

The Application of Ijma' in Islamic Law: Utilizing Zakat, Infaq, and Sadaqah (ZIS) for Humanitarian Crises

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Received: 25 Oktober 2024; Revised: 26 November 2024; Published: 31 Desember 2024

Abstrak

Krisis kemanusiaan, baik akibat perang maupun bencana alam, sering menyebabkan korban kehilangan harta dan menjadi miskin. Zakat, infak, dan sedekah dapat membantu mereka, namun harus memperhatikan hukum pemanfaatannya. Zakat hanya boleh diberikan kepada delapan golongan yang telah ditentukan. Artikel ini bertujuan mengeksplorasi pemanfaatan zakat, infak, dan sedekah untuk membantu korban krisis kemanusiaan yang ditinjau dari perspektif ijma'. Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan jenis library research, yaitu mengumpulkan data-data pustaka dari berbagai sumber informasi, kemudian analisis dilakukan dengan cara mereduksi data, penyajian data, lalu kesimpulan dan verifikasi data. Hasil penelitian menunjukkan bahwa dana ZIS untuk kemanusiaan hukumnya boleh berdasarkan fatwa Majelis Ulama Indonesia Nomor 23 Tahun 2020, Nomor 66 tahun 2022, dan Nomor 83 tahun 2023. Fatwa tersebut menyebutkan bahwa pendistribusian zakat secara langsung kepada korban bencana alam harus memenuhi kriteria 8 asnaf. Sedangkan, untuk kepentingan kemaslahatan umum, termasuk ke dalam asnaf sabilillah. Fatwa MUI tersebut dapat menjadi ijma' ulama Indonesia karena secara metode pengambilannya berdasarkan cara ijma'. Namun, jika fatwa MUI tersebut bukan termasuk ijma', maka fatwa tersebut bisa termasuk ke dalam ijthad jama'i (ijthad kolektif) yang merupakan representasi dari para ahli hukum Islam bersama dengan para ahli di bidang tertentu yang hasilnya dapat dipertanggungjawabkan.

Kata kunci: Ijma', Hukum Islam, ZIS, Kemanusiaan

Abstract

Humanitarian crises, whether caused by war or natural disasters, often result in victims losing their wealth and becoming poor. Zakat, infak, and sedekah can assist them, but the legal aspects of their utilization must be considered. Zakat can only be given to the eight specified categories. This article aims to explore the use of ZIS for victims of humanitarian crises from the perspective of ijma'. The research method used is a descriptive qualitative approach with library research, which involves collecting data from various sources, followed by data reduction, presentation, conclusion, and data verification. The results of the study show that the use of ZIS for humanitarian purposes is permitted based on the fatwa of the Indonesian Ulema Council (MUI) No. 23 of 2020, No. 66 of 2022, and No. 83 of 2023. These fatwas state that zakat distribution directly to disaster victims must meet the criteria of the eight asnaf. Meanwhile, for public welfare needs, it falls under the asnaf sabilillah. The MUI fatwa can be considered as an ijma' of Indonesian scholars because its methodology is based on ijma'. However, if the MUI fatwa is not classified as ijma', it can be considered ijthad jama'i (collective ijthad), which represents a consensus of Islamic law experts and other relevant specialists, and its results can be held accountable.

Keywords: Ijma'; Islamic Law; ZIS; Humanitarian.

INTRODUCTION

A humanitarian crisis is an event or series of events that threatens the health, safety, security, or well-being of a community. Crises that threaten humans can include man-made disasters, natural disasters, or complex emergencies such as conflicts, wars, pandemics, and other natural disasters (Parija & Bobhate, 2022).

Humanitarian issues are a shared responsibility of the global community and must be addressed collectively (Peltonen, 2010). Numerous humanitarian problems have garnered significant global attention, ranging from internal conflicts within nations, such as those affecting the Rohingya ethnic group and the government of Myanmar (Durohman et al., 2024), to conflicts between nations, such as the ongoing conflict between Palestine and Israel, which has yet to reach a resolution (Dewantara et al., 2023). The impacts of such conflicts include rising hunger levels that can lead to malnutrition, increasing poverty rates, and even large-scale genocide. Moreover, humanitarian crises can also result from natural disasters such as floods, landslides, tsunamis, and other calamities, which can create severe humanitarian challenges.

Since the escalation of the Israel-Palestine conflict on October 7, 2023, a total of 40,738 people have been reported dead, and 94,154 injured. Additionally, 3.3 million people have been affected by the humanitarian crisis and are in need of assistance (UNICEF, 2024). In addition, there are also humanitarian crises caused by natural disasters. Indonesia, which is located within the Ring of Fire, has a high potential for natural disasters. The National Disaster Management Agency (BNPB) recorded 1,474 disasters in 2024, resulting in 4,644,844 people suffering, 406,525 being displaced, and 49,894 homes being damaged (BNPB, 2024).

Humanitarian crises around the world undoubtedly require assistance to address these issues, particularly economic aid, to mitigate the adverse impacts of such crises. Zakat, Infaq, and Sadaqah (ZIS) can help victims of humanitarian crises. Zakat is a religious obligation imposed by Allah on Muslims to ensure wealth circulates and is not concentrated in the hands of certain groups. Infaq, on the other hand, is considered an additional source of income that is not restricted by a specific amount or time frame, and is used for social activities outside of zakat. Although Infaq does not have a nisab requirement like zakat, all individuals, regardless of their income level, are encouraged to give it. Furthermore, the term Sadaqah refers to the voluntary use of a portion of one's

wealth or income for purposes outlined by Islamic principles. Sadaqah is a voluntary donation given without time or cost restrictions by Muslims to others in need. In terms of meaning, requirements, and objectives, Infaq and Sadaqah are regarded as equivalent in Islamic law. However, Sadaqah is considered broader in addressing difficulties, while Infaq is primarily focused on material assistance (Ardiansyah & Hermawan, 2024).

Zakat, Infaq, and Sadaqah funds allocated for victims of humanitarian crises can be used to prevent hunger, establish refugee shelters, set up health posts, provide education for affected children, and repair damaged infrastructure. The use of zakat as a solution in natural disasters can help save lives and assist individuals and communities affected by the disaster (Wahid et al., 2018). Hulwati et al., (2024) stated that zakat funds for disaster management and sustainable development are highly relevant for communities and regions affected by disasters. The combination of spirituality and social responsibility makes zakat an appropriate source of funding to assist communities affected by disasters (Akmal et al., 2021). Furthermore, the use of zakat funds for global humanitarian purposes can also help promote Islamic principles such as social justice, solidarity, and mutual assistance (Derbali, 2021). However, unlike Infaq and Sadaqah, Allah has commanded that zakat must be given to eight specific categories, as mentioned in His words:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

“Indeed, zakat is only for the poor, the needy, those who administer the zakat, those whose hearts are to be reconciled (new Muslims), to free slaves, to relieve those in debt, for the cause of Allah, and for those in travel (who need assistance), as an obligation from Allah. And Allah is All-Knowing, All-Wise.” (Q.S At-Taubah: 60)

Based on the verse, zakat is not intended for those who mock or criticize its distribution. Instead, it is designated for specific groups: the poor (**fakir**) and the needy (**miskin**), as well as zakat administrators (**amil**) who collect, identify eligible recipients, and distribute the zakat. It is also allocated to **mu'allaf**, those whose hearts are being reconciled to Islam; for the emancipation of slaves; for individuals in debt not incurred through sinful behavior; and for causes in the way of Allah (**sabilillah**) and travelers (**ibnu sabil**) who are stranded and lack resources. This allocation is a divine obligation decreed by Allah, who is All-Knowing of those who are truly deserving and Most Wise in establishing His

rulings. Therefore, zakat must not be distributed except to those specified by Him, as long as these categories exist (Shihab, 2000).

Based on the interpretation of **Tafsir Al-Misbah**, this verse illustrates that there were those who previously disagreed with the distribution of zakat by Prophet Muhammad (peace be upon him), accusing him of being unfair because he allocated it to shepherds and others (Efendi & Hasan Ridwan, 2024).

The verse mentions those who are eligible to receive zakat, but it does not specifically state that individuals experiencing humanitarian crises are entitled to zakat. This raises the question of whether zakat funds can be allocated to victims of humanitarian crises. Therefore, *ijma'* – the consensus of Islamic scholars, which is one of the sources of Islamic law agreed upon by the majority of scholars-is crucial in evaluating this issue. *Ijma'* refers to the agreement of all qualified scholars (*mujtahid*) on a legal ruling regarding a particular case after the death of the Prophet Muhammad. Based on this, the aim of this study is to analyze the utilization of zakat, *infaq*, and *sadaqah* for victims of humanitarian crises, viewed from the perspective of *ijma'* as a source of Islamic law.

RESEARCH METHODS

A descriptive qualitative approach is used in this study to conduct an in-depth analysis of contemporary phenomena. This research is a library research study, involving the collection of bibliographic data obtained from various relevant sources of information related to the topic (Sugiyono, 2021). The data used in this study are secondary data obtained from scholarly articles, books, government portals, news portals, and other relevant sources. The MUI fatwa serves as the subject of the study, while the object of the research is the utilization of zakat for victims of humanitarian crises. Several MUI fatwas that constitute the subject of the study include Fatwa No. 23 of 2020, No. 66 of 2022, and No. 83 of 2023. The collected data are analyzed through data reduction. Data reduction in this study involves organizing data into meaningful information, specifically data on the statements and *ijma'* of scholars related to zakat for humanitarian purposes. The next step is data presentation in the form of a narrative description, explaining the structured data into an argument. Finally, the last step is drawing conclusions and verifying the data to provide a clearer understanding of the research conducted.

RESULT AND DISCUSSION

Ijma'

Ijma' originates from the Arabic language and is derived from the word *ajma'a*, which means to gather, unite, compile, or bring together (Mansur, 1956). According to Abu Luwis Ma'luf, *ijma'* refers to *al-'azm* and *al-ittifaq*. *Al-'azm* (العزم) denotes an individual's determination or intention to perform an action and make a decision. Meanwhile, *al-ittifaq* refers to the agreement of several people to undertake a specific action (Ma'luf, 1987). In terminological terms, *Ijma'* is the consensus of all *mujtahid* scholars from the Muslim community at a particular time, after the death of the Prophet Muhammad (peace be upon him), on a specific *shari'ah* ruling (Zuhaili, 1986).

The majority of scholars (*jumhur ulama*) hold the view that *ijma'* can serve as a valid argument (*hujjah*), based on hadiths stating that the ummah of Muhammad will not collectively agree on error and that what Muslims view as good is also good in the sight of Allah. Therefore, the actions of the Companions that have been agreed upon can be used as a legitimate argument (Musfira, 2022). One of the evidences that serve as the legitimacy of *ijma'* is:

وَمَنْ يُشَاقِقِ الرَّسُولَ مِنْ بَعْدِ مَا تَبَيَّنَ لَهُ الْهُدَىٰ وَيَتَّبِعْ غَيْرَ سَبِيلِ الْمُؤْمِنِينَ نُوَلِّهِ مَا تَوَلَّىٰ
وَنُصَلِّهِ جَهَنَّمَ وَسَاءَتْ مَصِيرًا ۝

"And whoever opposes the Messenger (Muhammad) after guidance has become clear to him and follows a path other than that of the believers, We will leave him to what he has chosen and drive him into Hell. And what an evil destination it is." (An-Nisa: 115)

Imam Asy-Syaukani said,; "The reasoning derived from this verse is that Allah considers opposing the Messenger and following a path other than that of the believers as two actions that incur a threat. If following a path other than that of the believers were permissible, Allah would not have grouped it with actions that are prohibited. The meaning of following a path other than that of the believers is adhering to opinions or fatwas that contradict theirs. Thus, if such actions are prohibited, then following the path of the believers is undoubtedly an obligation."

Imam Asy-Syaukani's explanation indicates that the verse serves as strong evidence for the authority (*hujjah*) of *ijma'*. Departing from the consensus of the entire Muslim community is prohibited (blameworthy), which implies the opposite: adhering to the consensus of the entire Muslim community is an

obligation (Nashr, 2018). Furthermore, the hadith that serves as the basis for the authority (*hujjah*) of *ijma'* is:

إِنَّ اللَّهَ لَا يَجْمَعُ أُمَّتِي عَلَى ضَلَالَةٍ، وَيَدُ اللَّهُ مَعَ الْجَمَاعَةِ، وَمَنْ شَدَّ شَدًّا فِي النَّارِ

"Indeed, Allah will never unite my ummah upon error. And the hand of Allah is with the congregation. Whoever deviates, will deviate into Hell." (Hadith narrated by Tirmidhi: 2168).

This hadith indicates that Allah will always protect His ummah from uniting and agreeing upon error. Therefore, there will always be Muslims who rise up and uphold the truth (Tunai, 2005).

The Pillars and Conditions of Ijma'

Ijma' must be based on several elements that form the foundation of the agreement, known as the pillars of *ijma'*. The scholars of *usul fiqh* have established these pillars, as explained by Abdul Wahab Khallaf. The first pillar is that there must be several mujtahids present at the time the event occurs, and it is these mujtahids who reach a consensus to establish the legal ruling on the event. If no mujtahids are present at the time an event occurs, *ijma'* cannot take place, as *ijma'* requires the involvement of multiple individuals. For this reason, there was no *ijma'* during the time of the Prophet Muhammad, as he was the only mujtahid of that time. The second pillar is that there must be a consensus among all the mujtahids in the Muslim community regarding the legal ruling on a particular event at the time it occurs, regardless of their country, nationality, or group. *Ijma'* cannot occur unless there is general agreement among all mujtahids in the Islamic world at the time of the event. Those who are not mujtahids are excluded from this evaluation. Furthermore, their agreement must be expressed by each mujtahid presenting their opinion on the particular event, either through verbal statements, such as issuing a fatwa regarding the event, or through actions. Lastly, the consensus of all mujtahids on a particular ruling is only realized when there is complete agreement. If a majority of them agree, this majority does not constitute *ijma'*, even if only a small number of mujtahids disagree. As long as there is a difference of opinion, there remains the possibility that one side could be correct and the other mistaken. Therefore, a mere majority consensus does not become a binding and definitive *hujjah* (proof) in Islamic law (Khallaf, 1993).

In addition to the four pillars, the scholars of *usul fiqh* have added three more elements, namely *ijma'* is the consensus that occurs after the death of the Prophet Muhammad, *ijma'* is the consensus regarding matters of Shari'ah law, such as obligations (*wajib*), prohibitions (*haram*), recommendations (*sunnah*),

and so on, and the consensus must be based on Shari'ah evidence, whether from textual sources (nass) or analogy (qiyas). This is because ijma' based solely on reason is an impermissible consensus.

According to Abdul Wahab Khalaf, certain conditions must be fulfilled for the occurrence of ijma'. First and foremost, the individuals participating in ijma' must meet the criteria to be considered mujtahids. These mujtahids must also possess the quality of justice, demonstrating a strong commitment to their faith. Additionally, they must strive to avoid engaging in or endorsing acts of bid'ah, which are considered innovations in religious practices.

These conditions and requirements are essential to ensure the validity of ijma'. Since ijma' is a source of Islamic law that holds authority after the Qur'an and Hadith, it involves a rigorous procedural process. This process addresses legal issues systematically, leading to a consensus among qualified mujtahids.

Ijma' of the Companions (Ijma' Sahabat)

This period refers to the reign of the Rightly Guided Caliphs (Khulafa'ur Rasyidin), where whenever a new issue arose that required ijtihad, the caliphs such as Abu Bakr, Umar, Uthman, and Ali would gather the companion mujtahids to conduct consultations. They would discuss, and even debate, until they reached a consensus. The agreed-upon opinion became the Ijma' of the Companions. Many significant decisions resulted from these consultations, such as the appointment of the caliph, the war against apostates, the absence of land distribution in the conquered territories like Iraq, Egypt, and Syria, along with other examples, as explained earlier (Nashr, 2018).

The *Ijma'* that occurred during the time of the Companions includes several significant rulings. One of these is the right of a grandfather to inherit alongside a child when someone passes away, leaving heirs consisting of a child and a grandfather. In the absence of a father, the grandfather assumes the father's role in receiving inheritance and is entitled to one-sixth of the estate, as the father would have received. This ruling was established by the *Ijma'* of the Companions. Additionally, half-siblings, whether male or female (*ibn al-ayyam wa al-alat*), are excluded from receiving inheritance by the father. This too was established through the *Ijma'* of the Companions. Lastly, it was deemed obligatory to elect a caliph within three days after the previous caliphate ends. This was exemplified when the prominent Companions prioritized the selection of a new leader over the funeral arrangements of the Prophet. They convened at the Saqifah of Bani Sa'idah, where Abu Bakr was chosen as the caliph within the prescribed three-day period.

During the time of the imams of *ijtihad*, the demand for *ijtihad* also required scholars to be familiar with the *ijma'* of the companions. The imams also strived to follow these *ijma'* to avoid being accused of deviating from the consensus. Each *mujtahid* was influenced by the opinions in their local environment. For example, Imam Malik was greatly influenced by the *ijma'* of the people of Madinah, even making it one of the sources of Islamic law. Similarly, Imam Abu Hanifah was influenced by the opinions of the scholars in Kufa.

After the era of the *madhhab* imams, each imam had his own *madhhab* with followers, both scholars and common people. During this period, there was a phenomenon where *ijma'* was used to justify the correctness of a particular *madhhab's* opinion, even though this was not always the case. In reality, the issues claimed to be based on *ijma'* often had differing opinions among representative scholars. Thus, it can be concluded that the *ijma'* truly agreed upon by scholars occurred during the time of the Prophet's companions. After the era of the companions, as explained above, instances of *ijma'* became very rare. Although, in theory, the majority of scholars believe that *ijma'* can occur at any time, in practice, it is very difficult to prove *ijma'* after the time of the companions. This is not only due to factors such as the dispersion of *mujtahids* across distant lands of Islam but also due to other factors, particularly the strength of the narration of *ijma'* itself. Most of the narrations that mention the occurrence of *ijma'* are of the category *dhanniyy tsubut* (likely authentic), whereas the *ijma'* of the companions is mostly derived from narrations that are *qath'iy tsubut* (definitively authentic). This was conveyed by Abu Ishaq Al-Isfarayini (Zuhaili, 1986): "We know that the number of issues in which *ijma'* has occurred exceeds 20,000. But is this claim true? And is the *ijma'* referred to here the same as the third source of Islamic law? *Ijma'* holds a special status compared to *ijma'* in other fields, as it is free from error."

This means that to confirm whether an issue has reached *ijma'* or not, a thorough investigation into its validity is required.

***Ijma'* in the Contemporary Era**

The concept of consensus began during the era of the Companions after the death of the Prophet Muhammad (PBUH). This occurred through the system of consultation (*shura*) when issues arose that were not addressed in the Qur'an and Hadith. This system of consultation is similar to the collective *ijtihad* system applied in contemporary *ijtihad* forums. According to Wahbah az-Zuhaili, if *ijtihad* is carried out through a collective system, it is considered a

consensus (Ijma'), whereas if done individually, it is a syllogism/qiyas (Zuhaili, 1986).

The scholars agree that ijma' is a source of law after the Qur'an and the Hadith of the Prophet. However, in practice, there is still a difference of opinion on whether ijma' only occurred during the time of the Companions or whether it can still be applied in the present day. In today's world, the problems faced by the ummah have become increasingly complex and require instant solutions. If ijma' cannot be carried out, the resolution of these issues may become stagnant. As discussed recently, societal problems can be addressed through collective ijihad or consultation among a number of mujtahids. This method may even replace the role of ijma'. Ijma' is closely related to ijihad, and if ijma' cannot be achieved in the present time, it does not mean that ijihad is closed off. In fact, ijihad would be more accurate if conducted through a system of consultation and exchanging ideas among those who have a deeper understanding of religion, also known as collective ijihad.

As al-Qardhawi stated, when addressing major new issues, individual ijihad (fard) alone is insufficient. Instead, there should be a transformation from individual ijihad to collective ijihad, or what is now known as "ijihad jama'i." In this process, scholars should consult on all issues, especially those that are general and crucial for the majority of Muslims, because collective ijihad is closer to the truth than individual opinions. However, collective ijihad does not mean that individual ijihad should be eliminated, as collective ijihad is based on the original research presented by each mujtahid (Qardhawi, 2000).

Collective ijma', reflected in the form of consultation (musyawarah), holds a very important position in the development and preservation of Islamic law. It aims to address various issues together, especially when facing major cases in fields such as economics, politics, and medicine, by involving specialists or experts from other disciplines that are relevant to the issues at hand. This approach ensures that the results are more valid, credible, transparent, and accountable. However, the use of necessary supporting knowledge must be limited, requiring serious studies to establish standards and formulate the application of knowledge in the ijihad process to avoid any negative, counterproductive consequences.

According to Bu'ud, contemporary ijihad can only be carried out by realizing collective ijihad (*ijihad jama'iy*). The need for collective ijihad is based on the complex realities and problems of society, which cannot be solved

by individuals alone, even if they possess the necessary capabilities. Therefore, the existence of an institution or organization that accommodates mujtahids from various fields of knowledge is absolutely necessary in this contemporary era.

Currently, we can see this collective ijthihad manifested in various forms of ijthihad institutions. Indonesia has the Indonesian Ulema Council (MUI), which is an ijthihad institution in partnership with the government. This ijthihad institution has the orientation and task of jointly discussing and solving the problems of the Muslim community, especially those related to Islamic laws (Taufiqurrohman, 2021).

Ijma', based on how it is formed, is divided into two types: *ijma' sharih* and *ijma' sukuti*. *Ijma' sharih* means "clear" and refers to a consensus where the opinions of scholars are presented clearly and openly, either through words or actions. According to Sheikh Wahbah al-Zuhaili, it is the agreement of *mujtahids*, whether expressed through speech or actions, on a ruling regarding a specific issue. This process involves gathering in one assembly, where each *mujtahid* clearly expresses their opinion on the matter. Subsequently, they reach a consensus on one view. Sheikh Abdul Wahhab Khalaf describes *ijma' sharih* as the true (*haqiqi*) *ijma'*, which is considered a valid proof (*hujjah*) by the majority of scholars. On the other hand, *ijma' sukuti*, as explained by Sheikh Wahbah al-Zuhaili, occurs when the *mujtahids* of a particular time make a statement regarding a specific issue, and other *mujtahids* remain silent after considering the statement, without explicitly rejecting it.

The ruling of *ijma' sukuti* can be categorized into three distinct perspectives. First, according to the Maliki and Shafi'i scholars, *ijma' sukuti* is not considered *ijma'*. They argue that the silence of a *mujtahid* cannot be interpreted as agreement with the opinion of another *mujtahid*. Consequently, *ijma' sukuti* is not regarded as valid evidence (*hujjah*).

In contrast, the second perspective, held by some Shafi'i and Hanbali scholars, considers *ijma' sukuti* as valid *ijma'*. This view is based on the principle that "silence in a situation where clarification is required is regarded as an endorsement of the statement itself." The silence of the *mujtahids* is understood as refraining from speaking for a sufficient period, during which they have time to think and evaluate the opinion from various perspectives. If, after this period, they remain silent, their silence is interpreted as tacit approval according to the stated principle.

Lastly, Abu Zahrah offers a nuanced perspective, arguing that while *ijma' sukuti* is not *ijma'* in its true sense, it can still be used as evidence. He reasons that the essence of *ijma'* – a complete consensus – is not fully realized in *ijma' sukuti*. However, the possibility of agreement inferred from their silence is considered stronger than the possibility of disagreement, making it a valid proof in certain cases.

Zakat, Infaq, and Sadaqah

Zakat comes from the Arabic word “*az-zakah*” which has several meanings, including “*an-numuw*” (growth), “*az-ziyadah*” (increase), “*ath-thaharah*” (purity), “*al-madh*” (praise), “*al-barakah*” (blessing), and “*ash-shulh*” (good) (Afifi & Ika, 2010). According to Yusuf Qardhawi, zakat is a specific amount of wealth that Allah has made obligatory to be given to those who are entitled to receive it (Qardhawi, 1973).

The word “zakat” is mentioned 82 times in the Qur'an and is often paired with the command of prayer. This demonstrates the importance of zakat as a means of communication between people, following prayer, which is the communication between humans and Allah (Anshori, 2018). As mentioned in the words of Allah in Surah Al-Bayyina, verse 5:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ ۗ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ

“They were not commanded except to worship Allah, sincerely obeying Him alone in devotion to the religion, and to establish prayer and pay zakat; and that is the correct religion.” (Q.S Al-Bayyinah:5)

Meanwhile, “infaq” comes from the word “*anfaqa*” which means to give out or expend, referring to the act of donating wealth for the purpose of seeking Allah's pleasure (Hafidhuddin, 1998). According to Islamic terminology, infaq means giving part of one's wealth or income for purposes prescribed by Islamic teachings. While zakat has a specific nisab, infaq does not have a nisab requirement. Infaq is also a portion of wealth used for the needs of the community, given as a voluntary obligation based on one's own decision (Inoed, 2005).

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكُظُمِينَ وَالْعَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ

“(They are) those who give in charity, whether in prosperity or in adversity, those who control their rage and forgive others. And Allah loves those who do good.” (Q.S Ali Imran: 134)

The verse explains that charity (infaq) does not have a specific time requirement like zakat. Infaq can be given by any believer, not just those categorized as zakat payers (muzakki). It can be given by both high-earning and low-earning individuals. Moreover, infaq can be given to anyone, unlike zakat, which is only intended for those eligible (mustahik) (Khairina, 2019).

Furthermore, charity (sadaqah) comes from the word "shadaqah" which means truth. This means that a person who gives sadaqah is a manifestation of the truth and sincerity of their faith in Allah (Hastuti, 2016). However, charity (sadaqah) has a broader meaning, as it refers not only to material objects that can be given, but also to non-material things (Khairina, 2019). Allah SWT says in Surah Al-Baqarah, verse 254:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَكُمْ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةَ وَلَا شَفَاعَةً يَوْمَ تُكْفَرُونَ
هُمُ الظَّالِمُونَ

"O you who have believed, spend from what We have provided for you before a Day comes when there will be no exchange, no friendship, and no intercession. And the disbelievers-they are the wrongdoers."(Al-Baqarah: 254)

According to the Tafsir Al-Muyassar, in this verse, Allah SWT instructs to give charity before the Day of Judgment arrives, because once that day comes, there will be no more profitable transactions, no wealth that can be used to ransom oneself from Allah's punishment, no friendships that can offer help, and no intercession to alleviate the punishment.

Thus, simply put, the difference between zakat, infaq, and sadaqah is as follows: the term zakat is used to refer to the distribution of a specific amount of wealth, with a set amount, that is obligatory according to the provisions of Allah SWT. Meanwhile, infaq/sadaqah refers to the voluntary expenditure of wealth, where the type and amount are not specified by Islamic law but depend on the individual's needs and capacity, with the condition that it should not cause harm to the giver (BAZNAS DKI Jakarta, 2023).

Zakat plays a strategic role in religion, social affairs, economics, and the welfare of the community. As an Islamic financial instrument, zakat functions not only as an individual act of worship to draw closer to Allah but also as a social act that strengthens relationships among people and improves the economy of the ummah. In the context of humanitarian crises, zakat can play a crucial role in helping victims of war, natural disasters, and other emergencies by supporting basic needs, providing healthcare, and aiding the economic recovery of affected communities. This broad role of zakat aligns with the

teachings of the Qur'an and Hadith, which encourage empowerment and social solidarity (Efendi et al., 2022).

The Utilization of Zakat, Infaq, and Sadaqah for Humanitarian Purposes in the Perspective of Ijma'.

Indonesia, as a country with a majority Muslim population, has a potential zakat value of 327 trillion, equivalent to 75% of Indonesia's national social protection budget. However, the total collection in 2023 reached only 32 trillion (Puskas BAZNAS, 2023). The large zakat funds can be used for various social purposes, including for victims of humanitarian crises, but they must still adhere to the principles of sharia.

Humanitarian crises, both national and international, require large amounts of funding to help restore affected communities. Referring to Surah At-Taubah, verse 60, the Quran does not explicitly state that those affected by humanitarian crises are entitled to zakat, as the verse only mentions eight categories of people who are eligible to receive zakat. However, considering that victims of humanitarian crises, whether they are war victims or disaster survivors, fall into the category of those in need, they may be entitled to assistance. Although those affected by such crises might have been wealthy before, the loss of property and assets due to war or natural disasters places them in a state of need (Amar & Cahyani, 2023). Abdul Aziz Al-Khayyat argues that victims of natural disasters or those afflicted by misfortunes are individuals facing social problems and fall under the category of the poor and needy (*fakir and miskin*), making them eligible to receive zakat (Al-Zuhayly, 2008). However, since there is no explicit evidence from the Qur'an or hadith that permits zakat funds to be used for humanitarian purposes, an *ijma'* is needed to serve as the legal basis in Islamic law.

In this era, some scholars argue that *ijma'* is no longer possible because, during that time, the *mujtahid* scholars knew each other, lived in close proximity, the Muslim territories or countries were not too vast, and each *mujtahid* could still closely observe and adhere to their own opinions regarding legal issues (Kusuma & Mustofa, 2023). According to Imam al-Shafi'i, Ibn Taymiyyah, Ibn Qayyim al-Jawziyyah, and contemporary *usul fiqh* scholars such as Imam Muhammad Abu Zahrah, Muhammad Khudri Bek, and Abdul Wahhab Khallaf, they argue that *ijma'* is only valid if it was performed by the companions of the Prophet (*Sahabah*) (Abubakar, 2022).

According to Abdul Wahhab Khallaf, *ijma'* would be possible if the matter is entrusted to the government, as the government, as the *ulil amri*

(authority), can identify the mujtahids. Each government can recognize and determine the mujtahids of a nation, and this would be agreed upon by the mujtahids of the entire Muslim world (Khallaf, 1993). Furthermore, Hasbi Ash-Shiddieqy argues that *ijma'* is akin to gathering experts for consultation as representatives of the people, at the request/invitation of the head of state, which could be implemented throughout the ages. This is the type of *ijma'* that occurred during the time of Abu Bakr and Umar (Ash-Shiddieqy, 1983).

From the views of these scholars, it is clear that contemporary *ijma'* applies to the people in each respective country, not as *ijma'* for all Muslims worldwide. Based on the explanation of contemporary *ijma'*, the Indonesian Ulema Council (MUI), which issues fatwas, represents a collective *ijtihad* that can become *ijma'* in Indonesia. This *ijma'* is the result of *ijtihad* by qualified scholars in Indonesia to provide answers to the uncertainties faced by society (Abubakar, 2022).

Referring to the fatwa issued by the Indonesian Ulema Council (MUI) during the COVID-19 pandemic, which affected the entire world, including Indonesia, the MUI issued Fatwa No. 23 of 2020 regarding the Utilization of Zakat, Infaq, and Sadaqah for Handling the COVID-19 Outbreak and Its Impact. In this fatwa, the MUI determined that the utilization of zakat funds for addressing the COVID-19 outbreak and its impacts is permissible under specific conditions.

First, the direct distribution of zakat funds to the rightful recipients (*mustahiq*) is allowed, provided that the recipients belong to one of the zakat categories (*asnaf*), namely Muslims who are poor, needy, zakat collectors (*amil*), new Muslims (*muallaf*), those in debt, slaves (*riqab*), travelers (*ibnu sabil*), and/or those striving in the way of Allah (*fi sabilillah*). The zakat funds distributed may take the form of cash, staple food, medical supplies, working capital, or any items that meet the needs of the recipients. The utilization of zakat funds may also be productive, such as stimulating the socio-economic activities of the poor and needy affected by the pandemic.

Second, the distribution of zakat funds for the public good is permitted with certain conditions, including that the beneficiaries must include the *asnaf* category of *fi sabilillah*. The utilization may involve managed assets or services for the public good, particularly for the benefit of *mustahiq*, such as the provision of personal protective equipment, disinfectants, medical treatments, and meeting the needs of volunteers engaged in humanitarian activities to combat the pandemic (MUI, 2020).

If the zakat funds are insufficient to address the COVID-19 disaster, then the funds from infaq, sadaqah, and other lawful donations can be used to assist the COVID-19 victims. Furthermore, the Indonesian Ulema Council (MUI) issued Fatwa No. 66 of 2022 regarding the Utilization of Zakat Funds for Disaster Management and Its Impact. The fatwa states that zakat funds may be used for disaster management under certain conditions. These include the distribution of zakat funds directly to eligible recipients, with the condition that the recipients belong to one of the zakat categories (asnaf). The distribution of zakat funds for public welfare is also permitted, provided that the beneficiaries include those in the asnaf category of *fi sabilillah*. Any needs for disaster prevention, such as costs for facilitators for disaster education, counseling, and disaster response planning that cannot be covered by zakat funds, may be fulfilled with infaq, sadaqah, and other religious social funds.

The fatwa further states that the utilization of zakat funds for disaster response and its impact during the recovery phase is permissible, with the condition that zakat funds are distributed directly to eligible recipients (mustahiq). The recipients must belong to one of the zakat categories (asnaf), and the zakat funds can be in the form of cash, staple food, medical needs, working capital, or other forms that meet the needs of the mustahiq. The utilization of zakat funds can also be productive, stimulating socio-economic activities for the poor and needy affected by the disaster.

Distribution for the benefit of the public good is allowed, provided that the beneficiaries include those in the asnaf category of *fi sabilillah*. The utilization can be in the form of managed assets or services for the public good, particularly for the benefit of mustahiq. Examples include providing clean water, sanitation, refugee tents, personal protective equipment, tree planting, building dams, medical treatment, and meeting the needs of volunteers engaged in humanitarian activities for disaster response and its impact (MUI, 2022).

The two fatwas issued by the Indonesian Ulema Council (MUI) provide a basis for allowing the use of zakat, infaq, and sadaqah funds as humanitarian aid, particularly for disaster victims. In addition, the MUI has also issued a fatwa to support the Palestinian struggle, given the ongoing conflict with Israel. Through Fatwa No. 83 of 2023, concerning the Legality of Supporting the Palestinian Struggle, the MUI declared that supporting the Palestinian people's fight for independence against Israeli aggression is a religious obligation.

The fatwa further emphasizes that such support may include the allocation of zakat, infaq, and sadaqah funds to aid the Palestinian people's struggle. While zakat funds are generally intended for mustahik who are geographically close to the muzakki, the fatwa permits their distribution to mustahik in more distant locations, such as Palestine, in situations of emergency or urgent need. This ruling underscores the flexibility and responsiveness of zakat utilization in addressing critical humanitarian crises (MUI, 2023).

In addition to the fatwa issued by the Indonesian Ulema Council (MUI), several international Islamic institutions have also endorsed the permissibility of utilizing zakat funds for refugees through the United Nations High Commissioner for Refugees (UNHCR). However, similar to the MUI fatwa, these institutions stipulate stringent criteria for the disbursement of zakat to humanitarian victims facilitated by UNHCR. Among the prominent institutions that have issued such fatwas are the Tabah Foundation, the Muslim World League, the International Islamic Fiqh Academy, Dar al-Ifta al-Missriyyah, the Senior Scholars' Council of Morocco, and the Fatwa Council of Tareem (Mahmood et al., 2022).

Therefore, the utilization of zakat, infaq, and sadaqah funds for humanitarian purposes is permissible based on the fatwa of the Indonesian Ulama Council (MUI) and several fatwas from other international Islamic institutions. From the perspective of the legal reasoning method, MUI applies the method of *mashlahah mursalah*, which is a method for obtaining legal foundations based on the common good that does not contradict sharia law. In the fatwa regarding zakat for COVID-19 relief or for disaster response, MUI mentions that zakat funds used for public welfare, including for the category of *asnaf sabilillah* (such as providing clean water, refugee tents, and others), are permissible. Therefore, the distribution of zakat funds for humanitarian purposes does not conflict with sharia law because disaster victims are included in the category of mustahiq who need assistance, and all services for public welfare are included in the category of *sabilillah*.

Although there are differing opinions on whether the MUI fatwa can be considered as an *ijma'* (consensus) of Indonesian scholars or not, in terms of methodology, the MUI fatwa is an Islamic legal ruling issued based on reasoning and *ijtihad* through *ijma'*, which refers to the agreement or consensus of experts on a particular issue at a specific time and place (Munawaroh, 2023). If the MUI fatwa is not considered an *ijma'* of Indonesian scholars, at the very least, the result of the *ijtihad jama'i* (collective *ijtihad*) carried out by the MUI

represents the views of Islamic legal experts along with specialists in certain fields, and its outcome can be held accountable (Riadi, 2010).

It can be concluded that the Indonesian Ulema Council (MUI), as an institution of *ijtihad* in Indonesia and a partner of the government, has the authority to issue *ijma'* with the aim of addressing the confusion of the Muslim community, especially on contemporary issues. In the context of this discussion, the MUI fatwa serves as the *ijma'* of Indonesian scholars, which can be used as a legal basis in Islam for allowing the use of zakat, infaq, and sadaqah for humanitarian purposes.

CONCLUSION

Humanitarian Humanitarian issues are a global challenge that require concrete solutions, including the effective utilization of zakat, infak, and sadaqah (ZIS). Based on the research findings, ZIS can serve as a powerful instrument to assist victims of humanitarian crises, such as war and natural disasters. The funds from ZIS can be directed toward meeting basic needs, building refugee shelters, providing healthcare, supporting mental rehabilitation, and promoting education for children affected by these crises. Data reveals that the ongoing Palestine-Israel conflict has impacted 3.3 million people, while natural disasters across various regions have affected 4.6 million people, with 406,000 displaced. These statistics underscore the critical role of ZIS in saving lives and improving the welfare of those affected by such crises.

From the perspective of contemporary *ijma'*, the use of ZIS funds for humanitarian purposes is both permissible and aligned with Islamic principles. This is supported by fatwas issued by the Indonesian Ulama Council (MUI), including: Fatwa Number 23 of 2020 on the Utilization of Zakat, Infak, and Sadaqah for Covid-19 Response; Fatwa Number 66 of 2022 on the Utilization of Zakat Funds for Disaster Management; and Fatwa Number 83 of 2023 on Legal Support for the Palestinian Struggle. These fatwas reflect an adaptation of ZIS usage in addressing contemporary humanitarian issues. While they may not meet the classical criteria for *ijma'*, the process of their formulation, which involves collective deliberation, qualifies them as *ijtihad jama'i*. This collective *ijtihad* is the result of collaboration between scholars and experts in relevant fields, providing a strong legal and Islamic foundation for the use of ZIS in addressing humanitarian challenges. The findings of this study highlight that the approach of *ijtihad jama'i* offers adaptive and relevant solutions to pressing humanitarian issues. As such, ZIS is not only a religious obligation but also a vital tool for responding to global challenges, particularly in times of humanitarian crises.

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