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IMPACT OF PANDEMIC ON ZAKAT RECEIVING AND DISTRIBUTION AT BAZNAS KABUPATEN KARAWANG

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ABSTRACT

The impact of the pandemic has resulted in many people losing their jobs. This causes the potential for muzakki to decrease and mustahik increase. This paper will examine how zakat is received and distributed before and after the pandemic. The method used in this research is descriptive qualitative. The data used in this study are primary and secondary data. The results showed that there was a decrease in both the collection and receipt of zakat after the Covid-19 pandemic. BAZNAS Karawang Regency needs to make various efforts to improve the collection and distribution of zakat in Karawang Regency again.

Keywords: *collection, Covid-19 pandemic, distribution, zakat*

1. INTRODUCTION

Covid-19 has become a global pandemic after the World Health Organization. WHO declared it a pandemic on March 11, 2020. Corona virus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. Most people who contract COVID-19 will experience mild to moderate symptoms, and will recover without special treatment. However, some people will experience severe

pain and require medical assistance, (Irfandi dan Nurul Maisyal, 2021)

In Indonesia, the data on the spread of COVID-19 has an upward trend since the beginning of the virus coming to Indonesia. Data from COVID-19 until October 30, 2021 in Indonesia, there are 4,244,358 confirmed cases, 12,318 active cases, 4,088,635 recovered cases, and 143,405 deaths (*Peta Sebaran – Covid19*, n.d.)

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West Java is one of the provinces in Indonesia that has a high prevalence of COVID-19 cases. Data on the distribution of COVID-19 in West Java have 705,829 confirmed cases with 1,422 cases being treated/isolated, 689,711 recovered and 14,696 deaths, (Sebaran Kasus - Pikobar [Pusat Informasi Dan Koordinasi COVID-19 Jawa Barat], n.d.)

Karawang Regency has the third highest COVID-19 distribution in West Java Province after Bekasi City and Bandung City. The number of COVID-19 cases in Karawang Regency is 43,407 confirmed cases, with 3 still being treated, 41,548 recovered, and 1,853 deaths.

The spread of Covid in the Regency has fluctuated. This has an impact on the Karawang regency government policy that sets the PPKM level. The stipulation of this policy has

an impact on all sectors, from households to large companies.

To restore the economy, it cannot be solved by relying on government policies. It requires cooperation from all elements, namely the community, government, and social organizations. One of the sources of funds that can be used to overcome this situation is zakat which is carried out by one of the zakat institutions, namely BAZNAS, (Amanda et al., 2021)

The impact of the pandemic has resulted in many people losing their jobs. This causes the potential for muzakki to decrease and mustahik increase. This paper will examine how zakat is received and distributed before and after the pandemic.

2. LITERATURE REVIEW

Zakat

Based on (*UU No 23 Tahun 2011.Pdf*, n.d.), Zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic sharia. Infak is a property that is disbursed by a person or business material outside zakat for public benefit. While alms is a property or non-property that is anointed by a person or business entity outside zakat for public benefit.

Zakat, infak, and almsgiving are three things that are related to each other. Sarwat, (2019) mentioned that

alms spending property or spending funds with the aim of getting closer to Allah for worship or pious deeds, while infak is issuing treasures both in the nature of worship and for things that are not worship. Infak which is specifically done for worship is called almsgiving. By comparing the understanding and scope of the infak and alms, (Sarwat, 2019) defines zakat as worship in the way of Allah in the form of financial property, where zakat includes religious obligations and occupies a position as one of the pillars of Islam.

Zakat is the third pillar of Islam after the shahada and salat, but in contrast to prayer and shahadat which is a form of personal piety, zakat obligation serves to form social piety, (Barkah, et al., 2020). The understanding of prayer has been evenly distributed among Muslims, but not yet with zakat, (Qardhawi, 2007). In addition to being a form of worship vertically, zakat also has a horizontal dimension that is the relationship of worship to fellow humans, (Rusydia et al., n.d.). In Islam, zakat is a pillar of religion, while in the economy, zakat is the most important means in the distribution of welfare so that it serves as the main means in the distribution of assets and wealth of the ummah, (Pangiuk, 2020).

Amil Zakat Institution

In the framework of the management of zakat in a useful and successful way, the government through Presidential Decree No. 8 of 2001 (*Keppres No 8 2001*, 2001) established the Amil Zakat Agency in accordance with the mandate of Law No. 38 of 1999 on zakat management. The National Amil Zakat Agency has the task of carrying out zakat management in accordance with the provisions of applicable laws and regulations and submit reports on the results of the implementation of its duties every year to the president and the House of Representatives. Based on Law No. 23 of 2011, zakat management activities include planning, implementation, and coordinating in the collection, distribution, and utilization of zakat. In the framework of the

implementation of zakat management at the provincial and district / city levels, BAZNAS provinces and BAZNAS districts / cities are formed.

Responding to pandemic conditions that occurred in early 2020, the Indonesian Ulema Council (MUI) issued MUI Fatwa No. 23 of 2020 (Indonesia et al., 2020) on the Utilization of Zakat, Infak, and Alms for the Prevention of the Covid-19 Outbreak and Its Effects. In the fatwa, the distribution of zakat property to mustahiq can be done directly with the provisions: (1) the recipient belongs to one of the zakat (asnaf) groups; (2) zakat property distributed may be in the form of cash, basic food, medical needs, working capital, and in accordance with the needs of mustahiq; (3) The utilization of zakat property can be productive, among others, for the stimulation of socio-economic activities of the poor affected by the outbreak. Distribution for the benefit of the public, with the provision: (1) beneficiaries including the group (asnaf) *fi sabilillah*; (2) utilization in the form of assets or services for general benefit. In terms of collection, zakat mall can be fulfilled and distributed faster (*ta'jil al-zakah*) without having to wait a full year (*Hawalan al-haul*), when it has reached *nishab*. Zakat *fitriah* can be fulfilled and distributed since the beginning of Ramadan without having to wait for the night of Eid al-Fitr. *Infak*, *almsgiving*, and other *halal* donations can be used for the needs of COVID-19 outbreak management and its effects that cannot be met through zakat assets.

3. RESEARCH METHOD

This study uses a descriptive qualitative method, which is a study that uses qualitative data and then describes it descriptively. This type of research is used to analyze social conditions, events, or a phenomenon. The focus of research in this article is to analyze how zakat is received and distributed before and after the pandemic.

This study uses secondary data and primary data. The secondary data used in this study is the financial statements of BAZNAS Karawang Regency in 2019 (before the pandemic) and 2020 (during the pandemic). While the primary data obtained from interviews with the leadership ranks of BAZNAS Karawang Regency.

4. ANALYSIS RESULTS AND DISCUSSION

BAZNAS Karawang Regency Profile

BAZNAS as a non-structural government institution was formed based on Law 23/2011 and ratified. The leadership structure has a mandate that must be implemented and accounted for. Management obligations from collection, distribution, administration, and reporting must be carried out in a transparent and accountable manner.

The vision of BAZNAS Karawang Regency is to become a trusted and useful manager of zakat, infaq, shadaqah. While the mission is

1. Increase trust so that people's awareness grows to pay tithe
2. Increase the benefits of zakat, infaq, and sadaqah

3. Increasing the role of the community so that muzaki increases and decreases mustahik.
4. Building a culture of giving is better than receiving
5. Carry out zakat, infaq and shadaqah management in a professional and transparent manner
6. Helping local governments in poverty alleviation

The duties and functions of BAZNAS in Karawang Regency are to carry out planning, implementation, and control in the collection, distribution, and utilization of zakat. The programs carried out by BAZNAS Karawang Regency are organizational consolidation programs, fundraising programs, independent karawang, taqwa karawang, healthy karawang, intelligent karawang, and caring karawang (BAZNAS Kabupaten Karawang, 2020)

Zakat Receipt Before and After the Pandemic

Baznas Karawang Regency as one of the amil zakat institutions has the task of collecting zakat funds for muzakki, both individuals and institutions. The following is data on zakat collection in 2019 (before the pandemic) and in 2020 (after the pandemic):

Table 1 Zakat Collection

MONTH	2019	2020
January	263.196.117	177.145.039
February	119,035,754	78,418,583
March	261.484173	226.214,767

April	451,491,559	369,823,557
May	489,175,847	489,879,012
June	126,603,914	272,231,210
July	372,757,402	290,984,751
August	214,432,944	208,952,026
September	288,027,636	393,994,771
October	174,908,597	312,133,473
November	317,695,134	192,609,364
December	366,622,037	315,350,966
TOTAL	3,445,433,134	3,327,737,519

Source: (BAZNAS Kabupaten Karawang, 2021)

Based on Table 1 above, in general there has been a decrease in the amount of zakat collection in BAZNAS Karawang Regency from Rp. 3,445,433,134 to 3,327,737,519. The decrease that occurred was Rp. 117,695,615 or 1.74%. The beginning of the pandemic in March was still increasing until May. A very drastic increase in numbers in April and May due to the holy month of Ramadan. In this month, Muslims pay zakat fitrah.

The decrease in the amount of zakat collection was caused by several things, including a decrease in the number of muzakki. The number of muzaki in 2019 was 3,818 people and in 2020 it decreased to 3,276 people. The decline in the number of muzakki was due to the impact of the COVID-19 pandemic on the incomes of people who used to distribute their zakat to BAZNAS, Karawang Regency. Government policies on operational restrictions also affect zakat collection because BAZNAS Karawang Regency does not yet have online zakat services.

During an interview with Pak Karmin as Deputy 1, he said that the decline in zakat collection was also influenced by the lack of open access to

enter institutions that were usually visited to collect zakat. He also said that the collection of zakat is not optimal because there is no full support from the Regional Government of Karawang Regency. BAZNAS Karawang Regency has submitted a proposal to make a Regional Regulation related to zakat collection in institutions in Karawang Regency but it was rejected.

Efforts made by BAZNAS Karawang Regency to increase the amount of zakat collection again are by making optimization efforts by contacting those who have become muzaki at BAZNAS Karawang Regency so that they continue to distribute their zakat to BAZNAS Karawang Regency. In addition, BAZNAS Karawang Regency also continues to make other efforts to increase the amount of zakat collection such as expanding the scope of ZIS collection to ta'lim majlis, private companies, and other institutions.

Distribution of Zakat Before and After the Pandemic

BAZNAS Karawang Regency also has the function of distributing funds that have been collected. The distribution of zakat in 2019 and 2020 is as follows:

Table 2 Distribution of Zakat

MONTH	2019	2020
January	932,201,802	122,822,323
February	324,584,322	110,733,529
March	238,228,601	72,357,978
April	34,886,080	404,249,352
May	399,975,548	438,980,766
June	125,249,030	44,724,022

July	368,007,769	472.695.126
August	316,215,664	195,486,625
September	288,463,632	490,193,839
October	478,726,854	197.150.001
November	233.796.343	472,295,445
December	88,182,340	150,617,200
TOTAL	4,120,739,985	3,172,306,206

Source: (BAZNAS Kabupaten Karawang, 2021)

Table 2 shows the distribution of zakat funds in 2019 and 2020. The table shows that there is a decrease in the distribution of zakat from Rp4,120,739,985 to Rp3,172,306,206. The decrease of IDR 948,433,779 in 2020 was due to the decrease in the amount of zakat collection in that year. The percentage decrease in zakat collection in BAZNAS Karawang Regency during the pandemic was 13%.

Table 2 also shows that there are efforts made by BAZNAS Karawang Regency in handling the covid pandemic, namely by increasing the number of zakat distributions starting in April 2020. The number of increases is very large compared to the previous months, before the covid pandemic.

According to Pak Karmin as Deputy 1 for the distribution and distribution of zakat at BAZNAS, Karawang Regency, the distribution amount was spent in the form of basic necessities and then distributed to mustahik affected by

Covid. He also said that since the covid pandemic, the distribution allocation has been different. Prior to the covid pandemic, the distribution allocation was more towards productive, which was 60%. Meanwhile, during the COVID-19 pandemic, the distribution allocation will be 70% consumptive and 30% productive.

5. CONCLUSIONS AND SUGGESTIONS

Conclusion

The conclusion that can be drawn from the explanation above is that the Covid-19 pandemic has caused a decrease in both the collection and distribution of zakat in Karawang Regency. The cause of the decrease in zakat collection is because it reduces the number of muzakki. Meanwhile, the decrease in the number of distributions is due to the decrease in the amount of zakat collection.

Suggestions

BAZNAS Karawang Regency needs to make efforts to increase zakat collection, namely maximizing zakat potential by carrying out various activities such as collaboration with government, companies, making online zakat programs, and others.

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