

## **Efficiency Service Handling COVID 19 The Institute of Zakat By Method of Data Envelopment Analysis (DEA)**

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### **Info Articles**

### **Abstract**

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Pandemic COVID 19 provides the impact on all sectors among sectors economies, which caused the level of poverty in Indonesia is experiencing an increase. Various parties undertake activities in an effort handling COVID 19, no exception Lembaga Zakat. Through the Zakat Forum, 40 zakat institutions perform eleven COVID handling services 19, and the only institution that runs all of these services is the Muhammadiyah Amil Zakat Institute ( Lazismu ). Because it is, it needs to be analyzed the efficiency of the performance of the management of the service handling COVID 19, and the research is focused on Lazismu Provisnsi Jawa Barat.

The method of research that is used is a method of qualitative by using the method of Data Envelopment Analysis (DEA). The input variable is fundraising, and the output variable is fund channeling. Approach DEA that is used is the approach VRD due to see the potential of the Institute of zakat in Indonesia is increasingly growing.

The results of the study are that the achievement of the level of efficiency of the management of zakat funds in handling COVID 19 in the region Jawa Barat recently reached 22%. Furthermore, four regions that are already efficient that the office area Jawa Barat, District Majalengka, District Cianjur, and Cirebon..

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## INTRODUCTION

Pandemic is defined as an outbreak that spread simultaneously everywhere, covering the area of geography that area (Badan Amil Zakat Nasional, 2020). The spread of this virus has spread to all countries in the world. In the global number of infected people, COVID 19 per date of 1 April 2020 as many as 823 626 people and died 40 588 people. One of the countries that experienced the spread of pandemic COVID 19, Indonesia, with the number of cases in 1528 people, was confirmed positive experience COVID 19, and 136 people died worldwide (Badan Amil Zakat Nasional, 2019).

The impact of this pandemic is felt in the health sector (Dermawan, 2020), capital markets that are in a *downtrend* (Iskandar, Possumah & Aqbar, 2020), and accounting adjustments (BAZNAS, 2018). Based on the Republic of Indonesia Government Regulation No. 21 of 2020, COVID pandemic 19 has an impact on the political, economic, social, cultural, defense and security aspects, as well as the welfare of the people in Indonesia (Lazismu, 2020). The Indonesian Minister of Finance estimates that economic growth will drop by 2.3%. The solution offered is to their net safety social for people not able to (Mentri Agama, 2015).

The pandemic's impact is in the sector of the economy caused by the declining consumption of home stairs because of a lack of acceptance of the income of individuals (Misno, 2020), like that felt by a driver of public transportation and a motorcycle (Mohammad, Khan, Mustafa & Yannis, 2020). High debt, inability to pay installments to banks, and an increase in the price of goods (Undang- Undang Republik Indonesia, 2011). Then the family should be maintained the stability of the economy, that concern for *an agency* to help people who affected by the impact of this pandemic. Help the government with its programs provide the stimulus the economy for the family has not felt directly by the people in uniform. Therefore, some of the Institute of social as Institute endowments, charity and *corporate social responsibility* (CSR) of companies participating in helping ease the burden that is faced by families of poor in the availability of food, guarantee the

health and sustainability of the business. The line with the UNICEF program in helping workers to care for families and maintain the livelihoods of low-income households (Suryahadi, Izzati & Suryadarma, 2020).

Various parties joined in handling COVID 19 are endemic in the whole world, including Indonesia. One of the parties that has a role in COVID 19 handler activities is social institutions such as the Zakat Institution. The number of Zakat Institutions in Indonesia, which are members of the Zakat Forum, is more than 400 institutions (Tim Kerja Kementrian Dalam Negeri, 2020). However, those who received recommendations from the National Amil Zakat Agency were 74 amil zakat institutions (LAZ) consisting of 25 National LAZ, 15 Provincial LAZ, and 34 District LAZ. This Institutions not yet include with Badan Amil Zakat Nasional ( Baznas ), which center as much as two institutions, the province of 34 agencies, and more scattered on Baznas districts/cities throughout the provinces in Indonesia.

Zakat institutions, both LAZ or Baznas, have activities that support the handling of COVID plague 19. M through Forum Zakat (FOZ) and in collaboration with BAZNAS, founded the *Crisis Center COVID 19* and has been doing service prevention COVID 19, which consists of 11 ( eleven ) program of prevention, namely

1. Channel Alert (Hotline) COVID 19
2. Educational Behavior Living Clean and Healthy (PHBs)
3. Disinfectant Spraying Service
4. Logistics assistance and hygienic kits
5. Service ambulance and fakes standby
6. Provision of tools shield themselves (APD)
7. COVID prevention protocol document 19
8. Application of WFH
9. Psychosocial Services
10. Individual health volunteer COVID 19
11. Corpse service

Forty institutions of zakat joined in the service of prevention COVID 19 's, but only one institution with 11 service prevention COVID 19 as described in the above. Institutions that Amil Zakat Muhammadiyah (LAZISMU). While 39 institutions more average serve four courses of prevention COVID 19 which 50% is divided on

four programs, namely 1) Channel Alert (Hotline) COVID 19, 2) Educational Behavior Living Clean and Healthy (PHBs), 3) Service Spraying of disinfectants, and 4) Logistics assistance and hygienic kits. Moreover, services that have not been done by many Zakat Institutions in handling COVID 19 are psychosocial services. Zakat institutions that perform the service are only LAZISMU and Wallets Dhuafa.

Based on the data above, Lazismu is the only institution with the service full to the prevention COVID 19. because it is necessary to do research, the efficiency of the management of zakat funds was channeled in the service of prevention COVID 19. The research's urgency is for pandemic COVID 19 when it continues to continue in time that does not can be determined. Also, the number of poor people due to this pandemic has increased [16] (see figure 1). However, awareness of the public will keep health at the time of a pandemic that has not become a concern filled; consequently, the number of patients COVID 19 in Indonesia is getting increased (see picture 2).

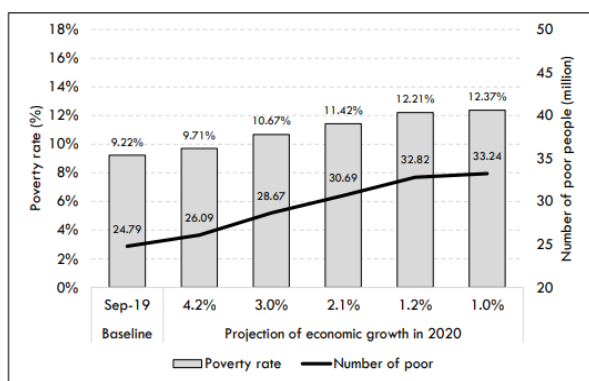
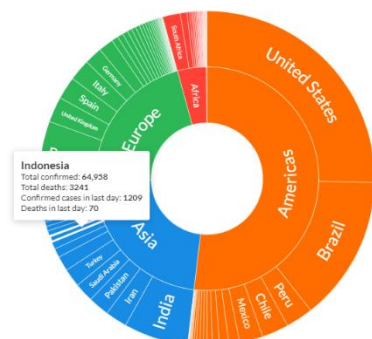


Figure 1. Projected Levels of the Poor in Indonesia (Suryahadi, Al Izzati, & Suryadarma, 2020)

COVID-19: impact breakdown by country  
Confirmed cases include recoveries. Data updated daily  
Size by: Total confirmed cases



(Suryahadi, Al Izzati, & Suryadarma, 2020)

Through this study, the Institute of zakat can

measure the results of the performance that made for this. The contribution of this research will be an evaluation material for Zakat Institutions, especially Lazismu and for other Zakat Institutions in measuring the efficiency of the COVID Prevention service program 19. This research is a novelty because previously, there has not been similar research that discusses the efficiency of the COVID 19 handling program service performance zakat using the Data Envelopment Analysis (DEA) method. The formulation of this research problem is how efficiency.

## LITERATURE REVIEW

### Zakat and Service Management COVID19 Space Scope of Zakat

Zakat in terms of language, the word zakat has several meanings, namely al-barakatu means blessing, al-namaa ' means growth and development, ath-thaharatu means purity, and ash-shalahu means order. In terms, although the ulemas put it forward with a different redaction from the another, but that have same principle, that zakat is part of the property with specific requirements, which Allah SWT requires to its owner, to be handed over to those entitled to receive it, with specific requirements as well. According to Sharia terminology ( syara term ), zakat means liability for assets or liabilities for a certain amount of assets for a specific group within a specific time. Sometimes zakat also has the meaning of charity (giving), which has determined the type, amount, and time of wealth or property that must be surrendered. Its utilization is also determined, namely for Muslims.

Zakat distributed to eight ashnaf who called with mustahik. Mustahik is a person who is entitled to receive zakat. The mustahik zakat has been mentioned is evident in the Qur'an that a means:

*The alms are only for the poor and needy, those who collect them, whose hearts are to be reconciled, free the captives and the debtors, and for the cause of Allah, and (for) the wayfarer; a duty imposed by Allah. Allah is Knower, Wise. (Q.S At-Taubah : 60)*

Republic of Indonesia Amil Zakat Agency Regulation (PERBAZNAS) No. 3 of 2018 concerning the distribution and utilization of Zakat article 3 states that the mustahik of zakat is as follows:

- a. Fakir is a person who, at all, does not have a source of currency income to meet the needs of the base.
- b. Unfortunate are those who have a source of currency income but do not meet the base's needs that is feasible for the lives of themselves and families who become dependents.
- c. Amil is a person or group of appointed and given authority by the government, local government, agencies, institutions that are permitted by the government and local government, and someone who has a mandate from the management of Zakat Management to manage zakat.
- d. A convert is a person whose faith is being strengthened because he has just converted to Islam ;
- e. *The niqab* is a Muslim who became :
  - 1) Victims of human trafficking ;
  - 2) Parties are held captive by the enemies of Islam; or
  - 3) People who are colonized and persecuted.
- f. *Garmin* is a person who owes money to :
  - 1) benefit themselves by not excessive as to make a living, treat the sick, build houses ;
  - 2) The benefit of the public is that to reconcile the two people Muslims or more who were at loggerheads so should cover the costs that must be incurred to complete it; or
  - 3) Other public benefits, such as building worship facilities.
  - 4) And not be able to pay at the time of falling due payment.
- g. *Sabilillah* is one of the groups at the bottom of this, namely :
  - 1) A person or group/institution that is struggling to uphold God's words ;
  - 2) People who are sincere to implement the guidance of religion both guidance mandatory, sunnah, and various virtues more to bring themselves to Allah; or
  - 3) People who are sincere and earnest in demanding science that is beneficial for the people.

*Ibnu Sabil* is the wayfarer who ran out of charge or made the trip for something good (Ketua Badan Amil Zakat Nasional, 2018):

### Handling Covid 19

Handle COVID 19 carried out by all parties, ranging from government to the

community. The COVID 19 handling step undertaken by the government is to create a national task force implementation team ( based on RI Presidential Decree No. 9 of 2020 concerning changes to Presidential Decree No. 7 of 2020). In the structure, the organization is a part of prevention which includes the areas of mitigation, the socialization of education and detection; the handling sector which covers the activities of isolation and quarantine as well as preventive measures; the field of restoration and service base includes the areas of surveillance, support the needs of elementary and rules of SOPs; and the field of logistics, which set up the potential of SDN as well as the preparation and use of health (Tim Kerja Kementerian Dalam Negeri, 2020).

Pandemic COVID-19 already provides a considerable economy, including all sectors of the economy and finance Sharia, which is marked by a decrease in demand and supply of goods and services industry finance sharia and businesses kosher. Although there is a decline in some sectors such as finance commercial and business halal such as tourism, transport, garments, and SMEs, some sectors experienced a rise such as healthcare, pharmaceuticals, and telecommunications. The Islamic social and financial sector also appears to play a role in spreading social safety nets to affected communities while increasing zakat literacy among muzaki. Pandemic COVID-19 can be a momentum of the revival economy in Sharia throughout all sectors which both commercial finance, social, and business law to perform the transformation towards the economy of Sharia sustained, were based digital to meet the needs of people who continue to dynamically experience, that can change in the middle of a pandemic COVID-19 's (Misno, 2020).

### Relationship of Zakat and COVID 19

Pandemic COVID 19 has an impact on all aspects of life. Some of the solutions that can be offered within the framework of the concept and system of the Economic and Financial Social Islam are by channeling aid directly in cash that comes from charity, donation, and charity; the strengthening of the waqf either in the form of

endowment money, endowments productive, waqf linked bonds and endowments for infrastructure; through the help of capital venture featured for the sector of business or the business of Micro Small Medium Enterprises (SMEs); through the qardhul hasan scheme; improvement of Islamic economic and financial literacy; through the development of Islamic financial technology. (Iskandar, Possumah, & Aqbar, 2020)

One of the areas of economics that participated affected by pandemic Covid-19 is the management of zakat by the institution of zakat. That because the income of muzaki is decrease, so the effect of collection zakat was finished. Besides that, the pandemic Covid-19 led to an increase in the number of mustahik or recipients of zakat. Several steps can be taken by zakat institutions to resolve this situation, both from the meeting and distribution of zakat. From the collection of zakat, the institution of zakat can encourage the muzaki to issue zakat more early, so that the benefits of zakat can be accepted as directly in the pandemic Covid-19. While on the side of the portfolio, the institution of zakat can distribute zakat in particular to mustahik are highly in need during a pandemic, such as the poor in society weak. (Dermawan, 2020)

The instruments that can be developed are through zakat and qardhul Hasan, as explained by Mohammad in his research that explains

*The study's findings reveal that Islamic finance has the potential to fight any kind of situation/pandemic. Zakat and Qardh -Al-Hasan, if combined, can prove to be a deadly combination to fight the adverse effects of COVID 19. To be used as an effective way to support individuals and SMEs during and after the pandemic of COVID 19 (Mohammad, Khan, Mustafa, & Yannis, 2020).*

### **Amil Zakat**

#### **Badan Amil Zakat Nasional**

Badan Amil Zakat Nasional (BAZNAS) is authorized institutions that nationally perform management tasks for collection zakat covers, distribution, and zakat utilization [26]. BAZNAS is also a form of change in the management system of the amendments to Law No. 23 of 2011

BAZNAS is independent in the structure of government. In its level, BAZNAS is divide into:

- a. National BAZNAS, the institution responsible to the President through the Minister and authorized to carry out the task of managing zakat nationally;
- b. Provincial BAZNAS, an institution established by the Minister of religion, is authorized to carry out the task of managing zakat at the provincial level;
- c. District / City BAZNAS, namely an institution formed by the Director-General of Islamic Community Guidance authorized to carry out the task of managing district/city tithe zakat (Badan Amil Zakat Nasional, 2019).

BAZNAS, at this level not formed in the District unit. It is already because BAZNAS has established Zakat Collecting Units (UPZ) in each government service, and is managed directly by the Regency / BAZNAS on City.

#### **Amil Zakat Institutions**

Amil zakat institution or LAZ is an institution formed by the community which has the task of assisting the collection, distribution, and utilization of zakat. In order to help BAZNAS in the collection, distribution, and utilization of zakat community can establish LAZ received permission from the ministry was concerned with the requirements as follows :

- a. registered as an organization of social Islam that manages the field of education, propaganda, and social, or agency body of law;
- b. received a recommendation from BAZNAS has a Sharia Superintendent ;
- c. possess technical, administrative and financial capabilities to carry out their activities;
- d. non - profit nature ;
- e. have a program to utilize zakat for the welfare of the people, and
- f. willing audited law and finance it periodically. (Presiden Republik Indonesia, 2011)

Amil Zakat institutions consist of LAZ on a national scale, LAZ on a provincial scale, and LAZ on a Regency/city scale. The national -scale LAZ was granted permission by the Minister after

receiving a recommendation from BAZNAS. Filing information of LAZ -scale national can be filed by the leadership of the organization of society Islam scale national, foundation -based Islam or association -based Islam. On a national scale, LAZ can open one representative in each province after obtaining permission to open LAZ representatives from the head of the regional office (Menteri Agama, 2015).

**METHODOLOGY**

This research object is the LAZISMU Amil Zakat Institute (Muhammadiyah Amil Zakat Institute) in the West Java region. The Type research qualitative, which is descriptive with measurement efficiency using the approach nonparametric Data Envelopment Analysis (DEA). The DMU (Decision Making Unit) used is the LAZISMU office in the City and District area of 17 DMU out of the 28 regencies and cities representative of your Lazism. The input and output variables used are

Table 1. Variabel *Input-Output*

Approach	Input	The output
Production	The collection of zakat	Distribution of zakat funds

Explanation of variables :

- a. Zakat Fundraising is the total zakat funds collected from muzaki by an institution within a specified period.
- b. Zakat Fund Distribution is several funds that have been distributed to Mustahik in a certain period in the form of empowerment programs and direct distribution, which give by cash.

DEA method approach there are two models used, namely :

- a. *Constant Return to Scale* (CRS) was developed by Charnes, Cooper, and Rhodes (CCR) in the year 1978. The DEA model with design CRS assumes that the production follows the CRS, meaning that each increase in *the input* is proportional to the percentage of a particular will increase *output* by a percentage which the same.
- b. *The variable return to Scale* (VRS) developed by Banker, Charnes, and Cooper (BCC) in 1984 is a model of development of the CCR. This model assumes that the company does not or has not yet operated at an optimal scale. This

model assumes that the ratio between the addition of *input* and *output* is not the same.

In the study of this, the approach that uses the method of DEA model of the VRS ( *Variable Return to Scale* ) for the Institute of zakat is an institution that is still evolving and allows there several variables that affect the output or input.

**RESULTS AND DISCUSSION**

**Muhammadiyah Amil Zakat Institution**

LAZISMU is the institution of zakat level national that humble in the empowerment of communities through the utilization in the productive zakat, infaq, endowments and funds generosity of other good of individuals, institutions, companies, and agencies more. Founded by PP. Muhammadiyah, in the year 2002, subsequently confirmed by the Minister of Religious Affairs of the Republic of Indonesia as the Institute of National Zakat via SK No. 457/21 November 2002. With already enactment of the Law of Zakat number 23 in 2011, Regulation of the Government of number 14 in 2014, and the Decree of the Minister of Religion of the Republic of Indonesia number 333 in 2015. LAZISMU, as an institution zakat nationwide, has been confirmed back through SK Minister of Religion of the Republic Indonesia number 730 in 2016.

The background to the establishment of LAZISMU consists of two factors. First, the fact that Indonesia was cover with poverty is still widespread; ignorance and index construction humans are deficient. Everything is a cause, and at the same time, due to the order of justice, social is weak. Secondly, zakat is believed to be able to contribute to promoting social justice, human development, and able to alleviate poverty. As the country has a population of Muslims the largest in the world, Indonesia has the potential of zakat, infaq and endowments are relatively quite high. However, the potential for which it is not yet able to be managed and utilized as a maximum does not give effect was significant for the settlement of the problems that exist.

The establishment of LAZISMU is intended as an institution that manages zakat with modern management that can deliver zakat to solve social problems (problem solvers ) of the community that

continues to grow. With a trustful, professional, and transparent work culture, LAZISMU strives to develop itself into a trusted Zakat Institution. Moreover, over time, public confidence has strengthened. With the spirit of creativity and innovation, LAZISMU always produces programs of empowerment that can answer the challenge of change, and the problems of social communities are growing..

**Efficiency of Service Handling COVID 19 at the Institute of Zakat LAZISMU**

Consider the deployment COVID-19 very quickly, Chairman of Muhammadiyah be officially formed "Muhammadiyah COVID-19 Command Center " to improve the acceleration program. Muhammadiyah is also preparing 20 Rumah Sakit Muhammadiyah 's preparedness to face the plague corona. In fact, the program expanded to reach schools, universities high, and communities for education and prevention. Confectionary covid 19 dealt Oleg Rumah Sakit Muhammadiyah or ' Aisyiyah with total patient People In Control (ODP) as much as 62 souls and Patients In Handling (PDP) as much as 18 souls were scattered at 14 Home Hospital as follows:

Table 2  
Home Hospital who handle covid 19(Lazismu, 2020)

No	Nama Rumah Sakit	ODP (jiwa)	PDP (jiwa)
1	RSI Jakarta Pondok Kopi	5	1
2	RSI Jakarta Cempaka Putih	-	4
3	RS Fastabiq Sehat PKU	3	1
4	RS PKU Muhammadiyah Surakarta	1	-
5	PKU Muhammadiyah Gombong	6	4
6	RS 'Aisyiyah Madiun	2	-
7	PKU Muhammadiyah Wonosobo	11	2
8	PKU Muhammadiyah Yogyakarta	14	1
9	PKU Muhammadiyah Gamping	12	1
10	RS PKU Muhammadiyah Bantul	2	3
11	PKU Muhammadiyah Lamongan	2	-
12	RS Universitas Muhammadiyah Malang	3	1

13	RS 'Aisyiyah Ponorogo	1	-
	Total	62	18

The data that is processed in this study is data obtained from the Lazimu regional office in West Java Province for COVID handling activities 19. Lazismu West Java is on Jl. Sancang No.6 Bandung West Java 40262.

From 28 office representatives of the region Jawa Barat then that until the moment it has been doing the collection and distribution of zakat, donation and shodaqoh for program management COVID 19, there is 17 representative offices region as follows:

Table 3  
Collecting and Distributing Zakat funds, Infaq Shodaqoh Covid Handling Program 19

Lazismu Kota/Kabupaten	Funding (X1)	Distribution (Y1)
Kantor Wilayah	25.527.836	12.292.200
Kabupaten Bandung	9.196.000	1.920.000
Kabupaten Bandung Barat	-	-
Kabupaten Bekasi	-	-
Kabupaten Bogor	-	-
Kabupaten Ciamis	19.589.000	-
Kabupaten Cianjur	2.110.000	5.250.000
Kabupaten Cirebon	5.085.095	7.524.400
Kabupaten Garut	-	-
Kabupaten Indramayu	4.000.000	1.635.000
Kabupaten Karawang	1.060.019	-
Kabupaten Kuningan	-	-
Kabupaten Majalengka	762.000	-
Kabupaten Pangandaran	-	-
Kabupaten Purwakarta	950.000	-
Kabupaten Subang	-	-
Kabupaten Sukabumi	-	-

Kabupaten Sumedang	1.650.000	-
Kabupaten Tasikmalaya	6.250.000	6.025.000
Kota Bandung	3.700.000	-
Kota Banjar	6.000.000	-
Kota Bekasi	6.100.100	-
Kota Bogor	-	-
Kota Cimahi	-	-
Kota Cirebon	4.540.000	8.142.085
Kota Depok	5.256.336	4.500.000
Kota Sukabumi	8.100.000	-
Kota Tasikmalaya	6.389.123	7.884.200

From the data above, it is processed using the Data Envelopment Analysis method with the help of MAXDEA software, and the results are as follows:

Table 4  
Level Efficiency Service Handling COVID 19 Lazismu Region Jawa Barat

No	DMU	Pure Technical Efficiency Score(VRS)	%
1	Kabupaten Cianjur	1	100%
2	Kabupaten Majalengka	1	100%
3	Kantor Wilayah	1	100%
4	Kota Cirebon	1	100%
5	Kota Tasikmalaya	0,872373	87%
6	Kabupaten Cirebon	0,843233	84%
7	Kabupaten Purwakarta	0,669596	67%
8	Kabupaten Karawang	0,561104	56%
9	Kabupaten Tasikmalaya	0,528575	53%
10	Kota Depok	0,410559	41%
11	Kabupaten Sumedang	0,300236	30%
12	Kabupaten Indramayu	0,221278	22%
13	Kota Bandung	0,114794	11%
14	Kabupaten Bandung	0,099147	10%
15	Kota Banjar	0,067806	7%
16	Kota Bekasi	0,066619	7%
17	Kota Sukabumi	0,049359	5%
18	Kabupaten Ciamis	0,019835	2%

From the data above, it can be described that the DMU or office areas reached levels of efficiency is an office area Jawa Barat, office area district of Cianjur, district of Majalengka, and the office area of Cirebon. The five office areas performing in the top 50% are Lazismu office of the city of Tasikmalaya, district of Cirebon, district of Purwakarta, District Karawang, and the district of Tasikmalaya.

By because it is Lazismu who have not reached the level of efficiency should follow or imitate how to work on Lazismu who already reached the efficiency of handling COVID 19, which can be illustrated by the table below:

Table 5  
Lazismu Benchmark West Java Region in Handling COVID 19

DMU	Benchmark
Kabupaten Bandung	Kabupaten Cianjur(0,365714); Kabupaten Majalengka(0,634286)
Kabupaten Ciamis	Kabupaten Majalengka(1,000000)
Kabupaten Cirebon	Kabupaten Cianjur(0,213578); Kota Cirebon(0,786422)
Kabupaten Indramayu	Kabupaten Cianjur(0,311429); Kabupaten Majalengka(0,688571)
Kabupaten Karawang	Kabupaten Majalengka(1,000000)
Kabupaten Purwakarta	Kabupaten Majalengka(1,000000)
Kabupaten Sumedang	Kabupaten Majalengka(1,000000)
Kabupaten Tasikmalaya	Kabupaten Cianjur(0,732027); Kota Cirebon(0,267973)
Kota Bandung	Kabupaten Majalengka(1,000000)
Kota Banjar	Kabupaten Majalengka(1,000000)
Kota Bekasi	Kabupaten Majalengka(1,000000)
Kota Depok	Kabupaten Cianjur(0,857143); Kabupaten Majalengka(0,142857)
Kota Sukabumi	Kabupaten Majalengka(1,000000)
Kota Tasikmalaya	Kabupaten Cianjur(0,089169); Kota Cirebon(0,910831)

Explanation :

- a. Lazismu districts of Bandung , District Indramayu , Depok, can follow the example of how the work Lazismu district of Majalengka and Cianjur.



- b. Lazismu Ciamis Regency , Karawang Regency , Purwakarta Regency , Sumedang Regency , Bandung City, Banjar City, Bekasi City and Sukabumi City can imitate the workings of Lazismu Regency n Majalengka.
- c. Lazismu district of Cirebon, City, and District Tasikmalaya can follow the example of how working Lazismu Cirebon City and Cianjur.

## CONCLUSION

Efficiency service handling COVID 19 on zakat Muhammadiyah Organization (LAZISMU) region Jawa Barat recently reached 22%. Four office area Jawa Barat achieves efficiency management of zakat, infaq, and shodaqoh in the program handling COVID 19 that the office area Jawa Barat, District Majalengka, District Cianjur, and Cirebon.

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