MANAGEMENT OF ZAKAT AS THE INSTRUMENT TO IMPROVE ECONOMIC RECESSION OF COVID-19

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Abstract

The purpose of ziswaf management is to restore the chaotic condition of the country due to Covid-19, especially in the economic sector. The purpose of this research is to analyze how the mechanism and implementation of zakat distribution in response to the Covid-19 pandemic. The method used is literature study method. The literature study in this research is technical literature and non-technical literature. Based on the results of the analysis, BAZNAS has distributed zakat funds to three sectors, namely the field of health emergencies, socio-economic emergencies, and the field of existing program sustainability. From the results of this analysis, it can be concluded that the handlers of zakat implementation in handling Covid 19 have a very big influence. The total distribution of funds for the three sectors reached Rp. 7,578,461,063.

Keyword: Ziswaf, Economics, Covid-19

1. INTRODUCTION

In the past, the world is being shocked by a tragedy that can destroy state governance in terms of health, economy, education, religion and socio-culture. Namely with the Covid-19 virus outbreak that originated in Wuhan China, which then spread to other countries to enter Indonesia. In Indonesia, the case of the Covid-19 virus is very high. On November 25, 2020, there were 512 thousand cases of the community tested positive for Covid-19, with 430 thousand declared cured and 16,225 dead. This caused the government to take action by imposing Large-Scale Social Restrictions (PSBB) to reduce the spread of this virus and break the chain of transmission of covid-19. (Irfandi, et. Al 2020). However, the existence of this PSBB policy has disturbed several community activities, especially in economic activities. Where many workers complain about the existence of this PSBB policy because the income they get is drastically reduced while their basic needs continue to creep up. To restore the state of the country, it cannot be solved by relying on government policy. It requires cooperation from all elements, namely society, government, and social organizations. One of the social organizations that can be used to deal with this condition is the zakat management institution (Kadir et. Al., 2020).

Before the covid-19 virus pandemic, the recipients of zakat funds were special, namely only for 8 groups as mentioned in the At-Taubah letter. However, with this case the Indonesian Ulema Council (MUI) reviewed the utilization of zakat, infaq and alms funds to deal with the impact of the

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Covid-19 pandemic. The scholars agree that Islam is a religion of humanity, which is compatible with time, meaning that the rules and laws in Islam were created for the benefit of mankind. So, in current conditions, zakat is used as an instrument for funding sources in dealing with Covid-19. However, the use of zakat funds for these conditions is carried out freely, but must be based on clear criteria so as not to leave the zakat function itself. (Saputra, 2020). The use of zakat funds has several provisions, namely, productive zakat that is distributed in cash or in kind for the poor who are affected by Covid-19. Then the use of zakat funds in the form of services or asset management for the benefit of the community is prioritized for mustahiq, such as basic needs, provision of medicines, PPE, and disinfectants needed by officers or volunteers in dealing with Covid-19. Thus, the use of zakat funds is given to people affected by Covid-19, both Muslims and non-Muslims (Saputra, 2020).

The distribution of zakat is very important and useful if the distribution is focused on productive activities so that the benefits will be felt continuously. The implementation of the distribution of zakat funds can be done in the form; zakat is distributed to maintain the income of individuals in the poor, zakat that has been allocated in 50% can be allocated in the form of financing productive activities for the poor or underprivileged, for example, financing for productive skills training and activities or providing business capital (Maulana et al., 2019).

The steps that must be taken in overcoming the Covid-19 pandemic are by using zakat funds that have been managed by BAZNAS. Then distributed to people affected by this Covid-19 pandemic. Furthermore, if zakat funds increase, the aggregate purchasing power will also increase. If the purchasing power increases, it will increase production activities or the aggregate supply will increase. So that it can provide more job opportunities and increase taxes, if the tax increases, it will automatically increase and restore national income so that the government is able to build public infrastructure that has a good impact on the welfare of the Indonesian people. With the existence of zakat which has the potential to be very important in a pandemic like today, if it is managed, utilized (Amalia & Mahalli, 1999).

Based on the description above, this study is aimed at analyzing how the mechanism and implementation of zakat distribution in the response to the Covid-19 pandemic.

2. LITERATURE STUDY

2.1 Definition of Zakat

Zakat (zakāt) comes from Arabic, which is from the word زكَّى (zakāya) which means "blessing, growing, clean and good". In terms of zakat, it is the assets issued to purify the person who gives zakat (muzakki) from the filth of the stingy and sins, nourishes the remaining assets, increases the reward for those who issue, and nourish and purify society as a whole. Thus, because zakat is a manifestation of mutual cooperation between the rich and the poor, it is also a form of protection for the community from social disasters in the form of poverty and physical and mental weakness. Therefore, Allah said:
"Take zakat from some of their assets, with that zakat you clean and purify them, and pray for them. Surely your prayer (is) peace of mind for them. And Allah is All- Hearing, All-Knowing." (Surat al-Taubah: 103).

According to Abdul Mujieb zakat is to issue a certain amount of assets to be given to people who are entitled to receive it on conditions determined by the syara (Mujieb, 1994). Meanwhile, according to al-Syarbani zakat is the name for a certain number of certain assets that must be given to certain parties with certain conditions as well (al-Sharbani, 1321). As for al-Ghazzi's opinion about zakat is the name for a certain asset according to certain ways, then it is given to a certain group of people as well (al-Ghazzi, 2005). Meanwhile, according to Law Number 23 Year 2011 zakat is property that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. Legal Basis of Zakat

Zakat is part of the third pillar of Islam after prayer and prayer. This means that someone is required to pay zakat. Because the benefits of zakat, if implemented properly, can be a potential source of income to support the success of national development, especially in the fields of religion and economy, especially to help increase people's income and welfare (Zuhdi, 1994).

As for the arguments that show that a person is obliged to pay zakat, it is written in QS at-Taubah 60 and 103, ad-Dzariyat 19, al-Baqoroh 245, 261 and 267 and in QS Maryam 31. Apart from that the Prophet Muhammad also said about obligation to pay zakat, as for the reads, namely:

"From Ibn Abbas ra, that the Holy Prophet has sent Mu'adz (bin Jabal) ra to Yemen. The Holy Prophet said: Call (invite) them to admit that there is no god but and that I (Muhammad) are the Messenger of Allah. If they accept that, then tell them that Allah has made it compulsory for them to pray five times a day and night. If they have accepted it, then inform them that Allah has obliged zakat on their property; taken from the rich among them and given to the poor among them." (al-Bukhari 1987)

"It was from Abu Hurairah that a hamlet Arab came to the Messenger of Allah. and asked: O Messenger of Allah, show me the deeds that if I do I will go to heaven! He replied: Worshipping Allah and not associating partners with Him, establishing the obligatory prayers, paying the obligatory Zakat, and fasting Ramadan. He said: As my soul is in His grasp, I will not increase or decrease it at all. When he was gone, the Holy Prophet said: Whoever wants to see one of the inhabitants of heaven look at this person." (Muslim 1972)

"From Ibn Umar ra, that Rasulullah saw. said: Islam is founded on five principles: acknowledging that there is no god (right) but Allah and that Muhammad is the messenger of Allah, establish prayers, pay zakat, perform Hajj and fast in the month of Ramadan." (al-Bukhari 1987)

2.2 Purpose and Benefits of Zakat

Islam requires a Muslim to pay zakat for nothing but the welfare of the people. Because in the view of Islam, zakat provides a belief that everything that is obtained and owned by humans is a permit from Allah. Therefore, whoever is lucky has the right to wealth, the wealth may not be
accumulated or hoarded and must be rotated (Fitri, 2017).

Departing from the three principles of Islamic economics, the objectives of zakat worship are:

1. To clean / purify the muzakki's soul from despicable traits such as stingy and selfishness / individualism.
2. To clean property from the possibility of mixing with illicit property.
3. To prevent the circulation of money to a group of the rich.
4. To improve the quality and welfare of human life.

While the benefits of zakat, among others (Sari, 2006):

1. As a manifestation of faith in Allah SWT.
2. Because zakat is a mustahik right where zakat functions to help, assist and foster them, especially the poor towards a better life.
3. Zakat is one of the sources for the development of facilities and infrastructure
4. Zakat is to promote correct business ethics, because zakat is not cleaning up dirty property, but removing part of the rights of others from the assets that we work for properly and correctly.
5. The main indicator of one's submission to Islamic teachings
6. Opening up wide employment opportunities
7. Doubling the control of assets and capital in the hands of Muslims.

3. RESEARCH METHODOLOGY

This research uses descriptive qualitative method, which is a study that uses qualitative data and then describes it descriptively. This type of research is used to analyze a social situation, event, or phenomenon. The research focus is on articles on how to analyze how the mechanism and implementation of zakat distribution in the response to Covid-19. In this study using a literature study instrument. The literature study aims to reveal various kinds of theories concerned in the problem being studied, literature studies can also be used as input and a basis in explaining how the mechanism and implementation of zakat distribution in the response to the Covid-19 pandemic. This study also uses secondary data sources (Prasanti, 2018).

The data analysis technique used in this research is qualitative data analysis, this analysis has 4 stages, namely collection, reduction, presentation and conclusion. Collecting data in this study used secondary data, from the BAZNAS journal and website regarding BAZNAS reports in handling covid-19. Furthermore, the data reduction stage, the data that has been obtained is analyzed, simplified, and removes unnecessary parts of the data in order to produce relevant information. Then the data presentation stage, after the data is analyzed, the data set is arranged systematically. Presentation of qualitative data in the form of graphs, charts, networks, matrices or narrative text. Through this stage, the data will be arranged in a relationship pattern, making it easier to draw
conclusions. The final stage in analyzing this data is drawing conclusions and verification. The data that has been collected, then the researcher looks for relationships, similarities, and differences and valid evidence in order to get answers to existing problems, so that it becomes a conclusion. The existence of data verification is intended so that the conformity of the data with the objectives in the analysis is more precise and rational (Rezkia, 2020).

This research method describes the analysis of data obtained from research on the utilization of zakat during the pandemic. Because zakat is very much needed which has the potential during a pandemic like now, so that the management, utilization, and distribution of zakat is right on target and optimal, it will help the government and society to deal with pandemic conditions like today. In conditions of uncertainty and difficulties like this, zakat is an instrument to tackle Covid-19 (Kadir et al., 2020).

4. RESULT AND DISCUSSION

The Indonesian Ulema Council (MUI) issued a fatwa on the use of zakat funds to overcome the Covid-19 pandemic which has been written in fatwa No. 23 of 2020. In addition, Baznas also provides support for the use of zakat funds which are used for communities affected by the pandemic and they do not consider religion. This means that all Indonesian people, both Muslim and non-Muslim, are entitled to receive assistance from this zakat fund. Several programs that focus on the use of zakat funds include mustahik health program assistance, such as distribution of masks, spraying disinfectants, construction of isolation rooms in hospitals, and provision of PPE.

<table>
<thead>
<tr>
<th>No.</th>
<th>Field of Program</th>
<th>Amount (In IDR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Health Emergency</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Curative (RSB Isolation Room, health workers, PPE etc.)</td>
<td>1,823,852,122</td>
</tr>
<tr>
<td></td>
<td>b. Promkes (spraying disinfectants, PHBS education, etc.)</td>
<td>268,777,411</td>
</tr>
<tr>
<td>2</td>
<td>Socio-Economic Emergency</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Zakat fitrah</td>
<td>3,830,125,000</td>
</tr>
<tr>
<td></td>
<td>b. Cash for Work</td>
<td>170,868,000</td>
</tr>
<tr>
<td></td>
<td>c. Family logistics package</td>
<td>933,710,000</td>
</tr>
<tr>
<td></td>
<td>d. BMT</td>
<td>70,200,000</td>
</tr>
<tr>
<td>3</td>
<td>Existing Program Security</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,578,461,063</td>
</tr>
</tbody>
</table>

Source: Baznas, May 2020

From the table above explains that BAZNAS has distributed zakat funds in several sectors, including in the health emergency sector which is used to stop the distribution of the covid-19 virus...
by buying several needs related to this pandemic, such as: buying PPE, establishing isolation rooms, spraying disinfectants, and provide education to the public. Furthermore, this zakat fund is also distributed to the socio-economic emergency sector, namely to help restore economic conditions caused by the Covid-19 virus by providing family food assistance, assistance for employees affected by layoffs due to this pandemic, cash for work, zakat fitrah and BMT. And finally the zakat funds are distributed to the sustainability of the existing program, where in this sector, BAZNAS disbursed Rp. 480,928,530. The total distribution of funds for the three sectors reached Rp. 7,578,461,063 (BAZNAS, 2020).

Apart from Baznas, the Ministry of Religion also provided assistance to preachers affected by the Covid-19 virus. The aid funds come from the Ministry of Religion's ASN zakat income which is operated by BAZNAS. The distribution of these funds is given to Islamic religious educators, reciting teachers, ustadz / ustazah, mufassir / mufassiroh, qori / qoriah, and mosque imams. In which each recipient gets cash assistance of Rp. 300,000. In addition, Baznas is also collaborating with the Mustahik Economic Empowerment Institute (LPEM) to implement the distribution of zakat funds through the Cash for Work (CFW) action to embrace MSME entrepreneurs affected by Covid-19 and the lower class to become volunteers. Then the entrepreneurs were assigned to provide for the needs of CFW activities such as preparing rice boxes which were then given to people in need and ended. Furthermore, the rice box is given to people in need. Then it ended with the distribution of vouchers, in the form of Zakat Mart voucher to CFW volunteers in the amount of Rp. 300,000 to be exchanged for basic food packages (Sahbani, 2020).

Apart from Baznas and the Ministry of Religion, there are also those who play a role in helping to overcome the Covid-19 pandemic in Indonesia, namely the Zakat Management Organization (OPZ). In Indonesia, there are 85 OPZs from 25 provinces consisting of the islands of Sumatra, Java, Kalimantan, Sulawesi and Papua, which have moved to respond to mustahiks to help their needs. The services provided by the OPZ are in the form of procurement services for body bags, health assistance, food logistics, regional information and education about Covid-19, independent hand sanitizer products and so on. As was done by one of the OPZs, namely Indonesian Red Crescent volunteers from North Sumatra who played an active role in distributing such as 1,000 bottles of hand sanitizers, PPE assistance worth 80 million and spraying disinfectants at 155 points (Sahbani, 2020).

Discussion
The Covid-19 pandemic in Indonesia has spread for more than one year, where the Covid-19 virus has claimed many victims and even robbed the country's economy, besides that it also has an impact on social life such as: the destruction of the world of MSMEs and many workers being sent home which resulted in an increase in levels. poverty that exists in the country. Therefore, looking at the majority of Indonesian people who are Muslim, people must be reminded to help people affected by the Covid-19 pandemic through zakat. Because the potential for zakat in Indonesia is very influential in the economic empowerment of the community. According to Farida Prihatin as a
lecturer in Islamic Law at the University of Indonesia, this zakat fund cannot be used as a disaster management tool, as at this time the Covid-19 pandemic has occurred. And this is related to Law no. 23 of 2011 which explains the management of zakat, in which he states that zakat must be distributed to recipients according to the provisions in Islam. In addition, he urges to distribute zakat in accordance with quality, fairness, and can be considered the principles of equity and territory. In a situation like this now, he saw the number of people affected which greatly affected the economy and the distribution of zakat (Sahbani, 2020).

Figure 1 Projection of 2020 Economic Growth

![Figure 1 Projection of 2020 Economic Growth](image)

Source: SMERU Working Paper

The table above explains that the poverty rate that occurred before the existence of Covid-19 only reached 9.22%, which is equivalent to 24.8 million people below the poverty line, whereas when the Covid-19 happened economic growth only reached 4.2 or 3% and that number the poverty increased by 9.7 and 10.7%. So it can be concluded that economic growth has slowed down by 2.1%, 1.2% and 1%, while the poverty rate has increased by 11.4%, 12.2% and 12.4%. This shows that economic growth is slowing down and the poverty rate is increasing in Indonesia which has decreased very drastically (Suryahadi et al., 2020).

With such data, Baznas (National Zakat Agency) has the impetus to carry out zakat distribution movements to tackle the Covid-19 pandemic. For this reason, Baznas collaborates with several zakat institutions such as: UPS, Regional Baznas, LAZ, Program Institutions, and other stakeholders to carry out activities in handling the Covid-19 pandemic (Saputra, 2020). The Head of Baznas, Prof. Bambang Sudiyo explained that the distribution of zakat, infaq, alms and DSKL can help handle pandemic both economic, health and social assistance. Such as assistance in providing sinks in various places, spraying disinfectants, and distributing masks for medical personnel and the community, providing ventilators, providing PPE for medical personnel to establishing isolation rooms in hospitals (Sahbani, 2020). Baznas will strive to enforce zakat law in any condition,
formulate a good plan and practice optimally to work during an emergency in order to keep serving the muzakki and mustahik optimally. The Director of Distribution in Utilizing Baznas, Mr. Irfan Syauqi Beik, said that Baznas has several programs in receiving ZISWAF funds, namely cash for work in the form of family logistical assistance which is provided in non-cash or cash forms (KNEKS, 2020).

In this distribution, BAZNAS (National Zakat Agency) distributes regardless of race or religion, all people affected by the Covid-19 pandemic are entitled to receive assistance from BAZNAS. This has been explained by M. Arif as the President Director of BAZNAS Purwakananta that in our lives as humans we must embrace each other, with the existence of zakat, we are able to help people who are in need and affected by the pandemic like today (Saputra, 2020). So that with such a thing, we hope that the groups in Indonesia will be more sympathetic by donating part of their funds to people affected by Covid-19 or to help government needs. Behind the Covid-19 pandemic, there is a wisdom from every disaster, especially in the current pandemic, the social and financial sector of Islam, one of which is zakat which must be able to answer challenges and be able to play a significant role in protecting the State of Indonesia, where part of the population is Muslim, and can minimize the global economic recession and the impact of the crisis (BAZNAS, 2020).

Based on the above discussion, it can be concluded that this zakat fund can be used to overcome the financial impact caused by Covid-19. In which the two parts of the funds are allocated, namely for the medical team as well as health facilities and communities affected by this pandemic. The health facilities provided include procuring medical equipment and materials, building isolation rooms and financing patients affected by the Covid-19 virus. While the assistance provided to people affected by this pandemic, such as providing cash assistance for people affected by layoffs or for MSMEs, providing basic necessities for migrants who cannot return home due to the ban on going home and others (Irfandi et. Al, 2020).

Ustadz Oni Sahroni explained that all people who are Muslim must know about the obligation to pay zakat and there is no reason to avoid it because they do not know about the obligation of zakat. Whoever denies this obligation has denied the pillars of Islam. It is the same as denying other pillars of Islam, such as fasting and prayer. So, this zakat is not only obligatory, but higher than the obligatory law, namely the pillars of faith and ma’lum min ad-din bidh-dharurah. So from this it is very harmonious if it is associated with the maqashid zakat, namely to meet the needs of the mustahik, namely the needy, the poor, amil, people / parties who are being softened up, forms of slavery, people in debt, people who preach in the way of Allah sabil.

As for the benefits of zakat funds in distributing to a pandemic when viewed from the maqashid sharia, namely to fulfill all basic needs during a pandemic, such as: medicines, groceries and cash assistance, this is when viewed from the point of view of dharuriyah. As for the Hajj, funds are given to the community to keep their basic needs better, such as providing free health checks. Furthermore, in terms of tahsiniyah, zakat funds are given to the community so that they can improve the two aspects described, so that in this aspect the zakat funds are used for complementary
needs, such as providing masks, hand sanitizers and spraying disinfectants (Kadiret al., 2020).

As for the zakat fundraising strategy after the Covid-19 pandemic, BAZNAS carries out 5 digital fundraising strategies. First, the internal platform strategy, namely Baznas to develop donation services via the internet. Second, the external platform strategy, namely Baznas to collaborate with digital business platforms and online stores. Third, the social media platform strategy, namely Baznas to develop a donation program via social media. Fourth, the artificial intelligence platform strategy, namely Baznas to establish an intelligent machine to strengthen and simplify services by creating a zaki application. Fifth, the innovation platform strategy, namely Baznas to develop fundraising innovations in accordance with the needs, demands, and adaptation of technology (Nurhidayat, 2020).

5. CONCLUSION

Indonesia is a country with the largest Muslim population in the world. So that it is hoped that Muslims in Indonesia will be able to provide the best role through various ways in overcoming the impacts caused by the Covid-19 pandemic. One of them is the zakat fund which is an option for people affected by this virus. The MUI also gave permission on the use of zakat funds to deal with the Covid-19 pandemic. This is evidenced by the existence of the MUI DSN Fatwa No. 23 of 2020, the use of ZIS funds is used to deal with the Covid-19 pandemic. Zakat funds from muzakkimay immediately be channeled to the community, the funds are channeled through three sectors, namely the health emergency sector, used to buy PPE, establish isolation rooms, spray disinfectants, and provide education to the public, socio-economic emergency sector, to help restore economic conditions caused by the covid-19 virus, provide family food assistance, cash for work, as well as assistance for laid-off employees or laborers and the sector for the sustainability of the existing program. the total distribution of funds for the three sectors reached Rp. 7,578,461,063. If these programs can be well organized and handled properly, then zakat will be a source of funds that can be used for general welfare.

Reference


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