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## Zakat for Humanity in Disaster Mitigation

Hulwati Hulwati<sup>1\*</sup>, Roni Andespa<sup>2</sup>, Slamet Mujiono<sup>3</sup>, Andriani Syofyan<sup>1</sup>

<sup>1</sup> Department of Islamic Economics, Universitas Islam Negeri Imam Bonjol, Padang 25171, Indonesia

<sup>2</sup> Sharia Business Management Department, Universitas Islam Negeri Imam Bonjol, Padang 25171, Indonesia

<sup>3</sup> Department of Islamic Law, Institut Agama Islam Nahdhatul Ulama Kebumen, East Java 54317, Indonesia

Corresponding Author Email: [hulwati@uinib.ac.id](mailto:hulwati@uinib.ac.id)

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### ABSTRACT

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*Zakat distribution, disaster mitigation, humanitarian efforts, Islamic social finance, collaboration enhancement*

This research aims to investigate how Zakat is disbursed to aid in disaster relief efforts and its role in humanitarian efforts during and after disasters, using the case study of the 2018 Lombok earthquake in Indonesia. Data for this study were collected through interviews with BAZNAS managers using a semi-structured interview method. The steps in analyzing interview data involved data coding, identifying themes or patterns, developing a narrative, and developing a theory. The main findings of the research indicate that the distribution of Zakat for disasters has sustained impacts on the environment, social aspects, and the economy of affected communities. It highlights the crucial role of Zakat in disaster mitigation for humanitarian purposes. The theoretical implications of these findings affirm the critical role of Zakat in disaster mitigation, an aspect that has not been fully explored in previous academic literature. These findings contribute to the development of Islamic social finance by highlighting the role of Zakat in disaster management and exploring its potential application in humanitarian efforts and disaster mitigation. The practical implications for the government include enhancing collaboration between BAZNAS and disaster relief agencies and improving public understanding of Zakat principles for humanitarian purposes and disaster mitigation.

## 1. INTRODUCTION

Indonesia is one of the regions in the world that frequently faces high risks of natural disasters [1]. It is due to the country's tropical conditions and extreme weather [2]. Some common natural disasters in Indonesia include floods, earthquakes, landslides, tsunamis, and volcanic eruptions [3]. Recent events include the earthquakes in Palu in 2018 and Lombok, West Nusa Tenggara, in the same year [4]. Indonesia is prone to disasters, experiencing various types of disasters in 2018. The number of disaster events can be detailed as follows: tornadoes reached 1,113 occurrences, floods amounted to 871 occurrences, landslides occurred 615 times, and forest and land fires amounted to 527 occurrences. Additionally, there were 130 occurrences of drought, 58 volcanic eruptions, 53 high tides/abrasion, 28 earthquakes, one earthquake and tsunami occurrence, and one tsunami occurrence. Thus, that year's total recorded disaster events amounted to 3,397 occurrences [5].

Based on these phenomena, a sustainable disaster management program is needed. A sustainable disaster mitigation program can run smoothly with support from various parties [6]. It can include the government, voluntary organizations, businesses, and contributions from ordinary citizens. One crucial way to obtain funds is through community donations [7]. In Indonesia, community donations are crucial for financing disaster reduction programs [8]. One

form of donation with great potential is Zakat. Zakat plays a significant role in strengthening efforts to reduce the impact of disasters because the funds can be used for various protection, prevention, and post-disaster recovery activities [9].

Institutions such as the National Disaster Management Agency (BNPB), the United States Agency for International Development (USAID) at the international level, and the National Amil Zakat-Agency Disaster Response (BAZNAS-BTB) play crucial roles in disaster mitigation efforts in Indonesia [10, 11]. The National Disaster Management Agency (BNPB) is a government institution in Indonesia with a central role in addressing disasters. BNPB's main tasks include monitoring, early warning, response, and post-disaster recovery in all regions of Indonesia. Moreover, the BNPB coordinates diverse stakeholders, including government institutions, civil society organizations, and the business sector, to maximize disaster mitigation efforts [12].

The United States Agency for International Development (USAID) is a US government agency focusing on development and humanitarian assistance in various countries, including Indonesia [13]. It is vital in providing technical, financial, and logistical assistance in disaster mitigation in Indonesia, both in the acute response phase and post-disaster recovery efforts. Additionally, USAID is active in enhancing Indonesia's capacity and preparedness to face disasters by organizing training programs, education, and technology transfers. Through these various initiatives, USAID becomes

a valuable partner for Indonesia in reducing the impact of disasters and building resilience against future disaster threats.

The National Amil Zakat Agency (BAZNAS) initiates the BAZNAS Disaster Response (BTB) program in response to disasters in Indonesia. BTB is a specific effort focused by BAZNAS on disaster management. The primary role of BTB is to manage and distribute Zakat funds and other contributions to assist disaster victims in the form of emergency aid and long-term recovery programs. Additionally, BTB is also actively involved in disaster prevention and preparedness programs by providing education and training related to disaster mitigation to communities [14].

As described in the Qur'an, Zakat is given to eight categories of recipients. Its purpose is to improve the nation's and its people's welfare and socio-economic conditions [15]. Zakat funds can assist disaster relief efforts and repair damaged infrastructure [16]. Using Zakat as a solution for natural disasters can help save lives and aid individuals and communities affected by disasters [17]. The combination of spirituality and social responsibility makes Zakat an appropriate funding source to help communities affected by disasters [18]. Using Zakat as a funding source for disaster mitigation programs in Indonesia has evolved into an innovative issue. Research has highlighted how Zakat can be mobilized as an alternative funding source for disaster relief efforts [15]. However, using Zakat funds for disaster management requires theoretical and practical evaluation to ensure effective utilization in supporting sustainable development [19, 20]. Other studies emphasize that technology can be utilized to optimize the distribution of Zakat in disaster contexts [14].

Additionally, several studies explore the integration of Zakat with government disaster mitigation strategies [21]. Lastly, previous research has developed collaboration models between Zakat institutions, governments, and communities in disaster management [22]. Previous studies indicate that Zakat, as an Islamic financial and social instrument, can be a significant solution in disaster mitigation in Indonesia. This research focuses on investigating the management of Zakat funds allocated for natural disaster mitigation and the role of Zakat in humanitarian efforts both during and after natural disasters. This study will explore how Zakat funds are utilized to assist disaster victims, both through direct aid and recovery programs. Additionally, researchers will analyze the function of Zakat in strengthening societal solidarity and aiding in rebuilding communities affected by disasters. By understanding the contribution of Zakat in the context of sustainable development and natural disasters, it is hoped that this research can provide insights valuable for humanitarian efforts in the future.

Several research gaps need to be addressed in this article. Firstly, the empirical studies presented are still insufficient to demonstrate the effectiveness of Zakat utilization in disaster mitigation and its impact on sustainable development [23]. Broader and more in-depth empirical research is needed to fill this gap. Secondly, previous studies have only focused on religious or humanitarian perspectives without considering a multidisciplinary approach involving social, economic, and environmental sciences. A more holistic approach can provide a more comprehensive understanding of the role of Zakat in disaster mitigation and sustainable development. Thirdly, there is still a lack of in-depth investigation into practical challenges in implementing and managing Zakat for disaster

mitigation, including distribution, accountability, and transparency in using Zakat funds.

This research concentrates on the sustainability of disaster mitigation efforts using Zakat funds. This focus includes analyzing how Zakat can be integrated into long-term programs to ensure lasting impact. Rather than just discussing the role of Zakat in general, this research hones in on specific Zakat programs implemented as part of disaster mitigation efforts. This approach is expected to provide deeper insights into the effectiveness of Zakat fund utilization in real-life situations. Additionally, the research can present a more detailed analysis of the social and economic impacts of Zakat fund utilization in the context of disaster mitigation. Therefore, the research questions posed are as follows:

RQ1: How is Zakat distributed for disaster mitigation?

RQ2: What role does Zakat play in humanitarian efforts during and after disasters?

## 2. LITERATURE REVIEW

### 2.1 Zakat for disaster mitigation and sustainable development

Zakat is one of the obligatory acts in Islam aimed at redistributing wealth to address social and economic disparities [24]. When directed toward disaster mitigation, Zakat significantly contributes to sustainable development. Firstly, by investing in infrastructure, early warning systems, and disaster preparedness training, Zakat assists in building community resilience and ensuring long-term sustainability in facing recurrent disasters [25]. Secondly, Zakat's focus on poverty alleviation targets vulnerable communities, often the hardest hit by disasters [26]. By tackling poverty and improving livelihoods, Zakat helps communities become more resilient to disasters, thus breaking the cycle of vulnerability and promoting sustainable development.

Moreover, Zakat funds can be allocated to environmental conservation projects such as reforestation and water management, reducing the risk of disasters such as floods and droughts [27]. Additionally, Zakat promotes community empowerment by involving local communities in decision-making and project implementation, thus aligning development initiatives with their specific needs and priorities [28]. Lastly, by fostering social cohesion and solidarity through community-based disaster mitigation approaches, Zakat contributes to sustainable development by promoting collective responsibility and mutual support within communities [29]. Overall, directing Zakat funds toward disaster mitigation efforts assists communities in overcoming existing challenges and drives sustainable development by addressing the root causes of vulnerability and nurturing resilience, empowerment, and social cohesion [28, 30].

### 2.2 Zakat and disaster mitigation

A systematic literature review was conducted to ensure the inclusion of all relevant studies on "Zakat for Humanity in Disaster Mitigation." Zakat can aid communities affected by disasters by providing emergency assistance such as food, shelter, and medical care. Additionally, Zakat can support post-disaster recovery efforts, such as rebuilding infrastructure and economic rehabilitation [31]. Previous studies indicate that Zakat can help alleviate poverty, improve health

outcomes, and enhance the quality of life for disaster-affected communities [32].

There are several challenges in the utilization of Zakat for disaster mitigation. These challenges include ensuring that Zakat is distributed fairly and efficiently and used for activities with sustainable impacts [33]. Communities, Zakat management institutions, governments, and private organizations must collaborate to ensure that Zakat is effectively used for disaster mitigation [34]. This collaboration can help ensure that Zakat reaches those most in need and is used for activities with maximum impact. However, ensuring that Zakat is used effectively and efficiently is essential. Cooperation between communities, Zakat management institutions, governments, and private organizations is crucial to achieving this goal [35].

The conclusion drawn from verses of the Quran such as Surah Ali Imran verse 134, Surah At-Taghabun verse 11, and Surah Asy-Shura verse 30 is that providing prompt and responsive assistance to victims of natural disasters can give them strength and comfort [36]. It aligns with the standards of BNPB and USAID, where victims of the impact are in dire need of immediate material and psychological assistance. The importance of alignment between the concepts applied by USAID and BNPB with the teachings of the Quran in addressing disasters is also emphasized. The National Disaster Management Agency (BNPB) and USAID emphasize the importance of taking immediate action to prevent disasters, reduce their impact, and encourage communities to be physically, mentally, and spiritually prepared to face disasters [36]. Social solidarity, cooperation, and collaboration are also promoted as efforts to provide assistance and support in disaster situations in material and non-material forms [37]. Thus, the disaster mitigation standards applied by USAID and BNPB are in line with Islamic teachings, scientific knowledge, and local wisdom [38].

Disaster mitigation should occur before, during, and after a disaster [39]. Communities residing in disaster-prone areas need to be educated about disaster mitigation, and governments should provide adequate infrastructure and resources for disaster mitigation [40]. Civil society organizations, Zakat management institutions, and humanitarian organizations can assist in disaster mitigation efforts [9]. Actions that can be taken in disaster mitigation include building disaster-resistant infrastructure, developing early warning systems, educating the community on disaster preparedness, and conducting disaster preparedness simulations and exercises [41].

Disaster mitigation aims to reduce the impact of disasters on communities living in disaster-prone areas and to take prompt and appropriate action during disasters. The importance of immediate and proper action is to evacuate victims, reduce casualties, assist the injured, and prevent the community from experiencing unstable psychological pressures [42]. The impacts of disasters include influencing the natural surroundings, societal circumstances, and financial situation of the community, causing property and job losses and poverty [43]. The allocation of Zakat funds plays a role in providing direct assistance to disaster victims for emergency needs and supporting post-disaster recovery efforts, including rebuilding damaged infrastructure and rehabilitating the economies of affected communities [27]. Additionally, Zakat funds can be used for educational and training programs on disaster mitigation for communities living in disaster-prone

areas, thereby enhancing their preparedness and resilience to future disaster threats [44].

Disaster management is a dynamic and integrated process encompassing various stages, from pre-disaster emergency response to post-disaster [45]. Its objective is to protect the community by enhancing cooperation and collaboration among multiple stakeholders to reduce disaster risks, threats, and impacts [46]. Disaster mitigation refers to the steps taken to minimize the potential negative consequences that may arise from disasters [47]. It is done by limiting the adverse effects and disruptions caused by these risks, both before, during, and after disasters, including during the recovery and reconstruction [48]. Disaster mitigation aims to comprehensively eliminate the sources of disasters by involving cooperation among various stakeholders, such as communities, individuals, families, and governments [49, 50].

### 2.3 Islamic social finance and Zakat

The Islamic financial system, such as Zakat, prioritizes human welfare over profit, embodying Islam's social protection concept [51]. Islamic social finance emphasizes kindness, justice, and balance in wealth distribution, with Zakat being a prominent instrument to uphold these principles [52]. Despite being a ritual obligation, Zakat serves a social function, representing economic and moral significance [53]. Thus, Zakat is a movement that advocates for social services, poverty alleviation, and the provision of clothing, food, shelter, and other basic needs [54]. The Islamic financial system, mainly through Zakat, underscores the importance of social welfare as a critical element in disaster mitigation [55]. Islamic principles promoting equality, justice, and cooperation in wealth distribution can help reduce community vulnerability to disasters [56]. As a primary instrument in Islamic social finance, Zakat plays a role in social service provision, poverty reduction, and basic needs, which are crucial aspects of disaster mitigation [57].

Funding for disaster management can be obtained through Consumptive Zakat, which refers to allocating Zakat to assist with daily necessities such as food, clothing, healthcare, and education for the beneficiaries [58]. The Consumptive Zakat program aims to support eight recipients without long-term planning to create financial independence for them [59]. On the other hand, productive Zakat involves allocating Zakat funds to enhance the local economy through venture capital programs, which positively affect business growth and the prosperity of the beneficiaries [60]. Consumptive and productive Zakat serve a social function in Islamic social finance, fulfilling the recipients' temporary needs and reducing poverty levels further [61]. In addition to its social function, Zakat also plays a role in the economic sector by promoting fairness, fostering the growth of financial resources within the community, and enhancing social and cultural environments [62].

Zakat is also an integral part of the Islamic financial system for welfare, income redistribution, fraternity goals, and improving the socio-economic status of Zakat recipients, including disaster victims [63]. Zakat is a system that encourages a shift in attitudes and thinking among people regarding sustainable responsibility for future interests [24]. Therefore, there needs to be Sharia compliance among the community to pay Zakat, especially for future emergencies [64, 65].

### 3. RESEARCH METHOD

This research employs a qualitative approach to explore data and information regarding disaster mitigation schemes through Zakat and its humanitarian benefits. The case under study is the earthquake disaster mitigation in Lombok, Indonesia, in 2018. The data collection process was conducted through interviews with the National Zakat Agency (BAZNAS), involving the Vice Chairman of the Disaster Response Team (BTB), the Disaster Management Manager of BTB, and the Rapid Response Team. The presence of these interview subjects is expected to provide a comprehensive perspective on the research issues as they have roles in planning and implementing disaster mitigation programs. Based on the explanation above, here are some questions for a semi-structured interview related to the Lombok earthquake disaster:

1. Regarding the Lombok earthquake:
  - a. What was the overview of the earthquakes that occurred in Lombok in 2018?
  - b. What were the environmental and infrastructural impacts of the earthquake?
  - c. How was the condition of the communities directly affected by the disaster?
2. Efforts in handling earthquake victims:
  - a. How did the government, national and international aid agencies, and local communities respond to the urgent needs of earthquake victims?
  - b. How were medical services, evacuation, and aid distribution carried out to address these urgent needs?
3. Rehabilitation and Recovery Process:
  - a. What was the rehabilitation process during and after the disaster using Zakat funds?
  - b. What recovery plans have been implemented, including infrastructure reconstruction and psychosocial programs for victims using Zakat funds?
  - c. How were economic recovery measures for affected communities planned and implemented using Zakat funds?
4. Involvement of BAZNAS, BTP, and Volunteers in earthquake response:
  - a. How were BAZNAS, BTP, and volunteers involved in responding to the Lombok earthquake?
  - b. What programs were implemented in the recovery process, mainly related to aid and support for affected communities using Zakat funds?
5. Distribution of aid during emergency and post-disaster:
  - a. What aid was distributed using Zakat funds during the emergency and post-disaster periods?
  - b. How was the process of distributing Zakat funds conducted, and how did it impact victims and local communities?
  - c. What was the efficacy of Zakat's financial resource allocation in disaster mitigation and the sustainability of aid in supporting long-term recovery efforts?

The interview data will be analyzed thoroughly and comprehensively to understand the meaning, patterns, and themes emerging from the narratives and experiences shared by the respondents [66]. This approach enables researchers to explore the complexity of the earthquake disaster phenomenon in Lombok and understand the perspectives and experiences of the respondents within that context. Qualitative analysis may involve data coding, theme or pattern identification, narrative construction, and theory development underlying interview findings, thereby allowing conclusions to be drawn

on how Zakat is distributed to address disasters and the role of Zakat in humanitarian efforts during and after disasters [67]. The steps in analyzing interview data are as follows [68, 69]:

#### 1. Data Coding

Interview data will be coded based on specific themes or topics from the transcription. For example, all information related to post-earthquake physical conditions can be coded with labels such as “physical rehabilitation,” “post-earthquake life impact,” and so on.

#### 2. Theme or Pattern Identification

After the data is coded, researchers will search for patterns or themes that consistently emerge from various interviews. For instance, themes such as “Zakat distribution for disaster” and “Zakat for Humanity” may be identified.

#### 3. Narrative Construction

Researchers can construct narratives that depict the results based on the findings of the analysis. These narratives will illustrate the main conclusions and provide a comprehensive overview of the phenomena under study.

#### 4. Theory Development

The results of the analysis can also be used to develop or strengthen existing theories about disasters and their responses. For example, findings about the importance of the involvement of charitable institutions such as BAZNAS in post-disaster recovery can support theories about the role of the private sector in disaster mitigation.

### 4. RESULT AND DISCUSSION

#### 4.1 Zakat distribution for disaster

Natural disasters that result in significant losses may serve as examples for studying Zakat. For instance, the physical and non-physical losses amounting to Rp. 7,7 trillion caused by the 2018 Lombok earthquake. Table 1 below presents data on the number of casualties and damaged facilities due to the earthquake in Lombok. A total of 564 individuals were reported dead, while 390,529 people were displaced. The damaged facilities include 83,392 houses, 381 places of worship, 818 schools, and 54 healthcare facilities. Additionally, six bridges were damaged due to the disaster. A total of 1,584 individuals were reported injured. The data in the table provides an overview of the significant impact of the disaster on the affected communities and infrastructure in the region.

**Table 1.** The number of victims and damaged facilities

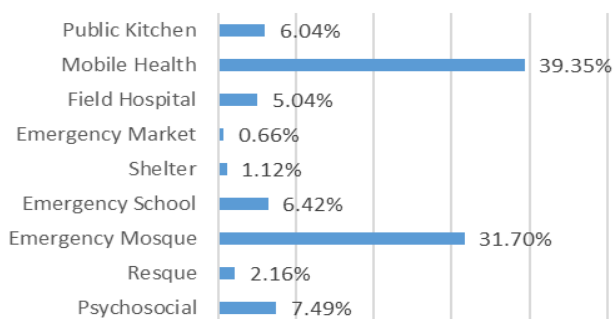
Types	Total
Die	564 people
Displaced	390,529 people
Houses	83,392 units
Houses of worship	381 units
School	818 units
Health facilities	54 units
Bridges	6 units
Injured	1,584 people

The findings indicate that utilizing Zakat in disaster management and sustainable development is highly relevant for communities and areas affected by disasters [70, 71]. Natural disasters, such as the 2018 Lombok earthquake, resulted in physical and non-physical losses amounting to Rp. 7.7 trillion, underscoring the importance of Zakat distribution

in such situations. In cases like the Lombok disaster, Zakat distribution can significantly assist affected communities [72, 73]. Zakat funds can be utilized for direct aid to victims, including providing food, temporary shelter, and medical assistance [9, 53]. Additionally, Zakat can be allocated towards repairing damaged infrastructure such as houses, schools, healthcare facilities, and places of worship, thus aiding the overall recovery of community life [25, 27].

Furthermore, using Zakat in disaster management can also contribute to sustainable development [23]. Zakat funds can be used to build more resilient infrastructure for future disasters, strengthen education and healthcare systems, and empower the local economy through skill development programs and small business initiatives [74]. Therefore, Zakat distribution not only assists in post-disaster emergencies but also can enhance communities' resilience and well-being in the long term [71]. However, it is crucial to ensure that the management and distribution of Zakat are carried out effectively and transparently, with active participation from local communities and governments, to maximize the impact on post-disaster recovery and sustainable development [75, 76].

Based on Figure 1 below, from the distribution of Zakat funds for earthquake disaster management in Lombok, the funds allocation is divided into various service categories. Psychosocial services are allocated 7.49%, while emergency markets receive 0.66%. Furthermore, the allocation for shelters is 1.12%, and for public kitchens it is 6.04%. Other categories receiving allocations include rescue with 2.16% of the funds, hospitals with an allocation of 5.04%, and emergency schools with an allocation of 6.42%. Mobile health services receive the largest allocation, 39.35%, followed by emergency mosques with 31.70%.



**Figure 1.** Distribution of Zakat beneficiaries

The findings emphasize the importance of Zakat's role in disaster management and sustainable development for communities and disaster-affected locations. With diverse fund allocations, Zakat has significant potential to address various post-disaster community needs, from psychosocial support to infrastructure reconstruction and healthcare services [30, 77]. The significant allocations for mobile health services and emergency mosques highlight the importance of supporting health and spiritual aspects in post-disaster recovery efforts [78, 79]. However, it is essential to remember that the management and allocation of Zakat resources must be carried out transparently and accountably, tailored to the specific needs of each disaster-affected community [80]. Thus, Zakat can optimally accelerate post-disaster recovery processes and build better community resilience against future disasters [81].

Table 2 presents a detailed breakdown of the aid distributed to disaster victims and damaged public facilities in Lombok. The assistance encompasses various types, from direct aid to victims disbursed through the Lombok Barat Regional Disaster Management Agency amounting to IDR 1,000,000,000 to aid in goods such as groceries and tarpaulins valued at IDR 110,000,000. Additionally, funds were allocated to construct 50 mosques, totaling IDR 125,000,000, and medical aid for 30 people, amounting to IDR 334,200,000. Infrastructure also received attention, such as the construction of 30 toilets in Sekotong Barat, amounting to IDR 450,000,000, and additional toilet construction in Sekotong Barat, totaling IDR 90,000,000. Furthermore, humanitarian aid was provided to 200 poor individuals in Merembu Village, Labuapi District, totaling IDR 30,000,000. It demonstrates a concerted effort to offer diverse assistance to assist disaster victims and repair damaged infrastructure as an initial step in the post-disaster recovery process in the region.

**Table 2.** The amount of aid for the victims and damaged public facilities

Types	Amount
Aids for victims at Lombok Barat Regional Disaster Management Agency	IDR 1,000,000,000
Aids for victims, like groceries and tarpaulins	IDR 110,000,000
Construction of 50 mosques	IDR 125,000,000
Medical Aids for 30 people	IDR 334,200,000
Aids for Sekotong Barat Building 30 toilets	IDR 450,000,000
Building toilets in Sekotong Barat	IDR 90,000,000
Humanitarian Aid to 200 poor people in Merembu Village, Labuapi District	IDR 30,000,000

This finding illustrates a more comprehensive approach to distributing Zakat to aid disaster victims. It directly assists affected individuals and encompasses infrastructure development and humanitarian aid to impacted communities [23, 82]. This approach is crucial as it addresses current conditions and invests in strengthening community resilience to future disasters [53]. By constructing more resilient infrastructure and providing more sustainable aid, communities become better prepared to face and mitigate the impact of potential future disasters [83].

Furthermore, this holistic approach depicts a more effective strategy for supporting sustainable development in disaster-affected areas [30]. Instead of offering temporary assistance, it involves more sustainable and continuous growth. It not only aids in post-disaster recovery but also contributes to overall community development [84]. Thus, this approach encompasses both humanitarian and broader development aspects. It creates a more inclusive and sustainable model in disaster management, which in turn can enhance the resilience and well-being of communities in the future [85].

#### 4.2 Zakat for humanity

Table 3 compares perspectives regarding utilizing Zakat for disaster mitigation in Indonesia. From the viewpoint of Zakat for Humanity, grounded on the belief that Zakat plays a pivotal role in aiding those in need and bolstering communities, Zakat is regarded as an effective tool in assisting disaster victims and fortifying community resilience. A 2019 World Bank study indicates that Zakat can serve as a valuable instrument for

disaster mitigation, albeit necessitating precise coordination with the government and other aid organizations. These findings align with the principles of Zakat for humanity, which advocate for Zakat's utilization in emergencies and the establishment of more robust systems to confront future disasters.

**Table 3.** A comparison of the perspectives and reviews on the use of Zakat for disaster mitigation in Indonesia

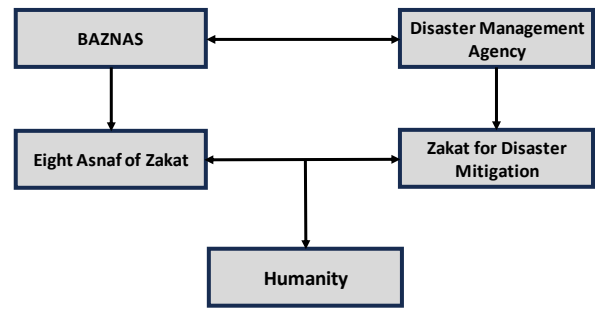
Perspective	Review
Zakat is an effective way to help people in need and build stronger communities.	Zakat can be a valuable tool for disaster mitigation, according to a 2019 World Bank study, although it needs to be appropriately coordinated with the government and other assistance organizations. A 2020 study by Islamic Relief Worldwide found that Zakat can be used to fund early warning systems, disaster preparedness programs, and social safety nets [86].
Zakat is not a sustainable solution and does not address the underlying causes of poverty and vulnerability.	Some people argue that Zakat is not a sustainable solution because it is a one-off payment and does not address the underlying causes of poverty and vulnerability. They say that more needs to be done to address the root causes of poverty and vulnerability, such as education, healthcare, and economic development [87].

However, from another perspective, some individuals highlight that Zakat may not offer a sustainable solution as it represents a one-off aid that fails to address the root causes of poverty and vulnerability. Despite Zakat providing urgent assistance, a greater need exists to address structural issues such as education, healthcare, and economic development to tackle long-term poverty and enhance community resilience against disasters. It underscores the importance of an integrated approach in managing Zakat for humanity, where emergency aid is harmonized with long-term efforts to enhance community well-being comprehensively.

Based on the findings, coordination among government agencies, aid organizations, and Zakat management institutions is necessary to distribute emergency assistance [14, 88]. It can ensure that aid is targeted and efficient in reaching disaster victims. There is a need for an increased understanding of the principles of Zakat for Humanity and their application in disaster mitigation [70, 71]. It can be achieved through training and education for the public on the importance of utilizing Zakat in emergencies and building more robust systems to confront future disasters [26, 89]. Efforts should be made to integrate the Zakat approach with long-term development programs to address the root causes of poverty and vulnerability. It includes improving access to education, healthcare services, and economic opportunities to enhance community well-being [90, 91].

Figure 2 depicts the scheme of Zakat for Humanity in Disaster Mitigation. BAZNAS, or the National Zakat Administrator Body, collaborates with the Disaster Management Agency to coordinate the distribution of Zakat for disaster mitigation. BAZNAS is also linked with the Eight Asnaf of Zakat, an organization or group eligible for Zakat. The Disaster Management Agency directly distributes Zakat to affected victims for disaster mitigation. Additionally, the Eight Asnaf of Zakat also play a direct role as recipients in Zakat for disaster mitigation. This scheme ensures that assistance from Zakat for disaster mitigation directly addresses

the humanitarian needs of beneficiaries, in line with the humanitarian principles underlying Zakat management.



**Figure 2.** Scheme of Zakat for humanity in the disaster mitigation

Based on these findings, several additional steps can be taken to enhance the effectiveness of Zakat distribution in disaster mitigation efforts. Firstly, there needs to be improved collaboration between BAZNAS and the Disaster Management Agency to ensure that the coordination process in Zakat distribution becomes more efficient and structured [14, 92]. This step will ensure that Zakat assistance is delivered accurately and targeted toward disaster victims [71, 93].

Additionally, it is important to increase public understanding of the concept of the Eight Asnaf of Zakat and who qualifies to receive Zakat. Through wider education and socialization programs on Zakat and its role in disaster mitigation, the community will better understand how Zakat works and who is eligible for assistance [86, 94]. It will help prevent misunderstandings and ensure Zakat's assistance reaches those in need. With these measures in place, it is hoped that Zakat aid for disaster mitigation will be more effective in meeting the humanitarian needs of beneficiaries [95, 96]. It aligns with the humanitarian principles that underpin Zakat management, where the primary goal is to assist those in need most efficiently and beneficially.

## 5. CONCLUSION

This research analyzes how Zakat is distributed to address disasters and what role Zakat plays in humanitarian efforts during and after disasters, with a case study on the 2018 Lombok earthquake in Indonesia. Data was collected through interviews with the National Zakat Agency (BAZNAS). Data for the study were collected through semi-structured interviews. The steps in analyzing interview data include data coding, theme or pattern identification, narrative construction, and theory development. Findings indicate that utilizing Zakat in disaster management and sustainable development is highly relevant for communities and areas affected by disasters [72, 73].

Zakat can significantly assist affected communities, directly aiding victims and restoring damaged infrastructure. Zakat also has the potential to meet various post-disaster community needs, from psychosocial support to infrastructure reconstruction and healthcare services [25, 27]. However, the management and distribution of Zakat funds must be transparent and accountable, tailored to the specific needs of each disaster-affected community. BAZNAS and the Disaster Management Agency must cooperate to ensure more efficient

and targeted Zakat distribution to disaster victims [14, 92]. Additionally, a better understanding of the principles of Zakat for Humanity and its application in disaster mitigation is essential and should be enhanced through education and training programs. These measures make Zakat distribution more effective in disaster mitigation [71, 93].

The theoretical implications of this research reflect the significant role of Zakat in disaster mitigation, which has not been fully explored in previous academic literature. Therefore, this study provides new insights into the development of Zakat theory within disaster management, which has not been thoroughly studied before. Additionally, the findings of this research encourage the expansion of understanding about the concept of Zakat and its application in humanitarianism and disaster mitigation. It contributes to the development of Islamic social finance by highlighting the role of Zakat in disaster management and exploring its potential applications in humanitarian efforts and disaster mitigation.

The practical implications for the government from this research are that the importance of collaboration between BAZNAS and the Disaster Management Agency needs to be enhanced. The research findings emphasize the significance of efficient cooperation between these two institutions in distributing Zakat to disaster victims. The government must also ensure increased transparency and accountability in managing Zakat funds. Concrete steps such as regular audits and public reporting can enhance public trust in the government's Zakat funds management. Strengthening education and training on Zakat is also crucial. By improving a general understanding of the principles of Zakat for humanitarian purposes and its application in disaster mitigation, the government can ensure that Zakat funds are used more effectively and appropriately in disaster situations.

This research has several limitations that need to be considered. Firstly, the study only focuses on the 2018 Lombok earthquake case study, which may limit the generalizability of findings to other disaster situations. Secondly, data collection was solely through interviews with BAZNAS, so perspectives from other parties, such as disaster victims or other aid agencies, may not be fully reflected. Thirdly, there is potential for bias in interpreting the results due to BAZNAS's involvement in data collection. Lastly, difficulties may arise in objectively measuring the effectiveness of Zakat distribution in disaster mitigation, requiring a more comprehensive research approach. Future research that can be conducted based on this study includes:

(1) Analysis of the effectiveness of Zakat distribution programs in disaster management: Research can be conducted to further evaluate the effectiveness of Zakat distribution programs in aiding post-disaster recovery. It may involve assessing the impact of Zakat assistance on disaster victims and the management of Zakat funds by relevant institutions.

(2) Comparative studies on Zakat implementation in disaster management across different countries: Research could compare Zakat distribution practices across various countries to explore differences in approaches, policies, and outcomes achieved. It could provide valuable insights for governments to enhance their strategies in utilizing Zakat in disaster situations.

(3) Evaluation of the quality of Zakat fund management and distribution by Amil institutions: Studies could focus on evaluating the quality of Zakat fund management and distribution by Amil institutions, including levels of transparency, accountability, and efficiency in delivering aid

to disaster victims. It could help improve Zakat management practices by relevant institutions.

(4) Studies on the impact of Zakat education and training on communities: Research could be conducted to evaluate the impact of Zakat education and training programs on community understanding and participation in Zakat utilization for disaster mitigation. It would help measure the effectiveness of education and training efforts in enhancing the role of Zakat in disaster management.

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