Islamic Philonthropy at Islamic Boarding School-Based Microfinance Institutions in Madura During the Covid-19 Pandemic

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ARTICLE INFO	ABSTRACT
	The Covid-19 pandemic has caused a significant economic downturn, including in Madura, which necessitates alternative solutions to support community economic resilience, even if the impact is not substantial. This study aims to examine the role of Islamic economic instruments implemented by Islamic boarding school–based microfinance institutions in addressing economic challenges during the Covid-19 period. The research employs a mixed-method approach, combining quantitative analysis with qualitative data obtained through interviews and observations. This approach allows statistical findings to be complemented by empirical insights into the practical implementation of Islamic microfinance practices, enabling their potential replication by other institutions or communities. he findings indicate that the economic empowerment model applied is based on *philanthropy from ummah to ummah*, utilizing Islamic instruments such as zakat, infaq, alms, and waqf. The hypothesis testing results show that zakat has a positive and significant effect on economic improvement, with a t-value of 3.287. In contrast, infaq does not have a significant effect, while waqf and alms demonstrate negative but significant partial effects on economic conditions during the Covid-19 period. The standard error of all independent variables is below 5 percent, indicating their overall influence on the Madurese economy during the pandemic. Furthermore, the coefficient of determination (R^2) is 0.718, suggesting that zakat, infaq, alms, and waqf collectively explain 71.8 percent of the variation in economic improvement, while the remaining 28.2 percent is influenced by other factors not examined in this study.

INTRODUCTION

At first, China was the first country reported by WHO. However, the impact was getting bigger all over the world. At least, there are 121 countries in the world that have been affected by the severity of the corona virus, and Indonesia is no exception. At the beginning of the excitement of the corona virus, Indonesia was predicted to be free from the outbreak. Even the palace had claimed that the virus that emerged from China had not yet spread to Indonesia. The prediction was missed, considering that there were immigrants from abroad who were positive for the corona. This virus spread to various areas, including in Madura.

Residents who were confirmed positive for the corona virus on Madura Island, East Java.In the past month, it increased by 417 people, from 84 people to 501 people.[1]The largest number of people exposed to the corona virus is the Bangkalan district and then Sampang. This condition affects the economy of the Madurese community. The economic downturn is a consequence of the government and society in general. Several policies have been taken by the government. However, the size of the State budget is unable to handle the economy caused by COVID-19, this situation is where many people are slumped due to the condition of people who have to keep their distance and reduce activities.

In addition, to the above factors, the impact of corona also has an effect on the regions, termination of work rights and inflation impacting the economy of the people who are squeezed. To encourage the economy of the community in Madura, capital allowances are needed. This position provides a sense of care for the Islamic microfinance institutions built by Islamic boarding schools to meet the needs of the community because basically many Madurese people fall into the category of people who are not bank-worthy.

There is a lot of data that proves that the Indonesian people are categorized as unbankable or unbanked, this data shows that Indonesia is very vital to have non-bank financial institutions that are able to serve all the needs of the Indonesian people in terms of finance. in Indonesia, about 97 million people have not yet experienced the touch of financial or banking services by the Indonesian government. This situation has prompted the government to implement financial policies that benefit the poor.

Basically, the community really needs a touch of capital from financial institutions to run the economy, so this situation requires the government and the community to both care about people who are not bank-worthy, especially people in remote villages. The problem they experienced is that they are in the unbanked category, so to even out the fulfillment of community needs from capital or finance, philonthropy based on ummah to ummah is needed.

Madura is an island located in the province of East Java which is divided into four regions, namely Pamekasan Regency, Bangkalan Regency, Sampang Regency and Sumenep Regency. In terms of the economy of the island of Madura is still relatively low compared to the surrounding area. Even from the four districts there is a gap in terms of community welfare, this is because there is still a lack of maximizing the economic potential that exists on the island of Madura.

Madura Island is very famous for its religion. It has a lot of economic potential, both in terms of natural resources, or from other potentials, which are found in Madura district. Madurese community. In existence,Waqf is one of several sources of funds that implements

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[1]Nancy Junita, ", 'Sebulan, Pasien Covid-19 di Madura Tambah 417 Orang,' Newswire Jatim Pemprov," (Jawa Timur, 2021).

sharia principles and is oriented to economic development. The existence of these sources of funds has great potential in providing community welfare and the benefit of the people.[2]

In essence, zakat, infaq, and shadaqoh are some of the concepts of raising funds in Islam, other than waqf, some of these instruments are Islamic philonthropy that can be developed in Islamic microfinance institutions to help the community. The Madurese, who are known to be religious, are certainly no stranger to philonthropy. Philontropy as one of the economic instruments in Islam, has become one of the potentials in Madura, the community in Madura is the majority of Muslims, of course it will support the maximization of the philonthropic instrument as an economic generator for the Madurese community built in microfinance institutions.

Realizing the importance of the existence of microfinance institutions in providing impetus for the progress of the national economy, of course, apart from applying the savings and loan system in every business operation carried out, MSMEs also apply a profit-sharing system (ratio) by implementing sharia principles. In this case, one of the institutions that has a role as a sharia microfinance institution is BMT (Baitul Maal Wattamwil) and Sharia Cooperatives.[3]

Philonthropy in Islamic financial institutions are expected to be able to touch all levels of society without having to go through a bank, the community can be served financially. This program has been carried out by the government and the community themselves to cover the financial needs of various different communities, one of the community groups that need an economic development program is the Madurese community. Islamic philanthropy has been widely carried out by KJKS and BMT which have the same role in it there is the development of philonthropic instruments such as zakat, waqf, and alms. This program is carried out to absorb the needs of the Madurese community who are not bank-worthy and also unable to take financing at Islamic boarding school microfinance institutions, with modern distribution being developed during the corona period.

In accordance with the results of previous research, that in minimizing the creation of social inequality and business instability that may occur in economic life, of course the effectiveness of philanthropy has a major role in agreeing to this. To increase economic progress and development in meeting needs, the considerable potential of the concept of philanthropy by implementing the distribution of capital in its role as an economic actor by positioning itself as a producer.[4]The concept of philonthropy is strongly driven by morals and knowledge of Islamic economics by managers of Islamic financial institutions to become one of the instruments for economic development during the COVID-19 period.

Research was also conducted by Purwatiningsih and Yahya who proved that in improving the welfare and benefit of the people and preventing social inequality in society, zakat and Islamic philonthropy are one solution in solving and manifesting this in real life.[5]Philontropy is one of the economic solutions during the pandemic because of the limited

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[2]Azmi Faizah Nur dan Ida Nuraini, "Analisis Sektor Ekonomi Sektoral Pada Empat Kabupaten Di Pulau Madura," *Jurnal Ekonomi Pembangunan* 9. No.1 (Juli 2011): 34.

[3]Andri Sumitra, *Bank Syariah dan Lembaga Keuangan Syariah*, Kedua (Prenadamedia Group, 2009), 45.

[4]Linge, Abdiyansyah, "Filantropi islam sebagai instrumen keadilan ekonomi," *JURNAL PERSPEKTIF EKONOMI DARUSSALAM* 1, no. 1 (2015): 55.

[5]Purwatiningsih, Aris Puji dan Yahya, Muchlis, "Literature Review Filantropi Islam antara Tahun 2008 hingga 2018 A Review on Islamic Philanthropy Literatures between 2008 to 2018," *Jurnal Al-Muzara'ah* 6, no. 2 (2019): 33, https://doi.org/10.29244/jam.6.2.129-138.

government budget to meet the needs of the Madurese community, the application of philonthropy in Islamic microfinance institutions in Madura requires collaboration from managers and the general public. Collaboration is a form of joint work, especially in an effort to combine ideas[6]

From these various problems, researchers feel need to conduct research on Islamic philonthropy in Islamic financial institutions in Madura based from ummah to ummah, by measuring the level of benefits obtained by the community in Madura.

Epitymologically, philanthropy is a person's sincerity in giving a number of goods or services which in this case can be used in general by the community. Philanthropy is not only finished at a certain time or a decade, but this philanthropy is an aid that implies an indefinite period or period of time. long term, with the aim of empowering the community and can be a problem sulving in any problems that occur. Operational assistance in the long term does not stop at something material or material or a sum of money, but also non-material assistance or services that can provide benefits and welfare to the community.

Islam which is essentially a form of religion that upholds human values and prioritizes mutual assistance, Islam provides a tangible form of philonthropy in the form of social justice through a number of instruments that lead to the benefit of the people, namely in the form of zakat, infaq, alms, and waqf.[7]Amar also said that alms, zakat, infaq, and waqf are Islamic philanthropic instruments created for the implementation of justice and equity.[8]

The philonthropy used in Islamic financial institutions consists of zakat, waqf, infaq and alms. Zakat is an act where in this case a person will issue some of his wealth to another person (certain person who has been determined in Islamic law) at a predetermined time and level. The distribution of assets is intended to provide access to the poor in carrying out their business and as a form of sympathy in empowering and prospering the community.[9]

In order to maximize the distribution of funds with zakat instruments that will be given to mustahiq, there is a provision for calculating the level of distribution of the amount of akat to be issued, which in this provision will examine how much zakat is obtained and how much zakat funds will be distributed to zakat recipients. Apart from zakat, there are also infaq and alms which are also one of the instruments of economic justice to build social assistance.

Infaq is an allowance for property, or practice in the form of assets. Alms has a broader meaning because alms can include wealth and not property. This concept is also an instrument for distributing wealth in the Islamic economic system, and will provide growth and development in maintaining economic stability, which in turn will also encourage the realization of community economic welfare.[10]

While, other instruments are waqf, waqf in general is a gift from the owner of waqf objects to be used as benefits to the general public.Generally, waqf occurs and is known by public is waqf of buildings, land or other immovable waqf. In the public interest, such as for

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[6]Nanang Haryono, ", 'Jejaring Untuk Membangun Kolaborasi Sektor Publik,'" *" Jurnal Jejaring Administrasi Publik* 4, no. 1 (2012): 15.

[7]Anang Wahyu, "'Filontropi Islam Sebagai Stabilitas Kehidupan,'" *Transformasi* 10, no. 1 (2017): 33.

[8]Faozan Amar, "'IMPLEMENTASI FILANTROPI ISLAM DI INDONESIA,'" *AL-URBAN: Jurnal Ekonomi Syariah dan Filantropi Islam* 1, no. 1 (t.t.): 44.

[9]Hebby Rahmatul Utamy, "'Keadilan Ekonomi Dalam Pendistribusian Zakat Oleh Badan Amil Zakat Nasional (Baznas)Kabupaten Tanah Datar,'" *Jurnal Tamwil* 1, no. 1 (2015): 22.

[10]Idri, *Hadis EKonomi "Ekonomi Dalam Perspektif Hadis Nabi"* (Depok : Kencana, 2015), 57.

mosques, Islamic boarding schools and others.Waqf has a role in improving the quality of economic development, through social and economic improvements.[11]

Philonthropy that is carried out in Islam has the concept of being collected from people who have economic ability and will be given to the poor.In this concept based from ummah to ummah is carried out by managing financial arrangements from the community to the community.

Management built to channel philonthropy from ummah to ummah is also carried out by Islamic boarding schools-based micro-finance institutions. The development of Islamic microfinance institutions known in Indonesia as Baitul Mal Wat-Tamwil (BMT) is very rapid. In practice, BMT carries out two types of activities, namely Baitul Tamwil and Baitul Maal. In providing a very large impact on the progressiveness of the economic activities of small and low-income entrepreneurs, Baitul Mal Wattamwil (BMT) seeks to foster investment and businesses that are considered productive by providing encouragement and motivation to these entrepreneurs to be active and proficient in saving and supporting financing. economy. On the other hand, which has similarities in its orientation in realizing a prosperous society, Baitul Maal carries out several deposits of infaq, zakat and shadaqoh in accordance with what was previously mandated to the institution.[12]

METHODS

In the data collection technique, the researcher uses mixed methods with a sequential explanatory model (information in sequence).This is intended so that researchers can get useful and valid data. This sequential explanatory method is carried out by collecting quantitative data which is then analyzed after data collection and qualitative data analysis are completed. Therefore, it can be understood that the type of sequential explanatory emphasizes more on the qualitative data that the researchers get.[13]

People who have received social funds at Islamic boarding school-based microfinance institutions in Madura, namely BMT NURI and UJKS Anuqoyah in four districts in Madura and BMT Sidogiri in the horseshoe area, both members and the general public are the population referred to in this study. While, the sample in this study has a quantity of 98 (ninety-eight) people. Dealing with that, the saturated sampling method and the census are a method used by researchers in the sampling procedure. In the sense that the saturated sampling method in question is a sampling technique that is carried out when all members of the population are used as samples. This is often done by researchers if the population is relatively very small (100 people)

To predict the value of the dependent variable, in this case the multiple linear regression analysis method is considered suitable in this study. This can be seen in the quality of operational services, which participates in considering the values of the following variables:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

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[11]Aris, L. Z. N. & D. A., "'Konstruksi Pembangunan Wakaf Saham Dala Rangka Mengoptimalkan Potensi Wakaf Produktif Di Indoensia.,'" *Jurnal Islamic Circle*, 1, no. 1 (2020).

[12]Nafis, A. W., "PROSPEK AHLI EKONOMI SYARIAH DI DALAM MENGHADAPI ASEAN ECONOMIC COMMUNITY," *Iqtishoduna: Jurnal Ekonomi Islam* 3, no. 1 (2015): 55.

[13]Sirnayatin, Titin Ariska, *Metodologi "Membangun Karakter Bangsa Melalui Pembelajaran Sejarah"* (Jakarat: Universitas Pendidikan Indonesia, 2013), 56.

From the hypotheses built, there are 2 (two) variables to be discussed, namely improving the community's economy (variable Y) and developing Islamic philonthropy (variable X). The variables in question are: Islamic philonthropy (independent variable / independent variable / X). For the development of Islamic philonthropy, the indicators to be studied are:

1) Zakat (X_1)
2) Infaq (X_2)
3) Alms (X_3)
4) Waqf (X_4)

Community Economy (dependent variable / Y) the community's economy is measured by increasing income, expanding economic access, and good management in the economy.

RESULT AND DISCUSSION

The catastrophe that befell the world known as the virus greatly gave everyone fear the virus that first appeared in Wuhan, in Indonesia itself in early 2020.[14]This virus has spread to various regions including in villages, so that some of the things caused by COVID-19 have a very negative impact on health, education, and the economy. To survive and recover some of the damage caused by COVID-19, overall economic development is needed. both the government and the public sector.

In this study, recipients of social funds in Islamic financial institutions are not only members of these institutions. However, many recipients of social funds are also the general public as beneficiaries.

No.	Institution Category	Number of Respondents	%
1	UJKS Annuqayah	23	23,5
2	BMT Nuri	36	36,7
3	BMT Sidogiri	39	39,8

The forms of philonthropy managed by sharia microfinance institutions owned by Islamic boarding schools in Madura are divided into two types.[15]The first is in the form of consumptive social funds in the form of materials, basic necessities and other daily needs. Second, in the form of productive funds such as productive waqf for the community. This is in accordance with Ustad Adi Hidayat's statement as chairman of the East Java Baitul Maal Nuri (BMN) that "the provision of social funds from BMN takes many consumptive and productive forms during covid-19.There are several forms such as building houses for the poor, forms of assistance food, digging wells for the community, as well as assistance for widows".[16]

Likewise, the statement of Mr. Ahmad Majdhi Tsabit as director of the Annuqoyah Guluk-Guluk Sumenep UJKS that "The philanthropy applied at the Annuqayah UJKS is not specifically the concept in Islam such as the distribution of zakat, infaq, shadaqah and infaq funds. But it's more a form of institutional concern for members who are affected by the

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[14]Harisah, "Kebijakan Pemberian Insentif Pada Tenaga Medis Virus Corona Covid-19; Pendekatan Maslahah," *SALAM; Jurnal Sosial & Budaya Syar-i FSH UIN Syarif Hidayatullah Jakarta* Vol. 7 No. 6, hlm. 519-528, (2020): 21, https://doi.org/10.15408/sjsbs.v7i6.15320.

[15]Ustad Adi Hiadayat, Pengelola Baitul Maal Nuri Jawa Timur, Filontropi dalam Lembaga Keuangan Syariah, 20 Juni 2022.

[16]Ahmad Majdi Tsabit, Filontropi Dalam Lembaga Keuangan Mikro Syariah di Madura, 20 Juni 2022.

Covid 19".[17]When talking about the impact on institutions, it is more about the negative impact, because at UJKS Annuqayah does not collect ZISWAF but remains committed to providing assistance to members during this covid 19 period in the form of CSR.

The philonthropy recipients from ummah to ummah from four districts in Madura, mostly Pamekasan district.

No.	Categories	Number of Respondents	%
1	Bangkalan	5	5,1%
2	Sampang	21	21,4%
3	Pamekasan	57	58,2%
4	Sumenep	15	15,3%

According to the data above, there are 98 people consisting of members and the general public. Table 4.4 above shows that the respondents with male sex are 53 respondents or 54.1% and respondents with female sex are 45 respondents or 45.9%.

This figure shows that there are more male recipients of social funds. Meanwhile, Table 4.5 above shows that 5 respondents from Bangkalan or 5.1%, Sampang as many as 21 respondents or 21.4%, from Pamekasan as many as 57 respondents or 58.2% and respondents with Sumenep as many as 15 respondents or by 15.3% This figure shows that the most recipients of social funds from Pamekasan in this study.

In accordance with Ahmad Faruq's statement, there are still many philontropies that are being carried out in the city of Pamekasan. It is becaused of the majority of managers of Islamic financial institutions are Pamekasan people, so that in distributing social funds, we will look for the closest area and we know a lot.[18]To find out the calculation of instrument item reliability is using the IBM SPSS Statistics version 20 application.It can be concluded in the table above. The reliability test of the research shows that the alpha value is 0.976 which in this case indicates that this research is reliable. To test whether the items in the statement are reliable, a reliability test was conducted on 24 questionnaires that had been filled out by respondents and looked at the alpha coefficient. The alpha coefficient can be measured using the Cronbach alpha statistical test. A variable is said to be valid and reliable if it has a Cronbach Alpha > 0.70. From the table above, it is known that the online shop reliability coefficient is 0.96 and shows that the reliability coefficient > 0.70 is declared reliable.[19]

To test the validity of the instrument in this study, researchers took a sample of 98 respondents. The statement is said to be valid if the correlation value is positive or equal to r table. Where r table with N = 98 with corrected item value- Total Correlation above 0.381 then the item statement is said to be valid.[20]From the results of the calculation of the validity of the instrument items on the 24 statement items and consulted on the "r" table at a significant level of 5%.

Table of data collection instruments that have been valid there is a variable Islamic Philontropy (independent variable / independent variable / X). For the development of

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[17]Ahmad Majdi Tsabit.

[18]Ahmad Faruq, Bagian HRD KJKS Nuri Jawa Timur, Agustus 2022.

[19] Bina Nusantara University, *Uji Validitas dan Reliabilitas,* https://qmc.binus.ac.id/2014/11/01/u-j-i-v-a-l-i-d-i-t-a-s-d-a-n-u-j-i-r-e-l-i-a-b-i-l-i-t-a-s/ (Diakses pada 1 Desember 2021 Pukul 19:40 WIB).

[20] Muhammad Nisfiannoor, *Pendekatan Statistik Modern untuk Ilmu Sosial,* (Jakarta: Salemba Humanika, 2009), hlm. 229.

Islamic philonthropy the indicators to be studied are: Zakat (X1), Infaq (X2), Alms (X3), waqf (X4) on the Community Economy (dependent variable / dependent variable / Y) the community's economy is measured by increasing income, broad economic access, as well as good management in the economy.

Based on the Kolmogorov-Smirnov normality test, a significance value of 0.697 is greater than 0.05, so it can be concluded that the data is normally distributed. Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). A good regression model should not have a correlation between the independent variables. If the independent variables are correlated with each other, then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between independent variables is equal to zero.[21]

Based on data from SPSS processing, the results of the correlation between independent variables show that all variables have a percentage below 90%. Therefore, because this correlation is still below 90%, serious multicollinearity does not occur. The results of the calculation of the tolerance value also show less than 10%, which means that there is no correlation between the independent variables whose value is more than 95%. The results of the calculation of the value of the variance inflation factor (VIF) are more than 10. Therefore, it can be concluded that there is no multicollinearity between independent variables in the regression model. If the tolerance value is below 0.10 or VIF is above 10, multicollinearity occurs

Furthermore, the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another observation. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is one with homoscedasticity or no heteroscedasticity.[22]Detection of the presence or absence of a heteroscedasticity problem is by means of a scatterplot graph, if the graph forms a special pattern, the model has heteroscedasticity. But, if there is no clear pattern, and the points spread above and below zero on the Y axis, then there is no heteroscedasticity.

From the scatterplot graph above, it shows that the points on the graph spread randomly and are spread both above and below the number 0 on the Y axis. Therefore, it can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to use to predict the improvement of operational service quality based on variable participants, instructors, materials, and facilities.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	687.020	4	171.755	59.294	.000[b]
	Residual	269.388	93	2.897		

[21] Imam Ghazali, *Aplikasi Analisis Multivariate dengan Program SPSS*, (Semarang: Badan Penerbit Universitas Diponegoro, 2001), hlm 57.

[22]Ninik Supriyati, , *"METODE PENELITIAN GABUNGAN (MIXED METHODS)"* (Surabaya: Supriyati Widyaiswara BDK, 2016), 44.

	Total	956.408	97				

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X1, X3, X2

To test how much variable X affects variable Y, this study performs an F test, with F test variables X1, X2, X3 and X4 can see the most influential variable on variable Y. Judging from the value of sig 0.00 <0.05, it shows that each independent variable jointly has a significant effect on Y. The F test basically shows whether all the independent variables included in the model have a joint effect on the dependent variable. Based on the table, it was concluded that H0 was rejected and H1 was accepted. This can be seen from the calculated F value of 59.294 while the resulting significance value is 0.000 which is smaller than 0.05. Thus, it can be concluded that this multiple regression model is feasible to use, and the independent variables include zakat, infaq, waqf and alms have simultaneous influence on the dependent variable of the community's economy during covid-19.

The calculated F value obtained in the Anova table in SPSS data processing is 18.341 with a probability level of 0.000 (significance). Because F count > F table, i.e. the probability is far below 0.05, Ha is accepted and the regression model can be used to improve the community's economy during covid-19.

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.009	.960		2.093	.039		
X1	.289	.088	.369	3.287	.001	.240	4.163
X2	.133	.114	.168	1.166	.247	.146	6.860
X3	.164	.101	.211	1.620	.109	.178	5.604
X4	.113	.108	.151	1.051	.296	.148	6.777

a. Dependent Variable: Y

The t-test shows how much influence the independent variables individually have on the dependent variable. To perform the t-test, use the Coefficient Table on SPSS. Based on the results of the test data through SPSS in the coefficient table, it can be seen: The zakat variable (X1) has a t count of 3,287 (absolute price). Because t count > t table = |3,287| > 1.665 Ha is accepted, meaning that the zakat variable partially has a positive and significant effect on improving the community's economy during covid-19. With a significant level of 0.001 which indicates that the error rate is still smaller than 0.05 or below 5%, the zakat variable has a positive influence on improving the community's economy during COVID-19. The infaq variable (X2) has a t count of -1.166 (absolute price). Because t count < t table = |-1.166| < 1.665 H0 is accepted, meaning that the waqf variable partially does not have a significant effect on improving the economy during covid-19. For a significant value, a value of 0.247 is obtained which indicates that this value is smaller than 5% so that the X2 variable has a negative influence on the economic improvement of the Madurese community during covid-19.

The waqf variable (X3) has a t count of 1,620. Because t count > t table = 1.620 < 1.665 Ho is accepted, meaning that the material variable partially has a negative and significant effect on improving the community's economy during covid-19. For a significant value, a value of 0.109 is obtained which indicates that this value is smaller than 5% so that

the X3 variable has an influence on improving the economy of the Madurese community during covid-19. Alms variable (X4) has a t count of 1.665. Because t count < t table = 1.051 < 2.201 Ho is accepted, meaning that the alms variable partially has a negative and significant effect on improving the economy during covid-19. While the standard error from the significant table has a value of 0.296 which indicates that this significant value is less than 5%, so it can be read that X4 has an influence even though the value is negative on the economic improvement of the Madurese community during covid 19.

To complete the data in this study, the results of data processing through SPSS "Model Summary" above, it is known that the coefficient of determination or R Square is 0.718. This figure means that the variables Zakat (X1), Infaq (X2), Alms (X3), waqf (X4) simultaneously (together) affect the variable (Y) by 0.718 while the rest (100%-71.8% = 28.2%) is influenced by other variables outside this regression equation or variables that are not examined.

From the statistical data obtained in the two-month study, it has been seen that several philonthropic instruments from ummah to ummah run by Islamic boarding school-based microfinance institutions have been running and overall have had a positive impact on improving the community's economy during the COVID-19 pandemic. This is in accordance with Ahmad Fakih's statement that at the time of COVID-19, he received aid for housing construction provided by the East Java NURI KJKS, so that the form of philonthropic assistance was very helpful to the community.[23]

CONCLUSION

From the results of the study, it can be concluded that Islamic Philanthropy Form Ummah To Ummah at Islamic Boarding School-Based Microfinance Institutions in Madura During the Covid-19 Pandemic has an impact on improving the community's economy during 2020-2022 both in the form of large funds and/or in the form of social services such as free product marketing for MSMEs, this form of social assistance is managed from assistance sourced from the general public and given to the general public as well so that philonthropy is carried out according to philonthropy from ummah to ummah. The forms of philonthropy that are carried out are zakat, infaq, alms and waqf, while the variables that have a positive influence on improving the economy of the Madurese community during COVID-19, because zakat is an instrument that is required in Islam with a clear measure.

The magnitude of the influence can be seen from the results of statistical data where the value of the coefficient of determination or R Square is 0.718. This figure means that the variables Zakat (X1), Infaq (X2), Alms (X3), waqf (X4) simultaneously (together) affect the variable (Y) by 0.718 while the rest (100%-71.8% = 28.2%) is influenced by other variables outside this regression equation or variables that are not examined. While the variable that has the most positive impact is the zakat instrument. It can be read from the results of quantitative data that: The zakat variable (X1) has a t count of 3,287 (absolute price). Because t count > t table = |3,287| > 1.665 Ha is accepted, meaning that the zakat variable partially has a positive and significant effect on improving the community's economy during covid-19. The infaq variable (X2) has a t count of -1.166 (absolute price). Because t count < t table = |-1.166| < 1.665 H0 is accepted, meaning that the waqf variable partially does not have a significant effect on improving the economy during covid-19. The waqf variable (X3) has a t count of 1,620. Because t count > t table = 1.620 < 1.665 Ho is accepted, meaning that the material variable partially has a negative and significant effect on improving the community's economy during covid-19. Alms variable (X4) has a t count of 1.665. Because t count < t table = 1.051 < 2.201 Ho is accepted, meaning that the alms variable partially has a negative and

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[23]Ahmad Fakih, MAsyarakat Peneriman Filontropi, 23 Juli 2022.

significant effect on improving the economy during covid-19. However, the standard error of X1, X2, X3, X4 table has this significant value less than 5%, so it can be read that the X variable has an influence even though the value is negative on the economic improvement of the Madurese community during covid 19.

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