

Effects of Productive Zakat Management During the Pandemic for Small Business Actors in The City of Salatiga, Central Java

Fathan Budiman¹, Moh. Roqib^{1*}, Akhmad Faozan¹, Mustapahayuddin Abdul Khalim²

¹ UIN SAIZU Purwokerto

Jalan Ahmad Yani No 40A, Purwokerto, 53126, INDONESIA

² Jabatan Pengajian Islam, Pusat Pengajian Umum dan Kokurikulum

Universiti Tun Hussein Onn Malaysia, Parit Raja, 86400, Batu Pahat, Johor, MALAYSIA

*Corresponding Author: moh.roqib@uinsaizu.co.id

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Abstract

The aim of the research is to explain the management of productive zakat carried out by the Salatiga City National Amil Zakat Agency (BAZNAS) during a pandemic. During this pandemic, of course, many problems have arisen. This study used descriptive qualitative method. The main problem is the management of productive zakat which has not been optimally carried out and managed professionally according to its purpose. The results of the study show that the management of productive zakat during the pandemic can be felt by small businesses in Salatiga City and is in accordance with the mandate of the law. Number 23 of 2011 concerning the management of zakat. But in the management of productive zakat, especially Human Resources (HR) still needs to be improved. Mustahiq assistance still needs to be intensified, as well as socialization regarding productive zakat needs to be carried out even more massively. As a result, this has an impact on the sub-optimal management of productive zakat in a good and professional manner.

1. Introduction

Since early March 2020, Indonesia has been faced with a major outbreak that has haunted the world, namely the corona virus (Covid 19). It is undeniable that the current world discussion is about the dangers of the corona virus or Covid 19. Not only has it affected health or social symptoms, Covid 19 has caused an economic shock, which has affected the economy individually, households, micro, small, medium and large, even affecting the country's economy with a scale of coverage from local, national, and even global [1].

The covid-19 virus doesn't only have an impact from for health, but also for health the country's economy, as it were government policies in implementing regulations PSBB, resulting in the community's economy became chaotic, many workers were laid off by his company, UMKM traders went bankrupt, as well the cessation of various transportation services such as drivers angkot or taxi online [2]. So, income Small communities are also affected. For restoring the state of the country, cannot be resolved relying on government policies. It requires the cooperation of all elements, vizsociety, government, and social organizations. One of the social organizations that can be utilized for dealing with this condition is the zakat management institution [3].

Zakat itself has two characteristics, namely consumptive and productive. Zakat that is consumptive is zakat that is given only once or for a moment (used only once). In accordance with the explanation of the law, mustahiq eight *ashnaf* are indigent, poor, amil, converts, *rigab*, *gharimin*, *sabilillah*, and *ibnu sabil* [4]. While productive zakat is zakat which is prioritized for productive businesses, productive zakat can be given if the needs of the eight *ashnaf mustahiq* have been fulfilled and there are advantages [5].

Utilization zakat, infak, alms, and grants are prioritized for productive businesses in order to improve people's welfare (Law of the Republic of Indonesia No. 23 of 2011 concerning zakat management). Furthermore, productive zakat can be understood as zakat that is managed in a productive way, which is carried out by providing capital to zakat recipients and then developing it, to meet their needs for the future [6].

The arrangement of zakat must involve aspects of modern management that can be relied upon, so that zakat becomes a meaningful force. The arrangement includes aspects of data collection, collection, storage and distribution [7]. Therefore, it has become the main task for the Zakat management institution, so that the management or management of zakat during the Covid 19 pandemic can run effectively and efficiently, finally being able to utilize the function of zakat as it should, namely eradicating poverty. In other words, zakat management institutions are required to design programs in a planned and measurable manner [8].

The success parameters used focus more on the effect of community empowerment, not on whether a program is populist or not. The task of zakat administrators does not stop at providing financial compensation, but how to empower recipients to become independent from the poverty trap [9]. In Indonesia the management of zakat is regulated under Law no. 23 of 2011 concerning the management of zakat. Existing regulations show the function of zakat as an instrument for empowerment and management of the economy or productive business. Utilization of zakat collection results is based on mustahiq priority scale and can be used for productive businesses [10].

The management of productive zakat during the pandemic is different from before the pandemic. A pandemic is a new thing that has never happened before, so further research is needed regarding the existing problems. Was the management of productive zakat in Salatiga during the pandemic in accordance with existing regulations and had an effect on small business actors? The point of view of this research will be to look at the time before and during the pandemic.

2. Methodology Research

This study uses a qualitative approach. A qualitative approach can be used to see a situation or object in its context. This approach can also find meaning, or deep understanding of a problem encountered, which appears in pictures, words, or natural events. Data collection techniques used participant observation techniques in data collection. The researcher then presented the data in a descriptive-analytic manner [11]. This study made the Salatiga City National Zakat Agency (BAZNAS) the object of research. Researchers used participant observation techniques in primary data collection. Then to obtain secondary data, researchers examined literary sources which included regulations, books, scientific works, articles, and documents related to the theme of this study. The researcher then analyzed the data obtained. The data will be processed and discussed using the deductive reasoning method. Then the results of the analysis will be presented in an analytical descriptive manner [12]

3. Results and Discussion

3.1 Overview of Productive Zakat

Zakat is the worship of *ma'liyah ijma'iyah* (worship related to the community's financial economy) and is one of the five pillars of Islam which is the basis of Islamic teachings, it is one of the fourth pillars of Islam besides prayer, fasting and pilgrimage. Indonesian Muslims attach great importance to prayer, fasting and pilgrimage, but pay less attention to Zakat [13].

Productive zakat is a zakat distribution model that can make mustahiq produce something continuously, with the zakat assets that have been received. Productive zakat is zakat assets given to mustahiq not spent or consumed but developed and used to help their businesses, so that with these efforts mustahiq can fulfill their daily needs continuously [14].

The forms and kinds of zakat in Islam by looking at its Mustahiq can be divided into four. First, traditional consumption, such as zakat fitrah. Second, creative consumptive, for example scholarships. Third, traditional production, such as providing livestock and carpentry tools. The fourth creative productive, namely zakat for business capital. The mustahiq form of zakat in point 2 to point four of the existence of zakat for recipients has the potential to build and improve the economy. Its existence can alleviate poverty and destitution (Shidiq, 2017). The legal basis for zakat is found in Q.S At-Taubah/9: 11; Q.S At-Taubah/9: 103; Q.S Al-Baqarah/2: 267; Hadith Rasulullah SAW, from Ibn Abbas R.A said: "Abu Sufyan R.A told me (then he told the hadith of the Prophet SAW), that the Prophet SAW. said: We were ordered to establish prayers, pay zakat, maintain kinship ties and

maintain self-purity." (H.R Bukhari); and *ijtima 'ulama*, the law of issuing zakat there is an agreement of all (ulama) Muslims in all countries agree that zakat is obligatory [15].

The concept of zakat provides a foundation for the growth and development of the socio-economic power of the people. The content of the teachings of zakat has broad and complex dimensions, not only economic and worldly values [16]. Zakat is not only interpreted theologically (worship), but also interpreted socio-economically, namely the mechanism of wealth distribution. In other words, besides cleansing the soul and property, zakat is also a powerful income in people's lives [17].

3.2 The Impact of the Covid 19 Pandemic on Zakat

In the context of zakat management, this is one of the things that needs to be maintained is the credibility and accountability of zakat management institutions. Management of zakat must keep running under any circumstances, including in the midst of the Covid-19 pandemic. Pandemic Covid-19 which is a non-natural disaster has an extraordinary impact, thereby hampering various areas of life [18]. One of the most sectors affected is the economic sector, specifically the zakat financial institution. Large-Scale Social Restrictions or social distancing at the time. The pandemic has limited people's movements [19]. Of course, this has an effect their income. Thus, the amount of zakat collection that is distributed to zakat financial institutions will be reduced.

Zakat institutions currently implementing a strategy to help the government deal with the Covid-19 pandemic. One of them is educating the public regarding Covid-19. This It is important that people know how to deal with diseases that start from Wuhan, China, here. This activity can be in the form of campaigns, spraying substances disinfectants in public spaces and places of worship, and others [20].

Thus, the impact of the Covid-19 pandemic on the management of zakat make the income of the zakat community decrease, especially people with status as muzaki. This certainly affects the amount of collection of zakat funds in zakat institution. However, under these circumstances, zakat institutions continue to provide contribute to society by participating in activities that directly related to health such as volunteering [21].

Zakat must be distributed to the beneficiary which is equivalent to the provisions in Islam. Besides it calls for distributing zakat according to quality, fairness, and can pay attention to the principle of equity, territoriality. In situations like today, he saw where are the number of affected people? greatly affect the economy and distribution of zakat [22].

Utilization of zakat funds used for disaster needs can be distributed to people who need or are affected by the pandemic like now. Impact resulting from This pandemic has made the community's economy less stable, in addition to the occurrence of additions the resulting poverty in Indonesia by the covid-19 pandemic. And that society affected by the pandemic can be said as *asnaf* or people who are entitled to receive zakat [23].

3.3 Effects of Productive Zakat for Small Business Actors in The City of Salatiga

In order to overcome the problem of poverty, Salatiga City BAZNAS created a program called Salatiga Makmur, in the form of business capital assistance for small businesses, livestock and agriculture which is given to mustahik and the funds that have been given are not expected to be returned. Zakat given to mustahik will play a role as a supporter of improving their economy if it is channeled into productive activities. The use of productive zakat funds actually has the concept of careful planning and implementation such as examining the causes of poverty which originate from the absence of working capital, lack of employment, level of education, and lack of work ethic, so with these problems it is necessary to have a plan that can develop productive zakat.

The Indonesian Ulema Council permits use of zakat funds to overcome the pandemic Covid-19. The fatwa is contained in No. 23/2020 regarding the use of *infaq* funds, alms, and zakat for impact mitigation from the Covid-19 pandemic. Then, BAZNAS too confirms that the use of zakat funds is used for people affected by the pandemic regardless of religion. That is, all forms aid can be channeled to the Muslim community and non-Muslims. As for some programs that focused on the utilization of zakat funds is mustahik health program assistance, such as distributing masks, spraying disinfectants, construction of isolation rooms in hospitals, as well as provision of APD [24].

During the collection process, Salatiga City BAZNAS is assisted by Zakat Collection Units (UPZ) which are spread across several agencies in the Salatiga City Government. The process of collecting zakat *infak shadaqah* funds is carried out by *amil* in various ways, starting from collecting funds from UPZ, individual Muzakki, pick-up to through bank accounts by Muzakki. Distribution and utilization are carried out in stages, with several priority work programs in the form of Salatiga Makmur, Salatiga Smart and Salatiga Cares, all carried out according to the needs of Mustahiq during the Covid 19 Pandemic in the field of collection.

The Covid-19 pandemic which has attacked the whole world including Indonesia has put people in a difficult situation. They are facing several obstacles both in the economic and educational fields or in others [25].

Each amil zakat institution must have a different strategy so that the collection and distribution of zakat runs optimally [26]. For that they have to determine a good management process. Management is a series of actions in a sequence that leads to a specific target or goal. BAZNAS of Salatiga City is no exception.

During a pandemic like this, the Salatiga City BAZNAS is implementing several strategies in collecting and distributing zakat so that zakat continues to run optimally, so that it can help community empowerment [27]. A good management process must include several management functions including planning, organizing, implementing and controlling.

Planning is a decision-making process before the activity is implemented. Management of zakat at BAZNAS Salatiga City Zakat is managed by BAZNAS Salatiga City itself, the Zakat Collection Unit (UPZ) in government, private and community agencies. The UPZ-UPZ will later report on its management to the Salatiga City BAZNAS. For planning, the Salatiga City BAZNAS issued a Decree (SK) as strong evidence that the institution had given the task of carrying out zakat management in each branch.

Provision of venture capital by the Salatiga City BAZNAS for micro and small enterprises (UMK) with financing on the basis of a grant contract and qardhul hasan. The grant contract means that the productive zakat funds given to mustahik are simply given without any return or repayment by mustahik to BAZNAS Salatiga City. Whereas if with a qardhul hasan contract, additional capital or revolving capital is given to mustahik, where mustahik will later return the zakat funds to BAZNAS without any additional and no guarantee.

Productive assistance is Salatiga City BAZNAS assistance in the form of business capital for poor families aimed at revolving individuals with collateral, revolving groups with collateral, individuals without collateral, groups without collateral, revolving individuals without collateral. This assistance is also directed to businesses that are already running or starting new businesses, or businesses that have stopped and will be revived.

Recipients of productive assistance are individuals or groups from poor families or families who have lost their livelihood as a result of an incident or disaster that befell themselves or their family from a natural event or illness that hindered them and or termination of employment (PHK). In this case, as of 2020, especially productive zakat is aimed at helping mustahik businesses survive the COVID-19 pandemic.

The Covid-19 pandemic has become a nightmare for Micro, Small and Medium Enterprises (MSMEs), not to mention the various policies that have been made by the government such as Social Distancing (maintaining social distance), Physical distancing (maintaining physical distance), and Large-Scale Social Restrictions (PSBB.) which will limit community mobilization in aggregate and will have an impact on slowing economic activity so that it will directly affect people's behavior in meeting needs (supply and demand) will be limited.

This is what mustahik also feel at BAZNAS Salatiga City who have received productive zakat funds as business capital assistance during the pandemic, but due to sluggish economic activity due to various government policies in order to prevent the spread of the COVID-19 virus, most mustahik are forced to go out of business and leaving only a few of them who are able to continue their business.

The distribution of productive zakat is currently prioritized for poor Muslim communities who have ongoing businesses, which BAZNAS usually provides additional capital of Rp. 500,000 –Rp. 1,500,000 according to the type of business they are running in cash, some in the form of equipment, for example a rickshaw. The criteria for mustahik who receive productive zakat funds are usually in the form of mosque-based groups and some are in the form of individuals.

Businesses that receive capital assistance from productive zakat are in the form of culinary, processed, and service businesses. Mustahik who wish to receive capital assistance from productive zakat must first submit an application letter by completing the documents requested by BAZNAS (refer to Table 1.0).

Table 1.0: List of Productive Zakat Recipients Mustahik

No	Mustahik	Description
1	Mustahik 1 (39 th)	<ul style="list-style-type: none"> • Type of business: trader • Prior income: IDR 2,050,000 • Assistance obtained: IDR 1,500,000 • Allocation : for additional capital • Income after : IDR 2,800,000
2	Mustahik 2 (45 th)	<ul style="list-style-type: none"> • Type of business: street noodle seller • Prior income: IDR 1,700,000 • Assistance obtained: IDR 1,500,000 • Allocation : for the repair of carts • Income after : IDR 2,500,000
3	Mustahik 3 (36 th)	<ul style="list-style-type: none"> • Type of business: household appliance trader • Prior income: IDR 3,000,000 • Assistance obtained: IDR 1,500,000 • Allocation : for additional capital • Income after: IDR 4,000,000

4	Mustahik 4 (38 th)	<ul style="list-style-type: none"> • Type of business: angkringan traders • Prior income: IDR 1,500,000 • Assistance obtained: IDR 1,480,000 • Allocation : for the repair of carts • Income after : IDR 2,400,000
5	Mustahik 5 (43 th)	<ul style="list-style-type: none"> • Type of business: grilled fish culinary • Prior income: IDR 3,150,000 • Assistance obtained: IDR 1,785,000 • Allocation: buying cooking equipment • Income after : IDR 3,900,000
6	Mustahik 6 (35 th)	<ul style="list-style-type: none"> • Type of business: snack production • Prior income: IDR 2,500,000 • Assistance obtained: IDR 1,675,000 • Allocation : to buy cooking equipment • Income after : IDR 4,400,000
7	Mustahik 7 (27 th)	<ul style="list-style-type: none"> • Type of business: small food production • Prior income: IDR 1,900,000 • Assistance obtained: IDR 1,505,000 • Allocation : to buy equipment • Income after : IDR 2,700,000
8	Mustahik 8 (43 th)	<ul style="list-style-type: none"> • Type of business: laundry business • Prior income: IDR 2,100,000 • Assistance obtained: IDR 1,500,000 • Allocation : to buy laundry equipment • Income after : IDR 2,800,000
9	Mustahik 9 (41 th)	<ul style="list-style-type: none"> • Type of business: street honey pineapple seller • Prior income: IDR 700,000 • Assistance obtained: IDR 1,300,000 • Allocation : to buy a portable booth • Income after : IDR 1,100,000
10	Mustahik 10 (36 th)	<ul style="list-style-type: none"> • Type of business: production of soy milk • Prior income: IDR 1,900,000 • Assistance obtained: IDR 1,500,000 • Allocation: to buy a soybean processing machine • Income after : IDR 2,400,000

The table above shows that out of a total of 10 mustahik recipients of productive zakat as business capital assistance, all are still running as usual. That means 100% of mustahik are able to survive with their business in the midst of the Covid-19 pandemic. While the use of productive zakat can be said to be effective with an increase in income before and after receiving assistance. Although the increase still varies.

The aim of utilizing productive zakat carried out by BAZNAS Salatiga City is to change mustahik zakat into muzaki, but if they do not become muzaki then at least zakat mustahik will be able to be economically independent so it can be said that the Salatiga Prosperity Program implemented by BAZNAS Salatiga City is effective. Meanwhile, the facts on the ground are that the majority of productive zakat recipients are unable to survive during the COVID-19 pandemic.

The form of productive zakat that is managed and given to mustahik (people entitled to receive zakat) of small business actors in Salatiga is in the form of capital assistance and assistance in the form of production goods. This step was taken to increase their income. For small business actors in Salatiga City, productive zakat can provide various benefits. The benefits that can be taken can be explained as below.

First, Increase business capital. With capital assistance from productive zakat, small business actors can increase their business capital. This can help small business actors to expand their business and increase their production.

Second, improve skills. In addition to providing capital assistance, productive zakat can also provide skills training for small business actors. This skills training can help small business actors to improve the quality of their products and increase their competitiveness in the market.

Third, increase revenue. By increasing business capital and skills, small business actors can increase their income. This can help small business actors to improve the economic conditions of their families and improve their standard of living.

Fourth, increase economic empowerment. In line with increasing income and business, small business actors can also increase their economic empowerment. This can help small businesses become more economically independent and improve their quality of life.

Fifth, improve social welfare. Productive zakat can help improve social welfare in the environment around small business actors. This can happen because small business actors can create new jobs and make a greater economic contribution to the surrounding community.

The reality on the ground is that productive zakat can provide many benefits for small businesses in Salatiga City. Productive zakat can help increase business capital, skills, income, economic empowerment and social welfare for small business actors.

4. Conclusion

The use of productive zakat by mustahik BAZNAS Salatiga City as business capital during the COVID-19 pandemic was considered effective. The effectiveness of the utilization of productive zakat by mustahik can be seen by the achievement of the objective of utilizing productive zakat by BAZNAS, namely increasing the welfare and economic independence of mustahik. Ten mustahik with their business still survive and are able to achieve economic independence. The COVID-19 pandemic is also an external factor that hinders mustahik in running their business but does not have a significant effect. Mustahik is still trying, even though it is not optimal. BAZNAS Salatiga City tries to optimally distribute productive zakat to mustahik who are deemed worthy of receiving it after going through the stages of socialization, application submission, file selection, feasibility survey and guidance. External factors at the time of the Covid-19 pandemic more or less hindered the efforts made by mustahik not being optimal. However, mustahik can still survive with his business ventures. In the implementation process there are still deficiencies that can be used as evaluation material such as Human Resources which still need to be improved both in terms of quantity and quality so that the mentoring process can run optimally. This is to realize the vision and mission of BAZNAS Salatiga City and improve the quality of life of mustahik Salatiga City.

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