

THEOLOGY OF PANDEMIC: UNRAVELING THE MEANING BEHIND THE DISASTER FROM AN ISLAMIC PERSPECTIVE

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Abstract

The occurrence of the Covid-19 pandemic is often interpreted theologically as a reply or punishment from God. A variety of perspectives are needed in interpreting disasters. Now, disasters are not only interpreted theologically and also clinically, a multidisciplinary approach is needed to interpret disasters comprehensively and completely. In terms of Islamic education, disaster is interpreted as an educational problem that must be overcome quickly so as not to cause obstacles and chaos in the process of learning Islam. The emergency curriculum is a response to the steps taken by the government to overcome the problems caused by the pandemic. This research aims to conduct an in-depth analysis of disaster theology from the perspective of Islamic education. In this article, the disaster (Covid-19) is reviewed from the perspective of Islamic education to provide a new perspective on the meaning of disaster. This research uses a type of qualitative-descriptive research with library research data collection methods. Data analysis in this study uses content analysis, that is, data relevant to the research topic is studied in depth to produce conclusions that can solve the problem being studied. The results showed that disaster theology in Islamic education, especially during the Covid-19 pandemic, needs to be seen from a metaphysical religious perspective. From the perspective of Islamic education, the disaster of the Covid-19 pandemic is interpreted as the importance of a change in habits in cultivating *taharah* (self-purification), driving the Islamic financial system to revive the people's economy (*zakat*, *waqf*, and crowdfunding), the policy of closing mosques, and emergency schools education systems, such as PJJ (distance learning), blended learning, hybrid learning, and technological innovation with LMS (learning management system). These efforts are carried out as an effort to keep Islamic education running even in disaster situations.

Keywords: E-learning, Islamic education, Islamic social finance, pandemic theology.

Abstrak

Terjadinya pandemi Covid-19, *seringkali dimaknai secara teologis sebagai sebuah balasan atau azab dari Allah. Diperlukan berbagai perspektif dalam memaknai bencana. Kini, bencana tidak saja hanya dimaknai secara teologis dan juga klinis, diperlukan pendekatan multidisipliner untuk memaknai bencana secara komprehensif dan utuh. Dari sisi pendidikan Islam, bencana dimaknai sebagai sebuah masalah pendidikan yang harus ditanggulangi secara cepat agar tidak menimbulkan hambatan dan kekacauan dalam proses pembelajaran Agama Islam. Kurikulum darurat adalah*

respon Langkah yang diambil pemerintah guna menanggulangi masalah yang ditimbulkan oleh pandemi. Artikel ini bertujuan untuk melakukan analisis mendalam terkait teologi bencana dalam perspektif pendidikan Islam. Dalam artikel ini bencana (Covid-19) ditinjau dari perspektif pendidikan Islam untuk memberikan perspektif baru tentang makna kebencanaan. Penelitian ini menggunakan jenis penelitian kualitatif-deskriptif dengan metode pengumpulan data library research. Analisis data dalam penelitian ini menggunakan analisis content, yaitu data-data yang relevan dengan topik penelitian dikaji secara mendalam sehingga menghasilkan kesimpulan yang dapat memecahkan masalah yang sedang di kaji. Hasil penelitian menunjukkan bahwa teologi bencana dalam pendidikan Islam, khususnya pandemi Covid-19, perlu dilihat dalam perspektif agama yang bersifat metafisis. Dalam perspektif pendidikan Islam, bencana pandemi Covid-19 dimaknai sebagai pentingnya sebuah perubahan kebiasaan dalam membudayakan thabarrah (penyucian diri), menggerakkan sistem keuangan islam untuk membangkitkan ekonomi rakyat (zakat, waqf dan crowdfunding), kebijakan menutup masjid, dan sistem pendidikan sekolah darurat, seperti system PJJ (Pembelajaran Jarak Jauh), blended learning, hybrid learning, dan inovasi teknologi dengan LMS (learning management system). Usaha-usaha itu dilakukan sebagai ikhtiar agar pendidikan Islam tetap berjalan walaupun dalam situasi bencana.

Kata Kunci: *E-learning, keuangan sosial Islam, pendidikan Islam, teologi pandemi.*

INTRODUCTION

Theology is defined as the knowledge of divinity (concerning the nature of God, the basis of belief in God, and religion, primarily based on scripture). In Islamic studies, Islamic theology is a branch of knowledge that describes the Islamic faith.¹ There is no religion that cannot be considered aqidah, whether it is a belief system or creed. While disaster is defined as something that causes (causes) distress, loss, suffering; accident; or danger. Thus, the etymological theology of disaster is defined as the knowledge of God and the various events that occur and cause accidents, suffering, and harm to human life.²

Discourses on the Covid-19 pandemic have caused problems for Islamic theology. Indonesia is experiencing the spread of the Coronavirus (Covid-19) that has ravaged the world.³ There is no clarity yet on when this pandemic will end. When it starts to normalize, many people ignore it. Until a new cluster appears and so on. Faced with this global issue, many non-scientific attitudes circulated in response to problems that became the main topics in various media, both local scale and internationally.⁴

This arouses society in general, especially among scientists, and religious people, who have been a lot of exploring the construction of thinking, both inductively, deductively, and even synthesized. For example, the emergence of non-scientific constructions with theological shorts related to classical thought *jabariah* (fatalism), *qadariyah* (free will and act), *mu'tazilah*, and

¹ Fitri Meliani, Nanat Fatah Natsir, dan Haryanti Erni, "Sumbangan Pemikiran Ian G. Barbour Mengenai Relasi Sains Dan Agama Terhadap Islamisasi Sains," *JIIP-Jurnal Ilmiah Ilmu Pendidikan* 4, no. 7 (2021): 673–88, <https://doi.org/10.54371/jiip.v4i7.331>.

² Ahmad Anis Syafi'i dkk., "Pelaksanaan Green School Festival Untuk Meningkatkan Penguatan Pendidikan Karakter di Era 4.0," *Proceedings of The ICECRS* 8 (2020): 2.

³ Azmil Abidah dkk., "The Impact of Covid-19 to Indonesian Education and Its Relation to the Philosophy of 'Merdeka Belajar,'" *Studies in Philosophy of Science and Education* 1, no. 1 (1 April 2020): 38–49, <https://doi.org/10.46627/sipose.v1i1.9>.

⁴ Fitri Meliani dkk., "Manajemen Digitalisasi Kurikulum Di SMP Islam Cendekia Cianjur Kata Kunci," *JIIP-Jurnal Ilmiah Ilmu Pendidikan* 4, no. 7 (2021): 653–63, <https://doi.org/10.54371/jiip.v4i7.328>.

ash'ariyah.⁵ Short circuits aren't effective because they don't correlate directly with the Covid-19 pandemic. Preventing its spread is of particular importance. The speculation of non-scientific construction further complicates and hinders the handling of protocols issued by authorities. For example, the authority of the World Health Organization (WHO), and the political authority of the government through the Ministry of Health.⁶

Policy towards the implementation of social distancing, physical distancing, and large-scale social restrictions (PSBB) may have a bad impact on local and national social, economic, political, and cultural activities.⁷ However, for the sake of saving humanity (the nation) from extinction, the government issued these policies. Authoritatively the government must protect the people. Supported by religious logic as well, *tasharruf almami 'ala ar-ra'iyati manuuthun bi al-mashlahati*, that the actions of the leader (authority holder) against the people must be for the benefit of the people.⁸

The concept of the state in creating the welfare of its people is very varied. So in carrying out this, the government needs to make regulations negotiated between the government itself (holders of public and political authorities), the people (users), and third parties both foreign investors and domestic and non-domestic companies.⁹ In religious areas, the Covid-19 pandemic has caused serious problems. For this reason, many people will feel afraid and worried continuously. Have their psychology related to fear, surrender, and hope, and interpreted with various approaches. Theological, legal, and humanities approaches, therefore, the interpretation of religious texts and manuscripts depend on which angle it means.¹⁰

Many expert debates discuss the impact of Covid 19 in the circle of religious social life has an impact on society. Fear of a pandemic will make the country get severe obstacles in carrying out policies related to government and medical protocols related to the termination of the chain of transmission of the coronavirus.¹¹ When the government enacts a lockdown policy to save this global disaster by breaking the chain of transmission of Covid-19, then of course there is a price that must be redeemed.¹²

⁵ Aan Widiyono dan Saidatul Irfana, "Implementasi Merdeka Belajar Melalui Kampus Mengajar Perintis di SD" 16, no. 2 (2021): 6.

⁶ Itham Choli dan Ahmad Rifa'i, "Pengembangan Sikap Keberagaman Siswa di Masa Pandemi Covid-19," *Jurnal Pendidikan Islam* 3, no. 2 (2021): 10.

⁷ Annisa Mayasari, Yuli Supriani, dan Opan Arifudin, "Implementasi Sistem Informasi Manajemen Akademik Berbasis Teknologi Informasi Dalam Meningkatkan Mutu Pelayanan Pembelajaran Di SMK," *JIIP-Jurnal Ilmiah Ilmu Pendidikan* 4, no. 5 (2021).

⁸ Abdon Arnolus Amtiran, "Pandemi Covid-19 dan Implikasinya terhadap Polarisasi Mazhab Teologi di Indonesia," *Magnum Opus: Jurnal Teologi dan Kepemimpinan Kristen* 1, no. 2 (1 Juli 2020): 64–71, <https://doi.org/10.52220/magnum.v1i2.49>.

⁹ Nurman Ginting dkk., "Memperkuat Nalar Teologi Islam Moderat dalam Menyikapi Pandemi Covid-19 di Pimpinan Ranting Pemuda Muhammadiyah Bandar Pulau Pekan," *Martabe : Jurnal Pengabdian Kepada Masyarakat* 4, no. 1 (26 Maret 2021): 30, <https://doi.org/10.31604/jpm.v4i1.30-40>.

¹⁰ Suryawahyuni Latief dkk., "The Development of Islamic Education and Strengthening of National Education System of Indonesia," *International Journal on Advanced Science, Education, and Religion* 4, no. 2 (5 Juli 2021): 86–99, <https://doi.org/10.33648/ijoaser.v4i2.105>.

¹¹ Amtiran, "Pandemi Covid-19 dan Implikasinya terhadap Polarisasi Mazhab Teologi di Indonesia."

¹² F Meliani dkk., "Konsep Moderasi Islam dalam Pendidikan Global dan Multikultural di Indonesia. Eduprof: Islamic Education Journal" 4, no. 1 (2022): 195–211, <https://doi.org/10.47453/eduprof.v4i1.130>.

Every country makes various protocol rules and policies to prevent the transmission of the coronavirus. Starting from lockdown, PSBB, social distancing, washing hands, and wearing masks. Then come various studies and studies conducted by various experts and experts from various scientific disciplines in various countries to save the world from this systemic pandemic. Some studies focus on finding solutions to problems that arise and some are researching from the crisis side as the impact and effect of Covid-19 on various sectors of life. Then there are also ways of self-protection from the transmission and various medical and non-medical therapies to treat patients affected by Covid-19. No exception to studies and research from the side of religious reviews that are very closely related to ritual activities and worship or reviews from the side of the religious domain in the face of this pandemic outbreak as motivation in conducting various education to be free from the Covid-19 outbreak.¹³ Muslim scholars referenced Al-Quran and As-Sunnah to explain the meaning of Islamic theology in the face of the Covid-19 outbreak. This article presents of analysis and rational argument to understand the relationships between Islamic perspective and theological guidance to unravel the meaning of pandemic.¹⁴

METHOD

The author uses the qualitative research method in order to analyze the descriptive data in written words without using statistical tools because of the characteristics of the problems raised in this paper.¹⁵ Data analysis is more focused on library research, namely by reading, studying, and reviewing books and writing sources that are closely related to the problem discussed. According to Sugiyono, a library study involves reading, recording, and processing research materials as part of library data collection methods.¹⁶ The research time was held from March-April 2022.

The object of this research was divided into two kinds of objects, namely formal objects, and material objects. The formal object of this study is related to the theology of pandemics. While the material object is a data source, in this case, is the Qur'an, hadiths, related books, and journals of Islamic education. The technique of collecting data used is a documentation technique, such as collecting materials, and literature related to research objects. The primary data collected is from the Al-Qur'an and Islamic scholars' perspectives, and the collection of secondary data is from related books and journals of Islamic scholars. The analysis data technique uses an inductive frame of mind. According to Sugiyono, descriptive-analysis methods were used to explain and elaborate the main ideas related to the topics discussed. Data research procedures use being recorded, selected, and then classified

¹³ Yuli Supriani dan Novtiana Ayu Devri, "Pengaruh Kualitas Guru Terhadap Prestasi Belajar Siswa," *Profesi Jurnal Pendidikan Guru Madrasah Ibtidaiyah* 1, no. 1 (2021).

¹⁴ Dawiyatun dan S Muzhdalifah, "Menggali Spiritualitas Islam dalam Menghadapi Wabah (Studi Kasus Penanganan Pandemi Covid-19 di Pondok Pesantren Nasy'atul Muta'allimin Gapura Timur Gapura Sumenep)," *Proceedings of the 5th International Conference on Islamic Studies (ICONIS) 2021*, 2021.

¹⁵ S Arikunto, *Prosedur Penelitian Suatu Pendekatan Praktek*, Revisi IV (Jakarta: Rineka Cipta, 2002).

¹⁶ Sugiyono, *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, dan R&D)* (Bandung: CV Alfabeta, 2015).

according to existing categories. The research procedure is intended to serves descriptive data in the form of written data after conducting a thought analysis (content analysis) of a text.¹⁷

RESULTS AND DISCUSSION

Self-Hygiene (*Thaharah*)

As Coronavirus outbreaks spread around the world, people are reminded to limit physical contact, wash their hands, and avoid touching their faces. It illustrates how Muslim rituals of washing, known as wudhu, may promote good hygiene. Muslims must ritually cleanse their bodies before praying according to Islamic law. Scholars of Islamic studies have found that ritual practices among Muslims have both spiritual and physical benefits.¹⁸

Muslims were given detailed instructions by the Prophet Muhammad on how to live their lives, including how to pray, fast, and stay ritually pure. Hadith collections contain this guidance. According to Islamic law, there are minor and major impurities. Minor impurities involve urinating, defecating, and sleeping, among other practices. A person of the Muslim faith is supposed to perform a ritual washing of their bodies before praying to get rid of these minor impurities. Wudu is to be performed, as was done by the Prophet Muhammad, in a specific order before praying, which takes place five times a day. Before each prayer, Muslims are expected to wash in a certain order, first hands, then mouth, nose, face, hair and ears, and finally their ankles and feet.¹⁹

While washing with water is required when it is available if a person has limited access to water, then a Muslim is permitted to symbolically “cleanse” their hands and face with dust or sometimes sand or other natural materials. A Quranic verse says: “*And if you are ill or on a journey or one of you comes from the place of relieving himself or you have contacted women and find no water, then seek clean earth and wipe over your faces and your hands [with it]. Indeed, God is ever Pardoning and Forgiving.*” A hadith from the prophet also describes the Earth as a purifying agent if water is scarce for washing.

Major impurity is defined in Islamic texts as occurring after sexual activity or when a woman completes her menstrual cycle. A Muslim woman should not pray during her menstrual cycle. To purify oneself after such an impurity, a Muslim is required to take a shower, called *ghusl*. A person needs to wash their entire body, from head to toe, including their hair. Preparing for prayer by washing one’s body using water can be a deeply spiritual act for Muslims. Islamic studies scholar Paul Powers argues it isn’t “empty ritualism,” but an embodied practice that helps the individual center on an inner religiosity. Similarly, another Islamic studies scholar, Marion Katz, explains in her 2002 book “Body of Text” that the importance of wudu lies in its symbolic cleansing. It does not always cleanse the parts of the body that are physically involved in the pollution act.²⁰

¹⁷ Sugiyono.

¹⁸ M. T. Asy-Syaibani, *Falsafatut Tarbiyyah Al-Islamiyyah* (Libya: Mansyurat asy-Syirkah Al-Amah, 1987).

¹⁹ Choli dan Rifa’i, “Pengembangan Sikap Keberagamaan Siswa di Masa Pandemi Covid-19.”

²⁰ Despa Ayuni dkk., “Kesiapan Guru TK Menghadapi Pembelajaran Daring Masa Pandemi Covid-19,” *Jurnal Obsesi: Jurnal Pendidikan Anak Usia Dini* 5, no. 1 (1 Juli 2020): 414, <https://doi.org/10.31004/obsesi.v5i1.579>.

Ritual purity is different from hygienic practices, although Islam also emphasizes good hygiene. Muslims take care to wash often, including using water after going to the bathroom. Given the coronavirus risk, Muslim leaders around the world, including in the U.S., have aligned their religious opinions with public health experts. Muslim institutions have begun to recommend that people make sure to wash their hands for 20 seconds with soap before doing wudu. Emphasizing that wudu alone cannot prevent the virus from spreading, other Islamic institutions recommend that mosques supply extra soap and hand sanitizer near the washing area. They have issued rulings to cancel Friday prayers, urged Muslims to wash their hands with soap regularly, refrain from touching their face and practice social distancing.²¹

While people have cleared local store shelves of hand sanitizers, wipes, cleaning supplies, gloves, and masks, basic hygiene practices remain the best way to prevent the spread of the coronavirus and other viruses. At this time, Islamic practices that emphasize the purity of the body could help reiterate the importance of hygienic practices along with the use of soap or hand sanitizer, to reduce one's vulnerability to the virus. In light of the COVID-19 pandemic that has taken the entire world by surprise, it is worth noting that Islam, the religion of mercy, long ago mentioned valuable tips that medical science would later confirm to help prevent the spread of illnesses, plagues, and viruses.²²

The Prophet Muhammad, may the mercy and blessings of God be upon him, said, "*Wash your hands after you wake up; you do not know where your hands have moved while you sleep*" (HR. Muslim No. 541). In addition to waking up Muslims also wash their hands during an act known as *wudhu*—an act of cleaning various parts of the body starting with washing each hand three times—that is a prerequisite to performing the five daily prayers. Furthermore, the Prophet told us that when washing, we should make sure to wash in-between the finger joints (HR. Muslim No. 502), which medically speaking is essential to kill germs.

The importance of cleanliness can be emphasized in the saying of the Prophet, "*Cleanliness is half of faith*" (HR. Muslim No. 534). Cleanliness is of so much importance that many acts of worship cannot be performed until one becomes in a clean state. A Muslim cannot pray, hold the Quran, nor circumambulate the Kabah until they perform wudu, which includes the washing of the hands, mouth, nose, face, arms, and feet. Likewise, after sexual intercourse, a Muslim must take a shower before he/she can carry out certain acts of worship. It is also highly recommended to take a complete shower before attending the weekly Friday prayer at a mosque.

A well-known saying of the Prophet goes even further and tells us often acts of cleanliness that one should implement for their well-being, including snuffing water in the nose, cutting the nails, removing armpit hair, shaving pubic hair, and cleaning one's backside with water after answering the call of nature. Furthermore, even the use of a *miswak*, a tree twig used for cleaning teeth, which is equivalent to present-day brush and toothpaste, is something that is recommended and liked by God (HR. Muslim No. 502). The Quran (Al Baqarah, 2: 222) mentions, "*Indeed, God loves those who repent and loves those who keep themselves*

²¹ S. M. N. Al-Attas, *The concept of education in Islam: a framework for an Islamic philosophy of education* (Kuala Lumpur: ISTAC, 1991).

²² Dawiyatun dan Muzhdalifah, "Menggal Spiritualitas Islam dalam Menghadapi Wabah (Studi Kasus Penanganan Pandemi Covid-19 di Pondok Pesantren Nasy'atul Muta'allimin Gapura Timur Gapura Sumenep)."

pure." Implementing the above-mentioned points helps one stay clean and hence less prone to illness.

The Prophet forbade people from breathing into a vessel or cup while drinking from it (HR. Bukhari No. 534) and forbade the drinking of water directly from the mouth of a water skin (HR. BukhariNo. 532) not breathing into a cup, and not drinking from the same cup with someone else are two universal acts of hygiene that help prevent the transmission of disease. Islam also tells us to cover food and drinks when we go to sleep (HR. BukhariNo. 528) and forbade people from urinating in still water (HR. MuslimNo. 553). Finally, Islam dislikes the act of overeating; an act that can cause over a dozen medical conditions; the Prophet mentioned, *"The food for two persons is sufficient for three, and the food of three persons is sufficient for four persons"* (HR. Bukhari No. 304).

The Prophet used to clean his clothes with his very own hands, and Islam informs us that God likes to see His servants dress well. The Quran (Al Muddatsir, 74: 4) mentions, *"And purify your clothes."* It is narrated that, *"When the Prophet sneezed, he used to place his hand or a garment on his mouth, to lessen the noise"* (HR. Abu Dawoud No. 5011), an act that is strongly recommended at times of infection to prevent the spread of germs to others.

Remarkably, over fourteen centuries ago the Prophet mentioned the following, *"If you hear of an outbreak of plague in a land, do not enter it; but if the plague breaks out in a place while you are in it, do not leave that place"* (HR. Bukhari No. 624), and *"If you hear that it (pandemic) has broken out in a land, do not go to it; but if it breaks out in a land where you are present, do not go out escaping from it"* (HR. Bukhari No. 626). Experts strongly advise at times of outbreaks that no one leaves their homes and that no one travels to other locations. These Prophetic reports show how he paid special attention to such epidemics and viruses and made some recommendations to prevent the spread of viruses. In addition to medical isolation, he would sometimes keep a certain distance from people with contagious diseases.

The Role of Islamic Social Finance (Zakat, Waqf, and Crowdfunding)

The COVID-19 pandemic and economic lockdowns have severely hurt global economic activity. In a bid to cushion the impact on households and business enterprises, most governments have introduced various policies and massive stimulus programs. Small and medium-sized enterprises (SMEs) are particularly vulnerable and many of them are already on the verge of collapse (Chamani Al Anshory et al. 2020). While the crisis has created immense human suffering, it has also sparked worldwide action from institutions and people eager to help. Islamic finance can be part of the COVID-19 response through a range of financing instruments well-suited for each stage.²³ Allah Al-Khaliq said in QS. Saba: 39 as follows:

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ ۖ وَيَقْدِرُ لَهُ ۖ وَمَا أَنْفَقْتُمْ مِّنْ شَيْءٍ فَهُوَ يُخْلِفُهُ ۖ وَهُوَ خَيْرُ الرَّازِقِينَ ۝ ٣٩

²³ OECD, *Health at a Glance 2017: OECD Indicators*, Health at a Glance (OECD, 2017), https://doi.org/10.1787/health_glance-2017-en.

It means, “Say, ‘O Prophet,’ ‘Surely ‘it is’ my Lord ‘Who’ gives abundant or limited provisions to whomever He wills of His servants. And whatever you spend on charity, He will compensate ‘you’ for it. For He is the Best Provider.”

Zakat can be an important component of national and NGO emergency support programs. Donors typically require that Zakat can be disbursed within one year of being given. This focus on an immediate benefit is well suited for crisis response. Zakat donors support both the poor and the economically insecure, an area of increased need in the pandemic.²⁴ Zakat donors often give cash transfers, which can be especially important in emergencies. Zakat plays an important role in promoting a more equitable distribution of wealth while also creating a sense of solidarity amongst Muslims. The role of the zakat becomes increasingly crucial during these troubled times. Zakat institutions are non-profit organizations that collect and distribute alms. Zakat institutions exist to provide social welfare and build social capital in civil society using a religiously-inspired tax collected from Muslims.²⁵

The collection of Zakat is voluntary in most countries and it is mandatory in six Muslim majority countries: Malaysia, Pakistan, Libya, Saudi Arabia, Sudan, and Yemen. To help the nation overcome this pandemic, zakat institutions should optimize the zakat fund to help communities survive. Zakat plays an important role in promoting a more equitable distribution of wealth while also creating a sense of solidarity amongst Muslims. The role of the zakat becomes increasingly crucial during these troubled times. Zakat institutions are non-profit organizations that collect and distribute alms. Zakat institutions exist to provide social welfare and build social capital in civil society using a religiously-inspired tax collected from Muslims.²⁶

The collection of Zakat is voluntary in most countries and it is mandatory in six Muslim majority countries: Malaysia, Pakistan, Libya, Saudi Arabia, Sudan, and Yemen. To help the nation overcome this pandemic, one thing Muslims can do is optimize the zakat fund to help communities survive.²⁷ Allah commands people to help through zakat, as in QS. An-Nissa: 114 below:

لَا خَيْرَ فِي كَثِيرٍ مِّن نَّجْوَاهُمْ إِلَّا مَنْ أَمَرَ بِصَدَقَةٍ أَوْ مَعْرُوفٍ أَوْ إِصْلَاحٍ بَيْنَ
النَّاسِ وَمَن يَفْعَلْ ذَلِكَ ابْتِغَاءَ مَرْضَاتِ اللَّهِ فَسَوْفَ نُؤْتِيهِ أَجْرًا عَظِيمًا ۙ ۱۱۴

²⁴ Al-Attas, *The concept of education in Islam: a framework for an Islamic philosophy of education*.

²⁵ S Azhar, “Pendidikan Agama Islam (Transformasi Potensialitas ke Aktualitas),” *Jurnal Idaarah* 1, no. 1 (2017): 96–104.

²⁶ Carla Martínez-Climent, Ricardo Costa-Climent, dan Pejvak Oghazi, “Sustainable Financing through Crowdfunding,” *Sustainability* 11, no. 3 (12 Februari 2019): 934, <https://doi.org/10.3390/su11030934>.

²⁷ Muchammad Abrori, Sugiyanto Sugiyanto, dan Thaqibul Fikri Niyartama, “Pemanfaatan Solar Cell Sebagai Sumber Energi Alternatif dan Media Pembelajaran Praktikum Siswa Di Pondok Pesantren ‘Nurul Iman’ Sorogonen Timbulharjo, Sewon, Bantul, Yogyakarta Menuju Pondok Mandiri Energi,” *Jurnal Bakti Saintek: Jurnal Pengabdian Masyarakat Bidang Sains dan Teknologi* 1, no. 1 (7 April 2017): 17, <https://doi.org/10.14421/jbs.1131>.

It means, “*There is no good in most of their secret talks—except those encouraging charity, kindness, or reconciliation between people. And whoever does this seeking Allah’s pleasure, We will grant them a great reward.*”

Cash waqf is one of the alternatives for the country to eliminate poverty. In Malaysia, cash waqf was flourishing and its implementation has been noticed by the public. Cash waqf has great potential to boost the country’s economy and develop the community. Fund collected through a cash waqf certificate program can be allocated to social-related development areas such as agriculture, education, health, and infrastructure, and poverty alleviation program during this Covid-19 crisis.²⁸ Cash Waqf plays a big role in the economy and society in the country. In Malaysia, Cash Waqf is one of the alternative instruments that can overall improve social welfare and reduce the poverty rate and at the same time, lessen the burden on the government. Waqf promotes mutual help and assistance among Muslims. This culture encourages the wealthier to always remember the poorer, leading them to contribute their money to the Waqf fund. Also, waqf could assist those affected by this Covid19 crisis.

Cash Waqf could play a significant role in financing micro and medium-sized enterprises (MMEs). The Cash Waqf model is meant to develop and enhance the financial services for micro and medium-sized enterprises (MMEs). MMEs can face their financial challenges and obligation in business and commerce by using the financial infrastructure based on the Cash Waqf model. Cash Waqf has the potential to improve domestic economic growth and play an important role in socio-economic development by allowing the MMEs to have access to financial services. Crowdfunding is a method of raising capital through the collective effort of friends, family, customers, and individual investors. This approach taps into the collective efforts of a large pool of individuals primarily online via social media and crowdfunding platforms and leverages their networks for greater reach and exposure. There are three types of crowdfunding, donation-based crowdfunding, rewards-based crowdfunding, and equity-based crowdfunding.²⁹ In donation-based crowdfunding, there is no financial return to the investors or contributors as donation-based crowdfunding. Rasulullah saw said:

رُويَ عَنِ النَّبِيِّ أَنَّهُ قَالَ: الزَّكَاةُ قَنْطَرَةُ الْإِسْلَامِ، فَمَنْ آدَّأَهَا جَاَزَ الْقَنْطَرَةَ وَمَنْ مَنَعَهَا إِحْتَبَسَ دُونَهَا وَهِيَ تُطْفِئُ غَضَبَ الرَّبِّ

It means, “*It has been narrated from the Noble Prophet (blessings of Allah be upon him and his family), that he said: “Zakat is the bridge of Islam; so whoever performs it can cross the bridge, and whoever withholds it will be detained beneath it. And it (Zakat) extinguishes the anger of the Lord.”*”

A large number of people affected by the pandemic have benefited from the assistance given out by zakat institutions. Although these initiatives are seen as only short-term solutions, it is undeniable that they contribute greatly to easing the burden of those affected and providing support for the frontliners, who are tirelessly combating the Covid-19

²⁸ Carla Martínez-Climent, Ricardo Costa-Climent, dan Pejvak Oghazi, “Sustainable Financing through Crowdfunding,” *Sustainability* 11, no. 3 (12 Februari 2019): 934, <https://doi.org/10.3390/su11030934>.

²⁹ Eka Mahargiani, Ahmad Nur Afnan, dan Sumarjoko Sumarjoko, “Covid-19 dalam Perspektif Teologis, Fiqh dan Sains,” *Syariati: Jurnal Studi Al-Qur’an dan Hukum* 7, no. 1 (12 Juli 2021): 43–56, <https://doi.org/10.32699/syariati.v7i1.1847>.

outbreak. People whose incomes have been affected by the pandemic have been sustained through the distribution of aid. It can be said that, in some ways, zakat institutions can provide some relief that has improved the people's quality of life, and they may become a prominent national source of public funding.³⁰

Prohibition of Worship in Mosques

In connection with the COVID-19 pandemic, state authorities have implemented numerous restrictions on civil liberties aimed at stopping the spread of the infection. Sanitary restrictions have also been applied in religious practices. Coronavirus affects not only the physical part of people, causing serious illness and even death.³¹ The high transmission of the virus between people forced spiritual leaders to change the organization of religious practices. Every follower of Islam, always before praying, must perform ablution, consisting of ritual washing of the body. Cleaning should be done with water, but in the absence of water, it is acceptable to use a clean felt-tip pen or gravel, e.g., when traveling. That is why there are bathhouses in mosques and houses of prayer, in which ritual washing should be performed. Despite such an obligation, mosques have introduced a ban on gathering for common prayer.³²

First of all, religious practices carried out in large groups of people, without maintaining an appropriate social distance and proper personal hygiene may contribute to the intensification of the transmission of pathogenic viruses, especially those transmitted by airborne droplets. Examples of such transmission of COVID-19 were the pilgrimage to Baitullah and the religious meetings of the Jamaat Tabligh movement. However, it cannot be unequivocally stated that community religious practices are becoming a special plane contributing to the spread of diseases. Restricting community religious practices should be primarily aimed at educating on the prevention of the transmission of infectious diseases, and not completely closing access to the place of worship. It has been shown above that carrying out sacred religious rites during a global pandemic, such as pilgrimage in Islam, may contribute to an increase in the number of deaths among participants of these rites. However, the direct cause of the pilgrims' deaths was an infectious disease and not the mere fact of participating in the pilgrimage and religious ceremonies. Failure to maintain an appropriate social distance and proper hand hygiene contributes to the uncontrolled transmission of the virus. The conducted research also showed a significant influence of the opinion of the Muslim clergy on society.³³

Opinions expressed by Shi'ite clergy that there was no possibility of contracting the COVID-19 disease during the prayer were not only inconsistent with the state of scientific knowledge but above all extremely harmful to the population. It misled the population and thus could contribute to an increase in the number of cases. Finally, the decision to close

³⁰ Martínez-Climent, Costa-Climent, dan Oghazi, "Sustainable Financing through Crowdfunding," 12 Februari 2019.

³¹ Mahargiani, Afnan, dan Sumarjoko, "Covid-19 dalam Perspektif Teologis, Fiqh dan Sains."

³² Azhar, "Pendidikan Agama Islam (Transformasi Potensialitas ke Aktualitas)."

³³ Izzuddin Musthafa dan Fitri Meliani, "Penerapan Metode Pembelajaran Islam Klasik Al-Zarnuji Di Era Revolusi Industri 4.0," *JHIP-Jurnal Ilmiah Ilmu Pendidikan* 4, no. 7 (2021): 654–67, <https://doi.org/10.54371/jiip.v4i7.329>.

mosques to the public was particularly hard to accept, not only for the clergy but also for the believers. All religious communities around the world had to face this problem. Restricting the use of places of worship has made believers of all religions feel abandoned by their religious leaders and alone in the face of the COVID-19 pandemic. These limitations showed people how important religion is in life, especially when health and life are at risk.³⁴

Fearing an intense increase in infections, Saudi Arabia closed Mecca to pilgrims, the holiest city in Islam, where the only Muslim temple is located. Every believer should at least once in his life make a ritual pilgrimage to Mecca, at the time prescribed by religion. In 2020, the time of the most important religious event was from July 29 to August 3. On the other hand, at any time, a believer can make a little pilgrimage called the umrah. This possibility is used by many millions of Muslims every year. In Mecca and Medina, Islam's second holy city, where the tomb of Muhammad is located, Muslims flock throughout the year. Therefore, on February 27, 2020, the Saudi authorities decided to close the country's borders to all those traveling to the country for religious purposes. The restrictions introduced by the Saudi Arabian authorities aroused concern among the followers of Islam, because from April 24 to May 23, 2020, the month of Ramadan fell on the Muslim calendar, in which Muslims lived the holy time of fasting and often traveled to Mecca and Medina as part of in-depth prayer.³⁵

Similar solutions regarding the limitation or complete closure of pilgrimage sites were made by the Iraqi authorities, suspending pilgrimages to shrines in Najaf and Karbala, which are holy places for the Shi'ite community. In Morocco, too, the annual mousses celebrated in honor of saints or marabou have been canceled. The local, often rural tradition is deeply rooted in the mentality of the Moroccans, and therefore, it is an essential part of the community life of the Muslim community. The COVID-19 pandemic has forced believers to change religious practices. In 2021, Saudi Arabia eased restrictions related to COVID-19 pandemics during the month of Ramadan and the Eid al-Fitr holidays. However, precautionary measures are still recommended, such as social distancing and hand disinfection. Other Muslim countries, such as Egypt, Tunisia, and Iraq, have restricted their shops during the Eid al-Fitr holidays to avoid crowds in shopping malls.³⁶

E-learning Challenges

The unexpected closure of educational institutions as a result of the emergence of COVID-19 prompted the authorities to suggest adopting alternatives to traditional learning methods in emergencies to ensure that students are not left without studying and to prevent the epidemic from spreading.³⁷ The formal learning system with the help of electronic resources is known as e-learning. Whereas teaching can be inside (or outside) the classrooms, the use of computer technology and the Internet is the main component of e-learning. The traditional educational methods were replaced by e-learning when the COVID-19 virus appeared because social gatherings in educational institutions are considered an opportunity

³⁴ Azhar, "Pendidikan Agama Islam (Transformasi Potensialitas ke Aktualitas)."

³⁵ Dawiyatun dan Muzhdalifah, "Menggali Spiritualitas Islam dalam Menghadapi Wabah (Studi Kasus Penanganan Pandemi Covid-19 di Pondok Pesantren Nasy'atul Muta'allimin Gapura Timur Gapura Sumenep)."

³⁶ Dawiyatun dan Muzhdalifah.

³⁷ Ayuni dkk., "Kesiapan Guru TK Menghadapi Pembelajaran Daring Masa Pandemi Covid-19."

for the virus to spread. E-learning is the best option available to ensure that epidemics do not spread, as it guarantees spatial distancing despite the challenges and studied figures, which indicate that students are less likely to benefit from this type of education.³⁸

Information and communication technologies (ICTs) offer unique educational and training opportunities as they improve teaching and learning, and innovation and creativity for people and organizations. Furthermore, the use of ICT can promote the development of an educational policy that encourages creative and innovative educational institution environments. Therefore, attention is given widely to efforts and experiences related to this type of education. This technology is commonly used by most universities in several developing countries. In an educational environment, there are lots of learning-related processes involved, and great amounts of potential rich data are generated in educational institutions that continue to extract knowledge from those data for a better understanding of learning-related processes).³⁹

E-learning is playing a vital role in the existing educational setting, as it changes the entire education system and becomes one of the greatest preferred topics for academics. It is defined as the use of diverse kinds of ICT and electronic devices in teaching. Most students today want to study online and graduate from universities and colleges around the world, but they cannot go anywhere because they reside in isolated places without good communication services. Because of e-learning, participants can save time and effort for living in distant places from universities where they are registered, so, many scholars support online courses.⁴⁰

Many users of e-learning platforms see that online learning helps ensure that e-learning can be easily managed, and the learner can easily access the teachers and teaching materials. It also helped reduce the effort and travel expenses and other expenses that accompany traditional learning. E-learning reduced significantly the administrative effort, preparation and lecture recording, attendance, and leaving classes. Teachers, as well as students, see that online learning methods encouraged pursuing lessons from anywhere and in difficult circumstances that prevent them from reaching universities and schools. The student becomes a self-directed learner and learns simultaneously and asynchronously at any time.⁴¹

However, there are many drawbacks of e-learning, the most important of which is getting knowledge only on a theoretical basis and when it comes to using everything that learners have learned without applying practical skills. The face-to-face learning experience is missing, which may interest many learners and educators. Other problems are related to the online assessments, which may be limited to objective questions. Issues related to the security

³⁸ Ilmi Zajuli Ichsan dkk., "Covid-19 dan E-learning: Perubahan Strategi Pembelajaran Sains dan Lingkungan di SMP," *JINoP (Jurnal Inovasi Pembelajaran)* 6, no. 1 (30 Mei 2020): 50, <https://doi.org/10.22219/jinop.v6i1.11791>.

³⁹ I Kadek dkk., "Development of E-Learning Oriented Inquiry Learning Based on Character Education in Multimedia Course," *European Journal of Educational Research* 9, no. 4 (15 Oktober 2020): 1591–1603, <https://doi.org/10.12973/eu-jer.9.4.1591>.

⁴⁰ Supriani dan Devri, "Pengaruh Kualitas Guru Terhadap Prestasi Belajar Siswa."

⁴¹ Ismail Hanif Batubara dkk., "Bibliometric Mapping on the Research 'Merdeka Belajar' Using Vosviewer," *Jurnal Pendidikan Progresif* 12, no. 2 (2022): 477–86, <https://doi.org/10.23960/jpp.v12.i2.202207>.

of online learning programs and user reliability are among the challenges of e-learning in addition to other difficulties that are always related to the misuse of technology.⁴²

Web-based education, digital learning, interactive learning, computer-assisted teaching, and internet-based learning are known as E-learning. It is mainly a web-based education system that provides learners with information or expertise utilizing technology. The use of web-based technology for educational purposes has increased rapidly due to a drastic reduction in the cost of implementing these technologies. Nowadays, many universities have recognized the importance of E-learning as a core element of their learning system. Therefore, further research has been conducted to understand the difficulties, advantages, and challenges of e-learning in higher education. These issues have the potential to adversely affect instructors' quality in the delivery of educational material.

Technology-based E-learning requires the use of the internet and other essential tools to generate educational materials, educate learners, and administer courses in an organization. E-learning is flexible when considering time, location, and health issues. It increases the effectiveness of knowledge and skills by enabling access to a massive amount of data, enhances collaboration, and also strengthens learning-sustaining relationships. Although e-learning can enhance the quality of education, there is an argument about making E-learning materials available, which leads to improving learning outcomes only for specific types of collective evaluation. However, e-learning may result in the heavy use of certain websites. Moreover, it cannot support domains that require practical studies.⁴³

The main drawback of using e-learning is the absence of crucial personal interactions, not only between students and teachers but also among fellow students. Compared to developed countries, it was found that developing countries face many challenges in applying e-learning, including poor internet connection, insufficient knowledge about the use of information and communication technology, and weak content development. The provision of content such as video and advanced applications is still a new thing for many educators, even at the higher education level in developing countries. It is important to focus on analyzing the learner and student characteristics and motivating students to ensure their involvement in e-learning. Also, it is necessary to focus on the impact and extent of teacher acceptance of e-learning. The age difference between the teachers and the students indicates that the teachers received most of their studies and teaching skills through traditional teaching and learning methods, which may make their acceptance of e-learning different from the student's acceptance of modern methods of e-learning and education in general.⁴⁴

As the e-Learning educational system is using a lot of information and communication technologies (ICTs), so we should use these technologies to overcome the above challenges. As Prophet Muhammad is the role model for the whole world, teachers and academic institutions should use the Prophet's method of instructions. Parents, teachers, students, and

⁴² Y Supriani dkk., "The Process of Curriculum Innovation: Dimensions, Models, Stages, and Affecting Factors," *Nazhroma: Jurnal Pendidikan Islam* 5, no. 2 (2022): 485–500, <https://doi.org/10.31538/nzh.v5i2.2235>.

⁴³ A. Rusdiana, *Konsep Inovasi Pendidikan* (Bandung: CV. Pustaka Setia, 2014).

⁴⁴ Nora Susilawati, "Merdeka Belajar dan Kampus Merdeka Dalam Pandangan Filsafat Pendidikan Humanisme," *Jurnal Sikola: Jurnal Kajian Pendidikan dan Pembelajaran* 2, no. 3 (31 Maret 2021): 203–19, <https://doi.org/10.24036/sikola.v2i3.108>.

academic institutions should interact with each other through ICTs and should monitor the learning environment. Additionally, there should be a proper IT infrastructure that monitors the activities of students and give feedback properly. By adopting proposed guidelines and policies, academic organizations can produce skilled professionals having ethical and moral values which would be useful for society.⁴⁵

E-learning is becoming one of the main tools for the educational process in most organizations all over the world. Almost all organizations have been transformed from traditional learning to e-Learning. However, organizations tend to emphasize its benefits only and did not make enough effort to deal with its shortcomings. This paper stated a lot of challenges faced by the current e-learning system and also introduced the Islamic philosophy of education. It is difficult for Muslim academic organizations to achieve the objectives of education in the current e-Learning system. So they should rethink their approaches to their identity. We proposed the model by highlighting all the required aspects. So there is a need for tools, applications, and further research for a comprehensive e-Learning system based on Islamic principles. By adopting and implementing the proposed model, it is hoped that we can produce skilled Muslim professionals, who will work in practical life according to the teaching of the Quran and Sunnah. They can be more useful to the *Muslim ummah*.⁴⁶

CONCLUSION

This covid-19 pandemic greatly affects politics, economy, society, culture, defense, and security on a global or local scale, and affects education policy. The global political influence can be seen in terms of relations between countries that have an impact on economic policies related to the decline in exports and imports of certain communities. This also affects local politics which is finally able to suppress the rupiah exchange rate until it gets worse. On the other hand, people are also faced with various life problems that rely on religious areas. The variety of interpretations that arise related to the doctrine of self-defense (survival) of the pandemic also varies.

First, theological interpretation will lead to indiscretions in the pandemic so that they are still carrying out religious activities as before. But this view will be counterproductive to government protocols and medical curricula that advocate, social distancing, Large-Scale Social Restrictions (PSBB). Second, interpretation is based on sharia principles. This second interpretation is more progressive and in line with government measures and medical advice in maintaining things of human nature such as the implementation of vaccinations. This fiqh logic emphasizes the importance of defending oneself to achieve physical well-being (health) in protecting the soul without eliminating the values of human faith (esoteric) to Khaliq. This rational religious interpretation is what will be the right solution for the Indonesian nation in breaking the chain of the Covid-19 pandemic.

⁴⁵ Syamsul Arifin dan Moh. Muslim, "Tantangan Implementasi Kebijakan 'Merdeka Belajar Kampus Merdeka' Pada Perguruan Tinggi Islam Swasta di Indonesia," *Jurnal Pendidikan Islam Al-Ilmi* 3, no. 1 (24 Juni 2020), <https://doi.org/10.32529/al-ilm.v3i1.589>.

⁴⁶ Yuanyuan Zhou dkk., "Artificial Intelligence and Machine Learning for the Green Development of Agriculture in the Emerging Manufacturing Industry in the IoT Platform," *Acta Agriculturae Scandinavica, Section B — Soil & Plant Science* 72, no. 1 (31 Desember 2022): 284–99, <https://doi.org/10.1080/09064710.2021.2008482>.

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