

## REVITALIZING PRODUCTIVE ZAKAT IN THE COVID-19 PANDEMIC ERA IN EAST JAVA

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### *Abstract*

*COVID-19 has brought significant changes in people's lives, especially in the economic sector. As a financial tool for the people, Zakat is expected to be a source of community welfare in the pandemic era. Well-managed zakat is expected to be able to provide jobs for the affected community. This article aims to describe the revitalization of productive zakat in zakat management institutions in East Java during the COVID-19 pandemic. It is a juridical-empirical research. The study's primary data were the results of semi-structured interviews with the Zakat Managers at BAZNAS East Java, Nurul Hayat Malang, and YDSF Malang. This study indicates that the mentioned zakat institutions have distributed zakat productively, although it has not run optimally. The problems include the lack of understanding and assistance, as well as the less varied productive zakat program. This will be easily overcome by managing productive zakat professionally involving partner institutions that are consistent in mentoring and development. This article may enrich the literature of productive zakat management and provide some recommendations to implement the zakat management more effective.*

*COVID-19 membawa perubahan signifikan dalam kehidupan masyarakat, khususnya di sektor ekonomi. Zakat sebagai piranti keuangan umat diharapkan mampu menjadi sumber kesejahteraan masyarakat di era pandemi. Zakat yang dikelola secara produktif diharapkan mampu menyediakan lapangan pekerjaan bagi masyarakat yang terdampak. Artikel ini bertujuan mendeskripsikan revitalisasi zakat produktif di institusi pengelola zakat di Jawa Timur pada masa pandemi COVID-19. Artikel ini berdasarkan hasil penelitian yuridis-empiris. Data primer*

*penelitian adalah hasil wawancara dengan para manajer zakat di BAZNAS Jawa Timur, Nurul Hayat Malang, and YDSF Malang. Studi ini menunjukkan bahwa lembaga zakat yang disebutkan telah mendistribusikan zakat secara produktif, meskipun belum berjalan secara maksimal. Persoalan yang dihadapi antara lain adalah lemahnya pemahaman dan rendahnya pendampingan, serta program zakat produktif yang kurang variatif. Hal tersebut akan mudah diatasi dengan pengelolaan zakat produktif secara profesional yang melibatkan lembaga mitra yang konsisten dalam pendampingan dan pengembangan. Artikel ini dapat memperkaya literatur pengelolaan zakat produktif dan memberikan beberapa rekomendasi untuk melaksanakan pengelolaan zakat secara lebih efektif.*

*Keywords: COVID-19, empowerment, society, zakat*

## Introduction

COVID-19 is still a trending topic among academics. It does not only cause physical suffering but also creates psychological pressure for the community.<sup>1</sup> The COVID-19 pandemic has changed many lives of Indonesian people.<sup>2</sup> One sector of life that is significantly affected is the economy. People's purchasing power is decreasing due to the loss of income sources.<sup>3</sup> The Large-Scale Social Restriction Policy (LSSR) and The Community Activities Restrictions Enforcement or CARE (Indonesian: Pemberlakuan Pembatasan Kegiatan Masyarakat, commonly referred

- 1 Irwan Abdullah, "COVID-19: Threat and Fear in Indonesia.," *Psychological Trauma: Theory, Research, Practice, and Policy* 12, no. 5 (July 2020): 488–90, <https://doi.org/10.1037/tra0000878>; Azizeh Alizadeh et al., "Psychological Distress among Iranian Health-Care Providers Exposed to Coronavirus Disease 2019 (COVID-19): A Qualitative Study," *BMC Psychiatry* 20, no. 1 (October 7, 2020): 494, <https://doi.org/10.1186/s12888-020-02889-2>; Adeel Abbas Dhahri et al., "The Psychological Impact of COVID-19 on Medical Education of Final Year Students in Pakistan: A Cross-Sectional Study," *Annals of Medicine and Surgery* 60 (December 1, 2020): 445–50, <https://doi.org/10.1016/j.amsu.2020.11.025>; Yun Pan et al., "Family Functioning and Mental Health among Secondary Vocational Students during the COVID-19 Epidemic: A Moderated Mediation Model," *Personality and Individual Differences* 171 (March 1, 2021): 110490, <https://doi.org/10.1016/j.paid.2020.110490>; Katerina Standish, "A Coming Wave: Suicide and Gender after COVID-19," *Journal of Gender Studies* 30, no. 1 (January 2, 2021): 114–18, <https://doi.org/10.1080/09589236.2020.1796608>.
- 2 Abdullah, "COVID-19"; Alizadeh et al., "Psychological Distress among Iranian Health-Care Providers Exposed to Coronavirus Disease 2019 (COVID-19)"; Dhahri et al., "The Psychological Impact of COVID-19 on Medical Education of Final Year Students in Pakistan"; Pan et al., "Family Functioning and Mental Health among Secondary Vocational Students during the COVID-19 Epidemic"; Standish, "A Coming Wave."
- 3 Wibowo Hadiwardoyo, "KERUGIAN EKONOMI NASIONAL AKIBAT PANDEMI COVID-19," *BASKARA: Journal of Business and Entrepreneurship* 2, no. 2 (April 23, 2020): 83–92, <https://doi.org/10.24853/baskara.2.2.83-92>; Rindam Nasruddin and Islamul Haq, "Pembatasan Sosial Berskala Besar (PSBB) Dan Masyarakat Berpenghasilan Rendah," *SALAM: Jurnal Sosial Dan Budaya Syar-i* 7, no. 7 (May 25, 2020): 639–48, <https://doi.org/10.15408/sjsbs.v7i7.15569>; Dito Aditia Darma Nasution, Erlina Erlina, and Iskandar Muda, "Dampak Pandemi COVID-19 Terhadap Perekonomian Indonesia," *Jurnal Benefita* 5, no. 2 (July 31, 2020): 212–24, <https://doi.org/10.22216/jbe.v5i2.5313>.

to as the PPKM) are increasingly making the community socio-economically weak. This causes unemployment and poverty rates to increase during the COVID-19 pandemic. Statistics Indonesia, locally known as BPS, shows that the poor population in Indonesia in September 2020 was 27.55 million.<sup>4</sup> Ironically, the lockdown policy due to the COVID-19 pandemic has also triggered suicides.<sup>5</sup>

The government and various community institutions work together to handle COVID-19. The assistance is provided in medical equipment to safety nets for affected communities to avoid falling into poverty.<sup>6</sup> The government has provided direct social aid to the community. However, this assistance seems relatively ineffective to solve the problem of poverty in the era of the pandemic.<sup>7</sup> Yuliadi and Sumitro's research states that direct social assistance actually forms a poor mentality for the Indonesian people.<sup>8</sup>

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- 4 Astrid Ayu Bestari, "Pandemi Covid-19 Dan Angka Kemiskinan," *kompas.id*, April 26, 2021, <https://www.kompas.id/baca/opini/2021/04/26/pandemi-Covid-19-dan-angka-kematian/>; Callistasia Wijaya, "Sebanyak 2,7 juta orang masuk kategori miskin selama pandemi, pemulihan ekonomi 'butuh waktu lama,'" *BBC News Indonesia*, February 17, 2021, <https://www.bbc.com/indonesia/indonesia-55992498>.
- 5 A. K. M. Israfil Bhuiyan et al., "COVID-19-Related Suicides in Bangladesh Due to Lockdown and Economic Factors: Case Study Evidence from Media Reports," *International Journal of Mental Health and Addiction*, May 15, 2020, 1–6, <https://doi.org/10.1007/s11469-020-00307-y>; Priyanshi Chauhan, "Gendering COVID-19: Impact of the Pandemic on Women's Burden of Unpaid Work in India," *Gender Issues*, October 24, 2020, <https://doi.org/10.1007/s12147-020-09269-w>; Hema S. Gopalan and Anoop Misra, "COVID-19 Pandemic and Challenges for Socio-Economic Issues, Healthcare and National Health Programs in India," *Diabetes & Metabolic Syndrome* 14, no. 5 (October 2020): 757–59, <https://doi.org/10.1016/j.dsx.2020.05.041>; Peterson K. Ozili, "COVID-19 Pandemic and Economic Crisis: The Nigerian Experience and Structural Causes," *Journal of Economic and Administrative Sciences* ahead-of-print, no. ahead-of-print (January 1, 2020), <https://doi.org/10.1108/JEAS-05-2020-0074>; Ozili.
- 6 Gebrina Rizki Amanda et al., "Pendayagunaan Zakat Pada Masa Pandemi Covid-19," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (March 8, 2021): 216–22, <https://doi.org/10.29040/jiei.v7i1.1789>; Irfandi Ez and Nurul Maisyal, "Pendayagunaan Zakat Untuk Penanggulangan Pandemi Covid-19 Perpektif Filsafat Hukum Islam," *Al - Muamalat: Jurnal Hukum Dan Ekonomi Syariah* 5, no. 1 (September 26, 2020): 1–26, <https://doi.org/10.32505/muamalat.v5i1.1849>.
- 7 Imam Yuliadi and Sumitro Sumitro, "Efektifitas BLT Covid-19 Di Desa Moyo Kecamatan Moyo Hilir Kabupaten Sumbawa (Studi Konstruksi Sosial Kemiskinan)," *Equilibrium: Jurnal Pendidikan* 9, no. 3 (September 6, 2021): 341–47, <https://doi.org/10.26618/equilibrium.v9i3.5980>; Eva Auliya Putri, Slamet Muchsin, and Hayat Hayat, "Evaluasi Pelaksanaan Program Bantuan Sosial Bagi Masyarakat Terdampak Di Era Pandemi Covid-19 (Di Desa Kersik Putih Kecamatan Batulicin Kabupaten Tanah Bumbu)," *Jurnal Inovasi Penelitian* 1, no. 12 (May 18, 2021): 2851–60, <https://doi.org/10.47492/jip.v1i12.554>; Ni Komang Ayu Febriyanti, I. Wayan Wesna Astara, and I. Wayan Arthanaya, "Implementasi Pengaturan Pemberian Bantuan Sosial Dalam Era Pandemi COVID-19 Di Desa Adat Kuta," *Jurnal Preferensi Hukum* 2, no. 2 (June 30, 2021): 276–81, <https://doi.org/10.22225/jph.2.2.3322.276-281>.
- 8 Yuliadi and Sumitro, "Efektifitas BLT Covid-19 Di Desa Moyo Kecamatan Moyo Hilir Kabupaten Sumbawa (Studi Konstruksi Sosial Kemiskinan)."

One alternative to reduce the problem above is through the zakat sector.<sup>9</sup> Zakat is a socio-economic tool that has long been a source of community welfare.<sup>10</sup> Well-managed zakat will help weak communities to survive and even become stronger. Short-term needs, such as clothing, food, and shelter, can be met with consumptive zakat. However, zakat as an economical source that flows throughout the year can be actualized in the form of productive zakat, which can provide long-term benefits.<sup>11</sup> Zakat, which is managed productively, will be able to provide jobs for people affected by the COVID-19 pandemic. Moreover, this has been supported by the Fatwa of the Indonesian Ulema Council Number 23 of 2020, which offers flexibility in the management of zakat for the prevention of the virus outbreak.

East Java is an area experiencing an increase in poverty rates. The data from the Central Statistics Agency (BPS) for East Java shows that in March 2021, 11.40% of the population or 4,572,730 people were categorized as poor. In urban areas, the percentage of poor people increased by 0.01%, from 8.37% in September 2020 to 8.38% in March 2021. Meanwhile, the percentage of poor people in rural areas in September 2020 was 15.16%, decreasing to 15.05% in March 2021. During September 2020-March 2021, the number of poor people in urban areas increased by 20,090 people i.e. from 1,820,130 people in September 2020 to 1,840,210 people in March 2021. Meanwhile, in rural areas, it decreased to 33,320 people, from 2,765,840 people in September 2020 to 2,732,510 people in March 2021.<sup>12</sup> Based on the problems above, this article aims to describe the revitalization of productive zakat in several zakat management institutions in response to COVID-19 in the East Java region.

During pandemic covid-19, there have been several studies on zakat and the pandemic. Data from the National Amil Zakat Agency (called as BAZNAS) in 2020 shows an increase in the number of zakat funds obtained in the month of Ramadan 1441 H/2020 M. Digital zakat campaigns through social media are one

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9 Afifuddin Kadir et al., "Pengunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah," *Al-Tafaqquh: Journal of Islamic Law* 1, no. 2 (July 23, 2020): 107–16, <https://doi.org/10.33096/al-tafaqquh.v1i2.61>.

10 Kumara Adji Kusuma and Muhamad Nafik Hadi Ryandono, "Zakah Index: Islamic Economics' Welfare Measurement," *Indonesian Journal of Islam and Muslim Societies* 6, no. 2 (December 1, 2016): 273–301, <https://doi.org/10.18326/ijims.v6i2.273-301>.

11 Aditya Hadid Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," *Journal of Islamic Finance* 10 (April 30, 2021): 019-029-019–029.

12 Khoirul Rosyadi, "Kemiskinan dan Kesenjangan Sosial di Jawa Timur Pada Masa dan Pasca Pandemi Covid-19; Refleksi Sosiologis," *Prosiding Seminar Nasional Penanggulangan Kemiskinan* 1, no. 1 (September 8, 2021), <https://conference.trunojoyo.ac.id/pub/index.php/semnaspk/article/view/35>.

of the keys to the success of zakat funds collection in the COVID-19 pandemic era. Greater benefits can be felt if zakat is distributed to amil zakat institutions.<sup>13</sup> Zakat funds can be used for handling COVID-19 and can be managed productively if the basic needs of *mustahiq* (zakat recipients) have been met.<sup>14</sup> Zakat is one of the main pillars of Islamic teachings.<sup>15</sup> Zakat is worship that has two dimensions at once. Zakat is not only used as a means of worship, but also as a tool to improve welfare for weak groups, both in faith and economically. Zakat receipts can be used to measure the level of community welfare and even the economic strength of a country.<sup>16</sup> Various studies show that zakat in the contemporary era should be managed productively. It aims to improve the quality of life of *mustahiq* through economic equity, distribution of social welfare, production of human resources and improvement of education.<sup>17</sup> The productive management of zakat will give benefit to *mustahiq*'s economic independence. In addition to working capital from zakat funds, *mustahiq* also receives training and assistance from zakat management institutions so that the business they start becomes a permanent source of income.<sup>18</sup> The financial independence of the people is expected to reduce poverty.<sup>19</sup> Riyadi et al.'s research shows that Indonesia has great potential in terms of receiving zakat. Apart from the fact that the majority of the population is Muslim, Indonesia is also known as a country that has a high level of generosity. However, the revenue and management of zakat funds productively have not been maximized.<sup>20</sup> Regulatory

13 Fahmi Ali Hudaefi and Irfan Syaueqi Beik, "Digital Zakāh Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study," *Journal of Islamic Marketing* ahead-of-print, no. ahead-of-print (January 1, 2021), <https://doi.org/10.1108/JIMA-09-2020-0299>; Nurhidayat Nurhidayat, "Strategi Fundraising Zakat Pasca Pandemi Covid-19," *SALAM: Jurnal Sosial Dan Budaya Syar-i* 7, no. 8 (July 21, 2020): 737–48, <https://doi.org/10.15408/sjsbs.v7i8.16553>.

14 Kadir et al., "Penggunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah."

15 Kusuma and Ryandono, "Zakah Index"; Khairul Azhar Meerangani, "The Effectiveness of Zakat in Developing Muslims in Malaysia," *Insaniyat: Journal of Islam and Humanities* 3, no. 2 (May 31, 2019): 127–38, <https://doi.org/10.15408/insaniyat.v3i2.11315>.

16 Kusuma and Ryandono, "Zakah Index."

17 Charlotte Bilo and Anna Carolina Machado, "The Role of Zakat in the Provision of Social Protection: A Comparison between Jordan and Sudan," *International Journal of Sociology and Social Policy* 40, no. 3/4 (January 1, 2019): 236–48, <https://doi.org/10.1108/IJSSP-11-2018-0218>; Meerangani, "The Effectiveness of Zakat in Developing Muslims in Malaysia"; Afshan Paarlberg, "The Role of Philanthropy in Islamic Education," *Journal of Education in Muslim Societies* 2, no. 1 (2020): 107–14, <https://doi.org/10.2979/jems.2.1.08>.

18 Maltuf Fitri, "Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat," *Economica: Jurnal Ekonomi Islam* 8, no. 1 (May 31, 2017): 149–73, <https://doi.org/10.21580/economica.2017.8.1.1830>.

19 Uswatun Hasanah, "Optimalisasi Pengelolaan Zakat Produktif Sebagai Realisasi Revolusi Mental," *Ijtima'iyya: Jurnal Pengembangan Masyarakat Islam* 13, no. 1 (July 11, 2020): 75–88, <https://doi.org/10.24042/ijpmi.v13i1.6466>.

20 Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social

factors, religiosity, colleagues, literacy level, and clarity of the zakat system affect compliance in paying zakat.<sup>21</sup>

### Research Methods

This research falls into the category of juridical-empirical research.<sup>22</sup> This research describes the implementation of productive zakat revitalization in East Java for community empowerment during the COVID-19 pandemic. The research data source is obtained directly from the informant through semi-structured interviews. The informants are Zakat Managers at BAZNAS Jatim, Nurul Hayat Malang, and YDSF Malang. In addition, an essential source of information is *mustahiq zakat* that benefits from productive zakat. Researchers have a record of the prepared questions and factional questions in accordance with the flow of the conversation to reveal more deeply the informants' views about the revitalization of productive zakat in the era of the COVID-19 pandemic.

### Discussion

#### The Productive Zakat Management in East Java During the COVID-19 Pandemic

Productive zakat is one of the potential means of solving the problem of poverty due to the COVID-19 pandemic in East Java. However, based on the results of interviews with several zakat management institutions, it is known that this potential has not run optimally, so it needs to be revitalized. The management of zakat productively in East Java encounters three obstacles.

The first problem is, most of the zakat funds are still distributed consumptively. Especially for the most vulnerable groups in the pandemic era, namely the needy and poor. According to Benny Nur Miftahul Ulum, Secretary of BAZNAS for East

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Welfare.”

- 21 Ram Al Jaffri Saad and Roszaini Haniffa, “Determinants of Zakah (Islamic Tax) Compliance Behavior,” *Journal of Islamic Accounting and Business Research* 5, no. 2 (January 1, 2014): 182–93, <https://doi.org/10.1108/JIABR-10-2012-0068>; Saeed Awadh Bin-Nashwan et al., “Zakah Compliance Behavior among Entrepreneurs: Economic Factors Approach,” *International Journal of Ethics and Systems* 36, no. 2 (January 1, 2020): 285–302, <https://doi.org/10.1108/IJOES-09-2019-0145>; Saeed Awadh Bin-Nashwan et al., “Zakah Compliance in Muslim Countries: An Economic and Socio-Psychological Perspective,” *Journal of Financial Reporting and Accounting* ahead-of-print, no. ahead-of-print (January 1, 2020), <https://doi.org/10.1108/JFRA-03-2020-0057>; Saeed Awadh Bin-Nashwan et al., “Moderating Effect of Perceived Behavioral Control on Islamic Tax (Zakah) Compliance Behavior among Businessmen in Yemen,” *Journal of Social Service Research* 47, no. 2 (March 4, 2021): 292–302, <https://doi.org/10.1080/01488376.2020.1767260>; Rizaldi Yusufarto, Ananda Setiawan, and Septy Setia Nugraha, “Literacy and Intention to Pay Zakat,” *International Journal of Zakat* 5, no. 1 (July 14, 2020): 15–27, <https://doi.org/10.37706/ijaz.v5i1.221>.
- 22 Bambang Waluyo, *Penelitian Hukum Dalam Praktek* (Jakarta: Sinar Grafika, 2008), 15–16.

Java Province, the allocation of zakat funds was focused on the poor and needy during the pandemic. Apart from the fact that they are the two *mustahiq* mentioned earlier in the Quran, these two groups are seen as the most economically affected during the COVID-19 pandemic. These two groups are priority targets for zakat due to an increase in the poverty rate in East Java during the pandemic. BAZNAS East Java Province also refocused the budget and operational savings in order to protect the needy and poor groups. For example, they do not print bulletins so the budget was allocated for other needs. The aid fund was eventually increased from IDR 500,000 to IDR 600,000 or from IDR 300,000 to IDR 400,000 due to the new allocation.<sup>23</sup>

The same thing was experienced by the National Amil Zakat Institute (LAZNAS) Nurul Hayat Malang. Zakat funds received are channeled into five main sectors, namely: education, *da'wah*, social and humanitarian, health, and economic empowerment. However, LAZNAS Nurul Hayat tries to respond directly to the community's needs, rather than imposing a program and then not being accepted, as stated by the Manager of LAZNAS Nurul Hayat Malang, Indra Hermawan. During the COVID-19 pandemic, LAZNAS Nurul Hayat provided assistance in the form of staple food, oxygen for COVID-19 survivors, and an ambulance. The distribution of zakat funds during the pandemic is more consumptive according to the needs of the community.<sup>24</sup>

Meanwhile, the National Amil Zakat Institution (LAZNAS) Al Falah Social Fund Foundation (YDSF) Malang distributes zakat funds through two superior programs, namely education and social humanity.<sup>25</sup> According to M. Fandy Bachtiar, the Director of LAZNAS YDSF Malang, the education program aims to achieve equitable education through scholarships. In addition, *mustahiq* as scholarship recipients also receive academic and spiritual guidance through the "Sahabat Permata" program.<sup>26</sup> The commitment of the scholarship recipients to the program, especially spiritually, is a benchmark for the sustainability of the scholarship implementation. According to Setyo Edy Wibowo, the education program is supported through zakat funds, especially for the poor.<sup>27</sup> While the humanitarian social program provides equitable welfare for the whole community. The program was conducted by, one of them is, giving food assistance for families affected by COVID-19. Besides, LAZNAS YDSF Malang also seeks to move the

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23 Benny Nur Miftahul Ulum, *Wawancara* (Surabaya, 1 November 2021)

24 Indra Hermawan, *Wawancara* (Malang, 21 September 2021)

25 Setyo Edy Wibowo, *Wawancara* (Malang, 29 September 2021)

26 M. Fandy Bachtiar, *Wawancara* (Malang, 29 September 2021)

27 Setyo Edy Wibowo, *Wawancara* (Malang, 29 September 2021)

economic wheels of MSMEs by purchasing ready-to-eat food products for people who do self-isolation due to virus exposure. In the aspect of *Fi Sabilillah*, LAZNAS YDSF Malang uses zakat funds to empower *Dai/Ustaz*. This program has been followed by 25 *Dai/Ustaz*. They are assigned with fostering Islamic policies for Muslim communities in rural areas and fostering the converts.<sup>28</sup>

Although zakat funds are mostly distributed consumptively in the pandemic era, the *amil* zakat institution continues to program productive zakat, such as providing business capital to Micro, Small and Medium Enterprises (MSMEs). BAZNAS of East Java Province has a “cash for work” program for business owners who have lost their market. Another example, BAZNAS uses SMEs (particularly culinary business) as intermediaries to meet the consumption needs of the poor during the COVID-19 pandemic. Therefore, the SMEs can run their economy.<sup>29</sup> LAZNAS Nurul Hayat distributes zakat productively in the era of the COVID-19 pandemic through the Mother Orphans program (Bunda Mart Program) in October 2021. This program is implemented by nationally, such as the “Abang Becak” program. This program is only trying to empower mothers whose husbands died due to COVID-19. The Ministry of Social Affairs noted that there are more than 5,000 new orphans during the pandemic. LAZNAS Nurul Hayat Malang provides educational scholarships for underprivileged orphans as well as economic capital assistance for their families. The business capital provided is not in the form of money but the goods or tools needed. If given in the form of money, the business capital will be used for other needs.<sup>30</sup>

LAZNAS YDSF Malang also provides productive zakat programs. Setyo Edy Wibowo, the Empowerment Division of LAZNAS YDSF, states that the percentage between productive and consumptive zakat is still equal, each at 50%. The empowerment program was expanded not only to provide economic assistance but to increase the skills and intellectuality of the children of poor families. Good education is expected to deliver *mustahiq* children to get a decent living. Strengthening the academic ability of *mustahiq* children will hopefully solve the problem of poverty in the future. In 2021, 121 underprivileged children were awarded scholarships by LAZNAS YDSF Malang. Interestingly, scholarship recipients are asked to make an integrity pact to follow Islamic studies continuously. If the scholarship recipient does not attend three times in a row without a clear reason, the scholarship will be terminated. In addition to the scholarship program,

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28 M. Fandy Bachtar, Wawancara (Malang, 29 September 2021)

29 Benny Nur Miftahul Ulum, *Wawancara* (Surabaya, 1 November 2021)

30 Indra Hermawan, Wawancara (Malang, 21 September 2021)



LAZNAS YDSF Malang has a sheep and cattle program in Malang Regency.<sup>31</sup>

The distribution of productive zakat in East Java is collective. BAZNAS East Java Province distributes mosque-based productive zakat. In 2016, there were 10 mosques with 5 *mustahiq* people per mosque in Surabaya. In 2018 this group was given a business capital of 1-2 million/person. However, their businesses stopped due to the pandemic. There is no special assistance from BAZNAS of East Java Province for productive zakat recipients. Guidance is handed over to the BAZNAS branches in each regency.<sup>32</sup> Meanwhile, LAZNAS Nurul Hayat Malang has been implementing empowerment since 2008. They have 1,200 teachers of The Al-Quran Education Park (TPQ) in Malang Raya. In addition to providing additional competencies, LAZNAS Nurul Hayat also provides support in the form of business capital, such as making red bricks and hand soap making machines. Productive zakat is also carried out in the “Prosperous Village Livestock” program. The initial capital disbursed is IDR 100,000,000 from zakat funds. After running for three years, the funds have returned IDR 120,000,000. LAZNAS Nurul Hayat involves 30 *mustahiq* people in this program. They belong to five groups. Each group has a cattle pen. This program was chosen considering that LAZNAS Nurul Hayat has a business in the form of *aqiqah*.<sup>33</sup>

Productive zakat is included in the work program at LAZNAS YDSF Malang. Productive zakat is channeled through an economic empowerment program called “Independent Business Group (KUM)”. In addition to providing business capital, LAZNAS YDSF also provides management and spiritual assistance. In 2011 LAZNAS YDSF Malang distributed productive zakat in the form of cattle based on mosque congregations and teaching and learning (*taklim*) assemblies. The capital provided is in the form of a revolving fund, for the procurement of seven cows. The system used is *mindu*, that is, after the cow gives birth to two calves, the cow is given to *mustahiq*. In 2019, LAZNAS YDSF provided assistance in the form of 14 cows and 100 sheep. Both are managed collectively and the results of the management are given to *mustahiq* in the form of staples. LAZNAS YDSF also provides a business capital of IDR 40,000,000 for the development of a supermarket whereas the *mustahiq* are the shareholders. The profit from the supermarket is given in the form of food assistance for *mustahiq*.<sup>34</sup>

The second obstacle is, the lack of quantity of zakat management resources and the *mustahiq* mentality. Consumptive distribution of zakat does not require

31 M. Fandy Bachtiar, Wawancara (Malang, 29 September 2021)

32 Benny Nur Miftahul Ulum, Wawancara (Surabaya, 1 November 2021)

33 Indra Hermawan, Wawancara (Malang, 21 September 2021)

34 M. Fandy Bachtiar, Wawancara (Malang, 29 September 2021)

complicated reporting. There is no revolving fund that should be maintained. In addition, zakat managers do not need to provide mentoring to zakat recipients. BAZNAS East Java Province does not have enough human resources to provide mentoring of productive zakat. For this reason, mentoring is handed over to BAZNAS in each regency.<sup>35</sup> The lack of competence of zakat managers in assisting *mustabiq* is also the problem. LAZNAS Nurul Hayat and LAZNAS YDSF Malang do not yet have a special team to guide *mustabiq* in terms of business management and zakat asset management. Both are partnering with a third party. According to Indra Hermawan, the Manager of LAZNAS Nurul Hayat Malang, the third party involved in the program is the Community Forest Farmers Group. They are involved in the development and evaluation of *mustabiq* goat breeders.<sup>36</sup> Meanwhile, LAZNAS YDSF Malang collaborates with several business assistance institutions such as Grounded Strategy, Sukses Berkah Community, and the Indonesian Islamic Business Forum (IIBF) Malang. Nevertheless, according to M. Fandy Bachtiar, the success or failure of the productive zakat program still depends on the evaluation results from the third parties who provide mentoring. The above conditions indicate that there are not many partners involved in the *mustabiq* empowerment process<sup>37</sup>

In addition to the lack of management resources and partners, the management of productive zakat is constrained by the *mustabiq* mindset about business. There are many *mustabiq* who are still less trustworthy and less enthusiastic about working. This obstacle is encountered by LAZNAS YDSF Malang every year. According to M. Fandy Bachtiar, the *mustabiq* who applied for venture capital funding did not yet have the mentality of an entrepreneur. They still think pragmatically, do not want to be directed, even have a fatalistic view. This was also acknowledged by Ita Diana, one of the beneficiaries of productive zakat at LAZNAS YDSF Malang. Before acquiring business management knowledge, the capital provided by LAZNAS YDSF was mixed with daily needs, some of which were even used for house construction. If they have no business insight, the big capital cannot even bring prosperity to zakat recipients.<sup>38</sup>

The last obstacle is there are not many variants of productive zakat programs. BAZNAS East Java Province will only focus on productive zakat in 2021. Previously, it only distributed zakat consumptively to the needy and poor groups. As for the obstacles faced by LAZNAS Nurul Hayat Malang, the productive zakat program

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35 Benny Nur Miftahul Ulum, *Wawancara* (Surabaya, 1 November 2021)

36 Indra Hermawan, *Wawancara* (Malang, 21 September 2021)

37 M. Fandy Bachtiar, *Wawancara* (Malang, 29 September 2021)

38 Ita Diana, *Wawancara* (Malang, 26 Oktober 2021)

during the COVID-19 pandemic is under the authority of the central official of LAZNAS Nurul Hayat. The branch in each region only carry out the programs included in the national plan. If there is a program planned in each branch, the regional manager must apply first to the central authority. According to Indra Hermawan, this condition occurs because of the ineffectiveness of the productive zakat program implemented so far. Meanwhile, LAZNAS YDSF Malang is more focused on education for the poor as a model of empowerment, while economic empowerment is still being evaluated during the COVID-19 pandemic. In addition, the implementation of productive zakat requires a fairly high cost because it must cooperate with a third party as a mentor. Mentoring costs are charged to zakat funds. This reduces the number of beneficiaries of zakat. The time allocated was also quite long, considering that there were several steps taken before the program was declared successful. For instance, changing the *mustabiq*'s mindset about business, familiarizing *mustabiq* with business management, and building a reliable entrepreneur's mentality.

### Revitalizing Productive Zakat in East Java During the COVID-19 Pandemic

Amil Zakat institutions, both BAZNAS and LAZNAS, have made strategic efforts in revitalizing community empowerment programs in the era of the COVID-19 pandemic. First, to provide competency of *amil* zakat through education. One of the problems of productive zakat assistance is the lack of competence of *amil* zakat. This education needs to involve a third party as a mentor. For example, LAZNAS YDSF Malang cooperates with Sukses Berkah Community and IIBF. Zakat management carried out professionally is expected to create economic development and social security for people affected by COVID-19.<sup>39</sup> In addition to education and training, *Amil* Zakat is also given space to share ideas of empowerment.<sup>40</sup> LAZNAS YDSF Malang provides space for *Amil* Zakat to present a business plan that will be tested by the YDSF team and appointed the third parties, such as a plan to make massage oil as a collaboration program between *Amil* Zakat and a retired converted policeman.

39 Iwan Setiawan, "Inovasi Penyaluran Dana Zakat Pada Program Pemberdayaan Di Lembaga Amil Zakat," *Ajy-Syari'ah* 21, no. 1 (July 23, 2019): 55–68, <https://doi.org/10.15575/as.v21i1.4334>.

40 Akhmad Nur Zaroni and Norvadewi Norvadewi, "Manajemen Amil Profesional Di Lembaga Amil Zakat Dana Peduli Ummat Kalimantan Timur," *Al-Tijary* 6, no. 1 (December 31, 2020): 63–77, <https://doi.org/10.21093/at.v6i1.2674>.

Second, preparing a team of mentoring and monitoring the productive zakat beneficiaries. For example, the economic assistance that has been running so far and is ineffective will not be given *mustahiq* business capital in 2022. However, a business feasibility test will be conducted. The assessment team is YDSF and a business mentor who works closely with YDSF. Besides, they also prepare a companion cadre. They are young people who already understand YDSF and then are provided with spiritual provisions and business management. They are assigned to assist *mustahiq* as recipients of productive zakat.<sup>41</sup>

Third, developing a productive zakat program that is varied in accordance with the needs of the community in the digital era. As experienced by Ita Diana, as the recipient of the productive zakat benefit of LAZNAS YDSF Malang. Business digitization is important, especially in the era of the COVID-19 pandemic. The existence of restrictions on social activities outside the house makes people no longer order/buy goods manually, everything is online-based. Through assistance provided by LAZNAS YDSF Malang in collaboration with IIBF, Ita Diana succeeded in expanding her business network through the Go Food and Grab Food applications. With the help of these two applications, there is an increase in orders, so that the economy is escalated.<sup>42</sup>

## Conclusion

To sum up, the implementation of Productive Zakat management in the COVID-19 pandemic era at BAZNAS East Java, LAZNAS YDSF and LAZNAS Nurul Hayat has been running. However, it is not optimally implemented. The problems include the lack of understanding, assistance, and the less varied productive zakat program. Several excellent programs for managing productive zakat, including business capital assistance, livestock, and business mentoring, have been done. This study is still possible to expand to wider context, such as comparison with other provinces to find the special characters of society. This study recommends some excellent programs, such as strengthening competence for *amil* zakat through education and training, consistent mentoring teams, and varied productive zakat programs. Hence, the productive zakat management will be sustainable. The management in a professional manner can involve institution partners that focus on mentoring and development.

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41 M. Fandy Bachtiar, Wawancara (Malang, 29 September 2021)

42 Ita Diana, Wawancara (Malang, 26 Oktober 2021)

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