



Management of Zakat Infaq Sadaqah to Overcome Poverty and Impact of Emergency Situations

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Received: 27-08-2023 Reviewed: 29-08-2023. Accepted: 06-09-2023

Abstract

The stipulation of COVID-19 as a global pandemic affects all aspects of human life in the world. To deal with the pandemic spread, the Indonesian Government chose not to do a lockdown (quarantine), but instead to carry out social distancing and physical distancing until the issuance of Government Regulation (PP) of the Republic of Indonesia Number 21 of 2020 concerning Large-Scale Social Restrictions (PSBB). The restrictive policy had an impact on the employment sector and the poverty rate increases. ZIS potential in tackling poverty can be a solution, during the Covid 19 pandemic there were problems, namely *das sollen* (law in book) and *das sein* (law in action) problems faced, namely whether the withdrawal and distribution of ZIS been carried out according to health protocols and has the management of ZIS during the pandemic followed Sharia rules. The research used socio-legal research which combined the norms and the application in society. The results showed that although the management of ZIS during the Covid 19 pandemic had met health protocol standards and compliance with the sharia rules, the potential for ZIS had not been able to overcome poverty, because the number of *mustahik* increased and the number of *muzakki* decreased so that the acquisition of ZIS funds was insufficient. Besides, the *infaq* and *shodaqoh* distributions still focused on human being poverty but lack of allocation for other creature needs and environmental impact.

Keywords: Management, Zakat Infaq Sadaqah, Pandemic, Sharia Rules

Introduction

The year 2020 carved a history in human life globally. Corona Virus Disease 19 (COVID-19) began to infect and spread throughout the world. The stipulation of COVID-19 as a global pandemic certainly affects all aspects of human life in the world. Each country starts its policy, this condition certainly has an impact on Indonesia. The Indonesian Government issued Presidential Decree (Keppres) of the Republic of Indonesia Number 12 of 2020 concerning Determination of Non-Natural Disasters for the Spread of Corona Virus Disease 2019 (COVID-19).

To deal with the spread of the pandemic, the Indonesian government chose not to do a lockdown as many other countries that previously affected, it rather carried out social distancing (social restrictions) and physical distancing until the issuance of Government

Regulation of the Republic of Indonesia Number 21 of 2020 concerning Large-Scale Social Restrictions for areas that become epidemics of COVID-19. The stipulation of the state of emergency by the government was followed by the attitude of Islamic community organizations. The MUI fatwa calls for worshipping at home, including Friday prayers which can be replaced by performing dhuhur prayers at home following the rules of dharuriyah (emergency) because of the tho'un (plague) it is possible to change the law because of the underlying 'illat (reason). Restrictions on public activities had an impact on the employment sector and of course on the poverty rate.

The increase in the poverty rate is due to the large number of people who are affected by government policies, especially regarding Large-Scale Social Restrictions, followed by Restrictions on Community Activities. Likewise, the zakat institution also responds to the need for handling the pandemic and assistance for people affected by the pandemic. The distribution of aid funds in the form of zakat, infaq and sadaqah has eased the burden on the affected community and contributed to the need for the provision of medical equipment and even the provision of consumption assistance (food).

In terms of Islamic law, the potential for fundraising for the benefit of the people was a form of zakat, infaq and sadaqah (ZIS). It created an interesting issue because the potential for collecting ZIS and Waqf (ZISWAF) funds, especially zakat, required the fulfillment of the pillars and conditions according to Islamic law, transparency and accountability both according to the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management.

Even so, the management of ZIS, especially in a pandemic, should not only pay attention to the potential of the funds collected but also the safety of the collectors and distributors as well as the recipients. The importance of the health and safety of these officers and recipients needed to be a concern as a form of preventing transmission amid. Thus, it was necessary to research and study how the distribution of ZIS during a pandemic or in emergence situation in accordance with the hajjat (necessity) and the sharia compliance.

Literature review

The latest research was conducted by Sabar Narimo and Defi Nur Romadhoni with the title "Management of Zakat Infak and Shodaqah in LAZISMU Surakarta City." This research conducted in Surakarta, 2022. The research resulted that LAZISMU in Surakarta carried out systematic and regular coaching besides that there were an increase numbers in ZIS collected funds and the number of donors each year, the distribution of the program from the results of this research also states that the distribution has been right on target. From this explanation it can be said that the LAZISMU management system in Surakarta City is well implemented. In this study, it has also been explained regarding the supports and obstacles LAZIMU zakat management in Surakarta.

Research method

The purpose of this study was to identify the challenges and obstacles faced in the management of ZIS during the COVID-19 pandemic or emergence situation and to design a ZIS management policy concept to overcome handle the impact of the emergency situation according to Islamic law.

The type of research is non-doctrinal research or socio-legal research. The context of applied research is the application of zakat law and emergency norms on the pattern of managing people's funds in the form of zakat, infaq, sadaqah, during a pandemic or emergency situation. This research approach follows a qualitative approach that describes data in the form of descriptions or narratives, not numbers (Kartika, 2013). The data in question were the pattern of receiving donors, the distribution of ZIS by officers to recipients in accordance with Sharia.

Data sources included primary and secondary data. Primary data directly obtained in the field of the research. The data obtained from the research location, namely from the National Amil Zakat Agency in the Regencies of Sampang, Pamekasan and Sumenep, as well as Surabaya. Key Informants were Management officers/Amil BAZNAS for each of these regencies and the Amil Zakat Institution (LAZ). The selection of locations and key informants was based on the sustainability of the research road map and consideration of the PPKM and non-PPKM areas.

In addition to primary data, secondary data were also needed, which is supporting data in the form of laws and regulations, books, journals, previous research, mass media related to the problems studied. Legislation that becomes secondary data include Law Number 23 of 2011 concerning Zakat Management and its Implementing Regulations from the law, the MUI Fatwa on zakat collection during a pandemic and Presidential Decree regarding non-natural disaster outbreak emergencies.

In the early stages of research, it begins with problem identification so that research guidelines and interview instructions have been arranged. Interviews were conducted both structured and unstructured as a form of primary data collection stages, namely direct data obtained at the research location.

Research data were collected through several methods. Primary data were collected through interviews with the research targets, namely BAZNAS and LAZ and sampling of people who became zakat mustahik. Secondary data were collected through literature and document studies. The tools used to support this data collection are question guidelines (interview guide), recording devices and note-taking cards.

The data collected through several stages. The first stage was editing. Editing was the stage of sorting out materials and the collected data were selected which one were relevant to the purpose. The next stages were coding and classifying. This stage aimed to code and classify data based on its purpose. Furthermore, the data analyzed inductively, namely general to specific with descriptive and extensification methods (development of the interpretation of laws and regulations).

Result Findings and Discussion

1. Zakat Definition

The word "Zakat" etymologically (Language) means holy, growing and blessing. According to the terminology, zakat is a certain level of property given to those who are entitled to receive it who meet certain conditions. Zakat in terms of fiqh is a certain amount of property that must be handed over to people who are entitled according to the Sharia of Allah SWT. While zakat in terms of terms, many scholars argue with different editorials, but basically have the same intention, namely that zakat is part of the property with certain conditions, which

Allah SWT obliges the owner to be handed over to someone, who are entitled to receive it, with certain conditions (Didin Hafidhudin, 2002).

From the above understanding, it is very clear that people who spend part of their wealth on zakat will be able to increase the fertility of their wealth and also obtain blessings and mercy from Allah and obtain self-purity from their wealth, besides that their wealth will always grow and develop into more, and the assets they have will always be in order and kept away from various kinds of harm (Moh Syaifullah Al Aziz S, 2005). Zakat is the third pillar of Islam for every Muslim, which is the basis or foundation for Muslims to implement. The legal zakat is obligatory (fardhu 'ain) for every Muslim if it has fulfilled the conditions determined by the Sharia (Masturi Ilham, Nurhadi, 2008).

The obligation to pay zakat in this pillar of Islam has 4 (four) theoretical foundations. First, the general load theory. This theory is based on the understanding that it is the right of Allah as the giver of favors to charge His servants what He wills, both bodily obligations and property. Second, the Caliph's theory, namely that the property belongs to Allah while humans are the holder of the trust over the property. Third, the theory of defense between the individual and society. This theory focuses more on interpersonal as individuals and as social beings who need other people to fulfill their needs. Fourth, brotherhood theory. This theory requires that a person gives his brother, even without any reward and helps his brother even though he does not need it and loves his brother like he loves himself (Yusuf al Qaradawi, Zakat Law (Terj), Salman Harun, Didin Hafidhuddin, Hasanudin, 2011).

According to the Word of God in Surah At-Taubah verse 60, which means, "Indeed, zakat is only for the poor, the needy, zakat collectors, who are softened their hearts (converts), to (liberate) slaves, to (liberate) people who have debt, for the way of Allah and for those who are on the way, as an obligation from Allah.

Zakat is a blessing because by paying zakat his wealth will increase or not decrease so that his wealth will grow like shoots on plants because of the gifts and blessings given by Allah SWT to a muzakki, and holy from dirt and accompanying sins caused by the wealth he has. the existence of other people's rights attached to it. So if the zakat is not issued, then the property contains the rights of other people which if we use or eat it means we eat the forbidden property (Kurnia H. Hikmat, H.A, Hidayat, 2008). Mardani, zakat in fiqh terms is "a certain amount of property that is required by Allah to be handed over to those who are entitled," besides meaning "to spend a certain amount itself" (Mardani, 2015).

In terms of Fiqh, the position of property owned by a Muslim is not entirely their right, but there are some rights of entitled people who are entrusted by Allah to be handed over to them, Allah provides a way of hand over the rights of these people through this zakat. How great is Allah's love, when Allah ordered to hand over the rights of these people at the same time Allah gave a way on how to hand over and technically what assets should be surrendered and how much should be surrendered.

People who refuse to pay for it can be fought. People who refuse their obligations are considered infidels, because they deny the basic matters of religion. However, whoever recognizes the obligation of zakat, but he does not want to fulfill it, then he is only considered a Muslim who is immoral, because he does not want to fulfill religious orders, as well as a person who has committed a major sin (Kurnia H. Hikmat, HA, Hidayat , 2008).

Observing some of the definitions that have been stated above, although the editorial formulations are different, they have the same meaning and purpose. It can be concluded that, what is meant by zakat is a certain part of assets that must be issued to be handed over to those who are entitled to make their wealth pure, grow and develop their blessings because they have helped those who are entitled to these assets as ordered by Allah SWT. For giving the treasure to muzakki, Allah will reward him with a reward and reward him with double goodness.

2. Legal Basis of Zakat

The discussion about zakat cannot be separated from the Book of the Qur'an which contains the words of Allah SWT and the Hadith of the Prophet Muhammad SAW, because zakat is an economic institution belonging to the Islamic religion which is sourced from the Qur'an and al-Hadith and Ijtihad. In the Qur'an there are 32 (thirty-two) pieces that mention the word zakat, even 82 times the word zakat is repeated using the equivalent word for zakat, namely infaq and sadaqah.

The meaning of the repetition of the word implies that zakat has a very important role, position, and function in the life of a Muslim. Of the 32 words of zakat contained in the Qur'an, 29 of them are connected with the word prayer, as in Surah Al Baqarah verse 43, *Wa aqimuss prayera wa aatuzz zakata warka'u ma'arraki'in* ". It means, "And establish prayer, pays zakat and bow with those who bow." Prayer is a manifestation of a relationship with God, while zakat is a manifestation of a relationship with God and fellow human beings (Qodir, Abdurachman, 1998).

Legal basis in the hadith or sunnah that regulates zakat, in the collection of Bukhari and Muslim hadith collected about 800 hadiths. One of the popular hadiths about zakat is the hadith narrated by Bukhari and Muslim from Abdullah bin Umar, the Messenger of Allah said: "Islam is established on five pillars: the creed which affirms that there is no god but Allah and Muhammad is the messenger of Allah, establish prayer, pay zakat, perform Hajj and fast in the month of Ramadan" (HR. Bukahari Muslim). Hadith narrated by Ahmad and Muslim from Abu Hurairah: "A person who saves his wealth is not issued zakat will be burned in the Hellfire for him made of iron from the fire, then ironed on the stomach and forehead. (HR Ahmad and Muslim).

Islam states firmly, that zakat is one of the pillars and fardhu that must be fulfilled by every Muslim whose assets have met certain criteria and conditions, and the Qur'an confirms in several surahs including:

- a. Surah An Nur verse 56, which means, "And establish prayer, pay zakat, and obey the messenger so that you will be given mercy"
- b. Surah at-Tawbah verse 60, which means, " Zakat expenditures are only for the poor and for the needy and for those employed for it, and for bringing hearts together [for Islam] and for freeing slaves and for those in debt and for the cause of Allah and for the traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise."
- c. Surah at-Tawbah verse 71, which means, " The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakat and obey Allah and His Messenger. Those - Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise."

- d. Surah at-Tawbah verse 103, which means, " Take, from their wealth a charity by which you purify them and cause them to increase, and invoke upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing "
- e. Surah al-Baqarah verse 277, which means: " Indeed, those who believe and do righteous deeds and establish prayer and give zakat will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve."
- f. Surah ar-Rum verse 39, which means, " And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakat, desiring the face of Allah - those are the multipliers."
- g. Surah al-Bayyinah verse 5, which means, " And they were not commanded except to worship Allah, [being] sincere to Him in religion, inclining to truth, and to establish prayer and to give zakat. And that is the correct religion."

Meanwhile, from the hadiths, there are also many narrations of the problem of zakat, including:

- a. Ibn Abbas r.a said, I was informed by Abu Sofyan r.a, then mentioned the hadith of the prophet he said, the prophet ordered us to establish prayer, pay zakat, sillaturrahmi (family and afaf relations, refrain from bad deeds. (HR. Bukhari)
- b. "From Abu Abdurrahman, Abdullah bin Umar bin Al-Khattab radiallahuanhuma he said: I heard the Messenger of Allah say: Islam is built on five things; Testify that there is no deity worthy of worship but Allah and that Muhammad is the messenger of Allah, performs prayers, pays zakat, performs Hajj and fasts Ramadan." (Narrated by Bukhari and Muslim).
- c. The Prophet once pledged allegiance to people who converted to Islam to fulfill their zakat obligations. He said: Meaning: "Indeed, the perfection of your Islam is by paying zakat on your wealth." (HR. Al-Bazzar).
- d. "Zakat is the bridge of Islam." This hadith was narrated by Imam Ath-Tabarani from a friend of Abu Ad-Darda 'r.a. and also narrated by Imam Al-Baihaqi from a friend of Ibn Umar r.a.
- e. "Keep your wealth with zakat, treat the sick among you with charity, and prepare for calamities with prayer." This hadith was narrated by Imam Ath-Tabarani, Imam Abu Nuaim, and Imam Al-Khatib from a friend of Ibn Mas'ud r.a.
- f. "There is no good in wealth for which zakat is not paid." Based on our search, these words are excerpts from the speech of Umar bin Khattab r.a. to the people of Medina narrated by Imam Ibn Jarir At-Tabari in his book Tazhibul Atsar.

3. The Wisdom and Purpose of Zakat

Zakat is worship in the field of property that contains some very large and noble wisdom, both wisdom relating to people who pay zakat, people who receive zakat, assets that are issued zakat, and for society as a whole. In addition to being an obligation, paying zakat provides wisdom or benefits for the world and the hereafter.

Here is some wisdom in paying zakat:

- a. As a form of faith in Allah SWT, being grateful for the blessings, fostering noble character with a high sense of humanity, eliminating stingy, greedy and materialistic traits, fostering peace of life, as well as cleaning and developing assets owned. This is in accordance with the word of Allah SWT in the letter Ibrahim verse 7, which means, "And (remember also),

when your Lord announced; " And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.'"

- b. Zakat is a right for mustahik, so zakat functions as aid, assisting, and fostering them, especially for the needy and poor, it will lead to a better and prosperous life so that they can fulfill their needs properly, can worship Allah SWT so that they can live properly. avoid the danger of kufr, as well as eliminate the nature of envy, envy and hatred that may arise from among them when they see a rich person who has quite a lot of wealth.
- c. As a pillar of mutual charity between rich people who are well-off and mujahid whose whole time is used for jihad in the way of Allah, because of his busy life, he does not have the time and opportunity to try and strive for the benefit of himself and his family.
- d. As a source of funds for the development of facilities and infrastructure that must be owned by Muslims, such as facilities for worship, education, health, social and economic development, as well as a means of developing the quality of human resources.
- e. To promote proper business ethics, because zakat is not just cleaning dirty assets, but zakat is removing part of the rights of others from our assets that we work well and correctly.
- f. Zakat is the development of the people's welfare, because zakat is one of the instruments for equal distribution of income. With well-managed zakat, it is possible to build economic growth and at the same time equal distribution of income.
- g. With zakat, Islamic teachings encourage people to be able to work and do business so that they have wealth that can meet the needs of themselves and their families. Zakat that is managed properly will be able to open up extensive employment and business opportunities, as well as control assets by Muslims.
- h. Zakat can bring closer the relationship of affection and love between the poor and the rich, the meeting of these relationships will produce some goodness and progress and benefit both groups and the general public.

The purposes of zakat include the following:

- a. Prove self-servitude to Allah. Many arguments command Muslims to carry out this great obligation, as Allah says in Surah al-Baqarah: 43 "And establish prayer, pay zakat and bow down with those who bow."
- b. Be grateful for Allah's favors by paying zakat on the wealth that Allah has bestowed as a gift to humans. In Surah Ibrahim verse 7, which means: "And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe'"
- c. Purify the person who pays zakat from sin. Allah's Word means " Take, from their wealth a charity by which you purify them and cause them to increase, and invoke upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing." (at-Taubah:103).
- d. Clean up people from stinginess
Love of the world and possessions is one of the sources of sin and guilt. If a person is saved from it and protected from stinginess, then he will be successful, as Allah says, " And whoever is protected from the stinginess of his soul - it is those who will be the successful." (al-Hashr: 9)
- e. Clean up the wealth that is paid its zakat.

Because the property that is still related to the rights of others means it is still dirty and impure. If that person's rights have been fulfilled, it means that the property has been cleaned, because zakat is the filth of human property.

- f. Purify the hearts of the poor from hatred and envy of the rich.

When a needy person sees people around him living happily with abundant wealth while he has to endure poverty, this condition could be the cause of the feeling of hatred, envy, enmity, and hatred in the hearts of the poor towards the rich. These feelings certainly weaken relations between fellow Muslims, and even have the potential to break the ties of brotherhood.

- g. The growth of zakat property.

It is well known that one of the meanings of zakat in Arabic is growth. Then the Sharia has determined this meaning and assigned it to the obligation of zakat. The Word of God, which means "Allah destroys *riba* and gives increase for charities. And Allah does not like every sinning disbeliever." (al-Baqarah: 276).

- h. Realizing Solidarity and Social Solidarity.

Zakat is the main part of a series of social solidarity which refers to the provision of the basic needs of life. The basic needs of life are in the form of food, clothing, shelter, paying off debts, freeing slaves and other forms of solidarity stipulated in Islam.

Terms and Pillars of Zakat:

- a. Intention, the *fuqoha'* agree that it is required to intend to issue zakat, that is, the intention must be shown to Allah SWT. By holding fast that zakat is an obligation that has been determined by Allah and always hoping for his pleasure.
- b. *Tamlik*, namely transferring ownership of the property to those who are entitled to receive it *Tamlik* is a legal requirement for the implementation of zakat, namely ownership of zakat assets must be released and ownership given to *mustahiq*

The pillars of zakat are elements that must be fulfilled before doing zakat. The pillars of zakat include:

- a. People who pay zakat;
- b. Zakat property;
- c. People who are entitled to receive zakat

A person who pays zakat is a person who has fulfilled the requirements for tithing, must issue a portion of their property by relinquishing their ownership rights, then handing over their ownership to people who are entitled to receive it through an imam or an officer who collects zakat.

People who pay zakat or called *muzaki* are people who are subject to the obligation to pay zakat on property ownership that has reached the *nishab* and *haul*. The criteria for *muzaki* according to hadith are Muslim, independent, perfectly owned property, reaching *nishab*, and *haul*.

4. Zakat Recipients

The basis of Sharia which refers to the group of zakat recipients is Surah At Taubah (9) verse 60, which means, " Zakat expenditures are only for the poor and for the needy and for those employed for it and for bringing hearts together and for freeing slaves and for those in

debt and for the cause of Allah and for the traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.

Furthermore, it is also related to the group of zakat recipients found in Surah Al Baqarah (2) verse 177, which means, " and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakat; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous."

Also found in the Surah Al Isra '(17) verse 26, which means, " And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully ".

Surah At Taubah (9) verse 60, it becomes clear that the groups who are entitled to receive zakat are::

1. The needy, namely people who do not have wealth and do not have a job or a permanent business to meet their needs (subsistence), while there are no people who bear it (guarantee their life). His income is not enough to meet his basic needs (primary needs). Needy can also be interpreted as a person who does not have sufficient wealth to meet half of his basic needs with his family, such as food, drink, clothing, and shelter. A needy person is a person who has ten basic needs, but he can only meet three basic needs.
2. Poor, namely people who cannot meet their needs, even though they have a job or a permanent business, but the results of their efforts are not sufficient for their needs and there are no people who bear them. Included in the poor are people who do not have property and business at all. While the poor are people who have property or business but it is not enough to meet the needs of daily life and their families as well as people who have assets and businesses but can only fulfill part of their family needs or cannot meet all basic needs. (Surya Sukti, 2013)
3. Amil, namely the committee or organization that carries out all zakat affairs activities, both collecting, distributing and managing it Allah SWT provides wages for amil from zakat assets as a reward. Individually, it can be said that Amil Zakat is a person who works in the collection of zakat and its distribution. Amil zakat has the right to get a share in accordance with the provisions based on his job competency.
4. Muallaf, namely people whose faith is still weak because they have just embraced Islam. Socially and in the family way, a convert faces life's challenges that are not easy. Sometimes there is refusal from the family, the family no longer recognizes them, even if economically, financial sources are closed. From the social side, friendship also does not rule out the possibility of a friend breaking off relations so that a convert needs to strengthen the social environment through friendship with fellow Muslims and economic strengthening that can be obtained from giving zakat which can help economic weaknesses.
5. Riqab, namely slaves who need to be given a share of zakat so that they can free themselves from the shackles of slavery. Zakat is given to riqab (slaves) so that the slave becomes free and independent. The slave in question is a Muslim slave who has agreed with his master (al-mukattabun). They are given zakat assets so that they can pay a ransom to their masters so that they are free.

6. Gharim, namely a person who has a debt for something that is not for immoral acts and he is unable to pay or pay it off. As well as people who are in debt for the public interest or benefit, such as people who are in debt to support orphans and so on.
7. Fi-Sabilillah, namely efforts whose purpose is to increase or elevate the symbols of Islam, such as defending or maintaining Religion, establishing places of worship, hospitals and others. The portion of zakat given to them can be used to meet the needs of war, such as buying weapons, vehicles, and meeting the needs of their lives and their families. Fiqh scholars interpret, sabilillah means "army". According to Ibn Kathir, the meaning of sabilillah is all good deeds that aim to get closer to Allah SWT
8. Ibn Sabil, namely people who run out of provisions on a trip with good intentions or travelers who need help. (K.N. Sofyan Hasan, 2008) Ibn sabil is a person or traveler who travels long distances in search of the general benefit whose benefits return to Islam. Ibn Sabil can get an allocation of zakat for the cost of returning to his place if he needs it, does not have, or lacks funds. The condition is that his departure is not on an immoral journey and does not get someone who gives a loan when he needs travel expenses.
9. In principle, the utilization of the results of collecting zakat funds for mustahik is carried out based on the results of data collection and research on the truth of the mustahik eight asnaf and prioritizes people who are least empowered to meet their basic needs economically and are in dire need of assistance.

5. Overview of the Management of Zakat during the Pandemic by the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) in the Surabaya and Madura Regions.

The Zakat Management Law mandates that Baznas is an institution authorized to manage zakat nationally. In the context of implementing zakat at the provincial and regency/city levels, the provincial and regency/city Baznas are formed. To carry out its duties and functions, Baznas may establish a Zakat Collecting Unit (UPZ) in government agencies, state-owned enterprises and private companies (Article 15 paragraph (1) of Law Number 23 of 2011). Community elements can form the Amil Zakat Institution (LAZ) to assist in the implementation of the collection, distribution, and utilization of zakat.

The collections and distributions of zakat funds were still insufficient to provide an enormous influence for the realization of community welfare. The obstacles consisted several factors. One of them was thatamil (zakat collectors) required to have qualified Human Resources (HR) in order that zakat management can be managed in a professional, trustworthy, accountable and transparent manner. Actually, working as an amil has two aspects, not only the material aspect, but the social aspect is also very supportive. Secondly, amil faced the less of public knowledge and the lack of public awareness to pay zakat. (Baznas.go.id, 2020 pandemic period)

During the COVID-19 pandemic for two years, the obligation to pay zakat must continue. Baznas and LAZ as collection and channeling institutions must continue to work by adjusting to pandemic conditions according to health protocols, namely maintaining distance, wearing masks, and washing hands frequently, but collecting and distributing zakat, Infaq and sadaqah still have to adhere to the rules of sharia according to Islamic law, because zakat is valid if the conditions and pillars of zakat have been fulfilled.

There are at least three major impacts caused by the Covid-19 virus on the Indonesian economy. The first impact was the decline in household consumption or people's purchasing power for a long time. The second impact was the existence of prolonged uncertainty so that investment also weakens and has implications for the cessation of MSMEs. The third impact was the weakening of the world economy, resulting in a decline in commodity prices and Indonesia's exports to several countries stalled (Zuraya Nidia, Republika, 15 July 2020)

The impact of declining consumption and people's purchasing power during the pandemic must be overcome through the use of ZIS, so the problem of collecting and distributing ZIS in accordance with health protocols but still paying attention to Sharia rules is important. Furthermore, regarding this research, there are two problems studied, namely the management (collection and distribution) of zakat, infaq and sadaqah during this pandemic which is carried out in accordance with health protocols and also in the collection and distribution of whether according to Sharia rules. The results can be described in the following table below:

**Collection and Distribution of Zakat, Infaq and Sadaqah During the Pandemic Period
in the Surabaya and Madura Regions
(research period September – November 2021)**

No	Name of Regional Baznas / LAZ	Health protocol	Sharia Rules
1.	East Java Baznas Jalan Raya Dukuh Kupang 122-124 Surabaya	Collection: bank transfer, online application, transfer, manual Distribution: direct, wear a mask, keep distance, wash hands.	Zakat awaits nishab and haul and must be given to 8 ashnaf Infaq and sadaqah can be instantaneous and outside 8 ashnaf
2.	Baznas Sumenep Jalan Dr. Soetomo, No. 03, Kelurahan Pajagalan, Kec Kota Sumenep	Collection: bank transfer, channel barcode Distribution: immediately wear a mask, keep your distance, wash your hands.	Zakat awaits nishab and haul and must be given to 8 ashnaf Infaq and sadaqah can be instantaneous, students and those who get laid off
3.	Baznas Pamekasan Jalan Jokotole RW.06, Barurambat, Pamekasan Tanggal 27 September 2021	Collection: transfer, ASN directly through UPZ). Distribution: immediately wear a mask, keep your distance, wash your hands	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to the poor

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4.	Baznas Sampang Jalan Jamaluddin No. 5 Sampang	Collection: bank account transfer (ASN), manual, application. Distribution: 5M health protocol	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to SME traders
5.	LazizMU Pamekasan Jalan Kamboja No.25, Barurambat Pamekasan	Collection: through a piggy bank to Aisyiah, parents, students and Muhammadiyah donors Distribution: MCCC, namely Muhammadiyah covid-19 Command Center.	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to Muhammadiyah families and students
6.	LazizNU Sampang Bledanah, Karang Dalem Sampang	Collection: transfer and manual. Distribution: directly to the community's house	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to traders who lose
7.	Baitul Maal Hidayatullah Jala. Raya Mulyosari No. 398 Surabaya	Collection: transfer, and request to be picked up, manual Distribution: delivered by officers directly	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to orphans and the poor
8.	Amil Zakat Institution f Nurul Hayat Surabaya Jalan Gn Anyar Indah No. 48-49 Surabaya	Collection: transfer, NH application and manual. Distribution: delivered by officers directly	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to the poor
9.	Amil Zakat Institution of Nurul Falah Jalan Ketintang PTT Gang V-B Kec. Gayungan Surabaya	Collection: manual transfer and website: amal.id savings. Distribution: delivered by officers directly	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were

			given to street vendors and those get laid offs
10	Amil Zakat Institution of Masjid Agung Asy-Syuhada Pamekasan Jalan Mesigit No. 23, Gladak Anyar, Barurambat, Pamekasan	Collection: direct manual Distribution: delivered by officers directly	Zakat must accomplish nishab and haul and be given to 8 groups of ashnaf. Infaq and sadaqah were given to students affected by covid and street vendors

The table above was a summary of the results of research conducted in the period from September to November 2021. The table describes the management (collection and distribution) of ZIS during the pandemic in four regencies (Sumenep, Pamekasan, Sampang and Surabaya). ZIS management is carried out by taking into account health protocols, namely maintaining a distance between muzakki and amil zakat when collecting, namely through electronic channel media transfers by opening an account or using an application from Baznas or LAZ, but there is still manual collection (taken by zakat amil officers) from muzakki who are used to manual payments and don't want to change the payment method. The distribution of LAZ between zakat amil officers and muztahik also maintains the 5M health protocol, namely 1. Washing hands 2. Wearing masks, 3. Keeping a distance, 4. Staying away from crowds. 5. Reduced mobility. Stay away from the crowd because the goods are given directly to the muztahik in their respective places of residence.

Baznas Sumenep realizes that zakat collection is not optimal for several reasons, namely: (Head of the Sumenep Baznas Executive Office: Anugrah Yunianto, 21 September 2021)

1. Lack of information and information dissemination;
2. Lack of education to the public about Baznas;
3. There is no direct explanation from the public about Baznas;
4. Trust in Baznas is minimal.

According to the chairman of Baznas Sumenep, H. Moh Jazuli, the zakat collection program at Baznas Sumenep was carried out with the assistance of UPZ at the Sumenep Regency government agency. UPZ visited ASN in offices and paid zakat through BPR Syariah and Bank Jatim in Sumenep. There was a zakat payment program by reduces taxable income for ASN. Baznas in collecting zakat from ASN cannot work alone, because there were obstacles and obstacles even though the ASN in Sumenep predominantly Muslim. Some ASN prefers to distribute directly to their closest relatives, rather than through Baznas. Therefore, as a breakthrough, Baznas asked the Regent for assistance in making an appeal letter for ASN to distribute zakat to Baznas. With this letter of appeal, Baznas welcomed him by establishing a Tied ZIS program, namely zakat, infaq and sadaqah for the people closest to the muzakki. Muzakki when giving zakat makes a list of their closest people as their muztahik (who are given zakat).

During the covid 19 pandemic, Baznas Sumenep also had a zakat distribution program in collaboration with PT. Garam (Persero) under the name of Paguyupan Tambak Prawns and PT. Garam, named PPKM (Enforcement of Restrictions on Community Activities) by providing basic food assistance for street vendors (PKL). The PPKM program for street vendors is in the form of a package of daily basic needs because street vendors cannot carry out selling activities as usual, only selling at certain times. After 8 p.m. all public street lighting was extinguished by the government, so the income for street vendors was greatly reduced.

Apart from that, Baznas Sumenep also created the Baznas Sumenep Movement to Care for Isoman by making an isoman package of 100 thousand rupiahs, for people affected by COVID and doing self-isolation at home. The isoman package contains immune-boosting health drinks such as milk, vitamins, masks and hand sanitizer. Donations to the Baznas Sumenep Peduli Isoman Movement were channeled through Bank Jatim, Bank BPRS Sumekar, Bank BRI, and Bank Muamalat. There are so many Baznas programs to collect zakat, infaq and sadaqah but do not ignore the provisions of the pillars and conditions for tithing according to Sharia principles.

Baznas Sampang with the leadership of Mr. KH. M. Faidhal Mubarak, who was met in the interview, said that "during the pandemic, the collection and distribution of ZIS still use health protocols and even campaigns for 5M, but the problem of ZIS must be carried out according to the Sharia law". Therefore, in response to the pandemic, the Sampang Regency Baznas changed the strategy for collecting and distributing ZIS.

The collectors used several systems, namely directly paying to the account, especially those from ASN, although some still paid manually because they are not familiar to use digital transaction, Baznas has its own Baznas application that can be easily uploaded via the play store from the muzakki's android. Meanwhile, the distributions were given directly to muzakki by zakat amil officers, namely assisting in the form of capital for those whose businesses are quiet. For those affected by the pandemic, there is food assistance, although not much because the muzakki are decreasing. The perceived obstacle in collecting and distributing zakat is in limited communication because people reduce going out of their homes and meeting with each other. Baznas Sampang also assisted 300 temporary employees from government offices (Faidhal Mubarak, Chairman of Baznas Sampang On 22 September 2021)

The distribution of zakat is still carried out according to the Sharia rules, namely for zakat fitrah during the month of Ramadan and zakat maal, the fulfillment of the terms and conditions of the pillars, and the fulfillment of the nishab and haul of the zakat properties. The zakat management agency Baznas and LAZ will not withdraw zakat maal from muzakki and hand it over to muztahik if the rules of sharia have not been fulfilled, even though there is an appeal letter from the MUI or the Minister of Religion because it is feared that the zakat given is not valid before Allah.

The management of zakat infaq sadaqah by Baznas Pamekasan is carried out from collection to distribution through two channels, namely the ASN (civil servant) group of the Pamekasan Regency Government and the non ASN community. ASN lines are collected through the UPZ of work units in each government agency, by directly taking the officers. One of the routine ones is from the regional general hospital, from the livestock service, from the civil registry office. However, since this pandemic, their income has decreased because they

are widely used for their own internal environment. As a result of this decline, Baznas Pamekasan requested assistance from the Provincial Baznas in the form of productive funds, namely 60 goats which were distributed to goat farmers affected by the Covid-19 pandemic.

Since the Surabaya Baznas has been vacuum for seven years and only at the end of 2021 the management will be reactivated, this research was transferred to the East Java Baznas. Because East Java Baznas oversees Baznas in several regencies and cities, East Java Baznas assists in several areas in East Java. During the pandemic, the East Java Baznas distributed assistance to communities affected by COVID-19 in the form of scholarships to 500 students whose parents died of COVID-19 from poor families. In addition to providing scholarship assistance, East Java Baznas also become foster parents for children affected by COVID whose parents have no income during Covid.

The collection of zakat at the East Java Baznas has been done digitally through the zakat and infaq application on the East Java Baznas website page. There are several choices of social media on the East Java Baznas website, there are Facebook, Twitter, YouTube and Instagram. When a donor clicks on zakat, it is immediately linked to the choice of zakat and the amount that must be filled, and if it has not been calculated the presence of a zakat calculator on the link is very helpful for donors to fill in their zakat payment obligations correctly. In a pandemic situation, the obligation to carry out activities with health protocols is also applied at the time of collection and distribution of zakat, namely maintaining distance, wearing masks, washing hands, and avoiding crowds without neglecting obedience and adherence to Sharia rules according to Islamic law.

Obedience to the rules of sharia applied in the East Java Baznas is the fulfillment of the conditions and pillars of zakat, especially zakat maal. The pillars of zakat, namely intentions, the existence of muzakki and mustahik as well as the existence of assets to be given zakat, while the conditions of zakat are everything that must be in each pillar that must be fulfilled. For example, the intention must be from a sincere heart because of Allah (lillahi ta'ala), the muzakki must be the holder of the rights to the goods to be paid for zakat, and the muztahik is a person who belongs to the 8 ashnaf groups that have been determined in the Qur'an: Surah At Taubah verse 60.

Besides zakat and its recipients, BAZNAS also collects infaq and shodaqoh. While zakat strictly allocates for eight ashnaf, infaq and shodaqoh can distribute for any needs of charities. In pandemic and emergency situations zakat is suitable for recovery the poverty as the impact of pandemic. However, while the worst scenario occurred (such as in COVID-19 pandemic), the problem appeared not only poverty but also environmental effect. For instance, animal starving in zoo because the operation of the zoo stopped. Human as rahmatilil 'alamiin (blessing for all mankind) should not ignore that condition. Surely, it cannot use zakat funds but ZIS management may collect and distribute infaq and shodaqoh for this necessity. Other environmental problem was lack of enormous medical waste and they were not only dangerous for human being but also for animals and environment. There was a report that the disposal masks disturbed the birds whose were landing in the seashore. To overcome the environmental impact was absolutely people responsibility. Not only Corporate Social Responsibility but also Islamic philanthropy, shodaqoh and infaq can be used to overcome this environmental problem. In order that, ZIS collections institution should manage the collecting fund by using the good governance principle and applying the management steps of Planning, Organizing,

Actuating and Controlling. It should plan for regular charity and emergency used both for human being, other creatures and environmental impact, Organize the distribution based on the priority target, act the plan well, control and evaluate the program for sustainability. In fact, ZIS institution still a tiny number program for recovering environmental impacts both for other Allah creature and environment itself.

Conclusion

After going through the stages of research steps and data analysis and discussion, the management of ZIS during the pandemic related to the collection and distribution of ZIS funds during the covid 19 pandemic, that the aspects of the health protocol covering the 5 M are: Wearing a mask; Washing hands; physical distancing; and social distancing and Reducing mobility are absolute requirements when collecting and distributing ZIS in the four cities under research. The implementation of 5 M on ZIS collection is carried out in the form of payments using digital strategies in various ways, namely payments via transfers to bank accounts that have collaborated with Baznas and LAZ, also payments through zakat applications, and scanning barcodes for zakat/infaq/alms pick-up services. Although it is unavoidable the people's desire to pay manually or directly to the zakat amil officers because they are used to these payments and find it difficult to use digital payments.

Although this pandemic can be categorized as a dharuriyah situation, during the collection and distribution of ZIS the focus of attention of the amil zakat of Baznas and LAZ is compliance with Sharia rules. Sharia compliance regarding the provisions of the terms and pillars of zakat, such as haul and nishab limits on each type of property entitled to zakat must be fulfilled according to the rules of Islamic law. So that in this pandemic situation in the pattern of ZIS collection and distribution, the compliance with sharia rules cannot be ignored either by muzakki or by zakat amil at zakat institutions. Although the management of ZIS during the pandemic has met health protocol standards and sharia principles, the utilization of ZIS funds has not been able to overcome poverty due to the pandemic, because during the pandemic the number of mustahik has increased and muzakki has decreased, so that the acquisition of ZIS funds is not sufficient. Not only for the purpose of people welfare, shodaqoh and infaq can also allocate for other environmental impact at which affected to animals or land conservation due to the principle of rahmatalil 'alamiin.

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