

Management of Productive Zakat, Infaq, Shadaqah Funds Through Linkage Program In Covid-19 Pandemic Era

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ABSTRACT

Optimization of zakat collection will be achieved if zakat management organizations such as BAZNAS Regency need to improve the quality of zakat management by increasing the quality of services, transparency and accountability of financial reports. Distribution of zakat in the form of productive funds by BAZNAS must be distributed quickly and accurately so that the community, especially those affected by the Covid-19 pandemic era, can be helped. Therefore, the management of zakat management organizations such as the Regency BAZNAS must be able to integrate, interact and innovate the management of zakat funds, productive infaq and shadaqah and program linkage with the government in the Covid-19 Pandemic Era in the Kab. Jember. The purpose of this study is to analyze the model of integration, interaction, innovation, and implementation of the management of zakat, infaq and productive shadaqah funds through linkage programs during the Covid-19 pandemic era. This study uses a quantitative approach (explanatory research) which is strengthened by qualitative (constructive research).

Abstrak: Optimalisasi penghimpunan zakat akan tercapai apabila organisasi pengelola zakat seperti BAZNAS Kabupaten perlu meningkatkan kualitas pengelolaan zakat dengan meningkatkan kualitas pelayanan, transparansi dan akuntabilitas laporan keuangan. Penyaluran zakat berupa dana produktif oleh BAZNAS harus disalurkan secara cepat dan tepat agar masyarakat khususnya yang terdampak pandemi Covid-19 dapat terbantu. Oleh karena itu, manajemen organisasi pengelola zakat seperti BAZNAS Kabupaten harus mampu mengintegrasikan, berinteraksi dan berinovasi dalam pengelolaan dana zakat, infaq produktif dan shadaqah serta keterkaitan program dengan pemerintah di Era Pandemi Covid-19 di Kab. Jember. Tujuan penelitian ini adalah menganalisis model integrasi, interaksi, inovasi, dan implementasi pengelolaan dana zakat, infaq, dan shadaqah produktif melalui linkage program di

masa pandemi Covid-19. Penelitian ini menggunakan pendekatan kuantitatif (explanatory research) yang diperkuat dengan kualitatif (constructive research).

Kata kunci: Covid-19; pengelolaan dana zakat, infaq, dan shadaqah, linkage program

INTRODUCTION

The potential for zakat and the development of zakat management organizations is quite large. Ironically, not all zakat potential is realized and distributed properly because the Zakat Management Organization is not able to collect all the zakat potential. In 2011, the amount of zakat collected by BAZNAS throughout Indonesia was 39 billion rupiah from 217 trillion rupiah.¹

Potential zakat in the district. Jember collected through the Amil Zakat Institution in 2007-2011 amounted to Rp. 7,578,278,000 with an average annual growth of 47.5%. From these data it can be concluded that every year the potential for zakat in Jember Regency is increasing. To increase the role of Regency BAZNAS in the context of poverty alleviation and improving the welfare of the poor, the strategy for distributing productive zakat must be prioritized but with a priority scale gradually starting from consumptive, educative and productive.

There is a positive and significant influence between productive Zakah and mustahik welfare, there is a relationship between micro-business growth and mustahik welfare and also simultaneously there is a relationship between productive

Zakah and the micro-business growth towards mustahik welfare.²

Furthermore, Indonesia is currently one of the countries affected by the Covid-19 pandemic which has caused the Indonesian people to experience a decline in the economy. This underlies the Vice President of Indonesia and the Minister of Religion of the Republic of Indonesia calling on zakat managers to accelerate the collection and distribution of zakat maal or zakat assets to the public.³

On the basis of this appeal, the distribution of zakat in the form of productive funds by BAZNAZ must be distributed quickly and precisely so that people, especially those affected by the Covid-19 pandemic, can be helped. Therefore, the management of zakat management organizations such as the Regency BAZNAS must be able to integrate, interact and innovate the management of zakat funds, productive infaq and shadaqah and program linkage with the government in the Covid-19 Pandemic Era in the Kab. Jember.

² Muhammad Irfan Nasution and Muhammad Andi Prayogi, "The Utilization of Zakah Productive towards Micro-Business Growth and Mustahik Welfare," *Jurnal Ekonomi Pembangunan: Kajian Masalah Ekonomi dan Pembangunan* 20, no. 1 (2019): 1-11.

³ <https://forumzakat.org/pendayaguna-zakat-di-era-pandemi-covid-19-vol-1/> accessed on November 10, 2020

¹ www.basnaz.or.id

Based on the above background, the researchers were intrigued to conduct research on the Management of Zakat Funds, Infaq, Productive Shadaqah through Linkage Programs in the Era of the Covid-19 Pandemic. The assessment will be carried out through research with an exploratory research and constructive-qualitative approach. The unit of analysis is the district's National Amil Zakat Agency (BAZNAS) located in Jember Regency. This research is a collaborative research between UM Jember lecturers and UM Jember students. Where, this research is included in the Main Research scheme.

RESULT AND DISCUSSION

Syariah Enterprise Theory

Sharia enterprise theory is an enterprise theory that has been internalized with Islamic values in order to produce a transcendental and more humanist theory. Enterprise theory is a theory that recognizes accountability not only to company owners but to a wider group of stakeholders. Enterprise theory was then developed so that the theory was closer to the sharia concept so that a theory known as Sharia enterprise theory was formed. Sharia enterprise theory includes God, humans, and nature so that in this study it implies that the highest stakeholder is God as the center.⁴

⁴ Triyuwono, Iwan dan Roekhudin. 1999. *Konsistensi Praktik Sistem Pengendalian Intern dan Akuntabilitas Pada Lazis, Studi Kasus di Lazis X Jakarta*. Proceeding SNA II. Malang

Zakat Theory

Zakat can function as a source of socio-economic funds for Muslims. This means that the utilization of zakat managed by the Amil Zakat Agency is not only limited to certain activities based on conventional orientation, but can also be used for economic activities of the people, such as in poverty alleviation programs and unemployment by providing productive zakat to those who need it as working capital.

Zakat Regulations in Indonesia

Zakat Regulation in Indonesia The government's attention to zakat institutions is increasing in an effort to alleviate poverty. On the one hand, this regulation greatly provides legal strengthening and certainty for the institutionalization of the zakat ecosystem by the State. The following are regulations regarding Zakat in Indonesia:

- a. Presidential Decree Number 8 of 2001 concerning the National Amil Zakat Agency
- b. Law Number 23 of 2011 concerning Zakat Management
- c. Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Management of Zakat
- d. Regulation of the Minister of Religion Number 52 of 2014 concerning Requirements and Procedures for Calculation of Zakat Mal and Zakat Fitrah and Utilization of Zakat for Productive Businesses

- e. Regulation of the Minister of Religion Number 69 of 2015 concerning Amendments to Regulation of the Minister of Religion Number 52 of 2014 concerning Terms and Procedures for Calculation of Zakat Mal and Zakat Fitrah and Utilization of Zakat for Productive Businesses
- f. Regulation of the Minister of Religion Number 5 of 2016 concerning Procedures for Imposing Administrative Sanctions in Zakat Management
- g. BAZNAS Advisory Council Decree No. 001/DP-BAZNAS/XII/2010 concerning Guidelines for Collection and Management of Zakat, Infaq, and Shadaqah at the National Amil Zakat Agency
- h. Decision of the Chairman of BAZNAS Number KEP. 016/BP/BAZNAS/XII/2015 concerning the Nishab Value of Zakat on Income or Professionals in 2016
- i. Decision of the Chairman of BAZNAS Number 142 of 2017 concerning the Nishab Value of Zakat on Income in 2017
- j. Regulation of the Minister of Religion Number 5 of 2014 concerning Team Formation and Procedures for Selection of Candidates for Members of the National Amil Zakat Agency
- k. Decision of the Chairman of BAZNAS Number 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of Zakat in the BAZNAS Environment
- l. Regulation of the Minister of Religion Number 18 of 2016 concerning the Organization and Work Procedure of the BAZNAS Secretariat
- m. BAZNAS Regulation No. 02 of 2016 concerning the Establishment and Work Procedure of the Zak
- n. BAZNAS Regulation No. 01 of 2018 concerning the Amil Zakat Code of Ethics
- o. BAZNAS Regulation No. 02 of 2018 concerning Amil Zakat Certification
- p. BAZNAS Regulation No. 04 of 2018 concerning Reporting on the Implementation of Zakat Management
- q. BAZNAS Regulation No. 05 of 2018 concerning Zakat Financial Management
- r. BAZNAS Regulation No. 01 of 2019 concerning Procedures for Appointing and Dismissing the Leaders of the Provincial National Amil Zakat Agency and Regency / City National Amil Zakat Agency Leaders
- s. BAZNAS Regulation No. 02 of 2019 concerning Duties and Authorities of Provincial BAZNAS Leaders and Regency/City National Amil Zakat Agency Leaders
- t. BAZNAS Regulation No. 03 of 2019 concerning Procedures for Application for Recommendations for Permits for Establishing and Opening Representatives of Amil Zakat

Institutions National Amil Zakat Agency (BAZNAS)

The National Amil Zakat Agency (BAZNAS) is a non-structural institution established based on Law No. 23 of 2011 concerning Zakat Management. provisions of Islamic law.

We call these three keywords the principle of "Good" Organizational Governance". The implementation of the three principles above, God willing, both will be trusted by the wider community. In order to be trusted by the community, both the Amil Zakat Agency and the Amil Zakat Institution, must apply the principles of accountability which include institutional, legality and organizational structure, aspects of human resources and aspects of the management system.⁵

Three Circles Model for Revitalizing Zakat Management Organizations

Based on the results of research by Yulinartati, Roziq and Lely proposed a model for the management of zakat institutions, namely the Three Circles Model. The model made refers to the circle that affects and is influenced by the payment of zakat, infaq and shodaqoh (ZIS). Each Circle will be analyzed regarding the related factors in it. Thus, it is hoped that the weaknesses and strengths possessed by zakat institutions can be more easily analyzed. The

suggestions given are also expected to be more targeted and applicable.⁶

Linkage Program

Linkage program is a program that connecting banks to small micro enterprises through microfinance institutions. The weakness of the Linkage program is the regulatory that are scattered in various regulation, and specifically for Islamic financial institutions the problems regard to compliance with the provisions of sharia. This research is based on statute and conceptual approach. The result from collecting and analysing the Linkage Program regulatory for Islamic Financial Institutions in Indonesian positive law show that the regulation of Linkage programs classified in two groups, the substance and procedural policies. These regulation becomes a reference for Islamic financial institutions, small and micro enterprises in Indonesia.

Linkage Some of the programs can be obtained by MSMEs, namely: one way encourage and empower the MSME sector. There is convenience access for MSMEs to get funding from commercial banks is good in terms of availability of funds, affordability to providers funds and affordability of administrative costs. Here is a picture program linkage concept.⁷

⁵ Abdul Kholiq Syafa'at and Lely Ana Ferawati Ekaningsih, "Potensi Zakat, Infaq, Shodaqoh Pada Badan Amil Zakat Nasional (Baznas) Di Kabupaten Banyuwangi," *Inferensi* 7, no. 1 (2015): 25.

⁶ Yulinartati, Roziq dan Lely. 2012. *Three Circles Model Revitalisasi Lembaga Pengelola Zakat*. Penelitian Dana Hibah Bersaing. Jember: Universitas Muhammadiyah Jember.

⁷ Tripalupi Irma Ramadhani, 2017, *Linkage Program dan Pasar Modal Sebagai Alternatif*

The legal umbrella for the linkage program is the Minister of State Regulation Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number:

03/Per/M.Kukm/III/2009

concerning General Guidelines for Linkage Programs Between Commercial Banks and Cooperatives. Also regulated by Bank Indonesia through requirements, codes of ethics, norms that need to be adhered to and policies BI in encouraging the implementation of the program in question.

METHODS

This study uses a quantitative approach (explanatory research) which is strengthened by qualitative (constructive research). Explanatory research and constructive research with the aim of developing a model of interaction, integration and innovation in the management of zakat, infaq and productive shadaqah funds. The population in this study were all muzaki (zakat payers) who paid zakat in 5 Amil Zakat Boards in Jember Regency. The sampling technique in this study used the census sampling method. The method or method of data collection used in this research is through questionnaires and interviews.

RESEARCH RESULT

Dalam Akses Pendanaan Umkm di Era Masyarakat Ekonomi Asean (MEA), *Jurnal 'Adliya* Vol. 11, No. 2

Integration Model for Management of Productive Zakat, Infaq and Sadaqah Funds Through Linkage Programs in the Covid-19 Pandemic Era

Based on the results of in-depth interviews with BAZNAS management as well as direct field observations, it is supported by secondary data analysis in the form of financial and non-financial report documents and reports on productive Islamic social fund management activities. Productive economic activity is a work program consisting of activities; (a) creation of SDG's villages (b) individual revolving working capital assistance for businesses and (c) community development (ZCD) zakat activities in the form of goats revolving working capital assistance.

The integration of Islamic social fund management approach is carried out at an early stage to determine whether Islamic social fund management is productive in accordance with Islamic law and provides greater benefits to the poor than being given directly in the form of money or basic materials to meet economic needs. directly explain the legal basis used which is used as a foothold in deciding the validity according to Islamic sharia law (alqur'an, hadith and ijma ulama) as well as the provisions/regulations of the zakat law and the articles of association of the amil zakat institution.

BAZNAZ Jember distributes its funds with productive economic activities, namely; making SDG's villages, individual revolving

working capital assistance for businesses and community development (ZCD) zakat activities in the form of goats for revolving working capital assistance. Based on these activities, we can conclude that the integration approach for these funds is in accordance with Islamic law and provides greater benefits to the poor than being given directly in the form of money or basic materials.

Interaction Model for Management of Productive Zakat, Infaq and Sadaqah Funds Through Linkage Programs in the Covid-19 Pandemic Era

In the zakat, infaq and shadaqah fund management program at BAZNAS Jember Regency, the collected funds are not distributed consumptively to mustahiq, but are developed in creative ways, in addition to consumptive ways as well as productive ways.

1. Consumptive ZIS distribution

a. Traditional consumptive, zakat is given directly to mustahiq for daily consumptive needs. During the last Ramadan, Jember Regency BAZNAS distributed ZIS funds to poor families scattered throughout Jember Regency.

b. Creative consumptive, besides being given in the form of money, zakat can also be realized in the form of goods or tools. For example, at the National Education Day ceremony, BAZNAS handed over scholarship assistance to school children and students

Productive ZIS distribution

a. Conventionally productive, zakat is given in the form of productive goods that allow the recipient to develop his business.

b. Creative productive, zakat is given in the form

Making SDG'S villages.

Baznas Jember Regency distributes creative productive zakat through the creation of SDG'S villages. This village aims to understand the village's SDG'S priority program strategy. So that achieving village SDGs in a pandemic situation and condition like this will be very helpful. The SDG's villages that have been created by BAZNAS Jember Regency include:

1. SDG's Village Sukorejo Village
2. SDG's Village Wringintelo
3. SDG's Village, Kawang Rejo Village
4. SDG's Village Sumberan Karanganyar Village
5. SDG's Village Mayangan Village
6. SDG's Village Sumber Kejayan
7. SDG's Village Panti

Besides that, BAZNAS Jember Regency also cooperates with UPT. BLK under the East Java Provincial Manpower Office to optimize development in SDG's villages.

Provision of business capital

The provision of business capital is carried out using a revolving system, so that the zakat funds are not used only by mustahik, but can be used by other mustahik. Every mustahik has the same right to use these funds. Revolving capital loans do not burden mustahik because mustahik is not charged

with loan interest, and the amount of the mustahik loan is determined by the size of the business owned.

Giving goats to be raised

Zakat Village is the target of zakat distribution by BAZNAS, Jember Regency, this village is located in Jambearum Village, Sumberjambe District. This location was chosen because most of the residents of this village are mustahik. Goats are raised and given to the mustahik group. The distribution pattern is traditional productive, namely zakat is given in the form of productive goods such as goats, cows, sewing machines, etc. With this gift, it is hoped that it can create new businesses and create jobs for the poor.

Productive Zakat, Infaq and Sadaqah Fund Management Innovation Models Through Linkage Programs During the Covid-19 Pandemic Era.

The innovation model explains how BAZNAS management carries out productive economic activities, including: zakat community development (ZCD), BAZNAS microfinance, mustahik economic empowerment institution (LPEM), mustahik farmer empowerment institution (LPPM) and the Center for Strategic Studies. Empowerment of the poor through a productive economy begins with training activities related to the field of productive economic empowerment. Meanwhile, BAZNAZ Jember innovated in the distribution of productive funds. The innovation is through the creation of

SDG'S Villages. The creation of SDG'S villages is a new innovation where the main goal is to make a village productive in the sense that the target is to spread throughout the village community. In addition, other innovations are in terms of providing business capital and providing goats for breeding.

After the target group of the poor have the expertise and skills, they are given business capital through BAZNAS microfinance. After that, productive economic activities are carried out either individually (LPEM&LPPM) or communally (ZCD). In order for productive economic activities to be successful, it is necessary to provide assistance. Given the limited human resources, BAZNAS needs to collaborate with competent parties, both the government, the private sector, vocational training centers and the Research and Higher Education Service Institute. The implementation of productive economic activities needs to be monitored so that it can run according to program objectives and evaluation of the success of productive economic activities.

CONCLUSIONS

BAZNAZ Jember distributes its funds with productive economic activities, namely; making SDG's villages, individual revolving working capital assistance for businesses and community development (ZCD) zakat activities in the form of goats for revolving working capital assistance. Based on these activities, we can conclude that

the integration approach for these funds is in accordance with Islamic law and provides greater benefits to the poor than being given directly in the form of money or basic materials.

The distribution of zakat, infaq, and shadaqah funds by BAZNAS Jember is carried out through two events, namely consumptive and productive. Consumptively, the funds are given directly in the form of money and staple foods. Productively, funds are channeled through the creation of SDG'S villages, providing business capital, giving goats to be raised.

Meanwhile, BAZNAS Jember innovated in the distribution of productive funds. The innovation is through the creation of SDG'S Villages. The creation of SDG'S villages is a new innovation where the main goal is to make a village productive in the sense that the target is to spread throughout the village community. In addition, other innovations are in terms of providing business capital and providing goats for breeding.

RECOMMENDATIONS

The model above has not been able to explain how to distribute Islamic social funds in a productive manner so as to empower the poor. Based on the success of BAZNAS Jember Regency in alleviating poverty and unemployment through productive distribution of Islamic social funds, researchers have analyzed productive economic activities in depth in order to develop a productive Islamic social fund management model.

The productive Islamic social fund management model is able to explain how BAZNAS or other *amil zakat* institutions distribute Islamic social funds sourced from zakat and infaq productively so that they can empower the poor and alleviate poverty.

All BAZNAS and LAZ in Indonesia are advised to apply the three circle model combined with a productive Islamic social fund management model as has been implemented by BAZNAS Jember Regency by successfully empowering the poor.

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