

Implementation Utilization of Zakat Funds Inhabitant Muhammadiyah Baubau City during the Covid-19 Period In accordance Guidelines for Amil Zakat Infaq Alms Muhammadiyah (Lazismu)

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Abstract

Implementation of the Utilization of Zakat Funds for Muhammadiyah Citizens in the Covid-19 Era has not been in accordance with the Guidelines for the Amil Zakat Infaq Alms Muhammadiyah Institute (LAZISMU) of the Muhammadiyah Central Leadership. Zakat is an implementation of excess property that is entrusted to the rich, which must be issued to poor people as an implementation of devotion and elevates the underprivileged people so that there is no economic inequality between Muslims. Conducting interviews and observations on the management of zakat of Muhammadiyah residents of Baubau city during the Covid-19 pandemic, found that zakat payments were made by Muhammadiyah residents by channeling their zakat directly to poor mustahik, zakat distribution has not fulfilled the necessities of life for mustahik in one year, the collection of zakat funds is still in nature. wait, there is no data on the potential of Muzaki and mustahik members of Muhammadiyah, this is not in accordance with the implementation of zakat management by the amil zakat institution infaq shadakah Muhammadiyah (LAZISMU). However, because of the understanding of the understanding in the implementation of zakat infaq management, Muhammadiyah members are shadakah so there needs to be a variety of approaches and strategic policies that are more used so that they can be used and the distribution and accountability of zakat management is in accordance with the guidelines for collecting and compiling zakat, infaq and shadakah.

Keywords

zakat implementation; covid-19 pandemic; Muhammadiyah citizens



I. Introduction

At the end of 2019 the world was faced with an outbreak of a deadly virus originating from Wuhan City, Hubei Province, China, China, namely the Covid-19 virus or Corona Virus Disease 19. In less than three months Covid-19 had entered Indonesia with the announcement of a positive case of Covid-19 19 for the first time by President Joko Widodo on March 3, 2020. The announcement caused concern and fear for all Indonesian people.

The spread of the corona virus has a tremendous impact on economic life so that if this cannot be overcome, it will have an impact on increasing the number of poverty. World Bank Economist Vivi Alatas in Nurhidayat stated this based on the calculation of economic data. In fact, according to him, the poor are one of the categories most vulnerable to being affected by the corona virus.

The existence of the COVID-19 virus does not only have an impact on the productive economic sector, but also has an impact on the social. This means that many social institutions have been affected by this COVID-19, such as zakat institutions. Zakat institutions in Indonesia are also affected by the covid 19 outbreak that is developing in Indonesia, this is known from the results of interviews with researchers with one of the zakat institutions, even at the beginning of covid 19 in Indonesia, the zakat institution did not get fundraising as usual. The decline continued for two to three months. This is because many companies are laying off workers, and of course many companies that cooperate with zakat institutions get a decrease in the profits they get, so that the distribution of corporate zakat also decreased. This problem continued to occur for the first three months when the input was covid, there were even some zakat institutions that continued to try to educate the public by creating an activity with an online system or a zoom system. Where people are invited to participate in zakat financial literacy, during a pandemic. The decline in the collection of zakat funds continued for three months, until finally people slowly realized the importance of paying zakat in helping people affected by COVID-19.

Zakat is one part of the rules of social security in Islam, in a deeper and broader scope, which includes aspects of material and spiritual life. Zakat is also a financial, economic, social, political, moral and religious system at the same time. Zakat as a financial and economic system, because it is a specified property tax. Zakat is a financial source of baitul mall in Islam that is continuous. Zakat as a social system, because it functions to save people from various weaknesses, overcome various disasters and accidents, provide humanitarian assistance, who are helping those who do not have, the strong help the weak. (Marpaung, A. 2020)

Zakat as one part of the pillars of Islam is one of the economic foundations of the people, Zakat can also be used as a solution or a way out to help reduce poverty. So the potential of Zakat in Indonesia needs to be managed and optimized properly, this potential will be very helpful in overcoming poverty people, especially during the pandemic and after the Covid 19 pandemic. But unfortunately the potential is so large, it cannot be utilized because most of the Zakat Funds do not go to official institutions or zakat management organizations (OPZ). According to the Vice President of the Republic of Indonesia, KH. Ma'ruf Amin, the potential for zakat funds in Indonesia is estimated at Rp 327.6 trillion, much larger than the actual collection of Rp 71.4 trillion. Among them are corporate zakat of Rp. 144.5 trillion and zakat of income and services of Rp. 139.07 trillion.

Zakat worship is not only a personal worship as a sign of piety and obedience to Allah, but zakat also has a significant social impact as a distribution of wealth and as a realization of the concept of socio-economic justice in Islamic teachings. Zakat is a maaliyah ijtima'iyah worship which has a very important and strategic position in terms of Islamic teachings and the development of the economic welfare of Muslims. Therefore, economic empowerment through the important role of zakat in the era of the COVID-19 pandemic is very urgent to be maximized. So that it can help the people's economy along with the economic crisis. Yusuf Qardawi in Leli.

Muhammadiyah as one of the largest organizations in Indonesia is also actively carrying out the handling and prevention of the impact of Covid-19 which is carried out as part of the muamalah of the association as well as as individual Muhammadiyah members. One of the efforts to overcome and prevent the Covid-19 pandemic outbreak is to collect zakat funds through the Amil Zakat Infak and Alms Muhammadiyah Institute (LAZISMU). Where, the management of zakat on a national basis has only reached 6.8 trillion of the potential zakat which reaches Rp. 233.84 Trillion. Meanwhile, the population poverty rate as

of September 2019 reached 24.97 million people (BPS-the official poverty profile in Indonesia).

In the context of economic policy, the government has actually tried to overcome the impact of the Covid-19 pandemic. There are nine policies made by the government to overcome the economic impact of the Covid-19 pandemic. First, within the province, governors and mayors cut spending plans that are not priority expenditures in the State Revenue and Expenditure Budget (APBN) and Regional Revenue and Expenditure Budget (APBD). Second. The central government and regional governments reallocate their budgets to accelerate the alleviation of the impact of Covid 19, both in terms of health and the economy. Third, the central government and local governments ensure the availability of basic commodities, followed by ensuring that people's purchasing power is maintained, especially the lower classes. Fourth, the Cash Work Intensive program is multiplied and multiplied, with a note that it must be followed by compliance with the Covid 19 virus prevention protocol. Fifth. the government provides an additional Rp 50,000 to cheap basic food card holders for six months. Sixth, the President has accelerated the implementation of pre-employment cards to anticipate workers who have been laid off, lost their income, and micro-entrepreneurs who have lost their market and turnover. Seventh, the government also pays Article 21 income tax (PPH) which has been paid by taxpayers (WP) employees in the processing industry. The budget allocation provided reaches Rp. 8.6 trillion. Eighth, the Financial Services Authority (OJK) provides credit relaxation under Rp 10 billion for Micro, Small and Medium Enterprises (MSMEs). Ninth, low-income people who do subsidized housing loans (KPR),

Various policy efforts of the Indonesian government in tackling the increase in poverty in Indonesia have been implemented. But besides that, Islam has a policy in dealing with increasing poverty, namely with a policy of economic equality through the zakat instrument, which has been implemented and or practiced since the time of the Prophet Muhammad. Zakat is the main component in the public financial system and the main fiscal policy in the Islamic economic system, and is one of the elements in the source of national income and its distribution is shown to groups of zakat recipients (mustahik), namely: the poor, poor, fisabilillah, ibn sabil, amil, converts, slaves, and orphans. Regarding the use of zakat funds (as well as infaq and alms), Law Number 23 of 2011 concerning Zakat Management, especially in Chapter III concerning Collection.

The urgency of realizing the humanitarian meaning of Islam increases when humanity is faced with difficult situations that require material and financial assistance, such as when the Covid-19 pandemic hit almost all countries in the world and caused large numbers of victims. As of April 29, 2020, the number of Covid-19 victims in the world was 2,959,929 with 202,733 deaths, while in Indonesia the number of Covid-19 victims reached 9511 with 773 deaths.

Currently, there are bodies that deal specifically with zakat receipts, one of which is LAZISMU (Amil Institution, Zakat, Infaq and Shadaqah Muhammadiyah). LAZISMU was established by the Muhammadiyah Central Executive since 2002, then confirmed by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 457/21 November 2002. So the LAZISMU movement is very much needed by the community in issuing their zakat.

The Hanafi school defines zakat as, "Making a special property from a special property as the property of a special person, which is determined by the Shari'a because of Allah SWT. According to the Shafi'i school, zakat is an expression for the release of property or body in a special way. (Sayyid Sabiq, 2013) in Benny and Makhrus.

Zakat as a preventive measure which in the history of Islam was able to prevent poverty to zero percent. Zakat in minimizing the poverty level of society (mustahiq) needs to be managed professionally according to the rules with full trust and responsibility. Zakat in its management should be right on target, both in its collection and distribution, not only consumptive but also in the form of guidance, especially for potential mustahik in the form of empowerment through productive efforts. So that the empowerment effort can raise the degree of mustahik to become muzakki.

Every year, Muslims with sufficient conditions around the world pay zakat fitrah as an obligation in the month of Ramadan. Zakat fitrah is a treasure in the form of money or rice as a form of soul purification given to vulnerable groups such as the poor. In the view of previous scholars, zakat fitrah is actually given at the end of Ramadan so that Muslims who belong to vulnerable groups can participate in celebrating Eid al-Fitr. But in the midst of the Covid-19 pandemic, the payment of zakat fitrah can be done faster and so can the payment of zakat maal during the corona virus pandemic, even though it has not reached one year of ownership.

Based on the problems above, it is necessary to conduct in-depth research on the extent to which attitudes and actions of payment, distribution of zakat and monitoring and evaluation of zakat for Muhammadiyah residents of Baubau City are in accordance with the LAZISMU Guidelines. Based on the description of this phenomenon, the author is interested in conducting research with the title "Implementation of the Utilization of Zakat Funds for Muhammadiyah Citizens in the Covid-19 Era according to the Guidelines for the Muhammadiyah Amil Zakat Infaq Sedekah Institute (LAZISMU).

This research needs to be done in order to broaden the perspective of the Muhammadiyah residents of Baubau City in implementing the utilization of zakat funds in accordance with the guidelines of the Amil Zakat Infaq and Alms Muhammadiyah Institute. It is hoped that this research can support the Baubau City government's policy in minimizing the increase in the poverty rate of the underprivileged as a result of the Covid-19 Pandemic.

Research conducted by Idris et al found that BAZNAS as a non-structural government institution in carrying out its duties as Zakat Management has not optimized the Zakat Management Unit (UPZ). Second, the UPZ formed by BAZNAS is only able to form in government institutions, but has not been able to form UPZ in private institutions/institutions and UPZ in community groups. In addition, research conducted by Benny and Makhrus found that based on the results of the study, the role of BAZNAS and LAZISMU in Banyumas Regency in handling the impact of Covid-19 was to improve the welfare and economic stability of the affected communities through programs in the fields of social, economic, education, health, and da'wah. From the results of the analysis, the programs were effective, well targeted, and received a positive response from the beneficiary communities.

From the research of Sudarno & Tafrihan, it is found that the forms of productive economic development in LAZISMU DEMAK include traditional and creative. The traditional productive economy includes the purchase of work tools for mustahiq. As for the creative productive economy through the provision of capital in the form of pure grants, providing capital loans in a very easy way, not burdening the mustahiq and investing zakat funds into the real business sector. The investment returns are used as much as possible for mustahiq. In this way, some participants in the productive economy are able to develop their businesses well, some are only able to meet their daily basic needs and the rest are less mandated to use the capital loans provided.

II. Research Methods

The research concept concerning the implementation of zakat utilization is that zakat funds both whose payments and distributions are evaluated and monitored in accordance with LAZISMU guidelines, through direct interviews with muzakki and mustahik and the Muhammadiyah Amil zakat organization in Baubau City by studying, analyzing, interpreting and drawing conclusions from the phenomenon. In the field and draw conclusions from the phenomenon.

The type of research used is field research (field research). Field Research is a form of research that aims to reveal the meaning given by community members to their behavior and the surrounding reality (Salmon: 2006). This study also uses a sociological approach, which describes the condition of society in its entirety with the structure, layers and various interrelated social phenomena. This research will also be equipped with a Phenomenological approach. Namely, an in-depth approach to a phenomenon that grabs the attention of the wider community because of the uniqueness and awesomeness of these facts.

The sample of this research is Muhammadiyah residents, preferably PDM Baubau City, Ortom and Muhammadiyah Business Charity. The data in this study were processed inductively. Thus, data collection and analysis are carried out simultaneously, not separately as in quantitative research where data is collected first, then analyzed.

III. Result and Discussion

3.1. Implementation of Zakat Collection in accordance with the provisions of the PP Muhammadiyah Lazismu Sharia Board

The collection of zakat for Muhammadiyah citizens according to the provisions of the Lazismu Sharia Council in Islam is not a task that is only given to someone. But it is also the duty of the State. The state is obliged to regulate and appoint people who work in zakat affairs consisting of collectors, depositors, writers, calculators and so on. Zakat has a special budget that is issued from it the salaries of its implementers. Collection of zakat assets (maal) according to Islamic law as in the Qur'an is a must for the government or authorities to collect or collect zakat from the community (mustahik). As explained in the Qur'an Surah At-Taubah verse 103 Allah says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ
صَلَاتَكَ سَكَنٌ لَّهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ (١٠٣)

Meaning: "Take zakat from some of their wealth, with that zakat you clean and purify them and pray for them. Verily, your prayer (becomes) peace of mind for them, and Allah is All-Hearing, All-Knowing."

Based on the results of research and interviews with informants, it shows that the Muhammadiyah Amil Zakat Institution, which acts as the amil zakat for Muhammadiyah residents, has not yet picked up the zakat for Muhammadiyah residents, but is still waiting for the muzakki to bring their zakat. So that some Muhammadiyah residents distribute their zakat directly to the poor and to the mosque near their house. Paying zakat through the National Amil Zakat Agency of Baubau City.

Another obstacle that causes LAZISMU as the Amil Institution has not yet picked up ZISKA Muhammadiyah residents because the management of LAZISMU Baubau City is still a proposal from the Muhammadiyah Regional Leadership of Baubau City, so they have not dared to use it as a reference to visit the Muzakki (rich people) Muhammadiyah residents of Baubau City.

Lack of understanding of the regulations from the leaders of Muhammadiyah Buton charities regarding the professional zakat policy imposed on employees and educators of Muhammadiyah Buton business charities, has an impact on the lack of ZISKA management for Muhammadiyah residents, another lack of understanding is the formation of a committee for collecting and distributing ZISKA funds by Muhammadiyah Buton business charities so that some Muhammadiyah residents pay their zakat through the Amil Zakat Infaq Committee, Charity Alms business of the Muhammadiyah University of Buton.

Implementation of the amount received in the form of realization that is closer to or equal to the potential zakat received, the potential zakat collected by the Baubau City BAZNAS in 2019 is 2,209 billion. Meanwhile, the existing zakat potential reaches 3.4% of GDP or equivalent to Rp. 153, 571 billion. Zakat collection is carried out by LAZISMU Baubau City based on the results of research and interviews with informants which is very far from the existing potential.

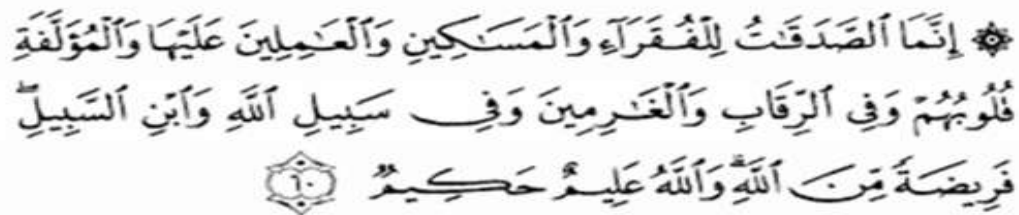
Availability of accurate and valid data regarding the potential of existing muzakki and mustahik, zakat amil have various tasks and jobs, all related to the arrangement of zakat matters. That is about the census of people who are obliged to pay zakat and the types of zakat that are required of them. Also the amount of wealth that must be zakated, then knowing the mustahik zakat. How many of them, what their needs and the amount of costs that can be sufficient and other matters that are matters that need to be handled perfectly by experts and officers and their assistants. This is because the collection of zakat assets (maal) through LAZISMU has an impact on; First, there is no unrecorded zakat, Zakat collection through LAZISMU will be able to optimize data collection on both potential Muzakki (rich people) and potential mustahik (8 asnaf) whose empowerment must be optimized so that zakat on property reaches mustahik correctly (right on target, to those who are entitled and fair and equitable) so that it can raise the mustahik's livelihood for the better. Collection of zakat through LAZISMU is certainly in accordance with Islamic sharia which is an extension of the task of the Government (umara). So that it is easier to organize the management of zakat and not bring down the dignity of the poor, by distributing zakat on assets (maal) through LAZISMU as an intermediary for direct contact between the rich and the poor. Distribution of zakat through LAZISMU will be able to maintain the feeling of the poor about the income inequality they feel.

3.2. Implementation of the Distribution and Empowerment of ZISKA Funds in accordance with the LAZISMU PP Sharia Board Guidelines. Muhammadiyah

Based on the decision of the Lazismu Sharia Board No. 001.SK/DS/17/A/2008 concerning Guidelines for the Collection and Pentasharufan Zakat, Infaq and Shadaqah explains that the policy for the distribution and utilization of zakat, infaq and alms fund management for Muhammadiyah residents is based on asnaf (the provisions of the Qur'an letter At-Taubah verse 60 say that the zakat of wealth (maal) is distributed or distributed to 8 Asnaf namely the poor, Amil, converts, riqab, gharimin, fii sabilillah and ibn sabil as much as 80% and 20% for the Amil Agency. property (maal) received and priority programs.[13]

The principles of managing zakat infaq and sadakah muhammadiyah funds are in accordance with the Muhammadiyah Central Leadership Guidelines number: 01/PED/I.0/B/2017, namely (1) in accordance with Islamic sharia principles, meaning that in

carrying out their duties and functions they are always guided by Islamic law. Groups of people who are entitled to receive zakat that have been determined in the Qur'an. Mustahik can be in the form of individuals or institutions. The distribution of zakat assets (maal) according to Islamic law refers to the Qur'an at-taubah verse 60 as follows:



Meaning: Verily, the zakat is only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded by their hearts, to free slaves, those who bear, for the way of Allah, and for the sake of Allah. Those who are on the way, as a precision required of Allah, and Allah is All-Knowing, All-Wise

The verse explains that the recipients of zakat are eight (8) asnaf/groups that must be properly understood by the amil in carrying out their maternity duties. The verse means that the 6 ashnaf show ownership (lam al-milk) are individuals who directly own the zakat assets and the other 2 ashnaf (fi zharfiyah) are for slaves and sabilillah which means the nature or benefit of Muslims. It should be emphasized that zakat is not a gift in the form of mercy from people who have excess assets, but zakat is the right of certain people related to one's property. From Ibn Abbas, "The Messenger of Allah (saw) said, 'Zakat is taken from their rich people and then given to the poor'. The distribution and empowerment of zakat will be able to reduce inequality and alleviate poverty if it is managed according to Islamic sharia. The distribution of zakat according to sharia will be maximally managed if:

First, zakat is distributed on target, the distribution of zakat that has been collected is distributed or distributed by LAZISMU for the poor, the poor in the form of productive businesses such as small traders and street vendors where the funds given are in the form of profit-sharing funds after the mustahik's basic needs are met.

Second, distributed as needed. Zakat is distributed according to the basic needs of mustahik. The distribution of zakat during the COVID-19 pandemic which was carried out in the form of providing basic necessities and cash was still far from the basic needs of mustahik. This is due to the limited zakat funds collected from the Muzakki. Another obstacle is that LAZISMU does not yet have the real potential (actually) data on mustahik and muzakki in Baubau City.

Third, distributed fairly and evenly. The institution of zakat and the Islamic doctrine of inheritance are pillars of the Islamic concept of social justice. Islam has established a zakat institution, in this case people who are more capable must provide assistance to the poor and suffering people. Thus it can eradicate poverty in society. Zakat also aims to prevent wealth from being hoarded indefinitely by anyone. Based on the information above, there is no doubt that zakat is the right of the poor from the wealth of the rich. A fair and equitable distribution of zakat should be sufficient if giving/distributing zakat funds to mustahik, this school is in accordance with the opinion of Umar ra. We have seen that Umar's good politics was based on the principle of wisdom that had been announced, namely that if you give, be sufficient. Umar has tried to provide sufficient for the poor with zakat. Not just to cover their hunger with a few mouthfuls of food or relieve their distress with a few dirhams. A man came to complain about his troubles to Umar. Then Umar gave three camels. The gift was not just to relieve distress, because the camel was the most useful treasure for them at that time. A man

came to complain about his troubles to Umar. Then Umar gave three camels. The gift was not just to relieve distress, because the camel was the most useful treasure for them at that time. A man came to complain about his troubles to Umar. Then Umar gave three camels. The gift was not just to relieve distress, because the camel was the most useful treasure for them at that time.

Fourth, the distribution of zakat funds should be able to reduce the gap between muzakki and mustahik, where mustahik has the right to receive consumption needs for 1 (one) year, Maliki followers and most of the Hambali followers and other fiqh experts in this second school say: "The poor and needy given zakat which can suffice him and those who are his dependents for a year." (Qardawi Yusuf, 1997:532). According to custom, the period of a year is the middle limit that a person asks for as a guarantee of life for himself and his family. The Prophet's instructions regarding this matter have been a good example. It is true that a person can save for the needs of his family for a year. Speakers in this school argue, that the adequacy for a year is not a limit that is determined from a certain amount, either in the form of dirhams or dinars. However, zakat is given to mustahik to fulfill one year with the amount that can be achieved.

3.3. Evaluation and Monitoring of Zakat of Muhammadiyah Citizens in accordance with PP Guidelines. Muhammadiyah

Monitoring and evaluation is a program implementation reporting system to show the performance of reporting the results of monitoring and evaluation of program implementation, both progress, achievements and use of funds. Reports are submitted periodically and carried out in stages according to the LAZISMU organizational structure. Based on the guidelines of the Muhammadiyah Central Executive, the one who evaluates and monitors the zakat of Muhammadiyah residents is the Supervisory Board based on the LAZISMU Guidelines for the Muhammadiyah Central Executive. The supervisory body has the task and function of preventing early the possibility of irregularities, waste, fraud, obstacles, errors and failures in achieving goals and objectives as well as carrying out tasks, either directly or indirectly on the management and finance of LAZISMU. Supervise the policies that exist in LAZISMU so that they are in accordance with their respective main tasks. Supervise both preventive (before), durative/imperfective (moderate) and repressive (after) ZISKA activities. Receive, examine and issue binding recommendations for complaints and/or reports of violations of amil ethics committed by LAZISMU amil.

IV. Conclusion

Based on the results of research and discussion, it is shown that the implementation of zakat management for the Muhammadiyah residents of Baubau City through the Amila Zakat, Infaq and Sadakah Muhammadiyah (LAZISMU) institution has not been in accordance with the ZISKA management guidelines of the Muhammadiyah Central Executive.

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