

Distribution of Zakat, Infak and Sadaqah Funds (ZIS) Amid the Covid-19 Pandemic Case Study of the National Amil Zakat Agency (BAZNAS) Bandung City

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ABSTRACT

This research aims to see how far the distribution of zakat, infak and sedekah (ZIS) funds during the covid-19 pandemic at Badan Amil Zakat Nasional (BAZNAS) of Bandung City. This research is study of ZIS review using a case study approach, in this case by looking at and measuring the extent to which zakat, infak and sedekah fund have been distributed by BAZNAS of Bandung City to mustahiq (zakat recipients). This distribution of ZIS during the covid-19 pandemic is certainly different from period before the covid-19 pandemic. This research uses data collection technique, data obtained from BAZNAS of Bandung City as an institution authorized to manage ZIS funds, while secondary data obtained from libraries, journals, books, etc. All of these data are materials to see how the distribution of ZIS funds during the covid-19 pandemic in Bandung City. The result of the research showed that BAZNAS of Bandung City had distributed ZIS funds during the covid-19 pandemic included: (1) bantuan langsung tunai; (2) bantuan modal usahamikro; dan (3) bantuan paket sembako.

KEYWORDS

Covid-19, Baznas, ZIS, Distribution

INTRODUCTION

Distribution comes from English, namely distribute which means division or distribution, in terminology distribution is distribution (distribution) to people or several places. Another definition defines distribution as the distribution of daily necessities by the government to civil servants, residents and so on (KBBI 2005:269). According to Philip Kotler distribution is a series of interdependent organizations that are involved in the process of making a product or service ready for use or consumption. In this case distribution can be interpreted as an activity (sharing, sending) to people or to several places (Tjiptono 2001:185). Broadly speaking, distribution can be interpreted as marketing that seeks to facilitate and facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with what is needed (type, quantity, price and when needed) (Tjiptono 2001:185–86).

Zakat according to sharia terminology (term) is a property that must be set aside by a Muslim or a body owned by a Muslim in accordance with religious provisions to give to those who are entitled to receive it (Saripudin 2016). Zakat comes from the word zaka meaning holy, growing, developing, and blessing. Thus, zakat cleanses (purifies) one's self and one's possessions, its reward increases, wealth grows (develops) and brings blessings (Santoso and Agustino 2018). From these understandings, it can be concluded that zakat bear property that must be set aside by a Muslim or a body owned by a Muslim in accordance with religious provisions, zakat can purify a person and his property.

Infak is the gift or donation of property other than zakat for good (Amirullah 2019). According to Law No.23 of 2011 concerning zakat management, it is explained that infak is property issued by a person or business entity outside of zakat for public benefit (Nasution et al. 2018). Infak comes from the word anfaqa which means to issue something (treasure) for the

benefit of something (Nasution and Prayogi 2019). According to sharia terminology, infak means to expel part of it property or income or income for an interest commanded by the teachings of Islam. If zakat da nisabnya, infak does not know nisab (Wahyuni 2018).

Almsgiving comes from the word shadaqa which means true (Nasution and Prayogi 2019). A person who likes to give alms is a true confession of his faith. If the infak is related to matter, almsgiving has a broad meaning. Regarding matters of a non-material nature (Suherman 2019). In sharia terminology, the notion of almsgiving has the same meaning as infak, meaning to expend part of property or income for the purposes ordered by Islamic teachings (Hastuti 2017).

METHOD

Research methods are a scientific way of obtaining data with a specific purpose and usefulness. This research uses certain approaches (Sugiyono 2012:8). This research uses a descriptive qualitative method, which is a study that uses qualitative data and then describe descriptively (Pope, Ziebland, and Mays 2000). This type of research is used to analyze circumstances socially, events, or a phenomenon. This study also uses secondary data sources, where researchers obtain existing source data derived from websites, financial report journals and books (Prasanti 2018).

RESULTS AND DISCUSSION

1. Distribution of Zakat, Infak and Sadaqah Funds (ZIS)

The Zakat Management Law No. 23 of 2011 mandates that zakat management will be carried out in an integrated manner on a national scale (Zuhri and di Era Reformasi 2012). With this system, it is hoped that it can protect people's funds so that they are managed properly. In addition, the potential for collecting zakat will be maximized so that services to mustahik will also be more optimal.

Baznas and LAZ have demonstrated their involvement in response to this pandemic, both in terms of health programs and socioeconomic programs. As of May 25, 2020, Central Baznas has poured funds of IDR 28.32 billion which allocated for health emergency programs 39%, socioeconomic emergencies 59% and current program safeguards 2%.

Baznas Bandung City is one of the zakat institutions that plays an active role in overcoming Covid-19. Baznas Bandung City has five programs, namely Bandung Sehat, Bandung Taqwa, Bandung Cerdas, Bandung Makmur, and Bandung Peduli. The fund managed by Baznas Bandung City includes zakat, infak and alms funds.

During the Covid-19 pandemic, Baznas Bandung City has carried out various programs that are in direct contact with the community in the Bandung City area, including:

First, the distribution of direct cash assistance from zakat, infak and alms, both from zakat collection units and from the community. This direct cash assistance was given to as many as 1,000 Mosque Marbots and 5,378 Freelance Daily Employees (PHL) which consisted of Linmas (Community Protection) and Scrooge (Clean Culvert) troops. Each Marbot Masjid received Rp600,000 in cash and Linmas and Scrooge each of Rp 300,000.

Second, microenterprise capital assistance. At the beginning of each month, Baznas Kota Bandung will open registration for prospective beneficiaries online. Then the Bandung City Baznas will hold a selection of each submission from prospective beneficiaries. Furthermore, as many as 50 people will be determined who will be recipients of micro-business capital assistance. And for potential recipients who have not passed, they can try again in the following month.

The requirement for submission to get this assistance is that prospective recipients already have a business that has been running for at least two years and has not received assistance from the government.



Figure 2. Handover of Business Capital Assistance Source: Baznas Bandung City

Third, food packages. Baznas Kota Bandung distributed as many as 1,500 food packages containing 10kg rice and 1 dus instant noodles given to people in the Bandung City area.

Apart from the economic aspect, Bandung City Baznas also plays a role in terms of health, for example, Bandung City Baznas held a vaccination program at Pesantren PERSIS 1-2 with the title "Kita Jaga Kyai". This was initiated by Baznas Bandung City as a form of concern for kyai, asatidz and students. In addition to vaccine doses, Baznas Bandung City also distributed 500 immune packages containing basic necessities and vitamins for kyai, asatidz and students.



Figure 3. Handover of Immune Package Assistance to the "Kita Jaga Kyai" Vaccine Gebyar

At the 5th AIFC (Annual Islamic Finance Conference) Press Release, Rahayu Puspasari as Head of the Communication and Information Services Bureau of the Ministry of Finance said that, the Global Islamic Economic Report (2020) estimates that the value of Islamic financial assets will increase by 13.9% in 2019 and Islamic finance in Indonesia will grow positively amid the pandemic. In terms of banking in May 2021, Islamic banking assets grew 15.6% or reached Rp598.2 trillion.

CONCLUSION

Indonesia has the largest Muslim population in the world. Muslims can give their best role through various forms in the Islamic Economy and Finance, especially during the Covid-19 pandemic. One of them is by having awareness to optimize the potential of zakat, infak, sadaqah and waqf, so it is hoped that this role can overcome the economic shocks that occur. The management of zakat, infak and alms must also carry out the mandate properly. As well as the real work done by Baznas Kota Bandung, it is worthy of appreciation and exemplary by Baznas-baznas in other cities and districts.

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