing. This generosity shows that Islamic philanthropy is not just a formal obligation but also reflects a high sense of sympathy and empathy from Muslims towards the suffering of fellow human beings. The role of *infaq* and *sadaqah* is crucial as they serve as emergency funds that can be utilized in the short term, making Islamic philanthropy an effective and responsive mechanism in dealing with emergencies that require quick action.

In recent decades, the emergence of professional and structured Islamic-based humanitarian organizations has also contributed to optimizing the role of Islamic philanthropy in disaster management. For example, organizations such as Islamic Relief, MER-C, and Dompot Dhuafa have shown that Islamic philanthropy is no longer traditional but can adapt to the times through a more modern and professional approach. These organizations work with governments and international organizations to assist victims of natural disasters at the national and global levels (Karimullah, 2024). They also run sustainable recovery and development programs so that the assistance provided is temporary and can build the independence of affected communities.

In the international context, Islamic philanthropy also has a vital role in uniting Muslims in various parts of the world to assist disaster victims in Muslim countries that are facing humanitarian crises. Conflicts in Palestine, Syria, Lebanon, Yemen, and other countries show that Muslims have strong solidarity in providing support to fellow Muslims who are suffering from war and humanitarian crises. Through Islamic philanthropy, Muslims worldwide can make significant contributions to help alleviate the suffering of conflict victims through donations and fundraising campaigns. Here, Islamic philanthropy functions as an instrument of diplomacy that strengthens relations between Muslim countries and builds global solidarity in facing humanitarian challenges.

This study aims to provide a comprehensive understanding of the critical role of Islamic philanthropy in the response to natural disasters and humanitarian crises. This study highlights explicitly how the noble values in Islamic teachings, such as caring, solidarity, and helping, encourage Muslims to assist sincerely and sincerely, regardless of differences in religious background, ethnicity, or social status of the beneficiaries. By exploring the motivations and fundamental principles underlying these philanthropic practices, this study hopes to reveal the actual contribution of Muslims in building a sense of universal humanity and strengthening global solidarity networks in responding to emergencies that require immediate assistance. In addition, this study also explores how Islamic philanthropy, through its instruments such as *zakat*, *infaq*, *sadaqah*, and *waqf*, can serve as a tool to strengthen community resilience and build social solidarity. As such, this study focuses not only on the concrete results achieved by Islamic philanthropy but also on the underlying values that shape the mindset and motivation of Islamic communities in assisting those in need.

This study explores that Islamic philanthropy is not simply providing material assistance but has complex spiritual and social dimensions. Through this comprehensive approach, this study is expected to provide deep insight into how Islamic philanthropy functions as a form of worship and social responsibility that encourages Muslims to care for others in emergencies. Amid the increasing frequency of natural disasters and humanitarian crises, the role of Islamic philanthropy as a form of faith-based care is becoming increasingly relevant in building a society that is more caring and responsive to various social problems.

B. LITERATURE REVIEW

The role of Islamic philanthropy in handling natural disasters and humanitarian crises, several previous studies have provided relevant empirical and theoretical basis for the study. These studies show that Islamic philanthropy not only functions as an instrument of material assistance but also as a social mechanism to build the independence and resilience of disaster-affected communities. For example, a study by Herianingrum *et al.* (2024) examines the role of *zakat* institutions in assisting poor people in Indonesia. It shows that the distribution of *zakat* funds effectively meets their basic needs. The study found that utilizing *zakat* funds managed by formal institutions helped improve access to health services, education, and temporary employment.

Another study by Ismail *et al.* (2023) identified that the *waqf* concept significantly contributes to rebuilding disaster-affected areas. The study noted that *waqf* funds were allocated to infrastructure projects and public facilities, such as the construction of hospitals, schools, and community centers. Several other studies reviewed the global

impact of Islamic philanthropy in humanitarian crisis management in high-conflict countries. They found that Islamic philanthropy through international *infaq*, *sadaqah*, and *zakat* provided much-needed emergency assistance, including food, clothing, and temporary shelter (Diallo, Gundogdu, Diallo, & Gundogdu, 2021; Mohsin et al., 2016). However, the study highlighted Islamic philanthropic organizations' obstacles in accessing conflict areas due to security factors and strict regulations. Although these constraints hinder the optimal distribution of aid, Islamic philanthropy still significantly influences the welfare of those affected by conflict through various international networks coordinated by global Islamic humanitarian agencies (Barnett, 2013; Koehrsen, 2021).

The literature review results show that studies on Islamic philanthropy in disaster management and humanitarian crises have demonstrated outstanding potential in helping disaster victims. However, most previous studies focused on the effectiveness of fund allocation. They did not address the philosophical side and values underlying the practice of Islamic philanthropy in this context. This study hopes to fill this gap by deepening the understanding of how theological and spiritual principles in Islam influence the practice of philanthropy in disaster situations. By examining the spiritual foundation of Islamic philanthropy, this study will seek to uncover the deeper dimensions of this practice, thus providing a more comprehensive understanding of the essence of Islamic philanthropy as a manifestation of Islamic teachings and values in a modern context.

Through this study, it is hoped that a framework or model of disaster management based on Islamic philanthropy can be formulated that can be widely implemented, both in Muslim-majority countries and in Muslim minority areas that are also affected by natural disasters and humanitarian crises. This model is not only about the distribution of funds but also about slandering disaster victims to rebuild their lives independently. In addition, this study is expected to make a significant scientific contribution to understanding and developing the potential of Islamic philanthropy as a comprehensive and sustainable solution in handling disasters and humanitarian issues.

C. METHODS

This study uses the library research method, allowing data to be collected, analyzed, and synthesized from relevant literature. In this context, the data collected comes from books, journals, articles, reports of philanthropic institutions, and other scientific sources that discuss the concept, implementation, and development of Islamic philanthropy in handling natural and humanitarian disasters. An integrative and comprehensive literature analysis technique complements this method. The integrative approach in literature analysis means that this study identifies and categorizes relevant data, connects them systematically, and integrates them into a complete understanding of the topic under study.

This study also uses relevant theories to support data analysis and interpretation. First, this study uses the wealth redistribution theory, which argues that Islamic philanthropy contributes to distributing wealth from the well-off to people in need. This theory explains that *zakat*, as one of the pillars of Islamic philanthropy, is an instrument that enables the creation of social justice through effective economic redistribution. Secondly, this study utilizes the concept of social solidarity, emphasizing the importance of social cohesion and relationships when facing a common crisis. Third, it uses sustainable development theory to analyze how *waqf* can serve as a long-term solution in supporting

post-disaster recovery. In addition, it also considers the theory of cross-sector collaboration that is relevant to the role of modern Islamic philanthropic organizations.

By combining these theories, the study is expected to produce a more holistic and integrative understanding of the role of Islamic philanthropy in handling natural and humanitarian disasters. These theories will be used as a conceptual foundation for analyzing the literature data obtained and developing a framework that can be practically implemented in Islamic philanthropy. The integration of these theories also identifies the relationship between Islamic philanthropy's social, economic, and spiritual dimensions and how different philanthropic instruments can support each other in creating a more sustainable disaster management model that focuses on the long-term well-being of affected communities.

D. RESULTS AND DISCUSSION

1. Islamic Philanthropy as an Instrument for Disaster Management

Islamic philanthropy as an instrument of disaster management has a strong basis in Islamic teachings that prioritize human values, solidarity, and social justice (Beddu, Karimullah, Muslim, & Basuki, 2024; Ramli, Mokhtar, & Aziz, 2014). In Islam, the concept of philanthropy is realized in *zakat*, *infaq*, *sadaqah*, and *waqf*, all of which have a normative basis in the Qur'an and Hadith and the tradition of Muslim practice (Kuanova, Sagiyeva, & Shirazi, 2021). The basic principles of Islamic philanthropy relevant to disaster management are the obligation to help others in need, maintain social justice, and prioritize solidarity. Islam strongly encourages its followers to care about the welfare of others, as reflected in the principle of *ukhuwah Islamiyah* (Islamic brotherhood), which teaches that a Muslim must feel the suffering of others as his suffering.

In the Qur'an, various verses support the importance of philanthropy in helping those in need. One of the verses that emphasizes the importance of helping people in distress is QS Al-Baqarah: 177, which reads, "Virtue is not to turn your face towards the east and the west, but it is to believe in Allah, the Last Day, the angels, the Book, and the prophets; and to give away one's beloved wealth to one's relatives, orphans, the poor, the traveler, the beggar, and to free a slave..." This verse underlines that giving to needy people is one of Islam's main manifestations of virtue. In addition, the Prophet Muhammad's hadith mentions that *zakat* should be given to those who are entitled to receive it, including the *fi sabilillah* (in the way of Allah) group, which can be broadly interpreted as any effort that helps people, including in situations of natural disasters.

In the context of *zakat*, several types of *zakat* can be allocated for disaster management, such as *zakat mal* (wealth *zakat*), which can be given to people experiencing poverty and those in need (Dinata, 2018). When a disaster occurs, the victims usually experience loss of property and jobs, so they fall into the category of *mustahiq* (*zakat* recipients). In addition, *zakat fitrah*, usually issued during Ramadan, can also be allocated to help people affected by disasters, mainly if the catastrophe occurs close to the celebration of *Eid al-Fitr*. In many Muslim-majority countries, *zakat* is the primary source of funds collected by *amil zakat* institutions and used to help disaster victims quickly and efficiently.

The mechanism for channeling philanthropic funds in the context of disasters can be done through various channels, including *amil zakat* institutions, civil society organizations,

and digital platforms. *Amil zakat* institutions are essential in collecting and distributing *zakat*, *infaq*, and *sadaqah* to disaster victims. *Amil zakat* institutions usually have a widespread network, especially in Muslim-majority countries so that they can reach disaster victims quickly. In addition, because these institutions are used to managing *zakat* and *infaq* funds, they have a more transparent and accountable system for distributing aid. However, the weakness of *amil zakat* institutions is that they are often caught up in long bureaucracy and strict administrative processes, so sometimes assistance cannot reach victims quickly.

Civil society organizations also play an essential role in disaster management, especially *infaq* and *sadaqah*, which are more flexible. Civil society organizations usually have an advantage in direct engagement with local communities and are more adaptable to the specific needs of the disaster site. Some Islamic civil society organizations, such as Dompot Dhuafa, Rumah Zakat, and Islamic Relief, have successfully reached disaster-affected areas with emergency and long-term assistance. The downside of this mechanism is sometimes a lack of resources and funding, especially when the scale of the disaster is enormous. Hence, civil society organizations must work with other institutions to increase their capacity to assist.

Digital platforms are also becoming an increasingly popular alternative for Islamic philanthropy. Using digital technology; people can donate online, either in the form of *zakat*, *infaq*, or *sadaqah*, distributed by specific platforms to disaster victims. The advantage of this mechanism is the speed and ease of raising funds from various circles of society without being limited by distance. Digital platforms allow micro-donations from many people, which can be significant when combined. However, the downside of digital platforms is that there are still data security issues and a lack of strict supervision over the distribution of funds, which sometimes raises concerns about the accountability of aid distribution.

As a clear example in Indonesia's disaster management context, Badan Amil Zakat Nasional (BAZNAS) and Dompot Dhuafa, as two leading *zakat* institutions, demonstrate different yet complementary approaches to assisting. BAZNAS, as an official institution supported and recognized by the government, has the advantage of direct access to state resources in terms of funding and cross-agency coordination. This allows BAZNAS to reach disaster-affected areas more quickly and widely, especially in large-scale disaster situations requiring immediate response. However, strict formal structures and adherence to government regulations often lead to bureaucratic processes that can potentially slow down the distribution of aid in the field (Mu'arif, Akhyak, & Nurrahman, 2024).

On the other hand, Dompot Dhuafa, an independent philanthropic organization supported by community participation, can respond more flexibly and dynamically to emergencies. With a more straightforward organizational structure and faster decision-making mechanisms, Dompot Dhuafa can immediately distribute aid directly to disaster victims, especially in the early stages of handling. However, its limited resources and operational capacity mean that the range of assistance provided may not be as extensive as BAZNAS, especially in large-scale disasters that require significant logistical and financial support (Nurdin, 2024).

These two institutions, with different characteristics and approaches, have advantages and challenges in channeling Islamic philanthropy. This shows that disaster response's

effectiveness depends on the resources owned and organizational mechanisms, operational flexibility, and the ability to collaborate with various parties. With the synergy between formal institutions such as BAZNAS and independent institutions such as Dompot Dhuafa, Islamic philanthropy can play an increasingly significant role in building community resilience and ensuring the assistance provided is targeted and sustainable.

Islamic philanthropy assistance in disaster management covers various aspects ranging from emergency relief, rehabilitation, and reconstruction to economic empowerment and psychosocial support (Karimullah & Rozi, 2023; Sofyan et al., 2022). In the emergency phase, Islamic philanthropy assistance often focuses on providing victims with basic needs such as food, clothing, and medicine. This emergency assistance is crucial to ensure the survival of victims during the early post-disaster period when access to resources is minimal. In this context, *infaq* and *sadaqah* play a significant role as they can be immediately collected and channeled to meet immediate needs without being bound by specific regulations.

Islamic philanthropy often focuses on infrastructure development in rehabilitation and reconstruction, such as housing, schools, mosques, and health facilities. *Waqf* is usually an ideal instrument to support this stage due to its sustainable and long-term nature (Insani & Karimullah, 2023; Shulthoni, Saad, Kayadibi, & Ariffin, 2018). With *waqf*, donated assets can be used to build public facilities that will benefit the affected communities in the long run. Several *waqf* programs have successfully rebuilt infrastructure in disaster-affected areas, such as Aceh after the tsunami and Lombok after the earthquake. This long-term assistance is essential to support the recovery process of communities and help them get back on their feet.

Islamic philanthropy can also help disaster victims become economically empowered by providing business capital and skills training. This financial empowerment aims to help disaster victims become self-reliant and not dependent on aid. Some Islamic civil society organizations have developed economic empowerment programs that provide micro-enterprise capital to disaster victims so that they can rebuild their sources of income. With economic empowerment, Islamic philanthropy is charitable, productive, and empowering.

Islamic philanthropy also provides psychosocial support for disaster victims who have experienced trauma and loss. This psychosocial support usually includes counseling programs, spiritual assistance, and social activities to restore victims' mental and emotional health. Some Islamic organizations run these psychosocial support programs by involving preachers and religious leaders who provide lectures and spiritual guidance to victims. This psychosocial support is critical because disasters not only cause physical losses but also have a profound psychological impact on the victims. Through the psychosocial support program, Islamic philanthropy plays a role in helping disaster victims rediscover the meaning of life and hope for the future.

2. The Impact of Islamic Philanthropy on Disaster Management

Islamic philanthropy significantly impacts disaster management, not only in meeting basic needs at critical times but also in supporting the recovery process and building community resilience for the long term. When disasters occur, emergency needs such as food, water, temporary shelter, and health services become priorities that must be met immediately to save the lives of victims and reduce suffering. In this context, Islamic philanthropy, including *zakat*, *infaq*, *sadaqah*, and *waqf*, plays a vital role in providing the funds and resources needed to mitigate the initial impact of disasters (Fatah, Andriani, & Hidayat, 2023).

Zakat and sadaqah collected by *amil zakat* institutions and Islamic-based civil society organizations can be immediately channeled to meet the basic needs of disaster victims. With funds raised through Islamic philanthropy mechanisms, humanitarian aid providers have immediate access to the resources needed to save lives, provide emergency needs, and provide health support. This rapid fulfillment of basic needs can reduce the negative impact of disasters and help ease the burden of suffering experienced by victims. In times of crisis, Islamic philanthropy also saves lives and alleviates suffering by providing medical services, emergency shelters, and rapid and effective logistics distribution.

One concrete example is when *zakat* and *infaq* finance medical services and distribute medicines urgently needed in emergencies. In many cases, disaster victims experience health problems due to unhealthy environmental conditions, lack of nutritious food, and limited access to health facilities. With Islamic philanthropy funds, humanitarian agencies can provide free medical services and set up temporary health centers to treat the injured and prevent the spread of disease. This is where the direct impact of Islamic philanthropy is seen in saving lives and immediately addressing disaster victims' essential health and safety needs.

In addition to providing direct assistance in food and health care, Islamic philanthropy also provides emergency shelter for victims. *Zakat*, *infaq*, and *sadaqah* can be allocated to set up emergency tents and temporary shelters that can accommodate victims who have lost their homes. In times of major disasters, thousands of people lose their homes and are forced to live in inadequate shelters. Through funds channeled through Islamic philanthropy, disaster victims can obtain safe and decent shelter, reducing the risk of exposure to hazardous environmental conditions and enabling them to survive under challenging conditions. This assistance is significant in the short term as it provides security and stability to disaster victims in the emergency phase.

The short-term impact of Islamic philanthropy in disaster management is not only limited to providing material assistance such as logistics, food, and temporary shelter but also includes aspects of psychosocial support that are crucial for the mental and emotional recovery of the victims. Data shows that after significant disasters, such as the Lombok earthquake in 2018 and the Palu-Donggala tsunami in 2018, thousands of victims experienced deep trauma due to losing family members, homes, and livelihoods. Recognizing the importance of this aspect, Islamic philanthropic institutions such as BAZNAS, Dompot Dhuafa, and PKPU Human Initiative have launched various counseling, group therapy, and mentoring programs specifically designed to help victims recover their psychological condition (Fauzia, 2017; Karimullah, 2022; Nasution, 2019).

These psychosocial support programs often involve a team of professionals, such as psychologists, social workers, and trained volunteers who provide counseling services directly at refugee camps or recovery centers (Swandaru & Abdel Mohsin, 2022). For example, BAZNAS, through the BAZNAS Active Services (LAB) program, organizes spiritual-based counseling sessions, game therapy for children, and religious lectures that provide spiritual comfort for affected families. Meanwhile, Dompot Dhuafa with its Psychological First Aid (PFA) program reached hundreds of victims in Palu and Lombok, providing individual and group therapy to help them cope with loss, uncertainty, and prolonged stress.

The approach used in this program not only focuses on mental recovery but also integrates Islamic values such as patience, *tawakkal* (surrender to Allah), and social care as the foundation of recovery. These values provide spiritual reinforcement that helps victims rebuild hope and a zest for life. In some cases, this spiritual approach has proven effective, especially for communities with strong religious ties, as it provides comfort and a positive perspective in the face of trials.

Through the presence of volunteers, counselors, and professionals, psychosocial support from Islamic philanthropic organizations not only helps victims overcome trauma but also promotes collective community recovery. By paying attention to the psychological and spiritual aspects, the program ensures that disaster victims survive physically and have better mental and emotional resilience to rebuild their lives post-disaster. This proves that Islamic philanthropy has a holistic and significant role in the recovery of disaster-affected communities, making it a humane and sustainable solution.

In addition to the short-term impact of emergency relief, Islamic philanthropy has significant medium-term implications for post-disaster recovery and rehabilitation. At this stage, the focus of assistance shifts from meeting emergency needs to social and economic recovery. Islamic philanthropy, mainly through productive *waqf*, is significant in supporting reconstruction programs that involve rebuilding homes, schools, health facilities, and other public infrastructure. With funds from *waqf*, humanitarian agencies can fund construction projects providing long-term benefits to affected communities. For example, *waqf* land can be used to build permanent housing for victims who have lost their homes.

These *waqif-funded* reconstruction programs have a lasting positive impact on the affected communities and help them get back on their feet. In addition, Islamic philanthropy also contributes to the economic recovery of disaster-affected communities. Economic empowerment programs funded through productive *zakat*, *infaq*, and *waqf* aim to reduce people's dependence on aid and encourage them to become productive again (Haerunnisa, Sugitanata, & Karimullah, 2023; Rahmani, Rozi, Fitriyanti, Iqbal, & Karimullah, 2023). One example is the provision of business capital to disaster victims who have the potential to start small businesses.

Victims can restart their economic activities and earn income independently through capital assistance and skills training. This approach assists communities in economic recovery and increases community resilience to the long-term impacts of disasters. A case study in an earthquake-affected area showed that an economic empowerment program funded by productive *waqf* successfully helped dozens of families to start small businesses such as farming, animal husbandry, and trading, ultimately improving financial stability and community welfare.

In addition to economic recovery, Islamic philanthropy also plays a role in improving the social conditions of post-disaster communities. Natural disasters often cause social disintegration due to population displacement and loss of community ties. Islamic philanthropy encourages solidarity and cooperation among affected communities with its values-based approach. Programs run by *amil zakat* institutions and Islamic humanitarian organizations focus on material assistance and efforts to restore social networks and strengthen community ties. For example, activities that involve community participation, such as building a mosque or school together, can increase the sense of community and

strengthen relationships between community members. This impact is essential for building solid social resilience in communities, which will help them face future challenges.

The long-term impact of Islamic philanthropy in disaster management is not only limited to physical and material recovery but also includes proactive efforts in reducing disaster risk, increasing preparedness, and building community resilience to be more resilient. Islamic philanthropic institutions such as BAZNAS, Dompot Dhuafa, and Rumah Zakat strategically develop education and training programs to equip communities with knowledge and skills in dealing with potential disasters (Latief, 2023). For example, BAZNAS, through its Disaster Risk Reduction (DRR) program, routinely organizes socialization in disaster-prone areas, providing education on risk identification in the surrounding environment, early signs of disaster, and mitigation measures that can be taken independently. Meanwhile, Dompot Dhuafa organizes Disaster Simulations involving schools, local communities, and village officials to practice rapid response through realistic scenarios such as earthquakes and floods. The exercise helped the community understand evacuation routes, individual roles in emergencies, and the use of simple yet effective safety equipment.

On the other hand, Rumah Zakat provides Basic Life Support (BLS) skills training that includes first aid techniques such as cardiopulmonary resuscitation (CPR), wound management, and safe victim transfer. This program is designed to increase the capacity of the community, especially in remote areas that are difficult for medical teams to reach during a disaster. In addition, these Islamic philanthropic institutions also equip disaster victims with economic skills through the Post-Disaster Micro Business Development program. This program helps the community restore the family economy by utilizing local resources such as agriculture, animal husbandry, and handicrafts. Business capital and ongoing assistance are also provided so people can rebuild their economic lives independently. Also, BAZNAS and Dompot Dhuafa formed and trained Disaster Response Volunteer Teams at the village level to ensure that human resources are trained in disaster management, logistics coordination, and emergency response equipment (Latief, 2010).

The implementation of this program not only focuses on technical and physical aspects but also integrates Islamic values such as caring, cooperation, patience, and *tawakkal* in the face of disaster. This spiritual-based approach strengthens the community mentally and emotionally, encouraging them to help each other and maintain solidarity in difficult times. The presence of volunteers and professionals from these organizations has had a significant impact on building a sustainable culture of preparedness and resilience. With a holistic range of programs, Islamic philanthropy has not only succeeded in minimizing the risk of disaster losses but also in creating more prepared, resilient, and self-reliant communities. This proves that an approach that combines education, technical skills, and spiritual strengthening can provide effective long-term solutions to future disaster challenges.

This education on disaster preparedness is crucial in preventing or mitigating the negative impacts of disasters that may occur in the future. Islamic philanthropy plays a role in educating the community to recognize the danger signs and teach the steps to take to protect themselves and their families when a disaster occurs (Sufri, Dwirahmadi, Phung, & Rutherford, 2020). With training programs organized by Islamic philanthropy institutions, communities will be better prepared and able to respond to disasters independently. For example, preparedness training conducted by Dompot Dhuafa in earthquake-prone areas

has raised community awareness about the importance of early evacuation and ways to survive in emergencies. Through this education, Islamic philanthropy significantly reduces people's vulnerability and builds more resilient communities.

Islamic philanthropy also contributes to building disaster response infrastructure as a long-term mitigation effort. Productive *waqf*, for example, can be used to establish facilities that serve multiple functions, such as mosques that also serve as evacuation centers or emergency storage warehouses. By establishing facilities ready to be used in an emergency, Islamic philanthropy helps communities be better prepared for disasters and reduce the damage that may occur. This infrastructure adds value to the community, as it is used regularly and plays a vital role during emergencies, which will help save more lives and speed up the recovery process.

In the long run, Islamic philanthropy also promotes community resilience through sustainable empowerment and community-based approaches. Community empowerment carried out by Islamic philanthropic institutions, primarily through *waqf* and productive *zakat*, aims to build people's economic independence, reduce dependence on aid, and increase people's capacity to survive in crises (Insani, Ibrahim, Karimullah, Gönan, & Sulastri, 2024; Karimullah, 2023). For example, empowering farmers through training and agricultural equipment funded by productive *waqf* has a positive impact in the short term and helps them increase production and economic stability. This approach reduces their vulnerability to future disasters, as they can access adequate resources and skills to survive difficult conditions.

Islamic philanthropy has a holistic and sustainable impact on disaster management, from meeting basic needs to building sustainable community resilience. Each stage in disaster management, whether short, medium, or long-term, shows that Islamic philanthropy provides material assistance and builds community capacity to face future challenges. The Islamic principles underpinning this philanthropy, such as social justice, solidarity, and compassion, create a robust framework for creating a more resilient society capable of dealing with any disaster.

3. Optimizing the Role of Islamic Philanthropy in the Digital Age

Optimizing the role of Islamic philanthropy in the digital era opens up great opportunities to accelerate and expand the reach of assisting those in need, especially in handling disasters and humanitarian crises. With the rapid advancement of information and communication technology, Islamic philanthropy institutions such as BAZNAS, Dompot Dhuafa, and Rumah Zakat have utilized digital platforms to collect, manage, and distribute funds. Using digital technology such as Sharia crowdfunding platforms, mobile banking, online donation applications, and Sharia-based financial technology (Sharia fintech) allows the fundraising process to be faster, more transparent, and more accountable (Syarif & Aysan, 2024). These technologies overcome geographical and time barriers, allowing Muslims worldwide to actively participate in providing aid whenever and wherever they are.

For example, digital donation platforms such as Kitabisa, Dompot Dhuafa Digital, and Zakatpedia allow people to donate with just a few clicks through a smartphone or computer. This convenience has encouraged broader public participation, including from millennials and Generation Z, who are more familiar with digital technology. In addition,

online payment systems through e-wallets, QR codes, and digital bank transfers accelerate the process of channeling funds to beneficiaries. Transparency in fund distribution can also be monitored in real-time through reports uploaded on the platform or application, giving donors confidence that their donations are on target. With this technology, Islamic philanthropy organizations can reach disaster-affected areas more effectively, even in remote areas that were previously difficult to access.

The role of Islamic philanthropy in optimizing digital technology is not only limited to fundraising but also to social education and advocacy. Through digital campaigns on social media and streaming platforms, these organizations can spread information about the importance of *zakat*, *infaq*, *sadaqah*, and *waqf* (ZISWAF) as an Islamic values-based solution to address social inequality and humanitarian crises (Bunaiya, Islami, & Karimullah, 2022). In addition, these institutions also organize digital data-driven programs, such as poverty maps or disaster impact monitoring systems, which allow them to respond quickly and on target. By utilizing big data and technology-based analysis, Islamic philanthropy institutions can identify priority areas and specific needs of disaster victims, making the distribution of aid more efficient and sustainable. This optimization of digital technology proves that Islamic philanthropy is not just a traditional practice but a modern movement capable of connecting global concerns, encouraging social inclusion, and realizing shared prosperity in the era of the digital revolution.

In online fundraising, the risk of donor data security is one of the main issues that must be considered. Donors are often concerned about the security of their personal and financial information, especially in the wake of hacking and data leaks. Therefore, Islamic philanthropic organizations need to ensure that the digital systems they use have a high level of security to protect sensitive data. In addition, transparency in the use of funds is an essential concern so that the public can see how the funds they donate are managed and channeled. Technology can support this transparency through real-time reporting and digital-based audits. Still, its implementation requires total commitment from the management so that this system works as expected.

On the other hand, although technology provides more comprehensive access, limited accessibility among communities that are less exposed to technology or are located in areas with limited digital infrastructure is a challenge that needs to be overcome. For example, the effectiveness of disaster fundraising through Islamic crowdfunding platforms can be compared with conventional methods to understand the key benefits of this system. Fundraising through Sharia crowdfunding allows donors to contribute more quickly and practically than traditional methods that often require longer bureaucratic and administrative processes.

Islamic crowdfunding platforms also allow Islamic philanthropic organizations to display detailed and accurate information regarding the amount of funds collected, the purpose of using the funds, and the number of beneficiaries who have received assistance. This increases public trust and reduces the information gap between institutions and donors. However, despite its effectiveness, Sharia crowdfunding still requires strict supervision to ensure compliance with Sharia principles and maintain accountability for every transaction made on the platform.

Innovation is an integral part of optimizing the role of Islamic philanthropy in the digital era, as the dynamic needs of society require philanthropic institutions to adapt and

create new solutions continuously. One exciting innovation in Islamic philanthropy is *waqf* through crypto assets, which allows people to endow their digital assets. The concept of crypto *waqf* is still relatively new, but it has great potential due to the growing and widely adopted crypto market. With crypto *waqf*, people can quickly and transparently endow their digital assets, which can be managed for social purposes, such as the construction of health or education facilities in disaster-affected areas.

Productive *zakat* managed through digital technology has become a significant innovation in managing *zakat* funds in the modern era. This approach ensures that the collected *zakat* funds are not only given in cash assistance but also optimized for economic empowerment that has a long-term and sustainable impact (Faizin, Karimullah, Faizal, & Lubis, 2024). One example is the productive *zakat* program that provides micro-business capital assistance for disaster-affected communities or underprivileged groups to start small businesses, such as grocery stalls, agricultural cultivation, or small-scale livestock. In addition to business capital, philanthropic institutions such as BAZNAS and Dompot Dhuafa also organize technology-based skills training to increase the capacity of beneficiaries, such as digital marketing training, business financial management, and creative industry skills development. This approach gives beneficiaries “fish” and “hooks” to be economically independent and escape the poverty cycle.

In addition, the utilization of Islamic banking in productive *zakat* distribution is also an example of the synergy between financial technology and Islamic philanthropy. Islamic banks such as Bank Syariah Indonesia (BSI) and several Islamic fintechs support the distribution of productive *zakat* funds with a transparent and structured mechanism. They provide facilities such as usury-free business financing, special digital *zakat* accounts, and integration of *zakat* payment platforms through mobile banking applications. With Islamic banking technology, the productive *zakat* distribution process becomes faster, safer, and more efficient while providing more inclusive financial access for beneficiaries, especially for micro businesses that have difficulty accessing conventional financial institutions.

Cross-sector collaboration is also key in maximizing the impact of productive *zakat* in the digital era. Islamic philanthropic institutions have an excellent opportunity to work with technology startups and sociopreneurs to create innovative solutions focusing on community empowerment. For example, information technology (IT) support can be used to develop a Sharia marketplace platform that helps philanthropy-assisted MSMEs market their products online, expand market reach, and increase income. In addition, collaboration with research institutions also allows data and analytics to map the specific needs of disaster-affected communities so that productive *zakat* programs can be more targeted. Support from the government in the form of policies that support the digitalization of Islamic philanthropy also plays an important role, such as incentives for philanthropic institutions that innovate in *zakat* management and economic empowerment. With the integration of technology, cross-sector collaboration, and empowerment approach, productive *zakat* can be critical in building community economic resilience, creating sustainable impact, and reducing social inequality amid increasingly complex global challenges.

One of the critical issues is the protection of donor data, which must be safeguarded against misuse by irresponsible parties. In the digital age, donor data is a valuable asset that is vulnerable to the threat of hacking and misuse. Therefore, Islamic philanthropic organizations must ensure their digital systems have strong data protection and comply

with information security standards. Transparency in the use of funds is also an important issue, where every donation collected must be managed and reported transparently to prevent misuse of funds. With digital technology, philanthropic organizations can improve this transparency, for example, by providing real-time reports on the amount of funds raised, the allocation of funds, and the impact generated from the assistance provided (Karimullah & Mahesti, 2021; Ortega-Rodríguez, Licerán-Gutiérrez, & Moreno-Albarracín, 2020).

Accountability and good governance are essential to maintaining public trust in Islamic philanthropy. The public has high expectations of philanthropic organizations to manage the funds they donate trustworthy and transparently. Therefore, any Islamic philanthropy institution that uses digital technology in fundraising must implement a sound governance framework, including regular audits and periodic reporting to the public. To maintain accountability, Islamic philanthropy organizations can develop an ethical framework regulating fund management, data security, and information transparency. This moral framework is essential in maintaining the integrity of Islamic philanthropy institutions and ensuring that every step taken follows Sharia principles and meets good governance standards.

An example of applying this ethical and accountability framework is developing an Islamic crowdfunding platform for disaster fundraising. Within an excellent ethical framework, this platform must have a strict donor verification system, protect the personal data of each donor, and provide access to transparent information regarding the use of funds. Every donation collected through crowdfunding platforms must be channeled per the mandate set and closely monitored to ensure no misuse. In addition, financial reports must be presented regularly to donors and the public so that they can find out the extent of the impact of their donations. By maintaining this accountability and transparency, Islamic philanthropy organizations can build more vital trust with the community and prove that the funds they manage are used in a trustworthy and professional manner.

Optimizing the role of Islamic philanthropy in the digital era is about improving the efficiency of fundraising and distribution and building an inclusive, transparent, and sustainable ecosystem. With technology support, cross-sector collaboration, and a commitment to ethics and accountability, Islamic philanthropy can play a central role in creating positive social change and helping communities face crises more resiliently. In the future, it is hoped that Islamic philanthropy institutions can continue strengthening their position as a critical pillar in disaster management and community empowerment and prove that Islamic values can be the foundation for an adaptive, innovative, and impactful, impactful movement.

E. CONCLUSION

Islamic philanthropy as an instrument of disaster management reflects the noble values of Islam that emphasize social justice, solidarity, and concern for others. Through the practice of *zakat*, *infaq*, *sadaqah*, and *waqf*, Muslims can make a real contribution to alleviating the suffering of disaster victims while playing a role in proxy recovery and empowerment. With the evolving mechanisms of aid distribution and increasingly comprehensive forms of support, Islamic philanthropy not only functions as a provider of

emergency assistance but also supports sustainable development and increases the resilience of disaster-affected communities. This shows that Islamic philanthropy is proactive, not just reactive, in building a resilient and independent society.

In the digital era, Islamic philanthropy is gaining significant momentum to prove that philanthropy based on religious values can pioneer global disaster management and social empowerment. With the advent of digital technology, Islamic philanthropy can move faster, reach more expensive, and be more accountable through digital platforms, Islamic crowdfunding, and innovations such as crypto *waqf* and productive *zakat*, which bring impact beyond short-term relief. However, with these advancements comes a huge responsibility to maintain ethics, security, and public trust, which must be closely managed for Islamic philanthropy to remain relevant and respected. Now is the time for Islamic philanthropy to transform into a progressive social movement that gives and creates sustainable social, economic, and moral resilience. Suppose this golden opportunity is not immediately optimized. In that case, Islamic philanthropy will lose the potential to become a role model in global social fund governance based on justice, transparency, and technological innovation.

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