

The Role of the National Amil Zakat Agency in Improving the Community's Economy after the Covid-19 Pandemic

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ABSTRACT

The development of covid-19 began in the Chinese city of Wuhan which immediately spread very quickly to parts of the world, including Indonesia. The Covid-19 pandemic has made economic conditions worse, especially in the economic sector. Therefore, the Zakat Fund can be used in assistance to overcome problems caused by the Covid-19 pandemic. In this uncertain time, Zakat, can be used as a means of fundraising to prevent and overcome the impact of the Covid-19 pandemic. The use of disaster Zakat funds can be directed to those in need such as: The Current Covid-19 Pandemic. The disaster severely paralyzed the community's economy and increased the number of poor people. So that victims of the Covid-19 disaster can be categorized as Asnaf Zakat for the poor. This study aims to analyze the role of the National Amil Zakat Agency in improving the community's economy after the Covid-19 pandemic. This type of research is a qualitative approach with data analysis techniques using descriptive analysis techniques. The results of this study resulted in the fact that the Semarang City National Amil Zakat Agency has good planning, organizing, implementation and evaluation in order to achieve community welfare after pandemic 19.

Keywords: Economy, Pandemic, Zakat

INTRODUCTION

While the Covid-19 pandemic has made economic conditions worse, so far, 188 countries have confirmed cases of the coronavirus. Furthermore, the spread of cases in Indonesia alone has reached 1.49 million, with 1.32 million recovered cases and 40.166 million deaths in March 2021. According to the Indonesian Ministry of Health, the development of covid-19 began in the Chinese city of Wuhan which immediately spread very quickly to parts of the country in the world. Coronavirus is a virus that infects and spreads in the respiratory tract and is caused by an acute respiratory syndrome.

Problems caused by the Covid-19 pandemic can be solved, one of which is

with zakat funds. Zakat, can be used as a means of fundraising to prevent and overcome the impact of the Covid-19 pandemic. As an important part of Islamic law, zakat cannot be separated from its development and regulation (Astutik, 2021). The person who is entitled to receive zakat is regulated in the Qur'an in Sura At-taubah verse 60:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَالْبَنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

It means: "Indeed, Zakat is only for the Fakir people, the Poor, Amil Zakat, which his heart (converts) use, to (liberate) the servant of sahaya, to (deliver) the debtor, for the way of Allah, and for the one

who is on the way, as an obligation from Allah. Allah is all-knowing, all-wise." (QS.At-Taubah 9:Verse 60)

This verse explains that One of the groups that receive zakat is in the way of Allah (fii sabilillah), besides that Islam also teaches its people to spend their wealth to give it to the needy with a sincere heart to be graced by Allah SWT, apart from being a means of worship, we also have a responsibility in the future to give charitable scales (Widiaturahmi, 2018). The most important function of Zakat is to improve the welfare of the community, especially after the Covid-19 pandemic. Zakat is given by those who are able to achieve results in accordance with nisab or as prescribed by Islamic law. Zakat is generally distributed to those who are entitled to receive it (Mardiantari, 2019).

Zakat is basically issued by people who are obliged to issue zakat called Muzakki. The collected zakat is distributed to groups that are entitled to receive zakat. Muzaki pays zakat directly to zakat recipients or through an intermediary called amil (Mardiantari, 2019). In Indonesia, zakat management is now moving in a better direction. Zakat allocation is one of the factors used by Muslims as a criterion for choosing institutions that can be trusted in the implementation of zakat. Linguistically, the word zakat comes from the word 'zaka' which means blessing, returning to chastity and goodness. Everything that increases is called zakat. In fiqh terms, zakat means some good that Allah must give to the person who enjoys it. The person who is obliged to issue zakat is called muzaki, and the person who receives it is called "mustahik". Educating man and soul, overcoming weaknesses, practicing self-sacrifice and tolerance (Anwariyah, 2016).

According to the Director of Zakat and Waqf Empowerment of the Ministry of Religious Affairs said that the Indonesian Ulema Council (MUI) can be classified as ashnaf by Zakat, so the use of Zakat and

Waqf funds will not help disaster victims. The root cause is due to the catastrophic factor that all property was destroyed because of the disaster that befell them. The use of disaster Zakat funds can be directed to the needy such as: The current Covid-19 pandemic. The disaster severely paralyzed the community's economy and increased the number of poor people. So that victims of the Covid-19 disaster can be categorized as Asnaf Zakat for the poor and the poor. The Covid-19 disaster has forced social institutions such as BAZNAS to deal with the Covid-19 pandemic disaster We are currently taking steps and quick steps to the steps taken by zakat institutions including the distribution of health assistance, socio-economic emergencies, and others (Kadir, Hakim, Syam, & Karim, 2020).

Zakat funds distributed to the community, and more specifically Mustahik, are more likely to be used for consumption purposes. In other words, zakat, which comes from muzakki who pays zakat, is only useful to meet daily needs when needs arise or run out. Yes, during the pandemic. So it can't be useful again at a later time or unproductive. It is not used as a business fund that is expected to improve economic activities or family living standards, but is only given in the form of funds that are naturally lost after use, and does not mean that it will be forced. To escape financial difficulties during the Covid-19 pandemic. In order for the distribution of zakat funds to be carried out optimally, the collectors, maintainers and distributors of zakat funds, namely BAZNAS, must carry out their distribution activities (Anwariyah, 2016).

LITERATURE REVIEW

Zakat, Infaq and Shadaqah

Zakat comes from the Arabic word Zakat which means holy, fertile and growing. While zakat refers to the wealth that everyone has, which is the command of

Allah Almighty and has a social function according to the Quran and As-Sunnah.

The law of zakat is fardhu ain which means that it is mandatory for oneself not to be imposed on others, but can be represented to others.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَبُوا مَعَ الرَّاكِبِينَ

" And perform prayers, pay zakat, and rukuklah with the rukuk." (QS. Al-Baqarah 2: Verse 43)"

Zakat consists of two types, namely zakat fitrah and zakat mal. Zakat fitrah is a zakat whose law is mandatory to do during the month of Romadhon once a year for every Muslim. Intending to purify ourselves, it is used to help our fellow people in dire need and our gratitude for the completion of the obligatory fast when the month of romadhon and its time are limited. Sedangkan zakat mal is a Muslim who is obliged to issue zakat according to his haul and nisab. There are various types of zakat in zakat mall including business zakat, income zakat, agricultural zakat, seafood zakat, mining zakat, gold and silver zakat, livestock zakat and others. Each type of zakat has its own calculations.

Zakat has its own purpose, namely to sanctify treasures, raise the degree of poverty, eliminate the wretchedness that pollutes man, be grateful for the favors bestowed by Allah and develop inner wealth.

The terms of zakat are: Property is wholly owned, including in growing property, treasure reaches nisab, treasure reaches deprivation, and treasure exceeds basic needs. Meanwhile, the requirements for people who are different are: Muslims, Free, Have common sense and are adults or toddlers, well-off, their property has nisab.

A Muslim is obliged to issue zakat to people who are entitled to receive zakat. Zakat is given to eight groups described in the Qur'an, namely: First, a poor Fakir is a person who does not have the means to meet the basic needs of daily life because

he is unable to support himself due to physical disabilities. Secondly, A poor person is a person who does not have the means to meet the basic needs of daily life but is able to support himself, but his income is not enough to meet the needs of himself and his family. Third, Amil is a person appointed to oversee the administration of Zakat and in terms of collection, distribution and fulfillment of other duties related to Zakat. Fourth, converts are people who have just converted to Islam and need a deeper understanding of religion. Fifth, Riqab or slave (zakat is given to a slave to free himself from slavery). Sixth, People who are in debt (zakat is given to people who have debts that they cannot pay but need outside help). Seventh, Sabilillah is a man who fights in the way of God with war. Eighth, Ibn sabil is a person whose finances are weakened and can no longer afford to continue his journey (Anjelina, Salsabila, & Fitrianti, 2020). The word "infaq" comes from the word "anfaqa" which means to release a certain amount of treasure. The release of some assets, income, or interest for the purposes and purposes prescribed by the Islamic faith is referred to as sharia otherwise (Zawawi & Mustofa, 2021).

Infaq is considered valid if the gift has undergone a process of handover. If the infaq has just been spoken and there has been no handover then the infaq does not include the infaq. If the gifted item has been received then the one who gives it shall not ask for it again unless the person who gave it is the parent to his own child (father or mother) to the child.

Shodaqoh comes from the word shidq which means according to deeds, sayings and beliefs. The word shodaqoh means 'evidence'. Shodaqoh is the gift of an object from one person to another person to hope for the blessings of Allah Almighty who does not expect a reward or merit to others. Or those that are meant to get rewarded later. By praying and giving gifts

have a healthy mind and are not guided by others. Gifts from the mentally ill, children, or the mentally handicapped (such as a spender) are illegitimate. The recipient must be someone who really needs it because of the circumstances. The recipient of the shodaqoh or gift must be the person entitled to receive the shodaqoh or gift for the child who is still in the womb of the unauthorized mother. The gift should be useful to the recipient.

Community Economy

An economy is a system by which a country allocates its resources to individuals or organizations in the country. A society is a group of people who live together or side by side in a place with a certain legal relationship. Society also has implications for the busyness of the public, the mixing of human life, social institutions, institutions that deal with the problems of convicts and prisons. In Islam, people's income is the acquisition of money, goods, received or that can be generated by the community based on rules derived from Islamic law. Equitable income of the people, as a target is one that is very difficult to achieve, but reduced inequality is a benchmark for success in development (Purnamasari, 2017).

The economy of society is an economy organized by the community itself. A people's economy is an economy that generally rests on the potential and strength of society to explain the wheels of the economy itself. According to language, KBBI and the opinion of economists, this word comes from the words oikos and nomos, both of these words are of Greek origin. Okos means household, and the nomos sense is controlled meaning in gambling, economic interests are household chores.

National Amil Zakat Agency (BAZNAS)

According to the Presidential Decree of the Republic of Indonesia No. 8 of 2001, the National Amil Zakat Agency (BAZNAS) is the only organization recognized by the government with the task of collecting and distributing zakat, infaq, and alms (ZIS) on a national scale. The passing of Law Number 23 of 2011 concerning Zakat Management further strengthens BAZNAS' position as a national entity that has the authority to manage zakat. According to the law, BAZNAS is a non-structural government agency that has its own autonomy and a direct reporting line to the President through the Minister of Religious Affairs. Therefore, BAZNAS and the Government are in charge of supervising the implementation of zakat based on Islamic law, reliability, punctuality, justice, and legal certainty.

Through socialization initiatives and articles in the country's mass media, the level of public knowledge about paying zakat through Amil Zakat continues to increase. Every year since 2002, BAZNAS and LAZ have increased the overall amount of zakat funds they collect. In addition, Zakat is used more often and even to distant areas of the country. Humanitarian, health, economic, and proselytizing are five programs implemented in the use of zakat.

In order to implement efficient and effective zakat management, the government and the House of Representatives of the Republic of Indonesia (DPR RI) enacted the Zakat Management Law on October 27, 2011, replacing Law Number 38 of 1999 which was later issued into Law Number 23 Zakat Year.

Previous Research

According to Anjelina, Salsabila, & Fitrianti (2020) the implementation of zakat, infak, and almsgiving can reduce the amount of poverty that exists. Therefore, it is necessary to have a management body

that takes care of zakat, infak, and alms that can manage well, and can improve the community's economy. Therefore, each zakat institution carries out their own programs, as carried out by BAZNAS Palu City in improving the community's economy with its programs, namely Palu cerdas (Education), Palu Sejahtera (Economy), Palu Sehat (Health), Palu Taqwa (Da'wah and Advocacy), Palu Peduli (Humanity) (Megawati, Akbar, & Mustofa, 2022).

In terms of productive zakat, the implementation of productive zakat that occurs in BAZNAS Semarang City has been well implemented through the Bina Mitra Mandiri and Livestock Center programs, however. The factors behind this practice are because BAZNAS Semarang City uses a productive zakat distribution system in addition to the consumptive zakat system, with the hope that with this program the community will be more independent and improve the community's economy. Second, the results in the field show that with this productive zakat program, mustahik has experienced an increase in income in their business fields. This shows that productive zakat has a considerable role in increasing mustahik business (Al Mahzumi, 2019). Likewise, the research conducted by Dalimunthe (2020) states that BAZNAS plays a significant role in improving life welfare due to zakat assistance from BAZNAS which can be used as business capital to improve the economy in zakat recipient families in Labuhan Batu Regency.

This is also in line with research Hidayat (2019) which shows that Baznas in Banjarmasin City has carried out its role quite well in efforts to realize laws on zakat management both in collecting, distributing, and distributing zakat. In an effort to develop the people's economy through the Revolving Loan Fund programs provided by the Banjarmasin City Baznas which can affect the economic development of Mustahiq through it is currently not

fulfilled optimally. Meanwhile, according to Haryanti, Adicahya, & Ningrum (2020) in his research produced that the role of BAZNAS has been carried out optimally by looking at the results from the past few years, but it has not been fully optimal.

Research conducted by Ainun (2020) stated that the role of BAZNAS Rejang Lebong in collecting ASN zakat in the Rejang Lebong area is in increasing awareness and increasing the collection of ASN zakat by socializing and collaborating with related agencies through a letter of appeal to charity. In addition, Prasetio & Khotijah, (2021). in their research produced that the realization of zakat during the pandemic increased from previous years, and although the potential of zakat during the pandemic has not been achieved, at least zakat is able to show positive things, namely as an economic restorer for people in this country after the economic crisis due to the Covid-19 pandemic. Of course, this is supported by the positive role of professional zakat management institutions, which have applied professional principles and made maximum efforts so that they can achieve higher zakat realization than in previous years and can become one of the institutions that contribute to helping the welfare of the people's economy due to the Covid-19 pandemic. . However, in summary, there are several things that must be improved, namely regarding socialization, innovation, and digitalization regarding zakat, in order to maximize the potential of zakat itself.

METHODOLOGY

This research uses qualitative research to understand the phenomena experienced by the research subjects. The data in this study is primary data with interviews where questions are developed based on research indicators developed in relation to problem statements (Lestari & Tikawati, 2019) against the management of the National Amil Zakat Agency (BAZNAS) of

Semarang City, while the secondary data in this study is from various articles, journals or research reports related to zakat.

Data analysis method of this research with descriptive analysis method then data analysis techniques with stages: data reduction, data presentation, and drawing conclusions from the collected data.

DISCUSSION

Planning of the National Amil Zakat Agency

The National Amil Zakat Agency makes a plan or plans from the beginning, and the previous year's plan will be implemented in the following year, so the Semarang City Baznas plans by referring to the evaluation and problems of the previous year. So that Baznas can know what needs to be improved in all its services. With this, Semarang City Baznas has an initial goal to maximize the collection of ASN-specific Zakat funds throughout the Semarang City area. Baznas Semarang City maximizes the collection of Zakat funds in the Semarang City area by determining the strategy or procedure to be implemented by the Semarang City Baznas. Namely through socialization, socialization is very important in collecting professional zakat funds at BAZNAS Semarang city. Because of this socialization, it is hoped that ASN staff or the general public will be aware of paying professional zakat. This socialization makes it possible to maximize the opportunity to collect professional Zakat funds. Planning is necessary and implemented in various forms of organization, both co (Hidayat, 2019)mmunity organizations and enterprises. This is because this planning is a basic management process for decision making and subsequent actions.

Based on the statement of the Head of distribution and utilization of BAZNAS Semarang City, Mr. Wahyudi S.H. "In planning after the Covid-19 pandemic,

namely providing or helping the government provide basic food packages, provide disinfectant spraying to mosques, cottages, orphanages and the surrounding community" Supporting factors experienced by Baznas Semarang city in collecting zakat after the covid pandemic, namely through the website, Instagram, Twitter.

Organization of the Amil Zakat National Agency

Organizations refer to the division of duties and responsibilities of each party involved in the Semarang City BAZNAS Organization. Of course, the management and distribution of zakat is divided among superiors, but in this case it is based on the results of hearings regarding the distribution of tasks for collecting, managing, and distributing zakat, infaq, and shodaqoh. It was concluded that the organization needs staff members who are knowledgeable about either religion, trustworthy or trustworthy, honest and responsible for such a record keeping of registration. The finance section deals with the inflow and outflow of funds, while the usage section regulates how to have a positive impact on society by helping underprivileged communities. (Zawawi & Mustofa, 2021).

Implementation of the National Amil Zakat Agency

At the implementation stage, BAZNAS Semarang City emphasizes two analyses: First, the analysis of the implementation of ZIS fundraising is carried out by containing programs that touch the hearts of donors and cooperate with the business world. Second, Fundraising Strategy. In this case, Baznas Semarang City is still in the development stage and we are looking for potential ideas to develop this program further because it is a program that is still not widely known by the public.

One of our established and ongoing fundraising strategies. The analysis of decisions on the distribution and use of Zakat, Infaq and zakat funds is based on the results of daily deliberations between the management of BAZNAS Semarang City.

Based on the statement of Wahyudi S.H. Head of Distribution and Utilization of BAZNAS Semarang City: we are very selective in distributing Zakat, Infaq and Shodaqoh effectively. Therefore, we make rules and requirements so that the zakat distributed is appropriate. Those who are entitled to receive Zakat, Infaq and Shodaqoh in each sub-district in Semarang City will receive it from their respective administrators in Semarang City. We will review this data and distribute it if the requirements are met.

The distribution of zakat that has been planned by BAZNAS Semarang City, which is related to the activities of the SEMARANG CERDAS Program, is a productive student scholarship, Peduli Yatim and Dhuafa scholarships, educational assistance. SEMARANG SEHAT is a Free Ambulance, Free Medicine, and Assistance for the Disabled, Mass Circumcision services. SEMARANG MAKMUR is a mustahik coaching for entrepreneurship, Livestock Cultivation, Stimulant Fund, Independent Partner Development. SEMARANG TAQWA is an aid for the development of mosques and mosques, caring for ngaji teachers, TPQ, Madin and seizing, spreading the Qur'an, Islamic Social Institution Assistance. SEMARANG PEDULI provides such as free ambulances, rehab of uninhabitable houses, disaster response assistance, assistance for the poor and ibnu sabil.

Supervision of the National Amil Zakat Agency

Supervision is a management function in the form of an evaluation when correction is necessary to place what each subordinate or person in charge is doing in the right

place to achieve the originally planned goals. The form of supervision on the collection, distribution, and utilization of BAZNAS Semarang City has an Internal Audit Unit (SAI), which is a task to audit finances related to finances, which arises from distribution, collection.

BAZNAS Semarang City is under the auspices of the Zakat Association which records Muzakki's name, address, and occupation, amount of Zakat, Infaq and Shadaqah. The Semarang City BAZNAS Zakat Association for Civil Servants (PNS) and Semarang City Private Sector is each housed in the Zakat Collection Unit (UPZ), used as professional zakat which is deducted every month from the salary of civil servants. On the other hand, employees who have not reached nishab must pay an infaq of Rp 10,000. Payment will be sent to the Designated Treasurer (UPZ). Identification must be done by OPZ. Namely, to recognize or elaborate on Muzakki's behavior when donating to OPZ. Thus, this identification process facilitates the development of a funding strategy. Not only that, by identifying the potential of Muzaki, OPZ have a database of each Muzaki.

The monitoring stage in the field that will be carried out by the Semarang City Baznas, considering the goals that have been set initially, will be carried out to record and collect professional zakat, Infaq and Shodaqoh from officials and employees to be carried out from twelve times a year.

To be able to know the measurements, it is necessary to explain in more detail. Runs twelve times at any time, hourly, weekly, or monthly. Often in terms of determining the size of supervision carried out by the Semarang City Baznas is to carry out its activities on an annual or monthly basis in the form of a written report. This annual supervision is carried out by the Semarang City Baznas Supervisory Committee by submitting an annual report to the Semarang City Government and the Semarang Regional

People's Representative Council (DPRD) for the implementation of its obligations. In monthly monitoring, this system will be implemented by the Semarang City Baznas at the monthly meeting, where the implementation of the payroll system and the issue of collecting professional Zakat in Semarang City will be discussed (Roikhana, 2020).

CONCLUSION

In post-pandemic planning. Providing or assisting the government in providing daily necessities, distributing disinfectant sprays in mosques, islamic boarding schools, nursing homes and surrounding communities. The supporting factors experienced by Baznas Semarang City in collecting zakat after the Covid-19 pandemic are websites, Instagram and Twitter. Second: in organizations It is understood that organizations need people who are reliable, honest and responsible and who know religion. responsible for accounting, such as bookkeeping.

BAZNAS Semarang City highlighted two analyses. (1) The implementation of ZIS fundraising is reviewed by including programs that touch the hearts of donors and business partners. (2) Fundraising strategy. One of our established and sustainable fundraising strategies. The analysis of the decision to allocate and use Zakat, Infaq and Zakat funds is based on the results of daily discussions between BAZNAS Semarang City officials. Fourth: The field monitoring phase will be carried out by the Semarang City Baznas considering the initial purpose of surveying and collecting zakat, infaq and shodaqoh professional data from officials and workers, which will be carried out 12 times a year.

RECOMMENDATIONS

After the author describes the thesis discussion from beginning to end, it is

necessary for the author to submit the following suggestions:

1. Baznas Kota Semarang should hold a training program or training program for productive zakat recipients once a month or at least once every two months so that the recipient will develop even more in entrepreneurship.
2. Baznas Semarang City should further improve the counseling program, direction and mustahik motivation in the business world so that they develop even more in entrepreneurship.
3. After the COVID-19 pandemic, BAZNAS Semarang City has received more heartfelt programs, not only providing basic necessities and spraying places, but making business training that does not have to leave the house every day, such as selling food businesses or goods for sale on social media

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