Covid-19: Momentum for Indonesia to become the Center for Islamic Economics Awakening in the World

Arif Pujiyono
Faculty of Economics and Business, Diponegoro University
email: arifpujiyono@lecturer.undip.ac.id, arif.pujiyono@gmail.com

ABSTRACT

The Covid-19 pandemic has brought the world economy into crisis. Many sectors have been affected, including the economic sector. When the role of the government financial sector and private finance has decreased, on the other hand, the role of the Islamic social finance sector is experiencing growth. Is Covid-19 becoming a momentum for Indonesia as the center of the world's Islamic economics awakening? This research uses descriptive quantitative and qualitative analysis. Indonesia as a country that has the largest Muslim population in the world has an important role to play in reviving the Islamic economy in the world. The opportunities for Indonesia as the center of Indonesia's awakening include the majority of the Muslim population with a demographic bonus, government support through various Islamic economic regulations and movements, the development of Islamic financial institutions, especially Islamic social finance, increasing public awareness in studying and practicing Islamic economics, developing technology and information in gain knowledge and practice Islamic economics and finance. The challenges of the Islamic economy in Indonesia are the penetration of Islamic financial institutions that are still small compared to conventional financial institutions, the need for human resources who understand economics and professionals in Islamic economics and finance, limited infrastructure to support economic development, and Islamic finance.

Keywords: Covid-19, Islamic economics, opportunity, and challenge.

INTRODUCTION

The economics theory appears inseparable from the history behind it. In summary, economic thought is divided into pre-classical, classical, socialist, Keynesian, monetary schools with various developments (Al Faruq and Mulyanto, 2017). The preclassical school of thought (Greek, scholastic, mercantilist, and physiocrat) among them was pioneered by Plato, Thomas Aquinas, David Hume, and F Quesnay. The classical school of thought was pioneered by Adam Smith, David Ricardo, J. B Say, and J.S Mill. The socialist school of thought was pioneered by Robert Owen and Karl Marx. Keynesian thinking was pioneered by Keynes, Schumpeter, Samuelson, Mankiw, and Romer. The monetary economics school of thought was pioneered by Milton Friedman and Philip D Cagan.

The theory of pre-classical economics started in ancient Greece where it was found in religious teachings, law and ethics. At that time agriculture was the basis of the economy, economic activity was based on ethics and based on ethics and scriptures. According to this school, money is the root of all evil. Socrates and Plato observed that the human instinct to acquire goods has exceeded its natural needs, so that ethics and economic arrangements are needed wisely and wisely.

Classical economic theory was pioneered by Adam Simth, which essentially has similarities with ancient Greek thought. Smith in his book The Wealth of Nations has thought that the importance of the principle of laissez-faire even negates government intervention. Smith became the foundation stone of the free-market capitalism system. However, Smith still emphasizes the urgency of social morality as in his book The Theory of Moral Sentiment. Smith emphasized the importance of sympathy as the foundation of human behavior.

Socialist economic theory emerged in the late 18th and early 19th centuries as a reaction to the economic and social changes brought about by the industrial revolution. This industrial revolution did indeed provide blessings for the factory owners at that time, but on the other hand the workers were getting poorer. Among the many socialist scholars, the views of Karl Heindrich Marx (1818-1883) are considered the most influential. From a theoretical point of view, many economic experts and thinkers admit that Marx's arguments are profound and broad. The theories are not only based on economic views, but also involve moral, ethical, social, political, historical, philosophical views.

The theory of Monetarist emerged as a result of Keynes's theory which was considered incapable of solving economic problems in the 60-70 era. The Monetary School pioneered by Mileton Friedman prioritized monetary policies in overcoming monetary turmoil at that time. Firedman emphasized that behavior in the rate of growth in circulation greatly affects economic activity. Monetaryists emphasize the policy of increasing economic growth slowly but constantly (constant money growth rule). Monetaryists pay more attention to the long-term impact of various economic policies to determine market forces.

The theory of economics that has existed so far has emerged more from conventional/western economies. These various theories of western thought emerge from the thoughts and backgrounds of the events that arise. The history of economic thought that has existed so far has eliminated Islamic economic thought. Schumpeter has made a thesis of the great gap in which economic thinking emerged from Greece and then jumped to the scholastic period of St. Thomas Aquinas. Even though during the great gap, there were many Islamic economic thoughts and had a major contribution to economic thinking. Even if it is traced historically, the thoughts of western economists have a lot of thoughts with Islamic economic thoughts that have been born before. The works of Islamic scientists in medieval times were found in Abu Yusuf (731-798), Al Farabi (873-950), Ibn Sina (980-1037), Al-Ghazali (1058-1111), Ibn Taymiyyah (1263-1328), and Ibn Khaldun (1364-1442). Various events have given birth to economic thinking.

In the last 2 years, pandemic covid-19 resulted in the economy going into recession. The Covid-19 pandemic not only affects health and mortality but also affects the decline in world economic growth. When the role of the government and private sector declines, the role of the community increases through Islamic social finance. What is the role of the Islamic economics in dealing with the Covid-19 pandemic crisis? Can the Covid-19 pandemic be momentum for Indonesia as the center of Islamic economic revival in the world?

LITERATURE REVIEW

The History Islamic Economics Thought

Islamic economics has an important role in the economy. The history of economic thought has proven that Muslim economic thinkers have contributed greatly to the world economy. Although history has tried to erase the thoughts of Muslim economists during the dark age period, classical literature has reopened its existence. Islamic economic thought is the response of Muslim thinkers to the economic challenges of their time which have become the foundation of the economic framework used today. Islamic economic thought is inspired and guided by the teachings of the Koran and Sunnah as well as by ijtihad (thought) and the empirical experiences of Muslim thinkers

Islamic economic thought is inherent in Islamic teachings itself. The foundation stone of Islamic economic thought was the Prophet who was then followed by his companions from the caliph Khulafa ar-Rasyidin (Abu Bakr, Umar, Ustman and Ali). Adam Smith himself admitted that the economy was experiencing a heyday in the days of Muhammad and his friends. The glory of Islam was recognized again during the reign of Umar bin Abdul Aziz where Baitul Maal had abundant wealth / accumulated and was not distributed because there were no poor people. Likewise during the Abassiyah era (750-1256) the economy increased through agricultural products and mining products (gold, silver, copper and iron). State assets are widely used for social purposes such as education and health. At this time Islam positioned itself as a strong and prosperous country in various fields: economy, social, education, health and culture. (Yuri, 2010) Islam: From Rashidun to Kkhalifahan Abassiyah, Careces: Cambridfe Stanfor Books.

The history of Islamic economic thought can be divided into 4 phases. The first phase occurred in the classical era starting from the time of the Prophet Muhammad SAW in Medina to the reign of Khulafaurrasyidin in the 7th to 11th century AD. Initially, sharia economics was still simple, the principle was only from the revelation of the Koran and the ijtihad of the Prophet Muhammad SAW. After he died, Abu Bakr continued the practice of Islamic economics and emphasized the accuracy of the payment of zakat. Islamic economic practice in the era of Umar emphasized the management of the Baitul Mal and the land management tax (kharaj) confiscated from the conquered state. In the Ustman era, he decided not to take a salary from his office. Instead, he saved his money for state investment. In the era of Ali bin Abi bin Talib, the tax on forest owners was around 4000 dirhams and Ibn Abbas, the Governor of Kufa, allowed to take vegetables as zakat to be used as spices. In his authority, Ali has the principle that the distribution of money to people is based on their abilities (Mudhiiah, 2015).

In the first phase, this is known as the basis of the economy pioneered by the jurists by exploring maslahah. The jurists' explanation is more normative, such as fair behavior, good wisdom, and the limits that are allowed in world problems. Islamic economic thinkers in the first phase were represented by Zaid bin Ali (w.80 H / 738 AD), Abu Hanifah (d. 150 H / 767 AD), Abu Yusuf (d. 182 H / 798 AD), Al-Syaibani (d. 189 H / 804 AD), Abu Ubaid bin Sallam (d. 224 H / 838 AD), Harits bin Asad Al-Muhasibi (d. 243 H / 858 AD), Junaid Al-Baghdadi (297 H / 910 AD), Ibn Miskawaih (d. 421 H / 1030 AD), and Al-Mawardi (450 H / 1058 AD). One of the important economic thoughts from this phase is the thought of Abu Yusuf (798) about the importance of the role of government. The government policy is specifically discussed by Al-Mawardi (1058) in his book Al-Ahkam Al-Sulthaniah. Whereas in conventional economics itself, the role of government is very important through the thoughts of Keynes in 1936.

The second phase (11-15 century) was known as a brilliant period with a legacy of very rich and high intellectual work. Islamic economic thinkers in this phase were represented by Al-Ghazali (w.505 H / 1111 AD), Ibn Taymiyyah (w. 728 H / 1328 M), Al-Syatibi (w. 790 H / 1388 AD), Ibn Khaldun (d. 808 H / 1404 AD), and Al-Maqrizi (d. 845 H / 1441 AD). The figure of this phase is Abu Hamid al-Ghazali (1055-1111 AD). In this second phase, a very important Islamic economic thought is related to money and monetary policy. Money has two functions as stated by Ibnul Qoyyim (1350). Likewise, Al-Ghazali's thought (1111) explains that the position and function of money must be by the condition of money as a medium of exchange that must be circulated, not hoarded. Ibn Taymiyyah (1328) also specifically wrote a book on the importance of special institutions that regulate the economy.

In the third phase, Islamic economic thought experienced a stagnant period, because of the ulama's lack of ijtihad. In this phase, the jurists only wrote the notes of their predecessors and issued fatwas according to the standard rules for each school. Islamic economic thinkers at this time were represented by Shah Wali Allah (w.1176 H / 1726 AD), Jamaluddin Al-Afghani (w.1315 H / 1897 AD), Muhammad Abduh (d. 1320 H / 1905 AD)), and Muhammad Iqbal (d. 1375 H / 1938 AD).

In the contemporary phase (1930-present) is the intellectual revival of the Islamic economy. The independence of Muslim-majority countries encourages Muslim thinkers to see economic problems from an Islamic perspective. Institutions, especially financial institutions, are starting to emerge and have an important role to play in the economy. Islamic economic and financial thoughts and practices are starting to gain a place in conventional intellectual circles. The figures of modern Islamic economic thought include M Abdul Mannan, M. Nejatullah Siddiqi, Monzer Kahf, M Umer Chapra.

The role of Islamic Economics and Social Finance on Economy

The emergence of public finance discourse due to market failures. The market is considered capable of solving problems of consumption, production, and exchange by itself. In reality, the competition in the market is imperfect and failures. Distribution is the main problem that cannot be solved by the market so that government spending (G) goes through the theory of public finance. But in practice, the government has also failed to achieve proper distribution (government failure), due to incomplete information on market conditions, human error, for example in corruption, pressure from political and business interests, and budget management efficiency.

So far, economic analysis has only focused on 2 roles of the sector (private and government). If the market is too free (free market), it will cause economic inequality (capitalism). Conversely, if the government is authoritarian, it will lead to the centralization of power (communism). The combination of the market and the government should produce a better economy. In a fact, there is still have market failure and government failure. If the market and the government fail, it is as if the economy has failed. There is one other sector that was neglected, namely the social sector. So far, societies just the object of economic development. The role of the social sector, especially in finance is also strategic.

The offer of the Third Sector in Islam has been described in Islamic Worldview. This view of Islam is not only related to sharia because Islam is for human beings (rahmatan lil alamin). Islam does not only combine the roles of the market and the government but how to regulate the market and government together with society to achieve prosperity (maqashid syariah). Based on this, the concept/discourse of Islamic social finance was born.

In the National income balance approach, it can be explained through the equation:

$$Y = C + I + G + (X - M) \quad (1)$$

$$Y = C + ISF + I + G + (X - M) \quad (2)$$

where Y is national income, C is public consumption, I is private consumption in the form of investment, G is government expenditure, X is export, M is import and ISF is a public expenditure in the form of zakat, infaq, alms, waqf and gifts (ZISWAH).

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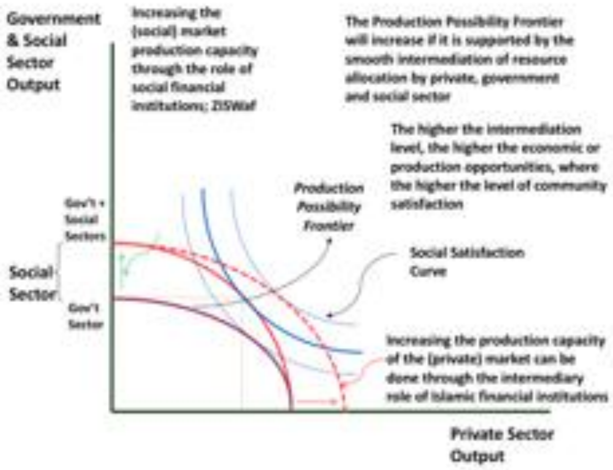

Figure 1. The equilibrium in the economy which islamic social finance as the third sector.

METHODS

This research uses descriptive qualitative and quantitative approaches. The data were collected from relevant literature from various sources.

RESULTS

Covid-19 and The Impact for Economy

The flu pandemics have had a long history. The history of a major pandemic began with the "Spanish influenza" in 1918, then Asian Flu (H2N2) in 1957, Hong Kong Flu in 1968, SARS in 2002, Avian Flu (N1H1) in 2009, MERS in 2012, Ebola in 2013-2014. Asian flu (H2N2) originating from Yunan China has spread outside with a death toll of around 1.1 million. The Hongkong Flu (H3N2) has killed 33,800 people in America. Bird Flu (N1H1) from California resulted in 575,400 worldwide deaths. SARS, although not too severe, has also caused 774 deaths. MERS caused by the coronavirus (MERS-CoV) has spread to many countries in the world with an average mortality rate of around 70%.

Covid-19 has had a very rapid and broad impact in the health, social, economic, and financial sectors. In the health sector, the spread of Covid-19 is very easy, fast, and wide. It has created a health crisis in which health facilities, medical personnel, and medicines/vaccines are still limited. In the social field, policies to reduce the extent of transmission have the consequence of increasing unemployment due to stopping economic activity. This increasing unemployment then creates social problems. In the economic field, policies to reduce economic activity have resulted in a decline in economic performance and growth. In the financial sector, since the existence of Covid-19, the performance of the real sector has decreased, such as an increase in NPL and pressures on profitability and solvency. The financial sector turmoil resulted in decreased investor confidence

Economically, the Covid-19 pandemic is different from other 'flu' cases such as SARS, because when “the economy is sneezing, the whole world will have a fever / go into angina. Many analyzes or even speculations explain the impact of Covid-19. The difference in the impact of Covid between countries is caused by the openness and dependence and dependence of these countries with other countries. Economically, the openness and influence of a country in geopolitics and economy will have an impact on other countries. China, Korea, Japan, Germany and the US are also part of the global value chain, so that 'supply chain contagion' will reduce economic growth in almost all American countries and European developed countries in particular. IMF (2020) explains that the impact of the shock of Covid-19 on the manufacturing and service industries will decline and global trade in 2020 will decline (minus) by 13-32 percent. The world's unemployed will also increase, and America is predicted to reach 26 million people in 6 weeks. Global oil prices will also fall (minus) to 65 percent due to lower industrial and transportation activities.

In the business cycle phenomenon, when the economic curve is technically decreasing due to negative economic growth. Disruption (shock) to demand could be caused by (1) a macroeconomic decline in aggregate demand, which in this case was caused by Covid-19 and (2) delays in consumption and investment. The next impact is that productivity in general decreases, unemployment increases, income decreases, debt increases, goods do not sell, many layoffs, many are unemployed again, and so on, it becomes a vicious circle of poverty.

The biggest impact of Covid-19 on the economy, in the end, is a decline in economic growth. Based on Table 1, it can be shown that the impact on the largest contraction in the economy was in developed countries where the average growth decreased to -6.1 percent in 2020. The biggest impact was in Europe with a decrease of -7.5 percent. Meanwhile, Asian countries did not experience too big an impact where they could still grow by 1 percent. Even China as the main source of the Covid-19 Pandemic has experienced a relatively low impact where the growth trend is still positive at 1.2 percent. Interestingly, the impact of Covid-19 in low-income countries does not experience a major impact either.

China or India with a level of domestic economic independence does not have a major impact on the economy. These two countries have become new economic axes with the ability to produce products, which at least will be absorbed by their large population. Likewise, low-income countries are less dependent on other countries and do not have supply chains for industrial goods.

Table 1. The Impact of Covid-19 on Economic Growth

Country	Growth		
	2019	**2020**	**2021**
Advanced Economies	**1,7**	**-6,1**	**4,5**
United States	2,3	-3,0	5,8
Europe Area	1,2	-7,5	4,7
Germany	0,6	-7,0	5,2
Italy	0,3	-7,2	4,8
Spain	2,0	-8,0	4,3
Kanada	1,6	-6,2	4,2
Jepang	0,7	-5,2	3,0
Others Advanced Economies	**1,7**	**-4,6**	**4,5**
Emerging and Developing			
Europe	2,1	-5,2	4,2
Rusia	1,3	-5,5	3,5
Brazil	1,1	-5,3	2.9
Mexico	-0,1	-6,6	3,0
Asia	**5,5**	**1,0**	**8,0**
China	6,1	1,2	9,2
Korea	2,0	-1,2	3,4
India	4,2	1,9	7,4
Asean	4,8	-0,6	7,8
Indonesia	**5,2**	**-4,6**	**6,3**
Middle East	**1,2**	**-2,8**	**4,0**
Saudi Arabia	0,3	-2,3	2,9
Sub-sahara Africa	**3,1**	**-1,6**	**4,1**
Nigeria	2,2	-3,4	2,4
South Africa	0,2	-5,8	4,0
Low-Income Developing	5,1	0,4	5,6

Source IMF, World Economic Outlook (2020)

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The sector that experienced the greatest impact due to Covid-19 is the Tourism Sector. This happened because many countries or regions were closed to reduce the impact of the spread of Covid-19. This tourism sector also includes hotels, restaurants, and travel agencies.

Meanwhile, the sectors that are growing rapidly are those that meet basic needs due to Covid-19, namely food and health.

In an effort to reduce and anticipate the impact of Covid-19, various countries have implemented both fiscal, monetary, and direct policies. Fiscal policy is carried out to maintain people's purchasing power (consumption) and facilitate exports or imports related to primary food and health needs. Fiscal policy can be implemented through stimulus rather than stimulus as well as policies directly related to the financial sector. Fiscal stimulus policy to provide cash assistance thereby increasing purchasing power. Monetary policy can be carried out by relaxing credit and financing through lowering interest rates and restructuring credit/financing, especially MSMEs. Direct policies are carried out through limiting social distancing activities, closing community gathering places such as places of worship to lockdown.

DISCUSSION

Pandemics Covid-19 as Momentum for Indonesia to become the Center for Islamic Economics Awakening in the World

Although on the one hand, the Covid-19 pandemic also has an impact on economic growth in Indonesia, on the other hand, it can be momentum for Indonesia to rise and become the center of Islamic economic awakening in the world. Indonesia has the opportunity to become the center of the Islamic economy and finance for several reasons. First, Indonesia has the largest Muslim population, with the middle class and millennials. This will be a huge social capital and financial resource. The fourth-largest Indonesian population in the world will be a market for the products of the halal industry and Islamic finance. Indonesia’s Muslim spent $218.8 billion across core of the Halal Economy, and projected by 5.3% to reach $330.5 billian by 2025. Export opportunity within $264.1 billion of halal products imported by OIC countries.

Second, the government provides full support for the development of the Islamic economy and finance. This government commitment is supported by the enactment of various laws and other supporting regulations. Government support is provided through various supporting regulations. The government has also formed KNEKS in 2020 as a development of the 2016 KNKS. The government has also published the 2016 Sharia Financial Architecture Master Plan (MAKSI), the 2019 Sharia Economics Master Plan (MEKSI).

Third, Indonesia already has many Islamic financial institutions and Islamic social financial institutions. Islamic financial institutions play a role in providing financing for the business world. A large number of the halal industry requires capital to develop a business. Muslim consumers need financing by Islamic sharia. Islamic social financial institutions play a role in being an institution for collecting social funds such as zakat, donations, alms, and waqf. These social funds are channeled for the social needs of the poor. In many ways, waqf can be a source of capital for the development of social facilities and infrastructure such as schools and health.

Fourth, Indonesia already has an Islamic economic education institution to prepare Islamic economic and financial resources. This formal educational institution even reaches the doctoral level. In addition to formal educational institutions, Indonesia has also had many educational and training institutions to socialize and literate the Islamic economy. Efforts to develop Islamic economics and finance are also supported by various professional organizations, such as IAEI, MES, Fordebi.

The Covid-19 pandemic has had an impact on human life activities. Human activities are limited to stay at home, work from home, and even lockdown. In the end, this limitation gave rise to new economic activities through retail and direct marketing, so that the goods delivery service industry also developed. In addition, this limitation of human activities also raises social solidarity, empathy, and an attitude of generosity (altruism). Although on the one hand, the Covid-19 pandemic also has an impact on economic growth in Indonesia, on the other hand, it can be momentum for Indonesia to rise and become the center of Islamic economic growth in the world.

Although Indonesia has great opportunities as a center of Islamic economy and finance, there are still many challenges to be faced. First, Indonesia is not yet a major player in Islamic economics and finance. Based on The State of Global Islamic Economy Report 2019-2020, Indonesia is still ranked 5th. Based on The Islamic Finance Development Indicator (IFDI) 2019, Indonesia is in 4th place.

Second, government support has not yet fully achieved the target. Various regulations have not been able to reach all Islamic financial institutions. Regulations to develop the Islamic economic ecosystem have not been integrated and each tends to be separate separately. The incentive policy as a stimulus is still minimal. The Islamic financial industry is growing more naturally. Third, Islamic financial institutions are still relatively new, so they have not been able to produce a large and efficient Islamic financial business industry. Competition with established conventional financial institutions with large capital makes Islamic financial institutions even harder to compete. Total assets of the Islamic financial industry are only 8.98% of the total assets of the national financial industry (OJK, 2020). OJK also explained that the Islamic financial literacy and inclusion index is still low. The national Islamic financial literacy index is still 8.93% and the Islamic financial inclusion index is 9.1%. The economic and social financial literacy index was even better at 16.2%. The use of Islamic financial service products is only 11.06% of the total national financial products (LPKSI, 2018).

Fourth, despite having Islamic economic education institutions, producing competent and professional human resources is not an easy matter. As long as the standardization of the curriculum and cooperation programs with real industry and Islamic finance has not been maximized.

After identifying the opportunities and hands of Indonesia as the center of Islamic economic revival, several strategies are needed to achieve this. First, increasing Islamic economic and financial literacy in order to have an understanding of the aspects of sharia, law, economy, and finance. The public must be aware of using halal products and Islamic finance to fulfill their transactions. Islamic business entities must be ready to become producers and major players in halal products and Islamic finance.

Second, building a conducive Islamic economic and financial ecosystem supported by the social, political, and community behavior climate. Harmonization of regulations and fatwas to minimize disputes over differences of opinion. The government must build an integrated halal product ecosystem from the aspects of human capital, production, service, infrastructure, and halal supply chain.

Third, the development of halal product innovation and Islamic finance in accordance with the needs of the community and supporting the national economic and financial framework. The potential of Islamic social finance (ZISWAF) should be absorbed and become a component of the country's financial structure.

Fourth, the government must facilitate the establishment of Islamic financial economic education institutions, both formal and informal. Islamic economics and finance curriculum should begin to be taught at the basic level, not only at the higher education level.

CONCLUSION

The Covid-19 pandemic has had a big impact on health, social and the economy. The biggest economic impact is the decline in global economic growth. Although Covid-19, in general, had a negative impact on the economy, on the other hand, it has revived the Islamic economy. Covid-19 is a momentum for the rise of Indonesia as the center of the revival of the Islamic economy in the world.

The opportunity for Indonesia to become the center of Islamic economic revival in the world is a large Muslim population, government support, having many Islamic financial institutions, and Islamic economic education institutions.

The challenges are that Indonesia is still a consumer and not a producer, government regulations have not been integrated, the position of Islamic financial institutions is still weak, and the curriculum of Islamic economic and financial education institutions has not been integrated with the real sector.

Strategies that can be developed are increasing Islamic economic and financial literacy, building a conducive system, innovating halal products and Islamic finance, the ease of establishing Islamic economic and financial education.

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