ABSTRACT: The COVID-19 pandemic, which began in early 2020, has had many impacts on humanity around the world. This crisis resulted in a decrease in household consumption, a decrease in investment due to economic uncertainty, a decrease in investment, and public consumption. In the context of the COVID-19 pandemic, zakat, infaq, and alms (ZIS) contribute by providing direct assistance to affected mustahiks, strengthening the economy through empowering MSMEs, and supporting the health and education sectors to overcome equitable economic impacts. This study aims to analyze the role of zakat, infaq, and alms (ZIS) management institutions in helping the country’s economy after the COVID-19 pandemic in Indonesia. The research method used in this study is descriptive assisted by literature study. The results showed that the Zakat Management Institute (ZIS) played a vital role in responding to and overcoming the impact of the Covid-19 pandemic in Indonesia, despite facing several challenges in fund distribution and optimization. Close collaboration between the government, communities, and Zakat Management Organizations (OPZIS) is key in ensuring effective distribution of funds, while zakat empowerment through digital innovation and Cash for Work (CFW) programs is a solution to reduce the impact of health and economic crises, making a positive contribution to more equitable and sustainable economic development.

Keywords: covid-19, infaq, contribution, alms, zakat

INTRODUCTION

The urgency of this research is to understand the phenomena experienced by research subjects, for example behavior, perception, motivation, actions, etc. holistically.

It is hoped that through this research, Muslims in Indonesia can play their role with a model of philanthropy that can collaborate with Sharia financial institutions (LKS), especially during the Covid-19 pandemic. It is hoped that this role can help with economic problems so that it becomes good news due to the Covid-19 pandemic.

The aim of this research is to determine the contribution of Zakat and Infaq in economic recovery in the post-Covid 19 period in Indonesia. And the benefits are expected to be an alternative policy to improve the economy and alleviate poverty due to the Covid-19 virus.

This research seeks to examine and explain the contribution of Zakat...
and Infaq as a solution in economic recovery in the post-Covid-19 period.

Since the beginning of 2020, the world has experienced a global crisis, namely the COVID-19 pandemic, including Indonesia. As we already know, when the Covid-19 pandemic hit many affected sectors in Indonesia, ranging from the main health sector, to the economic sector. The Covid-19 pandemic has had a tremendous impact on the economic sector. Covid-19 has caused a decrease in household consumption, a decrease in investment due to economic uncertainty over a long period of time, a decrease in investment figures and public consumption levels have also had a major impact on the welfare of MSMEs. In addition, the pandemic has caused the world economy to weaken, which has an impact on declining export commodities and commodity prices.

According to a World Bank report, the COVID-19 pandemic is expected to bring business to a halt for nearly 24 million people in the East Asia and Pacific region. In addition, the World Bank also projects that around 35 million people are likely to be trapped in conditions of poverty, with an estimated increase in the number of global poor to 922 million. The negative impact of this pandemic is also manifested in the employment sector, especially through an increase in the number of layoffs. Data from the Ministry of Manpower noted that as of February 2021, as many as 29.12 million working-age Indonesians affected by COVID-19 had lost their jobs. (Fitriani, 2021)

Zakat can be seen as a form of worship, a way to obey Allah, and an obligation to treat others with respect (Malahayatie, 2016) (Aini, 2018) (Hakim et al., 2020). It can also be understood as part of a certain attribute that God commands to give to the needy (Rosadi, 2019; Iqbal, 2019). Badan Amil Zakat Nasional (BAZNAS) is a government-established zakat management organization tasked with collecting, allocating, and using zakat. The President established BAZNAS based on the recommendation of the Ministry of Religious Affairs (Nurhasanah & Lubis, 2017) (Hakim et al., 2020). In the implementation of zakat, Muslims who have sufficient wealth are obliged to pay zakat; they are referred to as muzakki (Hani, 2015) (Hakim et al., 2020), while those who are entitled to receive zakat are called mustahiq zakat (Fahrini et al., 2016) (Suryadi, 2018).

Although zakat was limited to eight groups of recipients during the pandemic as we are currently experiencing, zakat institutions were encouraged to help overcome economic problems arising from the COVID-19 pandemic, which affected various areas. Funds from zakat can be used to help those affected by COVID-19 victims (Kadir et al., 2020). Handling the COVID-19 outbreak requires immediate implementation of regulations or procedures to anticipate the current situation. The use of zakat funds managed by BAZNAS is one of the necessary steps. Zakat has the potential to be a very important tool in fighting a pandemic like the one we are facing today. If properly managed, used, and distributed, it can help the community and government in fighting the COVID-19 pandemic.

To mitigate the impact of COVID-19, zakat focuses on maintaining
existing programs as well as distributing and using unique distribution programs. One of the efforts given to affected communities during the COVID-19 pandemic, both Muslim and non-Muslim, is the distribution of zakat.

According to (Darmawan & Desiana, 2021), all eight approaches to community economic equality are supported by BAZNAS, which has helped reduce Indonesia's increasing poverty rate due to the Covid-19 pandemic. In addition, (Wijaya & Hanifuddin, 2021) and (Kusnadi et al., 2021) found that funding assistance for education has a significant impact on a number of factors related to reducing the risk of COVID-19 impact, especially in achieving the aspirations of the younger generation to pursue higher education and knowledge to improve education standards in Indonesia.

Islam left a strong cultural heritage linked to justice and wealth. Naturally, social justice is not exclusive to Islamic countries; Instead, all countries in the world should embrace this concept. Reviewing social security programs that generate welfare shows that there is a distribution of money through guarantees in the process. In this case, one of the guarantee funds comes from public money, especially from zakat, infak, and alms (Aprianto, 2017).

Islam left a strong cultural heritage linked to justice and wealth. Naturally, social justice is not exclusive to Islamic countries; Instead, all countries in the world should embrace this concept. Umar Chapra emphasized that humanity as a whole, including the state responsible for providing protection to all its inhabitants, has an obligation to ensure the welfare expressed in such guarantees (M. U. Chapra, The Islamic Welfare State and its Role in The Economy 1995). Therefore, this study on the function of ZIS institutions (Zakat, Infak, and Alms) during the Covid-19 epidemic and its relationship with justice in Indonesia’s economic development is very interesting.

**Literature Review**

**Zakat, Infaq, and Alms (ZIS)**

Linguistically, the word "zakat" (in the form of masdar) comes from the root word "zaka" and has the meaning of blessing, growth, cleanliness, purity, and goodness. There are few interpretations because of the strong relationship between terminological meaning and linguistic understanding. When a person who gives zakat experiences a blessing in his money, it is considered a blessing. Because zakat cleanses stinginess, idolatry, and stinginess, it is considered holy. Zakat is defined as property that must be set aside by a Muslim or an entity owned by a Muslim in accordance with religious regulations and donated to those who are eligible to receive it, in accordance with Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management.

The word "infaq" comes from "anfaqa," which means to allocate one's resources to a specific purpose. On the other hand, in sharia, infaq is defined as the allocation of a portion of one's income or wealth to fulfill obligations imposed by Islam. On the contrary, sadaqah includes honesty or truth. Therefore, charitable contributions—in this case, voluntary donations advocated for Muslims in abundance—are considered sincere. People who voluntarily give alms are considered to be showing faith and acknowledging Allah Almighty in Islamic religious terminology.
Because it has certain needs and conditions that must be met, the meaning of zakat, infaq, and alms is different. Zakat is the practice of giving a certain portion of wealth that reaches a certain threshold to those who qualify, after complete ownership and a full year have passed. Infaq is the activity of allocating a portion of wealth or income to a purpose determined by Islamic principles. While infaq can be given to anyone, including the elderly and orphans, zakat has a designated recipient (8 asnaf). In contrast, alms includes various acts of kindness more than monetary donations.

Thus, when combined with infaq and alms, efficient zakat management can help in wealth transfer and reduce poverty. By collecting, managing, and distributing zakat, infaq, and alms in accordance with Surah At-Tawbah verse 60, institutions can effectively address the challenges of the modern era.

ZIS Management Agency
The government has given authority to manage zakat, infaq, alms, and waqf funds to the non-profit Amil Zakat Institute, and this institution fully realizes the value of maintaining public trust. All parties involved in the Amil Zakat Institute must demonstrate professionalism, independence, and a greater sense of unity. In addition, openness in the information provided promotes public trust in zakat institutions (Iswandi, 2021). Reliable performance is needed with a focus on the effectiveness and efficiency of Ziswaf fund governance to build institutions and manage Ziswaf.

Efficiency is a metric used to assess the performance of an organization or company by tracking its financial activities. Institutions, whether profit-oriented or non-profit-oriented, will function better as fund management becomes more effective. In addition, zakat collection, management, and distribution procedures will improve as zakat institutions manage zakat more effectively. This will have an impact on public and muzaki confidence in the institution’s ability to handle zakat contributions. To achieve greater benefits for the community, efficiency is very important for zakat management groups (Rusmini & Aji, 2019)

RESEARCH METHODOLOGY
The data sources in this research are: primary data sources and secondary data. Primary data is data obtained from direct observations and interviews. The data collection method used in this research is the first interview method, an interview is a dialogue carried out by the interviewer to obtain accurate information from the respondent. The second is the documentation method. Documentation, namely: looking for data regarding things or variables in the form of notes, transcripts, books, meeting minutes, agendas and etc.

This research uses a qualitative descriptive approach, which is an in-depth description of a study using qualitative data. This type of research is conducted to examine events, phenomena, or social situations (Bungin, 2010) Analysis of the mechanism and use of zakat distribution in overcoming COVID-19 is the main objective of this study, using the tools of literature study in this investigation. In addition to revealing various hypotheses related to the issue under investigation, a literature review can be a basis and source of
information to explain the process and implementation of zakat distribution in mitigating the Covid-19 pandemic.

In addition, the study used secondary data sources, involving existing sources such as books, journals, newspapers, websites, and financial statements. This study used qualitative data analysis. Secondary data from BAZNAS journals and websites on BAZNAS reports on managing COVID-19 were used in data collection for this study.

This research methodology describes the examination of information obtained from research on the application of zakat in dealing with a pandemic. Because zakat is needed and has the potential to be effective in a pandemic like the one we are currently experiencing, proper management, use, and distribution of zakat will help the community and government in overcoming the current pandemic. Zakat is a tool to fight COVID-19 in uncertain and challenging times like now, and it is very beneficial for both the government and society.

RESULT AND DISCUSSION
The Role of Zakat Management Institutions (ZIS) in the Covid-19 Pandemic Era

The spread of the Covid-19 pandemic throughout Indonesia has caused problems for people in various aspects of their lives. Economic aspects affect the financial and real sectors. As Covid-19 has caused death to medical personnel and Covid-19 patients, a health emergency has occurred. Teaching and learning activities carried out online are not ideal because of the influence of educational aspects. Due to the religious component, places of worship had to be closed, forcing religious activities to be carried out in the homes of adherents. The social side is that people are suspicious of each other due to social distancing measures taken to stop the spread of Covid-19. Given some of the effects of COVID-19 that have been discussed, the existence of ZIS is very important and is one way to reduce these impacts.

The government carries out various fiscal and monetary policies, such as tax exemptions, stimulus credits for micro, small, and medium enterprises, and even bail outs (investments) to provide working capital to several state-owned enterprises. In addition, direct cash assistance is provided to all citizens, both in big cities and rural areas. To do this, communities, governments, and Zakat Management Organizations (OPZIS) must work well together. Meanwhile, amil zakat institutions need to harness the potential of Indonesia, which has the largest Muslim population in the world, to increase zakat collection. The collected assets are then managed for the benefit of the community, especially for those who are severely affected by the Covid-19 Pandemic.

ZIS funds, overseen by OPZIS, can be used directly to meet needs such as ready-to-eat meals, staples, or daily health protection items such as masks and hand sanitizers. In addition, by reducing debt payments, OPZIS can help gharimins with these funds. In order for the productivity of zakat funds to increase, it can also be used to support micro-enterprises. Of course, the speed of meeting basic mustahik needs and well-coordinated distribution must be a top priority when allocating ZIS funds (Bidah, 2020).
It is important to implement zakat empowerment more efficiently, especially in the face of the COVID-19 pandemic. Innovation in zakat management organizations is needed to ensure targeted distribution to those in need (Aprianto, 2016). Every year, BAZNAS plans its work program; however, during the pandemic, there was an increase in quotas and programs aimed at overcoming the Covid-19 pandemic and its impacts. When ZIS was distributed during the pandemic, it provided hope for those experiencing financial difficulties. Many new mustahik have emerged due to this pandemic due to job cuts and a decline in the consumer base.

ZIS is responsible for distributing zakat to mustahik in a consumptive manner during the Covid-19 pandemic. This includes providing basic food assistance to individuals living in isolation and providing medicines to hospitals that require handling Covid-19 patients while still adhering to health procedures, whether it is feasible or not. Meanwhile, ZIS productive distribution can help Mustahik affected by layoffs to obtain business capital, for example, by enabling MSMEs in the manufacturing sector to produce masks and personal protective equipment (PPE) needed by medical personnel to deal with Covid-19. The purpose of this CFW activity is to support the government in managing COVID-19 while empowering vulnerable workers and MSME sectors. Meanwhile, the Indonesian Waqf Board (BWI) is able to carry out social and constructive waqf movements. For example, endowments of money to build field hospitals, medical equipment, internet marketing platforms, and so on. In addition to helping the government cope with COVID-19, the way the business operates will hopefully allow Mustahik to become self-sufficient thanks to the revenue they generate. It is also hoped that this will open up job opportunities, allowing them to help other Mustahik who may be affected.

During the pandemic, ZIS distribution was adjusted to the circumstances and needs in the affected areas. For example, distributing masks to stop the spread of Covid-19 by spraying disinfectant to decontaminate community complexes that are self-isolating at homes, hospitals, and public health services. BAZNAS also implements a social assistance program (social safety net) through the Cash for Work (CFW) program, which provides compensation to vulnerable workers in exchange for their labor to be trained in handling Covid-19, such as volunteering to spray disinfectant in public spaces. Baznas and Lazcan, two MSME owners in the food industry, buy basic food packages to give to families in need or mustahik through the use of coupons or tickets. Tickets and vouchers are used to ensure that the items purchased are basic necessities.

Not only that, the speakers affected by the Covid-19 virus also received assistance from Baznas and the Ministry of Religious Affairs. The aid comes from the zakat income of ASN of the Ministry of Religious Affairs, which is managed by Baznas. This payment is distributed to mosque imams, Islamic religious teachers, Qur'an teachers, ustadz/ustadzah, qori/qoriah, and mufassir/mufassirah. Each recipient gets a gift in the form of goods worth Rp300,000. Then, Baznas organized the
Cash for Work (CFW) initiative through the Mustahik Economic Empowerment Institute (LPEM), inviting MSME entrepreneurs affected by COVID-19 and the lower class to volunteer. The task of preparing rice boxes—items needed for CFW activities—was given to the entrepreneurs. In addition, rice boxes were distributed to those in need, and the program ended with the provision of Zakat Mart coupons worth Rp300,000 to CFW volunteers, which could then be exchanged for food packages.

In Indonesia, the Zakat Management Organization (OPZ) has contributed to fighting the Covid-19 pandemic. In response to mustahik from the islands of Papua, Sulawesi, Kalimantan, Java, and Sumatra in need of assistance, at least 85 OPZs from 25 provinces have mobilized. OPZ offers a wide range of services, including information on Covid-19, body bag procurement, food logistics, health assistance, regional education, and independent hand sanitizer production. Indonesian Red Cross volunteers based in North Sumatra are among the OPZ members who actively participate. This group provides health-related support through the production and distribution of 1,000 bottles of hand sanitizers, disinfectant spraying in 155 locations, and personal protective equipment (PPE) assistance worth 80 million rupiah.

**Opportunities for Zakat Management Institutions (ZIS) in Fair Economic Development**

Indeed, there is a high possibility that this outbreak could generate more funding for corporate social responsibility (CSR), especially for companies looking to assist in response efforts. This pandemic has not caused it to stop altogether. According to Aishath Muneeza's research, several things are related. By adjusting digital-based fundraising technology, zakat institutions with fundraising strategies are expected to identify obstacles and take advantage of opportunities in the digital era to determine fundraising plans for zakat funds during the current Covid-19 pandemic in Baznas.

The fact that fundraising is possible in this epidemic era and can be done in the comfort of home without leaving home limits the number of people who have to keep their distance and participate in events. This makes it easier for donors to increase their number of donors. More and more people are choosing to pay zakat online amid the COVID-19 outbreak. For example, there seems to be an increase in digital zakat growth from Gojek Indonesia through the GoPay network. GoPay Managing Director, Budi Gandasoebrata, reported a significant increase in the use of the GoPay platform for digital zakat. His research showed that the increase in zakat between March and April 2020 was double the increase between January and February 2020.

Since the Covid-19 pandemic, people's consumption habits have changed, with a tendency to shift to the digital industry. The obligation to pay ZIS to gain access to the digital sector is one of them. This means that anyone can easily make zakat using a digital wallet anytime and from anywhere without endangering themselves or others, even in a pandemic situation. This stops the spread of the Covid-19 virus and allows them to remain at home according to government instructions (2020, Fahmi Syam).
Challenges and Threats of ZIS Institutions in Facing the Challenges of Equitable Economic Development

ZIS institutions face challenges in implementing various agreed provisions during the Covid-19 pandemic, which is still endemic in Indonesia. The challenge involves:

a. Distribute zakat productively, both in the form of cash and goods, to encourage social and economic activities for the poor affected by the pandemic.

b. Utilization, which is manifested in the management of assets and services that are prioritized for the public interest (good) and mustahiq, such as the daily needs of the community, the supply of Personal Protective Equipment (PPE), cleaning equipment, and various types of medicines that are definitely needed by volunteers assigned to treat Covid-19 patients.

Zakat is focused on the widespread use and dissemination of programs and protecting existing programs. One way to overcome problems during the pandemic is to distribute zakat, which is offered to all affected Indonesians, both Muslims and non-Muslims (Dwi Aditya Putra, 2020).

On the other hand, the average increase in the proportion of ZIS collection during the period 2002-2018 was 38.4%, according to statistics from the National Statistics of Zakat 2018. During the same period, there was a 5.38% increase in the percentage of GDP. This shows that there remains a significant gap in the actualization of this potential; this may be due to the fact that Muslims do not own the majority of assets in Indonesia due to extreme inequality. From a conceptual point of view, zakat can help mustahik increase production and consumption, which supports initiatives to boost economic growth during the pandemic. However, in reality, the Ziswaf sector has a relatively small amount of funds (zakat, infaq, sadaqah, and waqf). Therefore, increasing the amount of Ziswaf funds requires effort. One possible way to increase Ziswaf financing is through the following actions:

a. Through the cash for work (CFW) program, ZIS institutions can implement social safety net programs by paying vulnerable workers to take jobs that require training to help overcome COVID-19. Examples of such work include empowering MSMEs in the manufacturing sector to produce personal protective equipment (PPE) and masks needed for handling COVID-19.

b. ZIS institutions are eligible to actively participate in the COVID-19 Response Team. In addition, ZIS institutions have the ability to form strategic partnerships at the ministerial level, especially with ministries of health, social affairs, and religion.

Ultimately, the first step in using zakat as a crisis response during the pandemic is to realize zakat as a financial resource that is slow but can be utilized without delay. Secondly, zakat can be used as a margin loan for business purposes without additional margin. Fourth, funds held by BAZ/LAZ/organizations that manage zakat can be used to strengthen MSMEs. In addition, zakat can be increased by using fintech in accordance with sharia principles.
CONCLUSION
The conclusion that can be drawn from the discussion that has been discussed previously is that in dealing with the impact of the Covid-19 pandemic in Indonesia, the Zakat Management Institute (ZIS) plays a strategic role in helping affected communities. Despite the challenges of productive and optimal zakat distribution, ZIS has significant opportunities to increase fundraising through digital innovation. Close collaboration between the government, communities, and the Zakat Management Organization (OPZIS) is key in ensuring effective distribution of funds. The importance of efficient zakat empowerment, such as Cash for Work (CFW) programs and coordinated distribution, is a solution to overcome the impact of health and economic crises. By utilizing the potential and opportunities that exist, ZIS institutions can make a positive contribution in building a fairer and more sustainable economy during this pandemic.

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