

Analysis of the Distribution of Zakat, Infaq and Alms at the Baznas Tangerang City During the Covid-19 Pandemic

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ABSTRACT

Zakat is one of the characteristics of the Islamic economic system. It is one of the most effective instruments to improve the welfare of the ummah and alleviate poverty. This study aims to determine the distribution mechanism of zakat, infaq and alms in Baznas Tangerang City and to determine the role of zakat, infaq and alms distribution for the worthies during the covid 19 pandemic. This study uses a qualitative approach using primary and secondary data. The results showed that the zakat distribution mechanism that is carried out by BAZNAS Tangerang City used two supporting activities, namely: productive assistance and consumptive assistance. In order to get the assistance, the worthies can come directly to BAZNAS Tangerang city either through individuals, institutions or organizations. The distribution of zakat that is carried out by BAZNAS Tangerang City through zakat, infaq and alms funds by carrying out several activities which have a role in helping the worthies who are affected by the COVID-19 pandemic. It is also a solution for the worthies who are in difficult situations and zakat is used as a source of assistance in dealing with the impact of covid 19.

Keywords: zakat, zakat distribution, infaq/alms, BAZNAS Tangerang City

INTRODUCTION

Zakat, Infaq, and Alms have a significant impact on human activities. The benefits can be felt if zakat, infaq, and alms are distributed correctly. The implementation of the distribution of zakat, infaq, and alms funds is distributed to maintain the income of individuals in the poor group. Zakat, infaq, and alms that have been allocated within 50% can be allocated in the form of financing productive activities for the poor or underprivileged groups. For example, funding for productive skills activities and training or providing business capital, and the other 50% is channeled to people who can no longer carry out productive activities, namely consumptive assistance (Maulana & et al., 2019). Thus, zakat infaq and alms (ZIS) as a reasonable force in Islam must be managed by a particular institution that handles ZIS. One of them is the National Amil Zakat Agency (BAZNAS). Baznas is an institution that uses a management system used in the community economy following the Regulation of the National Amil Zakat Agency of the Republic of Indonesia Number 3 of 2018 concerning the Distribution and Utilization of Zakat.

BAZNAS Tangerang City has quite varied zakat distribution programs taking into account the main functions of the program that people in need. These programs are

education, health, da'wah, and economic and social programs to reduce social problems and build a more dignified human being. The COVID-19 pandemic will not only impact health. Still, it will also affect the economy, such as the government's policy in implementing PSBB regulations, which results in the community's economy becoming irregular. The company laid off many workers, MSME traders went bankrupt, and various transportation services such as angkot drivers or online motorcycle taxis stopped. So that the income of the small community is also affected restoring the country's state cannot be solved by relying on government policies. It requires cooperation from all elements, namely the community, government, and social organizations. One of the social organizations utilized to deal with this condition is the zakat management institution (Afifuddin et al., 2020).

Zakat is a system that only exists in Islam. Not only worship but the zakat system includes the financial, economic, and social systems. One of the goals of the zakat system is to eradicate poverty and prosper the people. Still, in reality, the zakat system cannot be optimal in alleviating poverty and growing the people. With the management of a professional zakat system and dynamic synergy between the government and the community in optimizing the role of zakat, it is hoped that it can overcome poverty and improve the welfare of the people. In this case, productive zakat has a role in enhancing the interest of the people (Khumaini, 2018).

Zakat is one of the worships in the field of property that has social values. In its implementation, it requires procedures for calculating and distributing it. It also involves a group of people in charge of managing all aspects of zakat, not left to the individual awareness that each zakat has an essential role in developing the order—social and economic affairs of Muslims. Zakat contributes to improving the economic level of the poor, molding them into a productive force and realizing the social security line for those who are less fortunate so that there is no gap between the rich and the poor (Hikmat, 2008).

Infaq means removing part of the property or income for an interest commanded by Islam's teachings. Infaq is property issued by a person or business entity outside of zakat for the public benefit. Allah strongly encourages his people to donate because there is a lot of wisdom in giving. The knowledge of infaq is the first an expression of one's gratitude to Allah SWT for the abundance of blessings and graces given to him. Secondly, being able to clean oneself from the property, guarding and preserving property from the eyes of sinners and thieves, thirdly motivating to work hard to be on an equal footing with other people, the four purify the soul from miserly and miserly diseases (Linda, 2018).

Alms is defined as a gift from someone sincerely to the person entitled to receive it accompanied by a reward from Allah SWT. Islam teaches alms because there is an element of assisting those in need. Therefore, charity is highly recommended when you face an important matter, whether you are sick or traveling, being in the holy cities of Mecca and Medina, in war, Hajj, and at significant times such as the ten days of the month of Zulhijah, and holidays. (Rahman, 2010).

Distribution activities are one of the most important functions carried out in the distribution of zakat, infaq, and alms (ZIS). It aims to develop and expand the reach of institutions in distributing zakat, infaq, and alms (ZIS) from amil to mustahiq following the amount and time allocated. Thus, related to ZIS in this case, it is part of a distribution business or distribution to those entitled to receive it, namely mustahiq. The distribution

of zakat, infaq, and alms is an activity or activity to regulate according to the management function to distribute zakat, infaq, and alms funds received from the muzaki to mustahiq. So that organizational goals can be achieved effectively. The distribution system of zakat, infaq, and alms has changed from time to time. At first, it was mainly channeled for wasteful activities, but lately, there has been a lot of use of zakat, infaq, and alms funds for productive activities.

Distribution of zakat seen from its form can be done in two ways, namely the form of a moment and a form of empowerment. Distribution in the form of a moment is the distribution of zakat. It is only given to someone once in a while or received only for a moment. In this case, it also means that distribution to mustahiq is not accompanied by a target for economic independence in mustahiq (Restu, 2016).

The distribution of empowerment is the distribution of zakat accompanied by the target of changing the condition of mustahiq into the muzaki category. This target is a big target that cannot be easily or, in a short time, can be realized. The distribution of zakat must be accompanied by a complete understanding of the problems that exist in the recipient. For example, if the problem is the problem of poverty, the cause of poverty must be known so that it can find the right solution to achieve the planned target (Hasan, 2011).

Regulation of the National Amil Zakat Agency of the Republic of Indonesia Number 3 of 2018 concerning the Distribution and Utilization of Zakat in article 4 explains that the distribution of zakat is carried out in the fields of education, health, humanity, da'wah, and advocacy. The distribution of zakat in the education sector is given in the form of direct and indirect education costs. The distribution in the health sector is provided in the form of curative treatment (helping to heal). The distribution of zakat in the humanitarian field is given to handling victims of natural disasters, accident victims, victims of persecution, and victims. In other humanitarian tragedies, the distribution of zakat in the field of da'wah and advocacy is given in assistance to preachers. Then, the construction of Islamic houses of worship and other service assists da'wah and advocacy activities.

METHOD

This study uses a qualitative method approach because this research was conducted to understand the phenomena and behavior experienced by the research subjects. Therefore, it is namely how the distribution mechanism of zakat, infaq, and alms in BAZNAS Tangerang City and how the role of the distribution of zakat, infaq, and alms at BAZNAS Tangerang City for mustahiq during the covid-19 pandemic with a descriptive type of research.

In this study, the instruments used were observation, interviews, and documentation methods. The tools used were observation guidelines and interview guides (which contained in-depth questions about the distribution mechanism of zakat and infaq/alms and documentation. It is in photos and other primary data documents related to the distribution mechanism of zakat, infaq, and alms at BAZNAS Tangerang City to the public during the covid-19 pandemic.

RESULT AND DISCUSSION

Zakat aims to overcome social inequality and become a pillar of Islam that improves relations between human beings and strengthens the relationship with Allah as a form of worship. Collecting, distributing, and administering zakat, is the government's task, which in this case is managed by BAZNAS. With the significant potential for receiving zakat, the government as the authority holder can force the payment of zakat both to individuals, communities, and institutions. However, the government must carry out the intervention of zakat managers because zakat is worship that must be carried out by those who have fulfilled the provisions of the Shari'a so that zakat is not a form of generosity that has no binding requirements (Rahman, 2019).

Zakat is part of the Islamic economic system, which includes various aspects of life in society, namely financial, economic, social, political, moral, and religious. Zakat aims to achieve socio-economic justice by issuing zakat from aghniya to mustahiq. In the financial aspect, zakat is carried out following provisions such as tax payments. However, according to Abdul Karim al-Tawathi, the payment of taxes was carried out because people felt compelled by the existence of a system of government. At the same time, zakat symbolizes cooperation and a sense of brotherhood to others. One of the differences between zakat and taxes, as Dawam Raharjo, is that tax payments are because people enjoy public facilities provided by the state. In contrast, someone who is obliged to pay it cannot benefit from the payment in paying zakat. So, the function of zakat in the political aspect is because zakat management is carried out by an institution authorized by the government, namely BAZNAS.

The moral element of zakat can train the human soul to empathize with others who are in trouble. The religious aspect of zakat is worship that Allah has determined to be carried out following the provisions of the Shari'a. The spread of the Covid-19 pandemic in Indonesia has caused problems in various aspects of people's lives. Economic factors that impact the real sector and the financial industry. The health aspect is the existence of a health emergency because Covid-19 causes the death of doctors and Covid-19 patients. The educational element impacts teaching and learning activities (KBM) which are not optimal because KBM is carried out online. The religious part causes the closure of places of worship so that religious activities must be carried out in their respective homes. The social aspect is mutual suspicion between individuals due to social distancing to prevent the transmission of Covid-19. (Hidayatulloh, 2019)

The various impacts of Covid-19 described above show that the distribution of ZIS funds is critical and becomes one of the solutions that can overcome these impacts. Therefore, to improve the welfare of mustahiq during the covid-19 pandemic, BAZNAS Tangerang City has a good plan in carrying out its functions by seeking to distribute zakat, infaq, and alms funds in helping the affected mustahiq according to their designation. In the distribution of BAZNAS, Tangerang City follows the central BAZNAS by using the Decree of the Chairman of the National Amil Zakat Agency Number 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of Zakat within the National Amil Zakat Agency.

The following is a recapitulation of Zakat, Infaq, and Alms Funds distributed through BAZNAS Tangerang City from November 2020 to July 2021, which received assistance due to the impact of Covid-19. It is described in Table 1.

Table 1. Distribution of Zakat, Infaq and Alms Funds by BAZNAS Tangerang City

No	Distribution of Zakat, Infaq and Alms Funds	Amount (IDR)
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1	Distribution of ZIS Funds for Fakir	-
2	Distribution of ZIS Funds for the Poor	272,600,000.00
3	Distribution of ZIS Funds for Amil	-
4	Distribution of ZIS Funds for Muallaf	-
5	Distribution of ZIS Funds for Gharimin	298,805,000.00
6	Distribution of ZIS Funds for Riqab	-
7	Distribution of ZIS Funds for Fi Sabilillah	12,315,000.00
8	Distribution of ZIS Funds for Ibnu Sabil	-
Jumlah		583,720,000.00

Source: BAZNAS Tangerang City

The table 1 proves that the assistance provided by the BAZNAS Tangerang City to mustahiq is very much needed and requires exceptional management so that the zakat funds issued by Muzakki can be appropriately managed. This is done so that the distribution role of BAZNAS Tangerang City through zakat, infaq, and alms funds can help mustahiq affected by the covid-19 pandemic will always increase.

Challenging conditions, especially during a pandemic, can lead to crime to meet daily needs, especially food needs. Zakat paid by muzaki and distributed by amil will encourage production because mustahiq spends ZIS funds to meet their needs in goods and services. The existence of zakat can prosper the people by meeting their needs, be it clothing, food, or shelter.

The distribution carried out by BAZNAS Tangerang City through zakat, infaq, and alms funds carried out several activities that had a distribution role during the pandemic as a solution to people who were in difficult situations during the covid-19 pandemic, namely:

- a. BAZNAS Tangerang City in the economic field is a program to provide capital assistance and life support to mustahiq. Every mustahiq business capital assistance will be given motivation and monitored in the future so that the business develops well to become an independent business. Such as, Mr. Jamal applied for business capital assistance to sell meatballs. Then life assistance is given so that the mustahiq can buy clothing, food, and housing for his daily life, and this assistance is temporary, which means it is not given every day.
- b. Provide scholarship assistance to students and assist students who have debts at school or college to pay off their debts.
- c. Providing health assistance, namely a program that aims to establish medical treatment and services such as assistance for medical expenses for the poor people of Tangerang City who have to undergo inpatient/outpatient treatment within and outside the Tangerang City area.
- d. Provision of humanitarian assistance, namely service programs provided to individuals, groups, and communities aimed at meeting basic needs that are urgent or emergency response, either due to accidents, disasters, such as fire, flood, and other natural disasters, such as cash assistance or basic needs to the disaster victims in Tangerang City.

Through these programs, the mustahiq in Tangerang City feel very helpful. BAZNAS Tangerang City, through zakat, infaq, and alms funds, can assist local governments in tackling the impact of covid-19 in Tangerang City. So, that effort to help all Tangerang City people. Since the emergence of the covid-19 virus, many people have

applied for assistance to BAZNAS Tangerang City. BAZNAS has tried to continue serving the people affected by this pandemic with all their might so that Muslims in Tangerang City feel the role of distributing zakat, infaq, and alms funds. Tangerang City BAZNAS around the community. However, with so many people applying for assistance, BAZNAS experienced several obstacles, resulting in the distribution of zakat, infaq, and alms funds being less than optimal.

Here are some of the obstacles the researchers experienced in BAZNAS Tangerang City. The first lack of public awareness in paying zakat at BAZNAS Tangerang City. Then, lack of personnel at BAZNAS Tangerang City, so the assistance to mustahiq was delayed. Next, the limitations of incoming zakat, infaq, and alms funds so that several programs do not run optimally. Finally, several programs have not run optimally due to a lack of income. For example, during the Covid-19 pandemic, BAZNAS Tangerang City focused more on consumptive assistance because many people in Tangerang City lacked in the economy due to the COVID-19 pandemic, especially not meeting basic needs.

CONCLUSION

The distribution of zakat, infaq and alms funds carried out by BAZNAS Tangerang City during the COVID-19 pandemic used two aid activities, consumptive assistance, and productive assistance. BAZNAS Tangerang City, in sorting the distribution of expenditure to mustahiq, follows the regulations of the Decree of the Head of the National Amil Zakat Agency Number 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of Zakat within the National Amil Zakat Agency and the Decree of the Advisory Council of the National Amil Zakat Agency No: 001/DP-BAZNAS/XXI/2010 concerning Guidelines for Collection and Management of Zakat, Infaq, and Alms at the National Amil Zakat Agency. To get assistance, mustahiq can come directly to BAZNAS Tangerang City, individuals, institutions, or organizations. The distribution carried out by the BAZNAS Tangerang City through zakat, infaq, and alms funds carry out several activities that have a role in helping mustahiq who are affected by the covid-19 pandemic and are a solution to mustahiq who are in difficult situations.

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