

# Evaluation of Contribution Zakat for Productive in Destination Mustahik Economic Empowerment in post the Covid-19 pandemic

Izzun Khoirun Nissa

Islamic Institute of Mamba'ul ' Ulum Surakarta

Email: izunnisa2125@gmail.com



Department of Islamic Economic  
Faculty of Economic and Business  
Nahdlatul Ulama Islamic University

Jl. Taman Siswa, Tahunan, Jepara, Jawa  
Tengah, Indonesia

ISSN Print: 2809-6738

ISSN Online: 2809-5855



Copyright © 2023  
The Authors This work is licensed under a Creative  
Commons Attribution-ShareAlike 4.0 International  
(CC BY-SA 4.0)  
<https://creativecommons.org/licenses/by-sa/4.0/>

Receive on: January 13, 2023

Accepted on: January 26, 2023

Published on: January 30, 2023

Correspondent Author: Izzun Khoirun

Nissa Email: izunnisa2125@gmail.com

Declaration of conflicting interests:

The authors declare that there is no conflict  
of interest

How to Cite:

Nisa, I. K. (2023). Evaluation of  
Contribution Zakat for Productive in  
Destination Mustahik Economic  
Empowerment in post the Covid-19  
pandemic. *NUSantara Islamic Economic  
Journal*, 2(1), 66-74.  
<https://doi.org/10.34001/nuiej.v2i1.625>

## Abstract

Society loses profession consequence the Covid-19 pandemic, and more people is now live in poverty. Zakat is one from it's Islamic pillar worry with alleviation poverty, in particular in form expenditure productive. Its destination from this research is to recognize and judge that mechanisms and contributions from earning zakat to economical Empowerment mustahik During it's the covid-19 pandemic. Zakat for destination productive is possible wealth \_ recipient Keep going be creative using zakat funds. this study conducted in a manner deep Interview with three employee zakat institutions and seven mustahik living in the community earn low and \_ economy caught impact of covid-19. Study this use method descriptive, with deep data retrieval study this use method interview, continued with data analysis in the form of data reduction, data presentation, and conclusions. According to to that findings from this learn, there is permanent a limited number from Man Source power available for mustahik coaching and supervision at LAZISMU Pemalang. This paper has find that no all mustahik use 100 percent from productive zakat funds for develop effort in accordance hope, however precisely Fulfill needs base need. Mustahik especially need more many fulfillment with benefit period short order for maintain life them.

**Keywords:** Evaluation; Productive Zakat; Mustahik Economics; LAZISMU

**JEL Classification:** D10

## INTRODUCTION

Corona virus is a a hot theme in parts of the world. As from October 2, there were 34,494,967 cases confirmed covid-19 worldwide, with 1,027,777 deaths and 25,677,764 recoveries confirmed. (Worldometers, 2020). Covid-19 is one of them a new type of virus that appears from a traditional market in Wuhan, China, begins with traditional markets that sell animals, incl wild animals, and affect hundreds from the country. One like affect have once felt by the global economy. Percentage level growth global economy is forecast down by 2%. (IMF, 2020).

China is the first country to confirm the existence of covid-19 in the end 2019 also experienced shock economics in the field agriculture and trade export-import. (Zhang et al., 2020). China has apply all policies, including lockdowns, to reduce spread of Covid-19. Growth economy a country is affected by a lockdown. Other countries affected impact of Covid-19, like Indonesia, use it as with good.

Indonesia reported case first Covid-19 in March 2020. Until moment this the amount confirmed positive covid-19 cases in Indonesia have almost reached 300,000 people. According to to it is the most recent Covid-19 Task Forcing data, there is 307,120 positive case until October 2020. (Unit Task COVID -19 handler, 2020). Result of During a pandemic, a lot occur attack to sector economy society. They start with policy March the Indonesian government , which called for application of lockdowns and restrictions Social scale Large (PSBB).

Policy pandemic impact on all among, from circles on until lower class. one visible impact is in the field employment. Lots of employees released from profession them. Due to request will something product experience decrease, then company no must pay salary and even decide for pay for it back. That 's the Ministry of Labour have identified 1,943,916 employees who have once affected by the covid-19 pandemic (Kurniawansyah et al., 2020).

Indonesia still not yet capable complete problem existing poverty keep going increase from year to year. Poverty level skyrocket as consequence from pandemic. Situation this appear as consequence from resulting policies termination employees and companies. According to BPS data released in July then 2020, that is poverty speed in march 2020 was 9.78 percent (Bureau Center of Statistics , 2020). The figure rose 0.56 percent since September 2019. With a total poor population of 26.42 million souls scattered in urban and rural areas of Indonesia . With number continuing poverty increase During pandemic this, a device for relieve poverty and helping people infected with COVID-19 is which needed.

Indonesia is a country with population majority muslim . Islam regulates about importance from people help one another. With that pandemic , that is on class must increase awareness for help Public class down . Distribution of zakat is one of them things that can done. Zakat is one method distribute help to those in need entitled for it , especially in affected communities impact pandemic. One of the purpose of zakat is for increase empowerment economy. Indonesia has predominately Muslim population. Islam regulates that importance from people help one another. With that exists pandemic, that is on class must raise awareness for help public class down . Distribution of zakat is one of them that can done. Zakat is one method distribute help to those who are entitled it, mainly those affected impact pandemic. One the purpose of zakat is for increase empowerment economy (Faisal and Yuliani, 2018). In a pandemic, zakat preferably becomes distributed more beginning to that affected the parties in the order to help that economy from the zakat recipient (*mustahik*), as governed by the Ministry of Religion with issued Letter No. 8 in in 2020 (Fauziyah, 2020).

Zakat gives significant contribution to economy *mustahik*. When zakat is distributed to those who are entitled or need it, that is always create job. owned by *mustahik* life will repair as that number from profession increase . No only *mustahik* benefit , so does society other . Needs other societies are met as consequence from needs *Mustahik* . More many profession expected for improve the country 's economy , reduce unemployment and rates poverty caused by a pandemic . Besides that , Zakat gets used for build kinship Among party muzakki and *mustahik* . Zakat is also available help empowerment economy . With distribution productive zakat, expected skill Public in operate effort the more increase . ( Fajrina et al., 2020). Small and size currently business is expect to donate to improved local production as a results from

that formation from this business . As the result , Indonesia 's economy will quick recover follow that pandemic .

Productive zakat could channeled in form of money to be used for effort purpose . More so again , he can Becomes given in a manner right at it form from goods that can Becomes used as capital for start effort . Allocated funds to Mustahik no used solely for consumption , but also use as fixed capital . Later the zakat funds will be obtained is expected could contribute for help business that has scheduled and provided income effort in time certain ones \_ gradual and continuous could be a source income permanent for mustahik . Moment condition walk , wide open position mustahik for lift degrees Becomes muzakki . ( Widiastuti & Rosyidi , 2015).

All results obtained \_ from productive zakat contribution will fluent if they is managed with ok . As a result , in order to make it easy that distribution of zakat , is required something agency that manages it . it \_ has arranged in Law No-23 of 2011 with an existing \_ law umbrella that protect and strengthen zakat management , after that good zakat institution from government nor formation Public appears ( Leli , 2020). Amil Zakat Infaq Institute Sadaqah Muhammadiyah (LAZISMU) is one of them institution formed society \_ for collect , manage , and distribute zakat. Receiver is those in need , especially Economic mustahik \_ low and now affected by Covid-19 ( Lazis Muhammadiyah Sharia Council, 2011).

Amil zakat institutions can make a important contribution to that economy mustahik in framework realize justice for the poor. Amount paper study about productive and related Zakat Covid-19 pandemic still limited . Studies this is the first contribute in invention productive zakat implementation in central Indonesia the Covid-19 pandemic . Based on introduction problem , goal paper this is for describe and evaluate productive zakat contribution to empowerment economy mustahik during the Covid-19 pandemic , using LAZISMU Sragen as a case learn .

## **RESEARCH METHODS**

This research use Qualitative descriptive method. Method descriptive is one that shows what studied objects and subjects. Researcher no problem come with problem for solved for collect the necessary data that field (Hermawan 2019). In obtain right information, researcher use a Interview method from collection data . When to do interview, one must Choose a source who is knowledgeable large about that subject business and can Becomes trusted to give know that truth (Sugiyono 2013). As a result , that is researcher held Interview with 20 respondents , incl LAZISMU Sragen employees .

ten respondent before interviewed in depth , incl three LAZISMU 10 Staff Lazis and ten mustahik . Writer then To do data analysis on the data obtained from a number of above method for make it easy processing the information obtained from the source . A number of stages of data analysis used by it author including data reduction , that is it's the process of summarize the data obtained from research and eliminate data that is not in accordance theme elected . Then , presentation data is it's the process of serve summarized the data is then organized in a arranged manners to help in understanding data . Finally , withdrawal conclusion is a summary process all data from some analysis data for determine that results research .

## **RESULTS AND DISCUSSION**

### **Mechanism Allocation of Productive Zakat To Mustahik During the Covid-19 Pandemic**

According to Interview with LAZISMU Sragen , effort is creature made to repair that well-being from not enough capable community through economical Program empowerment . LAZISMU Sragen received a letter from that center leadership to Run a program to distribute funds for business affected by covid19, ie through that productive zakat program, on that Get started from that development from covid-19 in Indonesia.

Productive zakat is type distribution using capital or funds for \_ guard economy run and have period long benefits . Earning zakat has period long benefit if managed fund business as good maybe by mustahik . It Implementation of productive zakat has held since the time of the Prophet (s), when he do good to the poor for meet needs staple and buy stuff that can used for work , allowing the poor needs Becomes met ( Rianto et al., 2016).

LAZISMU Sragen implementing an effective zakat program piped in forming from small capital business for that first time in September 2020 by providing funds to 27 selected and post - pandemic capital constrained mustahik . As a result , one from that the program work that author will investigate is a successful zakat program during it's the Covid-19 pandemic . It was the first covid-19 virus appeared in Indonesia at the beginning March 2020, bringing havoc on many health and economy sector . Rule out problem namely, LAZISMU Sragen make an effort for empower Public economy mustahik during a pandemic through an effective zakat program named it's UMKM Empowerment Program " Business small Capital Assistance ."

Respondent Data of LAZISMU Sragen are Padmono (Chairman), Henry Suranto (Vice Chairman), Ridwan Adi Sukmono (Secretary 1), Wahyu Ariyanto (Secretary 2), Ronny (Director Executive), Khairillah (Finance), Adam (Fundraising 1), Abraham (Fundraising 2), Andrian (Fundraising 3) and Maya (Fundraising 4).

Figure Business Capital Assistance Scheme

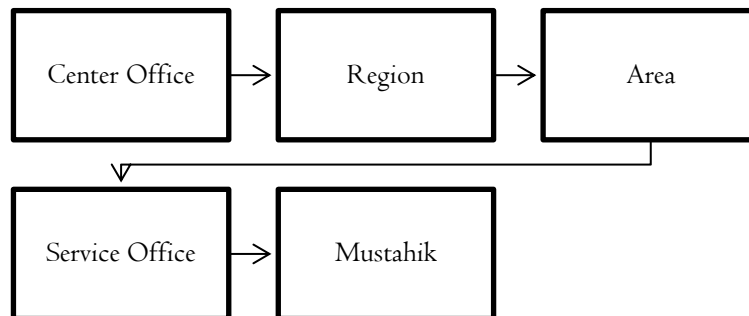


Figure above depicts mechanism distribution of productive zakat form capital assistance to mustahik who has effort . this region still share rations or portion obtained from each territory, early with that LAZISMU center , which issues instructions to zakat institution for doing in a manner program effectiveness . LAZISMU Sragen has get part as many as 50 mustahik who will get business capital assistance . Due to limitations LAZISMU Sragen finance , business capital assistance is only available for 27 mustahiq . Based on Interview with LAZISMU Sragen staff , following mechanism for allocating productive zakat is carried out by LAZISMU Sragen :

#### 1. Distribution from Assistance Capital

It distribution pattern implemented by LAZISMU Sragen is in a manner creative productive. Productivity creative here means give help provided in the form of cash for used as

additional business capital trader small During pandemic . Distribution conducted by LAZISMU Sragen is through that supply from capital business through that serve office in Sragen Region. It serve office in a manner direct distribute that accompaniment mustahik who is entitled to get him.

## 2. Procedure for Receiver from Capital Business small

Mustahik who got business capital assistance during a pandemic must follow that procedure used among others by LAZISMU Sragen :

- a. At stage crew, LAZISMU Sragen determine which parts to get from every serve office through discussion with that arrange body about it's fund based mustahik .
- b. Every serviced office To do survey mustahik . Survey see mustahik house , owned business and income accepted .

## 3. Mustahik chosen by the service is mustahik who has have business .

The magnitude assistance received \_ Mustahik determined with meeting with the governing body about the funds to be distributed and discussed Mustahik background behind business. LAZISMU Sragen have procedure this , which guarantees productive zakat distribution through mentoring capital business in accordance with sharia guidelines . The poor dominate distribution productive zakat assistance funds. They is group of people who don't capable Fulfill needs basically because lack of capital. LAZISMU Sragen determine asnaf based on which asnaf is most in need help and before has carry out related surveys with economical condition mustahik.

Follow service, office provide related data to owned business mustahik , and executive and government bodies check repeat what is the data follow condition field. If you have appropriate, Lazismu could decide who will do it get venture capital assistance from Mustahik. Because of the incoming funds rare in the middle pandemic, nominal given by LAZISMU Sragen to mustahik can no Becomes excessive. however, granted that obstacle, LAZISMU Sragen attempted distribute productive zakat funds as much for help Public economy mustahik affected pandemic. As a result, the nominal paid to mustahik vary, range from IDR 500,000 to IDR 1,000,000 per person.

## 4. Accompaniment Procedure

Distribution venture capital assistance conducted in form of cash that is submitted to offices in each district . Service office go to each property Mustahik house for direct target that business capital assistance .

## **Contribution from Earning Zakat to Economical Empowerment mustahik**

During pandemic covid-19, LAZISMU Sragen helped mustahik infected with covid-19. Such measures conducted with distribute good zakat in a manner consumptive nor productive way. Distribution of productive zakat be one option for make sure that Mustahik can met her needs without limit time. Empowerment will Becomes achieved if that needs fulfilled. Empowerment it means with zakat funds in hand, LAZISMU Sragen can his channel effort to in provide supporting capital so that that who received he can develop owned by they Entrepreneur potential, in particular During that pandemic.

Basically productive zakat allocation given to the previous mustahik has business but before hampered by a lack of capital during that pandemic. This allocation rule is that results from zakat funds collected by LAZISMU Sragen from two branch office service biggest .

Service office Belik get capital assistance of IDR 2,000,000 and established on two mustahik . In comparison , that is Hopefully branch serve office received IDR 3,000,000 for six mustahik . this action in accordance with Article 27 paragraphs 1 and 2 of Law no. 23 of 2011, which regulates about zakat management, where zakat is aimed at people with bad economy. (EZ and Maisyal 2020). venture capital small help is intended gift for empower society and recipients no Required pay return help the. According to Mr. Ari from LAZISMU Sragen, capital is expect to Help Mustahik repair hers standard from live and can even Becomes used as spirit for help him reach level muzakki .

Table Earning Zakat as a Form from Empowerment Mustahik through Small Business Capital

<b>Mustahik</b>	<b>Business</b>	<b>Form from Giving</b>
R	Chicken Cattle	IDR 1,000,000
SP	<i>Online</i> Business Food	IDR 1,000,000
sh	Snack Business	IDR 500,000
N	Needs daily Shop Business	IDR 500,000
M	Concrete brick Make Business	IDR 500,000
S	Garden pineapple Business	IDR 500,000
BAG	Concrete brick Make Business	IDR 500,000

Table above shows that that mentoring capital business provided by LAZISMU Sragen is at it form from cash used to increase owned by Mustahik capital business, more specifically compared goods like carts, tables, and so on . Distribution venture capital assistance by it Belik Serving the Office is as many as two people are given to R and SP, totaling to IDR 1,000,000 per person. the fund could give profit in form of capital increase sales, mainly for SP that has business affected online food impact of covid19, generated in a reduce in income.

There is from mentoring capital business can provide benefit to that economy, with what that Help from capital can provide new business, because since that pandemic a loss occurs his job as seller toy around at school, then with his help as long as LAZISMU Sragen moment this R has effort cattle chicken. However, it is profit have no once embodied because that distribution accompaniment have only been in place During around two month.

While in the Service Office, the funds centered at LAZISMU Sragen Rp. 3,000,000,- which was distributed to six mustahik IDR 500,000 each. Mustahik come from a poor family and do no have enough money for Fulfill needs, especially during a pandemic. M, a bricklayer , believe pandemic impact negative to economy. Brick demand has plummeted dramatically . Even base needs is stay on short Supply. According to until Interview with five mustahik in the district Maybe , stock effort help capital could give a little encouragement to capital owned by mustahik . N trusted assistance from LAZISMU Sragen used for make those banana chips will sold in stores grocery his . S, a seller food made from base cassava is experience various condition . Due to the pandemic make his efforts difficult purchased , S using venture capital from LAZISMU Sragen for try a new one business , that is pineapple business .

It Interview results disclose that provide capital business is adequate to relieve burden experienced economy \_ During pandemic with increase venture capital and fulfill needs everyday . However , as stated by SH, provisions the is permanent felt more little by some mustahik , as the nominal was given by LAZISMU Sragen is considered as not quite enough answer for increase capital. Though thus , on the other hand, gift venture capital assistance have a considerable impact good for mustahiq economics , where mustahik capable increase quality and ability himself for permanent operate business in the middle pandemic and able Help mustahik run self that canyon poverty.

It productive zakat distributed by LAZISMU Sragen is secret in it creative utilization from earning zakat through this program and Procedure. That 's the zakat funds allocated to mustahik given in form of capital for push owned by mustahik business to continue operation on it middle from that pandemic . It bestow is intentional to ensure that that economy To do no fall down to in that hell from poverty. So that Mustahik's abilities and expertise in manage effort can develop maximum possible in distribution of allocated zakat funds in something effective form, through injection of funds provided by amil zakat (Romdhoni, 2017). Expected economy will could recover with provision of assisting capital.

Using productive zakat for activity period long like provide venture capital accompaniment will make a tool to Help that government combat poverty and unemployment. (Primary, 2015). this target is similar to LAZISMU belongs Sragen target in accompaniment mustahik in the middle of a pandemic namely hope mustahik can avoid poverty and increase owned by they standard from life

### **Evaluation from Productive Zakat Mechanism and Contribution for owned by Economic Mustahik During Pandemic**

Allocation of LAZISMU Sragen has follow Article 27 paragraphs 1 and 2 of Law No. 23 of 2011. When necessary mustahik already fulfilled, then zakat is productive distributed (Judge 2016). This phenomenon can Becomes look at it pattern from distribution of productive zakat , which is carried out with provide venture capital help to the previous mustahik have effort . concluded from mechanism productive zakat allocation in the middle pandemic that to reach maximum results in distribution of productive zakat. construction and needed surveillance , like case with amil zakat institutions that do supervision implementation of an effective zakat program in a manner regular and conductive audit field (Hadir 2019). However, the people of LAZISMU Sragen limited source power makes supervision and coaching not enough effective, and factors external from that serve office is focused on activities Lazismu Sragen.

Based on findings study this , a few mustahik really need coaching and supervision. Even that mustahik party invited LAZISMU Sragen to visit business owned by them for see in a manner direct development his efforts capital assistance in the middle pandemic. With constraint such, amil zakat institutions is worry about optimizing coaching and supervision to mustahik.

Earning zakat on it form of money is again required by it mustahik, especially during a pandemic, so that the funds can used for Fulfill needs daily and growing capital business. They anticipate accept capital business from LAZISMU Sragen. During a pandemic like this, the impact is huge for economy, cause income decrease drastic. Reason LAZISMU Sragen provision of capital underfunded, so not yet give help form from goods and finances business mustahik from start.

Impact pandemic no only felt by people above, but also by society class down. Because of their low income, those who have effort small facing capital constraints. Condition this impact negative to economy society, resulted in unemployment and poverty. Amil zakat trying to donate by leverage earning zakat to in a manner economical empower mustahik at it middle from that pandemic.

According to one corner point of view, the utilization of zakat for the poor and the poor is more many practical with delegate not quite enough answer to mustahik for return known loans with term Qardhul Hasan (Alim, 2015 ). Different with LAZISMU Sragen distributing it venture capital assistance in form grants and empowerment. provision from mentoring capital

business is made without every obligation on it part from Mustahik return capital assistance for help recovery economy During this a pandemic. He is that understand from how to use zakat productive, where later Mustahik will could Fulfill needs his life in a manner Keep going continuously without depend on self himself at the institution from amil zakat. ( Revelation , 2019).

LAZISMU Sragen productive Zakat contribution has done productive zakat funds are used as funds for that addition from capital business . It will fund used for capital raising . Though thus, some mustahik use a number of help for meet they needs daily in a manner regular for endure live covid-19 pandemic.

Distribution of productive zakat form venture capital assistance is made in cash and given away to trader who have small business for productive purpose . This Type from distribution is in accordance with the Law No. 23 of 2011, which regulates distribution of zakat and leads to effective forms . (BR Hakim, 2016). Grant mentoring capital business is used to purchase owned by mustahik business ingredient principal , possible mustahik to produce a income at it middle from that pandemic, albeit a small one . Furthermore , productive zakat could be one \_ alternative in help lost mustahik eye his livelihood consequence pandemics , in particular through provision from capital to start anew business .

## **CONCLUSION**

Mechanism productive zakat allocation in the middle pandemic in empowering that mustahik economy is originated from from belongs to LAZISMU decision to make a program that can help resolve impact pandemic through utilization creative, productive zakat distributed through every serve office. That 's limited funds allocating productive zakat only once in the middle pandemic . Next, because lack of Source Power Humans, coaching and supervision provided by LAZISMU Sragen not yet done optimally . However , LAZISMU Sragen Keep going make an effort distribute productive zakat to mustahik in need at it middle from that pandemic . According to to that research , productive zakat contribute to mustahik economical Empowerment During that pandemic, by special through mentoring capital to small trader . However , no all mustahik use all aid funds for develop effort ; on the contrary , they used to meet daily need . Mustahik at it pandemic need fulfillment that have period short benefits .

this study proposed that LAZISMU Sragen and other zakat institutions provides a zakat distribution model with account Qardhul Hasan in order to get made mustahik obliged managing venture capital assistance funds as much maybe. Next , supervision and coaching needed for ensure Thing that zakat is used for productive business . More so again , with that limited funds obtained , Mustahik could use it as motivation for manage funds and increase them standard from live . Because of that circumstances surrounding it's the covid-19 pandemic , here study have a number of limitations . in between other something , that research eye lesson studied is permanent no could to reach that whole population. Interview with a number of mustahik before even held online by it author due to a increase in the pandemic cases in the area mustahik who wants writer interview. Next, research object checked by it author is permanent limited to a region single. As a result, addition research is expect to add research object to learn how one object compare to another.

## **REFERENCE**



- Alim, MN (2015). Zakat Utilization and Accounting for Destination Productive in Indonesia: An Overview . *Process - Social and Behavioral Science* , 211 , 232–236. <https://doi.org/10.1016/j.sbspro.2015.11.028>
- Central Bureau of Statistics . (2020). *Percentage Poor Population in March 2020 increased to 9.78 percent* . <https://www.bps.go.id/pressrelease/2020/07/15/1744/percentage-of-population-poor-march-2020-rise-to-9-78-percent.html>
- Ministry of Manpower Public Relations Bureau . (2020). *Government Anticipation Addition Unemployment during the Covid- 19 Pandemic* . Ministry of Labor Republic of Indonesia. <https://kemnaker.go.id/news/detail/Government-anticipation-penambahan-pengguran-di-masa-pandemi-covid-19>
- Lazis Muhammadiyah Sharia Council . (2011). *Practical Zakat Guidelines* . Muhammad 's Voice .
- Efendi, M. (2017). Productive Zakat Management Insightful Entrepreneurship Social in relieve Poverty in Indonesia [ Management from Productive Zakat Insightful Entrepreneurship Social in Alleviation Poverty in Indonesia]. *Al-Ahkam : Journal Knowledge Shari'ah And Law*, 2 (1), 21–38. <https://doi.org/https://doi.org/10.22515/al-ahkam.v2i1.679>
- EZ, I., & Maisyal , N. (2020). Zakat Utilization For Countermeasures The Covid-19 Pandemic Perspective Islamic Law Philosophy [ Utilization of Zakat for that Prevention from it's the Covid-19 Pandemic from that Perspective of Islamic Law Philosophy ]. *Al - Muamalat : Journal of Sharia Law and Economics* , 5 (1), 6. <https://doi.org/https://doi.org/10.32505/muamalat.v5i1.1849>
- Fahri , Jalil, A., & Kasnelly , S. (2020). increase number as in the middle pandemic (COVID-19) [ Rising unemployment speed in the middle pandemic (COVID-19)]. *Al Mizan: Journal of Islamic Economics* , 2 (2), 45–60.
- Faisal, A., & Yuliani , I. (2018). Productive Zakat Baznas Yogyakarta on Growth from Micro business . *Syirkah : Journal of Economics and Business* , 2 (3). <https://doi.org/10.22515/shirkah.v2i3.169>
- Fajrina , A. N., Son, FR, & Sicily , A. S. (2020). Optimizing Zakat Management : Implementation and Implications in Economy [ Optimizing Zakat Management : Implementation and Implications in Economy ]. *Journal from Islamic Economics and Finance Studies*, 1 (1), 100. <https://doi.org/10.47700/jiefes.v1i1.1918>