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# Zakat Management Concept to Accelerate Health and Economic Recovery during the COVID-19 Pandemic

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## Abstract

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**BACKGROUND:** The COVID-19 pandemic impacts the zakat management of zakat institutions. Zakat is an Islamic obligation to donate a portion of one's wealth. This is because the income of the muzakki (the people who pay the zakat) decreased. The pandemic caused the decline of people's income, thus increasing the number of mustahik (zakat recipients). This condition encourages the application of a zakat empowerment concept that aims to accelerate people's economy.

**AIM:** This paper aims analyze the zakat empowerment concept in the health and welfare aspects during the pandemic, to obtain legal protection based on the benefit (maslahah) and policy theories.

**METHODS:** This qualitative research aims to focus on the zakat empowerment concept in the aspects of health and welfare during the pandemic.

**RESULTS:** The zakat institutions may channel the zakat to the mustahik who are affected by the pandemic in the form of medicine, COVID-19 vaccines, and capitals to families whose breadwinners lost their jobs or died due to the pandemic. This qualitative research aims to analyze the zakat empowerment concept during the pandemic in the aspects of health and welfare and its legal protection based on benefit (maslahah) theory and the policy theory. According to the policy theory, the zakat empowerment concept in the health and economic sectors during the pandemic is according to Law No. 23 of 2011 on Zakat Management.

**CONCLUSION:** According to the maslahah theory, it is categorized as a maslahah hajiyah from the basis of maslahah al-mursalah. However, to give legal certainty and legal protection, the zakat empowerment concept in the health and economic sectors during the pandemic should be validated in legal regulation.

## Introduction

Zakat is an Islamic obligation to donate a portion of one's wealth according to certain stipulations [1] to give to certain groups of people. Zakat has two dimensions: (1) The vertical dimension: It is a Muslim's absolute obligation to God's orders and (2) the horizontal dimension: it is a Muslim's service to the society through his/her wealth. Then, zakat has three functions, namely, to purify the soul, to purify the wealth, and to purify social relations [2], [3]. Zakat has the role to balance relations in human life, namely, between humans and objects; between humans and society; and also, between humans and the spiritual realm [4].

Zakat is the financial center of an Islamic state. It encompasses moral, social, and economic aspects. In the moral aspect, it eradicates the greed and gluttony of the rich. In the social aspect, it is used to eradicate poverty in society and to make the rich aware of their social responsibilities. In the economic aspect, it prevents the accumulation of wealth in the hands of several people. Zakat is an obligatory donation of the Muslims for state treasury [5]. In the aspect of Islamic legal politics, zakat is a permanent source of state income. It has a central position to develop a strong

stately community from healthy economic support. The management and empowerment of productive zakat are highly required so that it is right on target [6].

The COVID-19 pandemic impacts zakat management and empowerment, for instance in the health, education, and economic sectors. The zakat management and empowerment include during the pandemic giving food assistance or financial compensation to impacted health workers or poor families who undergo self-isolation. It is also to give business capital to families whose breadwinners lost their jobs or died due to the pandemic.

Seeing this condition, the research problems are: (1) How is the productive zakat empowerment concept as an effort to handle COVID-19? and (2) What is that concept like if analyzed from the benefit (maslahah) theory and the policy theory? This paper aims analyze the zakat empowerment concept in the health and welfare aspects during the pandemic, to obtain legal protection based on the benefit (maslahah) and policy theories.

## Methods

This qualitative research aims to focus on the zakat empowerment concept in the aspects of health and welfare during the pandemic, so that this concept may have legal protection based on benefit (maslahah) theory and the policy theory. This research uses the policy approach and it analyses how the policies impact on handling the pandemic.

Zakat is an Islamic charity fund. In Indonesia, the zakat funds collected are huge in amount. According to the Islamic belief, the zakat is only allowed to be distributed to eight groups of people: The indigent, the poor, amil (zakat officials or zakat collector/distributors), converts, gharim (people with huge debt), riqab (slaves), fisabilillah (people struggle for goodness), and ibn sabil (poor travelers). The research is carried out on several [7] Amil Zakat Institutions (AZIs) to analyze the zakat management. There are several amil institutions who are careless about the distribution, but most have good plans and they distributed the zakat during the COVID-19 pandemic by paying ambulance fes, giving vitamins or goods, organizing charities for COVID-19 victims' families, or buying medical supplies such as oxygen and masks with the zakat they obtained. In the case of the COVID-19 pandemic, this pandemic's victims are categorized as the fisabilillah group.

## Results

### *Zakat management and empowerment*

Zakat management and empowerment are regulated in Law No. 38 of 1999 junto Law No. 23 of 2011 on Zakat Management (Law on Zakat), where the government confirmed the government-formed Amil Zakat Agency (AZA) and the community-formed AZI. These institutions manage, collect, distribute zakat, and empower zakat recipients using zakat funds [8].

Zakat management includes zakat planning, execution, and supervision [9]. Zakat may be used as a potential source of income to handle poverty and to decrease the gap of economic income [10]. The zakat empowerment concept is relevant to answer poverty issues. It includes a program that encourages the mustahik (zakat recipients) to independently own businesses, by providing them loans [11]. There are now more various methods of zakat planning and fund distribution.

Effective zakat management is hoped to resolve social, economic, and communal issues. It may be implemented by having cooperation between the zakat management institutions, society, and the

government. The government must protect, guide, and provide services to muzakki (people who pay zakat), mustahik, and zakat managers [12].

During the early years of Muhammad's prophethood, zakat was the stakeholder of regional economic development [7]. In applying the zakat system, the government should analyze the characteristics of zakat management and distribution during Muhammad's prophet hood. Then, it should be applied to the current condition [13]. There are two forms of zakat distribution in that era, namely:

- a. Temporary aid (consumptive): The zakat is only given to the mustahik once or temporarily. For example, COVID-19 survivors and their families are given food, oxygen, medical tools, hazmats, etc.
- b. Empowerment (productive): The zakat is hoped to make the mustahik reach economic independence, for example, by providing business loans. This empowerment is equipped with business training.

The zakat that is collected by the AZI/AZA must immediately be distributed to the mustahik according to the work program's priority scale. Zakat distribution may be categorized into three: consumptive distribution, productive distribution, and investments [14]. To optimize zakat's function, it must be directed into productive models instead of consumptive ones, as stated in the stipulations of Law No. 23 of 2011 on Zakat Management, article 16. The zakat is directed to economic development sectors, with the hope to increase the mustahik's life standard, so that they may become muzakki in the future [15].

Empowerment means the effort to develop society's strength by encouraging, motivating, and developing awareness of their potential. It is also to protect the weak from being exploited [16]. Empowerment is based on the explicit acknowledgement that people have capabilities which include experience, knowledge, and also internal motivation [17]. There are four types of empowerments in the context of zakat distribution, namely [18]: (1) Empowering the poor, (2) empowering the indigent with no skills, (3) empowering the zakat committee and new Islamic converts, and (4) empowering the people who have the right to the zakat wealth to achieve the aim of zakat.

Considering these zakat empowerments, there need to be the active roles of the muzakki and the amil (zakat collectors) to achieve the aims of zakat. An innovative model of zakat management is productive zakat management [19].

### *Health and economic zakat empowerment*

The zakat institutions must initiate programs that are adapted to the current condition of the COVID-19 pandemic. The first is in the health sector. According to

Zakat Forum Chairperson, Bambang Suherman, the zakat institutions currently implement strategies to help the government handle the COVID-19 pandemic [20]. Even though there is the decline of zakat funds collected from the muzakki these past 2 years due to the pandemic, it does not extinguish the zakat institutions' spirit to manage and empower the zakat. They prioritize the health and economic sectors and they target people who are impacted by the pandemic.

The zakat empowerment concept in the health sector during the COVID-19 pandemic is as follows:

1. Educating society on this disease and the implementation of health protocols, disinfecting public areas, providing ambulances, providing oxygen tubes, providing COVID-19 medications, providing health worker volunteers for patients undergoing self-isolation, and allocating funds to provide COVID-19 vaccines, masks, antiseptic soaps, and hand sanitizers
2. Aiding the health service and health workers, including providing hazmats, providing health houses, and building emergency tents
3. Aiding funding and compensations to society and health workers who suffer from the COVID-19
4. Providing morticians to take care of the deceased COVID-19 victims.

The zakat empowerment also contributes to recovering the economic sector during the pandemic. It includes:

1. Providing groceries and ready-to-eat foods, especially in areas that apply Large-Scale Social Restrictions and also to people who undergo self-isolation
2. Providing small business capital without interest and business training to families whose breadwinners lost their jobs
3. Providing subsidized fertilizers and plant seeds for farmers and society to plant fruit or vegetable plants at their lawns or farms
4. Providing financial planning training to those who obtain financial aid.

#### **Maslahah (benefit) and policy theories**

The word *maslahah* in Arabic etymologically means benefit, appropriateness, virtue. In the morphological aspect, it has the same meaning as *manfa'ah*, also meaning benefit [21]. *Maslahah al-mursalah* means benefit that becomes an Islamic law to create virtue [22]. It is neither discouraged nor encouraged by sharia (the Islamic law) but it contains universal legal laws that are beneficial. The creation of *maslahah*-based law is to make humans obtain some benefits. It is to create good and to avoid harm.

There are three types of *maslahah* the aspect of its strength in stipulating the law, namely [23]:

- a. *Maslahah Daruriyat* is a primary need that is closely related to the maintenance of religious and worldly elements. It is crucial for human life. Without it, humans cannot live well
- b. *Maslahah Hajiyyat* is a secondary need that humans require to release themselves from hardship. Lacking it does not disturb the appropriateness of human life, but it brings hardship to their lives [23]. For example, Allah (God) gives remission in obligatory worship to those who are on a journey
- c. *Maslahah Tahsiniyat* is benefit at the tertiary level. Its fulfillment will free humans from unfavorable situations and it will bring them to a superior position. The lack of fulfillment will not cause meaningful troubles to human life

A policy is a general principle that directs the government and the law enforcers to manage or resolve public issues or social problems. It directs laws/regulations to a certain goal, namely to achieve social and stately welfare [24]. A policy is also defined the formulation of the most effective method to reach a collectively-created goal [25]. It is a result of synergy, compromization, and even competition of ideas, theories, ideologies, and interests that represent the political system of a state.

Bridgeman and Davis [26] state that there are three interconnected dimensions of a public policy, namely:

- a. Public policy is an objective, where it is a set of governmental actions that are designed to reach some public goals as a governmental constituent
- b. Public policy as an authoritative choice. The choice of actions in the policies is legal or authoritative as it is created by institutions that have legitimization in the governmental system. The decision binds civil servants to act or to direct their actions, such as preparing bills or allocating funds to implement certain programs
- c. Public policy as a hypothesis
- d. The policies are created based on theories or hypotheses on cause and effect. It relies on assumptions on behavior, as policies contain incentives (than encourage people to do something) and discouragement (that discourage people from doing something). It must combine assumptions on the successes that will be attained and the failures that might occur.

#### **Discussion**

Based on the *maslahah* concept, the zakat empowerment that prioritizes the health and economic



sector to help people who are impacted by the COVID-19 pandemic is categorized as a *Maslahah Hajiyyat*. It is required by humans to be free from hardships. If it is not fulfilled, it does not disturb people's life systems, but it may lead them to difficulties in their lives. The policy on zakat empowerment optimization is categorized as *Maslahah al-mursalah* as it is neither encouraged nor discouraged by the sharia, but it is substantially according to a universal legal principle as follows:

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"The wisdom of a leader to its people depend on *maslahah*" [27]. Thus, this policy has a sharia base, namely *Maslahah al-mursalah*.

Then, in the public policy concept, the zakat empowerment that prioritizes the health and economic sectors to help people who are impacted by the COVID-19 pandemic is categorized as a legal or authoritative policy. This is because is created by an institution that has legitimization in the governmental system. It binds government officials to carry out some actions to implement certain programs. In this case, AZA and AZI are validated by the government as zakat management agencies that have the authority to manage and empower zakat based on Law No. 23 of 2011 on Zakat Management.

The productive and consumptive zakat are distributed to people who have the right to them. There are eight groups of people who have the right to obtain the zakat. The Holy Koran, Chapter At-Taubah, verse 60 stipulates the people who are zakat recipients [28], "Zakat is for the poor and for the needy and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and for those in debt and for (those) on the Way of Allah and for the travellers – an obligation by Allah. And Allah is All-Knowing, All-Wise."

During the COVID-19 pandemic, the zakat distribution must be adapted to the situation. It must consider the governmental and Islamic laws. The poor and the needy should be prioritized in obtaining the zakat, as the pandemic impacts their abilities to fulfill their needs. Some become new poor people due to the Governmental Decree No. 21 of 2020 on Large-Scale Social Restrictions, including daily workers in the informal sector and those with a weak economy who depend on daily wages. Thus, the government encourages AZA/AZI to accelerate the zakat distribution to society. The zakat distribution is focused on the economic and health sectors for the poor and needy. It would be better if the zakat empowerment policies in the economic and health sectors of society during the pandemic are validated in the form of legal regulations that aim to give certainty and legal protection to AZA/AZI committees. It is also to provide clarity on zakat empowerment during the pandemic.

## Conclusion

The zakat institutions in Indonesia should be directed to support governmental programs in accelerating the handling of the COVID-19 pandemic. The zakat empowerment emphasizes the health and economic sectors. In the health sector, it includes educating society, providing hazmats for health workers, providing morticians to take care of COVID-19 victims, and spraying public areas with disinfectants. In the economic sector, it includes providing capital with no interest or with a profit-sharing system, providing entrepreneurship training for people who lost their jobs, and utilizing lawns to plant fruits and vegetables, etc.

According to the policy theory, the zakat empowerment concept that prioritizes the health and economic sectors during the pandemic is in line with the governmental policies. It is based on Law No. 23 of 2011 on Zakat Management. Then, according to the *maslahah* (benefit) theory, it is categorized as *Maslahah hajiyyat* with the sharia basis of *Maslahah al-mursalah*. However, to give legal certainty and legal protection, the zakat empowerment concept in the health and economic sectors to support people during the COVID-19 pandemic should be validated in legal regulation.

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