

Utilization of Zakat for Pandemic Countermeasures

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Abstrak

Pandemi global terkait covid-19 yang terjadi di Indonesia menjadikan manusia mengalami situasi kesulitan yang memerlukan bantuan dari sisi dukungan, materi maupun finansial. Dan zakat sebagai salah satu sumber dana sosial dalam Islam memiliki peran strategis untuk memenuhi kebutuhan tersebut. Studi ini menjadikan literature yang ada dan perkembangan berita dari berbagai media sebagai acuan utama analisa. Observasi dengan terjun langsung untuk terlibat dalam pengumpulan zakat pun dilakukan oleh pengkaji. Keputusan Menteri Agama Fachrurozi sesuai dengan instruksi Wapres Ma'ruf Amin agar masyarakat bisa secara massive mengumpulkan zakat walaupun belum pada waktunya. Sehingga diharapkan dapat berperan sebagai jaring pengaman sosial terhadap warga terdampak Covid-19. Harapannya, bisa segera membantu meringankan beban hidup, menjamin kebutuhan pokok, dan menjaga daya beli warga masyarakat yang terdampak Covid-19. Ternyata upaya ini menciptakan kondisi yang kondusif serta menarik partisipasi masyarakat untuk menunaikan ibadah zakat dan meningkatnya kepedulian atas sesama.

Kata Kunci : Zakat, Pandemi, Pendayagunaan Zakat, Covid-19, Bantuan

Abstract

The global pandemic related to Covid-19 that occurred in Indonesia has made humans experience a difficult situation that requires assistance in terms of support, material and financial. And zakat as a source of social funds in Islam has a strategic role to fulfill these needs. This study uses available literature and news developments from various media as the main reference for analysis. Observations by going directly to get involved in collecting zakat were also conducted. The decision of the Minister

of Religion Fachrurozi is in accordance with the instructions of Vice President Ma'ruf Amin so that the community can collect zakat massively even though it is not yet due. So that it is expected to play a role as a social safety net for residents affected by Covid-19. The hope is that it can immediately help ease the burden of life, fulfilling the basic needs, and maintain the purchasing power of residents affected by Covid-19. It turns out that this effort creates conducive conditions and attracts public participation to fulfill zakat and increase awareness of others.

Key words: Zakat, Pandemic, Zakat Utilization, Covid-19, Assistance

A. Introduction

Covid-19 has become a global pandemic after the World Health Organization (WHO) declared it a pandemic on March 11, 2020. This virus is easy to spread, which can cause various side effects in all aspects of human life, especially in the health and economy sectors. Social restrictions were imposed by the government in order to break the chain of this virus. This virus also has a direct impact on the economic downturn and a decrease in business activities. This condition requires handling, which involves all aspects of society and requires high costs. One source of funding that can be used to overcome this situation is Zakat.

Although zakat institutions are eager to contribute to fighting Covid-19, it is undeniable that these organizations have been affected by Covid-19. First, the amount of funding from institutions has decreased in line with the decline in the economic capacity of the community. The social distancing strategy and the Large-Scale Social Restriction (PSBB) policy that must be implemented to stop transmission have reduced accumulation, especially from muzakki who do not use digital technology.

Not only are zakat institutions at the grassroots moving and making innovations to contribute to fighting Covid-19, national figures are actively calling on them. Vice President, KH Ma'ruf Amin appealed (31/3) to the public to immediately pay zakat to help people affected by Covid-19. The Indonesian Minister of Religion (02/4) asked zakat managers to optimize zakat, infaq and alms in helping others. He hopes that zakat, infaq and alms SIZ can become a social safety net for the lower classes of society so that they can still fulfill their basic needs and maintain their purchasing power.¹

In fact, zakat can not only be allocated to help the poor and patients affected by the virus, but also to fulfill the needs of Personal Protective Equipment (PPE). An appeal that is in line with and has been made by zakat institutions and Islamic philanthropic institutions. This is a fiqh practice of zakat that emphasizes maslahat for humanity.

Indonesia is a developing country that has a large population and the majority of the population is Muslim. Islam obliges each of its followers to pay or pay zakat for muzakki (zakat payers) to

¹ <https://republika.co.id/berita/q9vlo2282/harapan-pada-gerakan-zakat-part1> accessed on 20 July 2020 at 08: 52

mustahik (zakat recipients). This is in accordance with the third pillar of Islam, namely paying zakat. Zakat is issued by muzaki as a way to purify their possessions. people can imagine how the flow of zakat flows, mustahik will receive zakat and lighten their burden in fulfilling their daily needs. Then the social gap will be minimized by the payment and receipt of zakat.

Every year, the have Muslims around the world pay zakat fitrah as an obligation in the month of Ramadan. Zakat fitrah is an asset in the form of money or rice as a form of soul purification given to vulnerable groups such as the poor. According to the view of previous scholars, it is better if zakat fitrah is given at the end of Ramadan so that Muslims who are included in vulnerable groups can participate in celebrating Eid. But in the midst of the Covid-19 pandemic, the payment of zakat fitrah can be made faster and the payment of zakat maal during the corona virus pandemic can be issued even though it has not reached one year of ownership.

Vice President of the Republic of Indonesia, Ma'ruf Amin said that now is the right time for Muslims to pay their zakat before the month of Ramadan. He said that it is very appropriate for Muslims, especially for rich people who usually pay their zakat every Ramadan, it is better if the time is forwarded (payment) as society really needs it.² The Vice President also on this occasion asked the Zakat Management Agency or Institution at the central and regional levels to immediately collect and collect zakat from the community.

The discussion about zakat cannot be separated from the discussion about the concept of property according to the Quran, especially regarding the concept of ownership which will make it easier for the owner of the property to spend part of his assets in accordance with the provisions of the true owner, namely Allah SWT. Apart from the concept of property ownership, the discussion about zakat must also be related to the concept of developing assets in a good way so that it will be a blessing for the owner and others. In fact, the issue of blessings is the core and essential issue for a Muslim in responding to his wealth.

B. Method

Research to understand this social phenomenon uses literature study and field observations as references. Literature study itself is a way of collecting relevant data from books, scientific articles, news, and other credible sources related to research topics. And observation is a technique of collecting

² <https://bisnis.tempo.co/read/1326106/corona-maruf-amin-imbau-warga-muslim-percepat-bayar-zakat> accessed on 20 June 2020 at 08: 47

data through direct observation. In this study, reviewers are also involved in zakat collection activities in the community.

C. Results and Discussion

1. The Meaning of Zakat

There is a social fund that aims to help the poor in Islam. One of the main sources of these funds is zakat. Zakat is a form of worship in Islam which has multiple dimensions, first the dimension of the relationship between servants and Allah SWT (hablu minallah), and the second dimension of the relationship between humans and other humans (hablu minannas). This last dimension is very important for the creation of a just, prosperous and prosperous society.

Zakat is a number of assets that must be issued by Muslims to be given to groups who are entitled to receive, such as the poor and the like, as stipulated by sharia. Zakat as we know is one of the pillars of Islam. For those who have met the terms and conditions for tithing, it is an obligation.

From an economic perspective, zakat is an important factor for improving the condition of society, especially economic improvement. The distribution of zakat can improve the welfare of the community. Zakat is also a source of finance that is based on the principle of justice and has a combination of public interests and the interests of property owners.

Zakat itself can be in the form of zakat fitrah or zakat maal. Zakat fitrah is only issued during the month of Ramadan, while the time for zakat maal payments is wider and more flexible, according to the existence of the assets to be zakat. Zakat itself has rules such as to whom zakat must be issued. As stated in the Quran:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ - ٦٠

Indeed, the zakat is only for the poor, the poor, amil zakat, which softened his heart (converts), to (liberate) my servants, to (free) the debtors, for the way of Allah and for those who are on the journey, as obligation from God. Allah is All-Knowing, All-Wise. (QS. At-Taubah verse 60)

Allah mentions that there are eight groups of people who receive zakat as follows:

- a. Poor, those who have almost nothing so they are unable to meet the basic needs of life.
- b. Poor, those who have property but not enough to meet the basic needs of life.
- c. Amil, those who collect and distribute zakat.

- d. Mu'allaf, those who have just converted to Islam and need help to strengthen in monotheism and sharia.
- e. Servant, slave who wants to free himself.
- f. Gharimin, those who are indebted to the necessities of life in defending his soul and izzah.
- g. Fisabilillah, those who fight in the way of Allah in the form of da'wah activities, jihad and so on.
- h. Ibn Sabil, those who run out of money on the journey in obedience to God.

Zakat is given to 8 groups (ashnaf) who are entitled to receive it (mustahik), especially the poor. In its implementation, the management of zakat in the classical period, from the time of the Prophet Muhammad SAW to Khulafaur Rashidin, zakat is truly the spearhead of the well-being and prosperity of the Muslim community. This continued until the time of Tabiin. Muslims who are less able are really noticed and their well-being is met.

If zakat is managed properly and fully sincerity, zakat could reduce the gap in society, even reducing those who are categorized as destitute and poor. There is even a very profound philosophy of zakat that it is the duty of rich people to pay attention to those who are poor and poor. So that vice versa, in fact there are rights of the poor to property owned by rich people.

Thus the process of paying zakat will not only purify the assets and souls of those who give zakat. However, it actually also "transfers empowerment" from the muzaki (the have) to the recipient of zakat (mustahik). There will be an automatic "flow of benefit" that continues to flow never ending. If this zakat has become the lifestyle of an Islamic community in a place, with a significant number of muzaki in particular. So that the managed funds will be large. And this will have an impact on reducing the poor and fostering prosperity in the community.

2. Pandemic

A pandemic is a disease outbreak that occurs widely throughout the world. In other words, this disease has become a common problem for all citizens of the world. Examples of diseases that are classified as pandemics are HIV / AIDS and COVID-19. Not only that, influenza, which currently looks mild, was once a disease that fell into the pandemic category and became a problem for all countries in the world.³

³ <https://www.alodokter.com/memahami-epidemiologi-dan-istilah-istilahnya> accessed on July 21, 2020 at 09: 25

WHO (World Health Organization) officially declared the corona virus (COVID-19) as a pandemic on March 9, 2020.⁴ This means that the corona virus has spread widely in the world. The term pandemic seems frightening, but in fact it has nothing to do with the malignancy of the disease but rather its widespread spread. In general, the corona virus causes mild or moderate symptoms, such as fever and cough, and most of them resolve within a few weeks. But for some people at high risk (the elderly and people with chronic health problems, such as heart disease, high blood pressure, or diabetes), the corona virus can cause serious health problems. Most of the victims came from that risk group. That's why it's important for all of us to understand how to reduce risk, stay up to date with information and know what to do when you experience symptoms. That way we can protect ourselves and others.

The COVID-19 pandemic has spread throughout the world where many countries are stricken with this disease to the point of facing quite high death rates and economic losses. The Covid-19 pandemic has a significant impact on the people's economy. Many people have complained and their activities have stopped due to the Covid-19 pandemic. The slowing economic performance also had an impact on employment conditions. Stagnated economic activities have made many companies decide to make efficiency, one of which is by cutting employee working hours or laying off work relations (layoffs). BPS also noted that the number of unemployed for the period of August 2020 increased by 2.67 million people compared to last August 2019. Thus, the number of unemployed labor force in Indonesia is 9.77 million people. The Covid-19 pandemic has led to an increase in unemployment.⁵

Many people in Indonesia rely on daily wages, this is one of the government's concerns so that economic activity can continue. For this reason, the government calls on the public to limit social interaction or social comparison related to the spread of covid-19.

For employees or workers who are sent home, they do not get a salary as long as they are sent home, as a result the economic condition of the employees or laborers is deteriorating. This situation causes an increase in the number of unemployed, even if only temporarily, it remains for employees who are sent home to lose their jobs and sources of income temporarily.

3. Utilization of Zakat

Historically, zakat was effectively applied in the second year of Hijriah, when the Prophet Muhammad performed two functions, namely as the Messenger of Allah and the leader of the ummah.

⁴ <https://www.kemkes.go.id/folder/view/full-content/structure-faq.html> accessed on 21 July 2020 at 09: 16

⁵ <https://money.kompas.com/read/2020/11/06/081247126/dampak-pandemi-indonesia-resesi-pengangguran-tembus-977-juta?page=all>. accessed on 21 November 2020 at 09: 16

Ideally, zakat funds can be used as an instrument of public welfare. In order to create this, the implementation and management of zakat must be supervised by the government, and carried out by officers who are tidy and orderly, and collected from the person who is obliged to issue it to be given to the person entitled to receive.

Property that is stored and not spent in accordance with God's provisions will turn into a tool to punish it. In some hadiths, the Prophet threatened that those who refused to pay zakat on his property would be destroyed, and if this refusal was so massive, then Allah would send down punishment in the form of the obstruction of rain which sent down such blessings in the hadith Thobroni from Ibn Abbas ra. Rasulullah SAW also once punished Tsalabah for his refusal to pay zakat with prolonged isolation, not a single companion was in contact with him despite only reprimanding him. Caliph Abu Bakr even glorified the war against groups that only prayed but did not want to give zakat after the death of the Prophet. On the basis of this interest, until the friend of Abdullah bin Mas'ud asserted that people who do not pay zakat, then there is no prayer for him.

Zakat is actually a social security for them. With the existence of social security for the poor, they will not be neglected or neglected. They are properly treated as humans. They don't need to raise their hands to ask here and there, let alone make begging a profession. The needy and the poor are the responsibility of the rich through the obligation of zakat that must be paid. Apart from being a pillar for fostering love, zakat is also a concrete form of social security that is mandated by Islamic teachings. Through zakat, the lives of needy, poor, and other suffering people will be well cared for.

In accordance with the times, zakat have not only distributed to mustahiqs through consumptive giving. Because the distribution of zakat is not only to cover consumptive needs but can be more developed. The essence of zakat itself is that apart from meeting the consumptive needs of mustahik, it also fulfills all their daily needs including education, their place to live and work. From here arises a pattern of zakat giving which is not only consumptive in nature, but can also be productive.

The productive nature of zakat distribution means giving zakat to mustahiqs to be used as business capital which can become their livelihood, with this effort it is hoped that they will be able to meet their own needs. With the distribution of productive zakat, it is expected to maximize the role of zakat as a medium to improve the economy of Muslims, and the change from mustahik to muzakki. This distribution of zakat is called the economic empowerment of the people. In order for the distribution of zakat to achieve its goals, the handling of zakat must also be done properly.

Regarding the utilization of zakat for productive endeavors, it is stated in the section of Article 27: "The utilization of zakat for productive endeavors as referred to in paragraph (1) shall be carried out when the basic needs of the mustahik have been met. And further provisions regarding the utilization of zakat for productive business as referred to in paragraph (1) shall be regulated in a

Ministerial Regulation. From the existing regulations, it is clear that this zakat is distributed according to the Shari'a for Muslims. And in distributing it, before helping productive businesses must first see whether the basic needs of the mustahik have been met or not.⁶

And this pandemic situation raises concerns about the increasing number of new poor people who are affected by their ability to meet their basic needs. Especially after the issuance of Government Regulation Number 21 of 2020 concerning Large-Scale Social Restrictions (PSBB) in the Framework of Accelerating Covid-19 Handling, for example: daily workers in the informal sector and weak economies who rely on their livelihoods from the daily wages they get, as well as private employees, or self-employed.

As we know, the use of zakat has been determined qathi for the eight groups or ashnaf. The groups of zakat recipients need to be further detailed so that their implementation in the response to the Covid-19 pandemic is more operational and easier to implement. In fiqh, zakat funds can be used for:⁷

a. Covid-19 medical team and health facilities

- 1) It is used to build hospital facilities that are used for the care of patients who are in the category of needy or poor, for example to build class III patient rooms, not VIP rooms or rooms used to treat wealthy patients.
- 2) For the cost of treating corona patients. In order not to get out of the aṣnâf zakat provisions, it is necessary to give strict limits, including:
 - a) Only for the medical expenses of patients who are categorized as zakat recipients
 - b) Zakat funds are not used to pay for the treatment of wealthy patients or patients whose medical expenses have been guaranteed by the state, either through the BPJS or other policies.
 - c) Health services whose costs are covered by zakat funds must be basic health services, not beauty services or non-urgent services. This category can fall into any category of mustahiq zakat, whether poor, poor or others.
- 3) Procurement of medical equipment and materials such as PPE for medical teams, handsanitizers, masks and disinfectants and other equipment needed in pandemic prevention and control. This section can fall into any category of mustahiq zakat, because the need for these tools and materials is general.

⁶ Irfandi dan Nurul Maisyal, *PENDAYAGUNAAN ZAKAT UNTUK PENANGGULANGAN PANDEMI COVID-19: PERPEKTIF FILSAFAT HUKUM ISLAM*. Al-Muamalat: Jurnal Hukum & Ekonomi Syariah. Vol.5

⁷ Suidiana Nana, 2020. *pendayagunaan zakat*. <https://forumzakat.org/pendayagunaan-zakat-di-era-pandemi-covid-19-vol-2/> accessed on 20 November 2020 at 10:10

b. Community Members After the Emergence of COVID-19

- 1) Cash assistance for residents who have been laid off or whose businesses have been affected by Covid-19 because of the regional quarantine which hampers their business activities, making it difficult to meet the daily needs of their family, whether they are the status of the head of the family, or a family member whose head of family cannot fulfill all the necessities of life. Giving in this cluster can be categorized as fakir according to the definition of Shafi'iyah, namely people who do not have sufficient jobs and assets to meet their basic needs. If using the fakir standard according to Syafi'iyah and Hanabilah is too strict so that people find it difficult to meet the standards outlined, then they can use the indigent criteria according to Hanafiyyah, where they define fakir as ' people whose productive assets do not reach nişâb, or borrow the criteria from Malikiyyah that define poor as a person whose wealth is not sufficient for basic needs for a year.
- 2) Assistance for families where one of the main breadwinners of the family is a Covid-19 patient, both PDP status and corona positive, and they do not have a fixed salary that supports their family's basic needs. This group can be categorized as destitute or poor.
- 3) Paying debts of patients who are the main breadwinners while they are isolated, treated until they recover and can work again as before. The condition for the debt to be paid is consumptive debt, or debt to reconcile disputes as described behind.
- 4) Providing assistance to migrants who cannot return home due to the prohibition of going home or returning to their hometowns and do not have sufficient assets or supplies to meet their basic needs during the pandemic period. This section is included in the category of Ibn Sabil.
- 5) Costs of repatriating overseas workers who have stopped working as a result of Covid-19 in the country where they live. This section is also included in the category of Ibn Sabil.
- 6) The implementation of technical religious education and its implementation is tailored to the needs, for example for the manufacture of learning media, the fulfillment of teaching and learning tools and equipment such as installing wifi, ustadz / teacher salaries, subsidies for compulsory tuition fees for students / students. This section is included in the fi sabilillah category. If you follow Yusuf al-Qaradawi's opinion, then education that is budgeted from zakat is only education that is oriented towards the i'lai sentenceillah, namely religious education, as a new form of jihad. However, if you

follow the opinion of the muwassi'in group, then all areas of education can be budgeted from zakat.

Related to this, in line with what was conveyed by the Vice President Ma'ruf Amin, the Minister of Religion of the Republic of Indonesia, Fachrul Razi asked zakat managers, both Baznas and LAZ, to accelerate the collection and distribution of zakat maal or zakat assets to the community. Even firmly, he said that it would be better if zakat management institutions also invited Muslims who had fulfilled the obligation to pay zakat maal to fulfill it before Ramadan 1441 Hijriyah.

The Minister of Religion plans to issue a circular letter regarding this recommendation to accelerate zakat. The Minister of Religion argued that the zakat that was collected immediately could be distributed to mustahik who needed it sooner. According to the Minister of Religion, zakat can play a role as a social safety net effort for residents affected by Covid-19. Also to zakat managers, the Minister of Religion asked to prioritize the distribution of ZIS directly to people at lower levels.

According to MUI, many residents need immediate assistance amid the Corona pandemic. This is important for Muslims to immediately pay zakat according to current conditions and urgency. In order to avoid direct contact that can be a means of transmitting Covid-19, zakat is distributed online or online to trusted amil zakat bodies and institutions.

The provisions of the consent granted or giving and receiving zakat fitrah have been a conversation among scholars for a long time. Some scholars have the view that zakat fitrah is only valid when there is a meeting between the giver and recipient by reading a prayer of intent and shaking hands. This view is followed by most Muslims in Indonesia. Every year, the giver, manager or recipient of zakat meets directly by reading prayers, intentions and shaking hands. Usually done at the mosque or meeting face to face with zakat recipients. According to the Secretary General of the MUI, Anwar Abbas, this provision is not mandatory, especially during a pandemic. Anwar is of the view that Muslims should leave something good, such as shaking hands to avoid transmission of the corona virus.

Zakat online has been practiced in the last decade, and it is growing. Payment methods can be through transfers, even through platforms from banking, financial technology (FinTech) companies to e-commerce which also provide online zakat payments.

In the midst of this Pandemic, Zakat (as well as infaq and alms) plays a significant role in reducing the direct and indirect impacts of the Covid-19 Pandemic. The role of ZIS in the Covid-19 Pandemic according to the Minister of Religion (Menag) Fachrul Razi is very strategic. That's why he encouraged the Zakat, Infaq and Alms (ZIS) movement to be more intensified to help others in the midst of the Corona virus (Covid-19) pandemic. He still said: "Covid-19 is a test as well as a

momentum to help each other. Now, it's time for Ziswaf to appear with a fundamental role through a real program of helping and empowering the community. " The hope is that it can immediately help ease the burden of life, guarantee basic needs, and maintain the purchasing power of residents affected by Covid-19. However, the distribution of zakat must still be carried out in accordance with the provisions of the Shari'a and the Covid-19 protocol. Zakat that is to be distributed must be served quickly, easily and safely. And what is also a note is that all activities by amil zakat, whether the focus is on activities of collecting and distributing zakat, must avoid direct contact such as face to face, or even collect muzaki or mustahik. Whatever the activities of the amil must pay attention to the protocol to avoid the spread of Covid-19.

Here are some examples of Zakat Institutions that receive zakat payments by the community during a pandemic:

a) Inisiatif Zakat Indonesia (IZI)

For the Indonesian Zakat Initiative (IZI) as a national level Zakat Institution (LAZ), it is clear that they will not remain silent when this pandemic hits. IZI, as soon as the government announced that someone had been affected by Covid-19, immediately conducted an in-depth study of this situation. IZI is aware, apart from having to immediately provide education and awareness about Covid-19 to muzaki and mustahik, the most important thing is to make sure all amil IZI understand and know well, what is Covid-19 and how to do the best prevention to avoid the virus this. IZI institutionally believes that the most important institutional asset of a zakat institution is its resources. That way IZI from the start ensures that all amil zakat IZI institutions know and understand well this pandemic situation. In terms of utilization, IZI is responsible for ensuring all mustahik, both those managed within the scope of the charity program, as well as the empowerment program. From the beginning of 2016 until the first quarter of 2020, it was recorded that IZI had provided assistance to 392,212 mustahiks throughout Indonesia. For IZI, every mustahik and his family is an important party to pay attention to and ensure their safety and security. It is good when in a normal situation, especially in the middle of Pademi Covid-19 like today. As with the great ideals of IZI, which is to continue to be part of the good of the people and contribute to the ease of life of the mustahik - according to the similar pronunciation of his name - 'Easy' (easy). The tagline it carries is 'easy, made easy'. Starting from the belief that if someone facilitates the affairs of others, then Allah SWT will facilitate their affairs, insha Allah.

b) BAZNAS

The distribution of zakat funds made by Baznas is differentiated based on the needs of mustahik. The distribution of zakat funds for charitable characteristics or emergency services is known as

distribution which covers the field of education; health; humanitarian sector; and the field of da'wah-advocacy. Meanwhile, the distribution of zakat funds which is productive in nature is called empowerment, covering the fields of economy, education, and health.

The Head of BAZNAS Bambang Sudibyo revealed that the potential for national zakat in 2020 will reach Rp. 340 trillion. If the zakat potential is explored, say 40%, the total national zakat revenue will reach Rp. 136 trillion. The figure for the realization of this zakat collection is still sufficient to be channeled into productive activities for the poor. If the poor, amounting to 26.42 million people, receive Rp. 5 million per person for productive activities, then Rp. 132 trillion will be required and this amount is covered by the zakat receipt of Rp. 136 trillion. By obtaining working capital funds, training and business assistance, the poor can improve their standard of living and welfare. Baznas Uses this Zakat for productive endeavors.⁸

The Indonesian National Zakat Agency (BAZNAS) succeeded in increasing the collection of Zakat, Infaq and Alms (ZIS) by 30 percent from last year. Even though during the crisis period due to the Covid-19 pandemic, BAZNAS collected ZIS funds of IDR 385.5 billion, while in 2019, the collection reached IDR 296 billion. This amount is equivalent to 101.44 percent of the ZIS collection target set at the beginning of the year. The Head of BAZNAS, Prof. Dr. KH Noor Achmad MA, expressed his gratitude for this achievement. He said that "This achievement is thanks to Allah's help to the Indonesian nation. With the accumulation of zakat funds that have increased sharply in 2020, it provides an opportunity for muzaki to help mustahik overcome various crises caused by the pandemic through BAZNAS."⁹

President Director of BAZNAS, Arifin Purwakananta said, this is a sign that public trust in BAZNAS continues to increase. "BAZNAS is increasingly being loved by the public. This also indicates that BAZNAS has encouraged a good zakat campaign in society so that today's zakat can be accepted by the community as a welcome invitation and increases generosity in society.

The National Zakat Agency (Baznas) emphasized the distribution of aid to people affected by the corona virus (covid-19) regardless of belief. Social, health and economic assistance can be provided for both Muslim and non-Muslim communities. Referring to the Decree (SK) of the Head of Baznas Number 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of Zakat in the Baznas environment, it is written that among the poor asnaf are victims of natural

⁸ Sudiana Nana, 2020. Pendayagunaan Zakat. <https://forumzakat.org/pendayagunaan-zakat-di-era-pandemi-covid-19-vol-1/> accessed 20 November 2020 at 10:00
Gatra.com, 2021. Wow, Pandemi Penerimaan Zakat Malah Meningkat. <https://www.gatra.com/detail/news/499876/ekonomi/wow-pandemi--penerimaan-zakat-malah-meningkat---> accessed 21 November 2020 at 10:00

⁹ <https://www.baznasjabar.org/news/ketentuk-dan-pembagian-zakat-sesuai-syariat-islam> accessed on 20 November 2020 at 09:00

disasters and social disasters, they can include Muslims and non-Muslims. President Director of Baznas M Arifin Purwakananta said, in humanity there is a lot to be helped and zakat can be used to help those who are in need when a disaster occurs like today.

According to Bambang, during March-June 2020, 96 percent of the budget was used for health emergency programs and socio-economic emergencies. "The realization of the handling of the Covid-19 pandemic at the Central Baznas is 26 percent for health emergencies, 70 percent for social and economic emergencies. Meanwhile for the existing program it is only 4 percent. So during this pandemic we really concentrate distribution for those affected by Covid-19. either because of health or socioeconomic conditions," said Bambang in a joint meeting with the House of Representatives Commission VIII, Wednesday (15/7/2020).

Based on the explanation by the Head of Baznas, the details are the health emergency program amounting to IDR 10.9 billion with the number of beneficiaries of 165,734 households (KK). Then, the socio-economic emergency program of Rp. 30.02 billion. Meanwhile, IDR 1.87 billion was used for the existing program with 7,027 KK beneficiaries. In addition, Bambang reported the performance and budget for the distribution of the Covid-19 handling program carried out by amil zakat agencies and institutions in 32 provinces. Until now, Bambang said that the funds channeled amounted to 296.07 billion. "Only 24.2 percent reported reporting. So in fact what happened could possibly be four times that. This is what we can report now," he said. It was stated that a number of programs were implemented including spraying disinfectants in 5,178 locations with a total budget of IDR 1.44 billion, distribution of 297,927 masks with a budget of IDR 1.31 billion, and procurement of 945 healthy sinks with a budget of IDR 638.11 million.¹⁰

Then, the construction of 7 units of isolation rooms with funds of Rp. 38.45 million, services for 51 bodies affected by Covid-19 with funds of Rp. 18.37 million, and health services for 6,695 people with funds of Rp. 2.93 billion. There is also mustahik cash assistance for 236,685 families with Rp. 43.62 billion, food assistance for 690,577 families with Rp. 64.36 billion, cash for work for 4,632 families with Rp. 985.58 million, ready food for 134,463 people with funds of Rp 2.44 billion, and other programs in 8,080 locations with funds of Rp. 2.83 billion.¹¹

The National Zakat Agency (BAZNAS) of Cimahi City, recently distributed compensation to 150 poor people in each urban village in Cimahi City. The compensation, which comes from Zakat, Infaq, Alms (ZIS) for Cimahi City Government Civil Servants, is expected to reduce the economic burden of people affected by the economy due to the corona virus disease (covid-19) pandemic.

¹⁰ <https://nasional.kompas.com/read/2020/07/15/16454831/baznas-selama-pandemi-penyaluran-bantuan-fokus-untuk-masyarakat-terdampak> accessed on 20 November 2020 at 10:07

¹¹ *ibid*

Assistance was given in the amount of Rp. 150,000 / person, distribution was held to apply health protocols and prevent crowds.¹²

KH Asep Hilman Mubarak, Head of Cimahi City Baznaz, said that the distribution of aid came from managed ASN zakat. "Those who receive assistance from fukara and masakin or needy people have a quota of 150 people / sub-district. Later we will go around the urban village until everything is distributed," he said. Assistance distribution activities for the poor were carried out for 3 months. "One round of the sub-district reaches a budget of around Rp. 300 million, 3 rounds of almost Rp. 1 billion. We will collect data on recipients so that each month is different so that more residents will be touched by compensation," he said. In addition to compensation in the form of money, Cimahi City Baznas also helps the community through educational fund scholarships, to wheelchair assistance for the community.¹³

c) Rumah Zakat

Rumah Zakat also distributed aid in several areas in the form of food alms packages from donors. The package distributed consists of 2.5 kg of rice and 2 cans of corned beef. The distribution this time was 472 packages located in 3 distribution locations, namely on Jalan Mampang Prapatan XVI RT 13 RW 05 Duren Tiga, Jl. Wijaya I Gg. Langgar RT 10 RW 05, Petogogan, Kebayoran Baru. Musholla Al Ikhlas Jl. Objects on Rt 07 Rw 03 East Cilandak. The distribution of aid was carried out in turns. "Thank you for the assistance given, may Allah always reward and bless," said Cici, one of the beneficiaries, Saturday (28/11). "Thank you for the assistance given to our region. I hope the donors will be more blessed and always be healthy. Hopefully this epidemic will pass quickly, so that the children can be coached face-to-face again," said Dian as the facilitator of Rumah Zakat in the Petogogan area.¹⁴

d) Unit Pengumpul Zakat Universitas Islam Riau (UPZ UIR)

The Riau Islamic University Zakat Collection Unit (UPZ UIR) has again distributed educational assistance to 41 underprivileged students from nine faculties. Funds originating from zakat, infaq and sadaqah for the UIR Academic Community were submitted for Period V Odd Semester of 2020. This amount increased compared to the distribution of the previous period. In the March 2019 period, funds were handed over to 33 students, and 28 students in the October 2018 period. Or 40 students in March 2020.¹⁵

¹² ibid

¹³ <https://www.baznasjabar.org/news/ketentuan-dan-pembagian-zakat-sesuai-syariat-islam> accessed on 20 November 2020 at 09:00

¹⁴ Sudiana Nana, 2020. Pendayagunaan Zakat. <https://forumzakat.org/pendayagunaan-zakat-di-era-pandemi-covid-19-vol-1/> accessed 20 November 2020 at 10:00

¹⁵ <https://uir.ac.id/bantu-kesulitan-mahasiswa-di-masa-pandemi-upz-uir-kembali-salurkan-bantuan-pendidikan.html> accessed 20 November 2020 at 19:00

e) Lembaga Amil Zakat Infak dan Sedekah Muhammadiyah (Lazismu)

The Lamongan Amil Zakat and Infak Alms (Lazismu) Institute continues to strive to serve and distribute aid to various parties. One of them is, Ahmad Farel Febriansyah, Anak (six years old), a couple Sumarlip and Samsul arifin who have to fight against a tumor in the brain. Which made him unconscious (coma) for a month and had to be treated intensively at Dr. Soetomo Hospital, Surabaya. "We can submit information from social media, then we communicate it to the local branch leaders to provide assistance to families and distribute health assistance to younger brother Farel," said Fijar, Amil Lazismu Lamongan while handing over assistance to his family representatives in Gowah, Blimbing Paciran on Wednesday, 3 June 2020.¹⁶

There have been recorded, as many as 108 zakat agencies or institutions in 34 provinces which still play an active role. And it could even increase more. They are scattered in various main islands in Indonesia such as Sumatra, Java, Bali, Nusa Tenggara, Maluku, Kalimantan, Sulawesi, to Papua. Through various existing services, it is recorded that more than 50 billion funds have been distributed in a variety of assistance throughout Indonesia.¹⁷

D. Conclusion

Zakat is a number of assets that must be issued by Muslims to be given to groups who are entitled to receive, such as the poor and the like, as stipulated by sharia. In this very worrying economic situation, To overcome this Covid-19 epidemic, zakat has become one of the means to help people who have had the impact of this disaster. The Minister of Religion and other zakat bodies try to make the best use of zakat.

With zakat obtained from muzakki, it can be immediately distributed to people who really need help with income for their daily needs. Therefore, people feel helped in economic factors even though it is not enough. Hopefully this Covid-19 epidemic will end quickly.

¹⁶ ibid

¹⁷ Sudiana Nana, 2020. pendayagunaan zakat. <https://forumzakat.org/pendayagunaan-zakat-di-era-pandemi-covid-19-vol-1/> accessed 20 November 2020 at 10:00

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