

Model of Zakat Utilization in the Covid-19 Pandemic Era: Perspective of *Maqashid Sharia*

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Abstract

The Covid-19 pandemic brought significant changes in human social life. One of the most affected sectors is the economy. One of the financial institutions that can be used to alleviate poverty is zakat. This article aims to describe the utilization of zakat in East Java province and analyze it using the principles of Maqashid Sharia. This article is based on empirical research using a conceptual approach. Primary data was generated from interviews with Badan Amil Zakat East Java, Yayasan Dana Sosial Al-Falah Malang, Nurul Hayat Malang, and Baitul Mal Hidayatullah Malang. This study shows that zakat management institutions have distributed productive zakat. There are three models of the productive distribution of zakat: the provision of Business Capital, Revolving Funds, and scholarships. Productive management of zakat can be maximized through mentoring and monitoring the program. Assistance to *mustahiq* beneficiaries can improve the quality of religious knowledge, reason, and economic income as stated in maqashid syariah.

Keywords: Covid-19; zakat; empowerment; *Maqashid Sharia*

Introduction

The Covid-19 Pandemic brought significant changes in human social life.¹ One of the most affected sectors is the economy.² Restrictions on social activity resulted in people's purchasing power decrease. The Covid-19 Pandemic also caused job cuts and the loss of income.³ The income crisis triggered stress, violent behavior, and suicidal behavior during the Covid-19 Pandemic.⁴ In addition, Covid-19 triggered an increase in crime rates in the community.⁵ The government has implemented various policies to protect affected community groups in the era of the Covid-19 Pandemic, such as the provision of social

¹Irwan 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>; Imran Ali and Omar M. L. Alharbi, "Covid-19: Disease, Management, Treatment, and Social Impact," *The Science of the Total Environment* 728 (August 1, 2020): 19, <https://doi.org/10.1016/j.scitotenv.2020.138861>; Rachel F. Rodgers et al., "The Impact of the Covid-19 Pandemic on Eating Disorder Risk and Symptoms," *International Journal of Eating Disorders* 53, no. 7 (July 1, 2020): 1166–70, <https://doi.org/10.1002/eat.23318>.

²Dave Altig et al., "Economic Uncertainty before and during the Covid-19 Pandemic," *Journal of Public Economics* 191 (November 1, 2020): 104274, <https://doi.org/10.1016/j.jpubeco.2020.104274>; Philippe Burger and Estian Calitz, "Covid-19, Economic Growth and South African Fiscal Policy," *Working Papers*, Working Papers (Stellenbosch University, Department of Economics, 2020), <https://ideas.repec.org/p/sza/wpaper/wpapers350.html>; Yang Li and Jan E. Mutchler, "Older Adults and the Economic Impact of the Covid-19 Pandemic," *Journal of Aging & Social Policy* 32, no. 4–5 (October 2020): 477–87, <https://doi.org/10.1080/08959420.2020.1773191>.

³Retno Karunia Putri et al., "Efek Pandemi Covid 19: Dampak Lonjakan Angka PHK Terhadap Penurunan Perekonomian Di Indonesia," *Jurnal Bisnis Manajemen Dan Akuntansi (BISMAK)* 1, no. 2 (July 19, 2021): 72–77.

⁴A. 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>; Mark Sinyor et al., "Suicide Risk and Prevention During the Covid-19 Pandemic: One Year On," *Archives of Suicide Research* 0, no. 0 (August 23, 2021): 1–6, <https://doi.org/10.1080/13811118.2021.1955784>; Begum Satıcı et al., "Adaptation of the Fear of Covid-19 Scale: Its Association with Psychological Distress and Life Satisfaction in Turkey," *International Journal of Mental Health and Addiction*, May 8, 2020, <https://doi.org/10.1007/s11469-020-00294-0>; 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>; Ashri Anurudran et al., "Domestic Violence amid Covid-19," *International Journal of Gynecology & Obstetrics* 150, no. 2 (2020): 255–56, <https://doi.org/10.1002/ijgo.13247>.

⁵Laila Mamluchah and Nafi' Mubarak, "Peningkatan Angka Kejahatan Pencurian Pada Masa Pandemi Dalam Tinjauan Kriminologi Dan Hukum Pidana Islam," *Al-Jinayah: Jurnal Hukum Pidana Islam* 6, no. 1 (September 12, 2020): 1–26, <https://doi.org/10.15642/aj.2020.6.1.1-26>; Mohamad Anwar, "Asimilasi Dan Peningkatan Kriminalitas Di Tengah Pembatasan Sosial Berskala Besar Pandemi Corona," *ADALAH* 4, no. 1 (May 1, 2020): 101–6; Sahat Maruli Situmeang, "Fenomena Kejahatan Di Masa Pandemi Covid-19: Perspektif Kriminologi," *Majalah Ilmiah Unikom* 19, no. 1 (April 29, 2021): 35–43, <https://doi.org/10.34010/miu.v19i1.5067>.

assistance to economic incentives for business actors.⁶ However, these policies have not been able to economically unravel the socio-economic impact due to the Covid-19 Pandemic. One source of money that can be used to handle the Pandemic's impact is zakat.

Experts have conducted studies on zakat and the Covid-19 pandemic. Handling the Covid-19 pandemic is not only the responsibility of the government. However, synergy is needed with non-governmental institutions, including the Amil zakat institution.⁷ During the Covid-19 pandemic, Amil zakat institutions actively carried out zakat collection campaigns. Because zakat can be a means of easing the burden on people affected by the Covid-19 pandemic⁸, especially in the economic sector.⁹ During the Covid-19 pandemic, Amil zakat institutions distributed more zakat consumptively, such as food assistance for affected communities, disinfectants, isolation rooms, and health equipment.¹⁰ Meanwhile, the distribution of productive zakat during the pandemic is still running, albeit on a smaller scale.¹¹ For example, the cash for work program purchases goods to be distributed to *mustahiq* through small entrepreneurs affected by the Covid-19 pandemic.¹² Another model of productive zakat is the

⁶Yenti Sumarni, "Pandemi Covid-19: Tantangan Ekonomi Dan Bisnis," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (September 15, 2020): 46–58, <https://doi.org/10.29300/aj.v6i2.3358>; Husna Ni'matul Ulya, "Alternatif Strategi Penanganan Dampak Ekonomi Covid-19 Pemerintah Daerah Jawa Timur Pada Kawasan Agropolitan," *El-Barka: Journal of Islamic Economics and Business* 3, no. 1 (May 31, 2020): 80–109, <https://doi.org/10.21154/elbarka.v3i1.2018>.

⁷Jureid Jureid, "Analisis Distribusi Zakat Pada Baznas Dalam Pencegahan Covid-19 Ditinjau Dari Maqashid Syariah," *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah* 3, no. 1 (June 20, 2021): 25–41, <https://doi.org/10.52490/at-tjarah.v3i1.1168>.

⁸Jureid Jureid, "Analisis Distribusi Zakat Pada Baznas Dalam Pencegahan Covid-19 Ditinjau Dari Maqashid Syariah," *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah* 3, no. 1 (June 20, 2021): 25–41, <https://doi.org/10.52490/at-tjarah.v3i1.1168>.

⁹Afifuddin Kadir et al., "Penggunaan 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>.

¹⁰Amanda et al., "Pendayagunaan Zakat Pada Masa Pandemi Covid-19."

¹¹Mursal Mursal et al., "The Contribution of Amil Zakat, Infaq and Shadaqah Muhammadiyah (LAZISMU) Institutions in Handling the Impact of Covid-19," *Journal of Sustainable Finance & Investment* 0, no. 0 (February 25, 2021): 1–7, <https://doi.org/10.1080/20430795.2021.1886550>; Rudi Prasetyo and Siti Afidatul Khotijah, "Peran Zakat Dan Keprofesionalan Amil Dalam Membantu Mensejahterakan Ekonomi Umat Akibat Pandemi Covid-19," *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 4, no. 2 (November 9, 2021): 75–86, <https://doi.org/10.31949/maro.v4i2.1554>.

¹²Fahmi Ali Hudaefi and Irfan Syauci 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>; Randi Swandaru and Mohsin Magda Ismail Abdel, "Role of Zakat in Responding to Covid-19 Pandemic: Lessons Learnt and Way Forward," in *Towards a Post-COVID Global Financial System*,

provision of revolving funds.¹³ Zakat is a fiscal instrument to restore the community's economy after the Covid-19 pandemic. Nevertheless, the utilization of zakat during the Covid-19 pandemic has not been maximized. The obstacle that is often faced in the productive distribution of zakat is the absence of intensive assistance in developing the *mustahiq* economy.¹⁴

This article aims to analyze the optimization of the productive zakat utilization model during the Covid-19 pandemic in East Java province and analyze it using the principles of *Maqashid* Sharia. East Java province is the province with the population with the highest poor category on the Java island.¹⁵ Data from the Central Statistics Agency showed that the poor population in East Java Province in September 2021 was 4,585,970 people.¹⁶ This condition is getting worse during the Covid-19 pandemic. Government prioritizes East Java province in handling extreme poverty due to the Covid-19 pandemic.¹⁷ This study is empirical research using the *Maqashid* Sharia approach. The primary Data of the study was generated from the interview process with zakat managers: Badan Amil Zakat Jawa Timur, Lembaga Amil Zakat Nasional Yayasan Dana Sosial Al-Falah Malang, Lembaga Amil Zakat Nasional Nurul Hayat Malang, Lembaga Amil Zakat Nasional Baitul Mal Hidayatullah Malang. Secondary data sources were obtained through documentation results from the annual report of the Amil zakat institution, reports from the Central Statistics Agency, research results, journal articles, and books related to zakat and Covid-19 pandemic.

ed. M. Kabir Hassan, Aishath Muneeza, and Adel M. Sarea (Emerald Publishing Limited, 2022), 185–200, <https://doi.org/10.1108/978-1-80071-625-420210010>.

¹³ Nazariyah Lubis, Alistraja Dison Silalahi2, and Ova Novi Irama, “Analisis Dana Zakat Produktif Sebagai Modal Usaha Mikro Pada Badan Amil Zakat Nasional (Baznas) Provinsi Sumatera Utara,” *Jurnal Inovasi Penelitian* 2, no. 10 (February 28, 2022): 3303–10, <https://doi.org/10.47492/jip.v2i10.1323>.

¹⁴ Sudirman Sudirman, Ramadhita Ramadhita, and Syabbul Bachri, “Revitalizing Productive Zakat In The Covid-19 Pandemic Era In East Java,” *Jurisdictie: Jurnal Hukum Dan Syaria* 12, no. 2 (2021): 275–93, <https://doi.org/10.18860/j.v12i2.14089>.

¹⁵ Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021* (Jakarta: Pusat Kajian Strategis – Badan Amil Zakat Nasional, 2021), 94.

¹⁶ Badan Pusat Statistik, “Jumlah Penduduk Miskin Menurut Provinsi Di Indonesia (Ribuan), 2016–2020,” accessed December 4, 2021, <https://jatim.bps.go.id/statictable/2019/10/10/1720/jumlah-penduduk-miskin-menurut-provinsi-di-indonesia-ribu-2016-2020.html>.

¹⁷ Tim Nasional Percepatan Penanganan Kemiskinan, “Tindaklanjuti Pengurangan Kemiskinan Ekstrem, Wapres Kunjungan Kerja Ke Jawa Timur,” accessed December 4, 2021, <http://www.tnp2k.go.id/articles/tindaklanjuti-pengurangan-kemiskinan-ekstrem-wapres-kunjungan-kerja-ke-jawa-timur>.

Discussion

Zakat and Maqashid Syariah

Zakat is one of the main pillars of Islamic religious teachings.¹⁸ Zakat is worship that has two dimensions at once. Zakat is not only used as a means of worship but also as a tool of improving the welfare of the weak, both religiously and economically. Zakat is not only about worship and submission to God's command. Furthermore, zakat has an essential value in building the benefit of the Ummah.¹⁹ The performance of zakat is obligatory for Muslims who have qualified to carry it out following the command of Allah in surah Al-Baqarah (2) verse 43, "and establish prayer and pay zakat." The introductory provisions of the obligation to pay zakat are mentioned in many other verses in the Qur'an, such as in surah Al-Baqarah (2) verse 267, al-an'am verse 141, al-Taubah verse 60, and others. Of the verses of the Qur'an that mention zakat, there are at least 28 verses that mention the Zakat command along with the command to perform prayer.²⁰ Besides worship, zakat also has the benefits of cleansing themselves, as outlined in surah al-Taubah verse (9) verse 103. Those who pay zakat in addition to cleaning themselves also include people who participate in efforts to prosper the community, considering zakat is one of the essential instruments in poverty alleviation efforts.²¹ With transparent management and rules, zakat can even be used as a source of state finance to provide social security for people in need. In case for the benefit of people who urge the government also has the right to use the zakat funds.²²

Zakat receipts can be used to measure the level of public welfare and even the economic strength.²³ Various studies show that zakat in the contemporary era is managed productively. It aims to improve the quality of life of *mastahiq* zakat through economic equity, social welfare distribution, Human

¹⁸ 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>; 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>.

¹⁹ Erlindawati Erlindawati, "Motivasi Masyarakat Dalam Membayar Zakat Untuk Meningkatkan Kesejahteraan," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 5, no. 2 (December 30, 2016): 189.

²⁰ Muhammad Iqbal, "Hukum Zakat Dalam Perspektif Hukum Nasional," *Jurnal Aisy-Syukriyyah* 20, no. 1 (February 7, 2019): 26–51, <https://doi.org/10.36769/asy.v20i1.43>.

²¹ Tohirin Tohirin and Zamahsari Zamahsari, "Edukasi Zakat, Infaq Dan Shadaqoh (Zis) Pada Siswa/Siswi Sma Muhammadiyah 1 Bengkulu," *SYUKUR (Jurnal Inovasi Sosial Dan Pengabdian Masyarakat)* 2, no. 2 (October 31, 2019): 141–46, https://doi.org/10.22236/syukur_vol2/is2pp141-146.

²² Qutb Ibrāhīm Muhammad, *Al-Siyāsah al-Maliyah Li Abi Bakr al-Shiddiq* (Mesir: al-Haiyah al-Ilmiyah al-Kitāb, 1990), 13.

²³ Kusuma and Ryandono, "Zakah Index."

Resource Production, and education improvement.²⁴ Productive management of zakat emphasizes *mustabiq's* economic independence. In addition to business capital from zakat funds, *mustabiq* also receives training and assistance from zakat management institutions so that the business initiated becomes a permanent source of income.²⁵ Financial independence of the people poverty rate.²⁶ Research Riyadi et al. shows that Indonesia has great potential to receive zakat. In addition to the majority of the population being Muslim, Indonesia is referred to as a country that has a high level of generosity. Nevertheless, the constructive receipt and management of zakat funds have not been maximized.²⁷ Regulatory factors, religiosity, colleagues, level of literacy, and clarity of the zakat system are concerned with compliance in paying zakat.²⁸

The study of zakat cannot be separated from the discussion of *maqashid sharia*. In the contemporary era, Islamic law is expected to provide solutions to various problems of human life.²⁹ Through *maqashid sharia*, the teachings of

²⁴ 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>.

²⁵ 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>.

²⁶ 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>.

²⁷ 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.

²⁸ 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 Yusfiarto, 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>.

²⁹ Busriyanti Busriyanti, "Maqashid Al-Syari'ah Dalam Penegakkan Hukum Lalu Lintas Di Indonesia," *Al-Istinbath: Jurnal Hukum Islam* 6, no. 1 (2021), <http://dx.doi.org/10.29240/jhi.v6i1.2470>.

religion can be understood flexibly for human benefit.³⁰ Etymologically, *maqashid* sharia is derived from Arabic, which means the purpose of Islamic law. *Maqashid* sharia, in etymological terms, is a compound word of two words, namely *maqashid* and sharia. The word *maqashid* is derived from the verb *qashada yaqshidu*, which has a meaning that means to. The word *maqashid* is a plural form of the noun (*masdar*) *maqshid* or *maqshad*, which means the purpose. Towards the word Sharia in the etymological sense has the meaning of the way to the source of water, which in another sense is interpreted as the way toward the primary source of life, namely Sharia. In the terminological sense, *maqashid* sharia is defined as the value and meaning of the purpose and will of al-Shari' (Allah Swt), which is behind the Making of Shari'ah and the law studied by the scholars' of the texts of nash,³¹ or in another definition *maqashid al-Shari'ah* is interpreted as *al Ma'ani allati Shuri'at laha al abkaam* (the content of the value of the purpose of the prescribed or established law).³² Abu Ishaq Al-Syatibi defines *maqashid* sharia as a variety of legal provisions prescribed by Allah to create benefits for humans. The study of *maqashid syariah* continues to be done to answer various new problems in life. According to Najmuddin al-Thufi, *maqashid* sharia is the cause for achieving legal purposes in terms of worship and *muamalah*. At the same time, according to Al-Ghazali *maqashid* sharia is a variety of things used to maintain the purpose of Islamic Sharia. Zaky al-Din Sha'ban and Abdul Wahab Khalaf refer to it as *maqashid al-tasri*. Meanwhile, Muhammad Abu Zahra referred to it by the term *maqashid al-abkam*, and Najmuddin Al-Thufi referred to it more by *al-maslahah*.³³

According to Syathibi, prosperity in this world and the hereafter is the purpose of Allah SWT in a ruling. Syathibi further explained that the importance of the existence of law is to maintain the *maqashid* (purpose) of law for the benefit of man. All obligations (*taklif*) are created to realize the benefits of enslaved people. There is no law of God in the sight of Asy-Syatibi that has no purpose. He further stated that the law with no purpose is the same as *al taklif ma la yu'ta* (an unenforceable order).³⁴ This is an example of the legal purpose of a *taqlif*, namely, the word of God in requiring *jihād* (QS. Al-Baqarah [2]: 193).

³⁰ Ahmad Muhtadi Anshor and Muhammad Ngizzul Muttaqin, "Kebijakan Pemerintah Indonesia Dalam Pencegahan Penyebaran Corona Virus Disease 2019 (COVID-19) Perspektif Maqashid Syari'ah," *Al-Istinbath: Jurnal Hukum Islam* 5, no. 2 (2020), <http://dx.doi.org/10.29240/jhi.v5i2.1946>.

³¹ Moh Toriquddin, "Teori Maqashid Syari'ah Perspektif Al-Syatibi," *Journal de Jure* 6, no. 1 (June 30, 2014), <https://doi.org/10.18860/j-fsh.v6i1.3190>.

³² Ahmad al-Hajj al-Kurdy, *Al-Madkhal al-Fiqhi: Al-Qawa'id al-Kulliyah* (Damaskus: Dar al-Ma'arif, 1980), 186.

³³ Suansar Khatib, "Konsep Maqashid Al-Syari'ah: Perbandingan Antara Pemikiran Al-Ghazali Dan Al-Syathibi," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, Dan Keagamaan* 5, no. 1 (December 30, 2018): 53, <https://doi.org/10.29300/mzn.v5i1.1436>.

³⁴ Abu Ishaq al Syathiby, *Al Muwaffaqat Fi Ushul al Syari'ah* (Saudi Arabia: Wuzarah al-Syu'un al-Islamiyah wa al-Awqaf wa al-Da'wah wa al-Irsyad, n.d.), 150.

From this verse, it can be known that the purpose of war is to launch the path of preaching in the event of disruption and invite humankind to worship God. The following example is the word of Allah in requiring *qishash*: "in *qishash* there is (a guarantee of survival) for you, O people of understanding, that you may fear Allah" (QS. Al-Baqarah [2]: 179). From the second verse, it is known that the reason *qishash* is prescribed is that with *qishash*, the threat to human life can be eliminated.³⁵

Al-Ghazali divides *maqashid Syariah* in *al-mabaadi' Al-khamsyah* includes protection against religion (*hifz al-din*), soul (*hifz al-nafs*), sense (*hifz -'aql*), descendants (*hifz al-nasl*), and property (*hifz Al-maal*). These five things belong to the category of primary human needs.³⁶ Meanwhile, Jasser Auda divides *maqashid Sharia* into three: first, *Maqashid al - 'Ammah* is all forms of benefits that apply universally, such as justice, equality, tolerance, including the five basic human needs above; second; *Maqashid Khassah* is *maslahah* in specific issues, should not commit domestic violence, should not commit fraud in business; Third; *Maqashid Juz'iyah* is the most core *maqashid* in a legal event. For example, the element of honesty and strong memory in testimony. Various research states that zakat is closely related to the issue of keeping religion (*hifz din*) and keeping property (*hifz mal*).³⁷ Zakat can be used as an instrument to alleviate poverty and maintain one's aqedah. Poverty can cause a Muslim to become Kufr by doing what is forbidden by the teachings of Islam.³⁸

³⁵Ahmad Suganda, "Urgensi Dan Tingkatan Maqashid Syari'ah Dalam Kemaslahatan Masyarakat," *Jurnal At-Tadbir: Media Hukum Dan Pendidikan* 30, no. 01 (January 31, 2020): 4, <https://doi.org/10.52030/attadbir.v30i01.28>; Toriquddin, "Teori Maqâshid Syari'ah Perspektif Al-Syatibi."

³⁶Aldi Candra et al., *Ushul fiqh kontemporer Koridor Dalam Memahami Konstruksi Hukum Islam* (Pamekasan: Duta Media Publishing, 2020); Suansar Khatib, "Konsep Maqashid Al-Syari'ah: Perbandingan Antara Pemikiran Al-Ghazali Dan Al-Syathibi," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, Dan Keagamaan* 5, no. 1 (December 30, 2018): 47–62, <https://doi.org/10.29300/mzn.v5i1.1436>; Agung Kurniawan and Hamsah Hudafi, "Konsep Maqashid Syariah Imam Asy-Syatibi Dalam Kitab Al-Muwafaqat," *Al-Mabsut: Jurnal Studi Islam dan Sosial* 15, no. 1 (April 1, 2021): 29–38; Anaway Irianti Mansyur et al., "Konseling Online Sebagai Upaya Menangani Masalah Perundungan Di Kalangan Anak Muda," *Jurnal Pendidikan Ilmu Sosial* 29, no. 2 (January 12, 2020): 140–54, <https://doi.org/10.23917/jpis.v29i2.8501>; Muhammad Syukri Albani Nasution and Rahmat Hidayat Nasution, *Filsafat Hukum & Maqashid Syariah* (Prenada Media, 2020).

³⁷Hani Fauziah, Didin Hafidhuddin, and Hendri Tanjung, "Analisis Maqashid Asy-Syariah Dalam Pengelolaan Zakat Oleh Negara," *Kasaba: Jurnal Ekonomi Islam* 11, no. 2 (September 24, 2019): 102–27, <https://doi.org/10.32832/kasaba.v11i2.2462>; Sudirman Sudirman, "Government Policy on Zakat and Tax in Indonesia," *AHKAM: Jurnal Ilmu Syariah* 15, no. 1 (February 21, 2019), <https://doi.org/10.15408/ajis.v15i1.2841>.

³⁸Mahmud Ishak, "Kemiskinan Dan Pengaruhnya Terhadap Kejahatan Dalam Perspektif Teologis Dan Sosiologis," *TAHKIM* 9, no. 1 (October 7, 2017), <https://doi.org/10.33477/thk.v9i1.94>.

While Syathibi divides the *maqashid* into three categories: *dharuriyyaat*, *bajjiyyaat*, and *tahsiniyyaat*. *Maqashid al-daruriyyaat* must exist to maintain the benefit of humankind both in this world and in the hereafter. If this is not met, there will be damage with the level of damage caused following the extent to which the *dharuriyyaat* value is not met. *Maqashid al-bajjiyyaat* is to remove distress (*al-haraj wa al-masyaqqah*) from the life of *mukallaf*, which, if not fulfilled, will not cause damage to the public benefit. Examples in this provision are such as the presence of *rukhsah* in worship when traveling or in a state of illness. At the same time, *maqashid tahsiniyyaat* is to perfect the two previous *maqashid*, which include the perfection of Customs and *akhlaq al-karimah*. Such as doing *taharah* (purification) in worship, doing *sunnah* practices, giving alms, and manners in eating and drinking.³⁹

Related to *maqashid*, which is *dharuriyyaat*, Syathibi classifies it into five forms referred to as the five general principles or *kulliyat al-khamsah*. Each of these forms has two divisions, namely in terms of form or care and in terms of 'adam or prevention. These five forms of *maqashid sharia* are as follows:⁴⁰ First, *maqashid Sharia* protects religion. The *maqashid* form of Sharia to protect religion is the right of a person to embrace and believe in religion freely and without interference. An example of this is by praying and paying zakat. It is either a punishment or a punishment for the wicked.

Second, *maqashid Sharia* protects the soul. The form of *maqashid Sharia* to protect the soul is the basis and reason that states that a human should not be hurt, harmed, let alone killed. Such as the right of man to live and the right to obtain food and drink. In terms of prevention is done through *qhisash* and *diyat*. Third, *maqashid Sharia* protects the mind. *Maqashid* form of Sharia to protect the mind or intellect. Based on these provisions, everything that causes loss of mind becomes forbidden, such as drinking alcohol, drugs, etc. Examples of its application in care are carried out by eating and foraging. While in the form of prevention is done by enforcing the law against drunkards. Fourth, *maqashid Sharia* protects property. *Maqashid* Sharia to protect property guarantees that everyone has the right to own property, and taking it falsely from others is prohibited. Whether in the form of theft, corruption, and so on. An example of application in this provision is the ability and right of a person to carry out buying and selling and seeking wealth. At the same time, the form of prevention can be done with the presence of a bit of punishment for thieves. Fifth, *maqashid Sharia* to protect descendants. *Maqashid* sharia, to protect offspring, makes *Zina* forbidden because it can have a negative impact. Biologically, psychologically, economically, socially, *nasab*, inheritance law, etc. Therefore, its preservation is

³⁹Ahmad al-Raysuny, *Nazariyat Al-Maqashid 'inda Al-Imam Syatibi*, 4th ed. (Firginia: Al-Ma'had al-'Alamy li al-Fikr al-Islamy, 1995), 117; Abu Ishaq al Syathiby, *Al Muwaffaqaat Fi Ushul al Syari'ah*, 9–10.

⁴⁰Abu Ishaq al Syathiby, *Al Muwaffaqaat Fi Ushul al Syari'ah*, 7–11.

carried out in the form of marriage. In contrast, prevention is carried out by enforcing the law for people who commit adultery and who accuse others of adultery in the absence of evidence.

Model of Zakat utilization during the Covid-19 pandemic in East Java

Zakat is a potential fiscal instrument in the era of the Covid-19 pandemic. The National Amil Zakat agency noted that the potential for zakat in Indonesia in 2020 was 327.6 trillion rupiahs.⁴¹ Zakat managed professionally can be a source of welfare for the community.⁴² Zakat not only provides support to the weak people in order to survive but makes them economically independent.⁴³ In this regard, the regulation of the National Amil Zakat Agency Number 3 of 2018 states that zakat can be distributed in the form of productive business to achieve public benefit. Based on the National Amil Zakat Agency (BAZNAS) report, zakat, which was successfully collected during the Covid-19 pandemic, is used to empower new *mustahiq* due to economic weakness. Zakat funds are also distributed to reduce the losses of small and micro-entrepreneurs affected during the pandemic.⁴⁴

Assistance for people affected by Covid-19. Baznas East Java launched cash for work program. The program follows the direction of the central Baznas. This program aims to move the economic wheel that stops due to decreasing people's buying interest. One form of this program is the provision of funds for Usaha Mikro Kecil dan Menengah (UMKM), assisted by Baznas, to provide logistic packages for families affected by Covid-19.⁴⁵ The national program of Zakat utilization from Laznas Nurul Hayat is the Bunda Mart program. The main target of this program is to empower women whose husbands died during the Covid-19 pandemic.⁴⁶ The Ministry of Social Affairs noted that more than 11,000 children were orphaned during the Covid-19 pandemic.⁴⁷ This program provides business capital assistance in the form of

⁴¹Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*, 3.

⁴²Maltuf 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>; Isro'iyatul Mubarakah, Irfan Syauqi Beik, and Tony Irawan, "Dampak Zakat terhadap Kemiskinan dan Kesejahteraan Mustahiq (Kasus : BAZNAS Provinsi Jawa Tengah)," *Al-Muzara'ah* 5, no. 1 (2017): 37–50, <https://doi.org/10.29244/jam.5.1.37-50>.

⁴³Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare."

⁴⁴Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*, 4.

⁴⁵Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*.

⁴⁶Indra Hermawan, Interview (Malang, 24 Oktober 2021)

⁴⁷Rahel Narda Chaterine, "Kemensos Catat 11.045 Anak Jadi Yatim Piatu Akibat Covid-19, Risma Dorong Respons Cepat Perlindungan Anak," KOMPAS.com, August 8, 2021, <https://nasional.kompas.com/read/2021/08/08/10404641/kemensos-catat-11045-anak-jadi-yatim-piatu-akibat-covid-19-risma-dorong>.

grants. However, according to Indra Hermawan, assistance is provided in business tools or materials for production. Capital assistance in the form of money is the last alternative. The assistance that has been provided is, for example, a soap-making machine for *mustabiq* assisted because of the high demand during the Covid-19 pandemic.⁴⁸

The program of utilizing zakat funds in the economic sector in Laznas YDSF through the Kelompok Usaha Mandiri (KUM). This program has been running since 2001. During the Covid-19 pandemic, the provision of business capital focused on affected UMKM, such as purchasing processed food for the benefit of families undergoing self-isolation. Through this program, the economy of affected UMKM can run again.⁴⁹ Meanwhile, Laznas BMH Malang distributes zakat funds productively in the form of business capital to *mustabiq* located in assisted villages. Lukman Hakim, Laznas BMH Malang outlets manager, stated that productive zakat is still not evenly distributed. They were considering that the percentage is still small. Utilization of productive zakat is done in Laznas BMH West Java.⁵⁰ For example, rice fields are planted with rice, and then the results are used to meet the needs of students in boarding schools. Residents manage rice fields, but the East Java region has not focused in that direction; still waiting for instructions from Laznas BMH Center. Zakat funds distributed for effective programs are still minimal, Baznas Data shows that in 2019 only 13.5% or about Rp841 billion. Zakat funds distributed to humanitarian and social programs amounted to 36, 9%, da'wah by 25%, Education 19, 3%, and health by 5.2%. Zakat funds are mainly distributed to poor and poor *asnaf* for 66.3%.⁵¹

Second, provide business capital assistance in funds or revolving assets. Baznas East Java synergizes with Baznas Kabupaten/Kota in protecting the poor during the Covid-19 pandemic. One form of this synergy is the Jatim Makmur program. This Program distributes business capital in the form of goats managed by *mustabiq*-based mosque worshipers. However, this asset in the form of goats is not owned individually. The *mustabiq* receives benefits from the management of these assets. Thus, the use of zakat assets becomes wider.⁵² Meanwhile, the utilization of zakat funds in Laznas Nurul Hayat during the pandemic was not much done. In addition to implementing programs that previously existed. One of them is the successful village livestock program. Laznas Nurul Hayat cooperates with the community or boarding schools around the forest in Malang to manage goat livestock. The goats given are not

⁴⁸ Indra Hermawan, Interview (Malang, 24 Oktober 2021)

⁴⁹M. Fandi Bachtiar, Interview (Malang, 29 Oktober 2021)

⁵⁰ Lukman Hakim, Interview (Malang, 28 Oktober 2021)

⁵¹Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*.

⁵²Benny Nur Miftahul Ulum, Interview (Surabaya, 1 November 2021)

owned individually, but the livestock management benefits are given to *mustabiq*, for example, in the form of food packages.⁵³

Productive utilization of zakat funds required exceptional management. Economic programs conducted by Baznas and Laznas need regular assistance and monitoring. If both are not done, zakat funds will be exhausted for daily needs *mustabiq*. As told by Ita Diana, one of the productive zakat *mustabiq* Laznas YDSF Malang. In 2019, Ita received venture capital assistance, but due to debt pressure and daily needs, the capital has not been able to restore the family economy. Until 2020, Ita Diana had the opportunity to attend business management training conducted by Laznas YDSF in collaboration with the Indonesian Islamic Business Forum (IIBF) Malang Raya. Since joining the program, Ita Diana's business finances began to be organized, income began to grow, and she could pay off debts slowly. The monitoring program is also a key; through periodic monitoring, *mustabiq* issues that get Business Capital Assistance can be resolved. When meeting problems such as decreased turnover, *mustabiq* beneficiaries can share business development. As experienced by Ita Diana during the Covid-19 pandemic.⁵⁴

The third is the provision of intellectual capital through educational programs. One of the leading programs of Baznas East Java is Jatim Cerdas covering the cost of education for poor and poor children, tutoring, and school tool assistance. Interestingly, education programs are preferred in several national Amil Zakat institutions (Laznas). Such as laznas Nurul Hayat, Laznas Baitul Mal Hidayatullah, and Laznas YDSF Malang. According to M. Fandi Bachtiar, director of YDSF Malang, *mustabiq* empowerment from the aspect of education has a high value and long-term benefits. Not only that, the change in mindset from *mustabiq* to *muzaki* can only be done through education.⁵⁵ This statement is relevant to the research of Teresia Andriana, which states that one of the roots of poverty in Indonesia is low education and lack of mastery of life skills.⁵⁶ Meanwhile, Laznas Nurul Hayat Malang has an educational scholarship

⁵³ Indra Hermawan, Interview (Malang, 24 Oktober 2021)

⁵⁴ Ita Diana, Interview (Malang, 28 Oktober 2021)

⁵⁵ M. Fandi Bachtiar, Interview (Malang, 29 Oktober 2021)

⁵⁶ Teresia Adriana, "Pengaruh Tingkat Kesehatan, Tingkat Pendidikan, Dan Produktivitas Terhadap Kemiskinan Di Kalimantan," *Jurnal Ekonomi Daerah (JEDA)* 8, no. 2 (November 15, 2019), <https://jurnal.untan.ac.id/index.php/JEDA2/article/view/43796>; Ahmad Juhaidi and Masyithah Umar, "Pernikahan Dini, Pendidikan, Kesehatan Dan Kemiskinan Di Indonesia: Masihkah Berkorelasi?," *Khazanah: Jurnal Studi Islam Dan Humaniora* 18, no. 1 (June 16, 2020): 1–24, <https://doi.org/10.18592/khazanah.v18i1.3585>; Elvira Handayani Jacobus, Paulus Kindangen, and Een N. Walewangko, "Analisis Faktor-Faktor Yang Mempengaruhi Kemiskinan Rumah Tangga Di Sulawesi Utara," *Jurnal Pembangunan Ekonomi Dan Keuangan Daerah* 19, no. 3 (February 24, 2021): 86–103, <https://doi.org/10.35794/jpekd.32744.19.3.2018>; Fitri Andriani Setyowati and Inaya Sari Melati, "Identifikasi Faktor Penyebab Kemiskinan Di Kabupaten Wonosobo Berdasarkan Klasifikasi Perkotaan Dan Perdesaan," *Economic Education Analysis Journal* 9, no. 3 (November 5, 2020): 875–

program for low-income families. Laznas Nurul Hayat also has a boarding school from primary to secondary education. Zakat funds cannot fully support the needs of students who come from families. It can ease the burden on parents. Not only that, Laznas Nurul Hayat will facilitate the students who want to continue to college using zakat funds. The main objective of this program is that *mustabiq* can get better job opportunities to improve the family's economic level.⁵⁷ The education program run by Laznas Baitul Mal Hidayatullah based pesantren. *Mustabiq* children are not only equipped with general sciences but also religious sciences so that they become human beings who have intellectual, emotional, and spiritual intelligence.⁵⁸

Three models of the utilization of zakat above can be done by looking at the level of ability *mustabiq*. For *mustabiq*, a poor *asnaf* who has never had and has business experience, the first way can be an alternative. This group must first meet its basic needs: food, clothing, shelter, education, and health. However, the second way is more suitable for *mustabiq*, who already has business experience. Zakat funds were entrusted to them to be managed. They benefit from zakat assets. If it is considered capable, the asset is channeled to another *mustabiq*. That way, the benefits of zakat funds can be felt by more people. It is possible that *mustabiq*, who has the spirit to be economically independent but has no business experience, can also be facilitated through this model. As for the third model, it is appropriate to use it for *mustabiq* children. Through productive zakat, *mustabiq* can turn into *muzakki* later when his efforts progress and succeed. This is actually what *mustabiq* empowerment means. It does not perpetuate its *mustabiq* status.

Model utilization of Zakat in East Java perspective Maqashid Sharia

The recipient of zakat funds has been described in Q.S. At-Taubah [9]: 60. However, during the Covid-19 pandemic, in addition to focusing on two *asnaf* zakat, namely the poor and poor groups, zakat was distributed to health workers. The Covid-19 pandemic caused a decrease in the level of Family Welfare.⁵⁹ Fulfilling basic needs often causes a person to become entangled in debt and even trigger criminal acts. The poor people receive priority to maintain one's faith.⁶⁰ Poverty can cause a Muslim to become kufr by doing what is

91, <https://doi.org/10.15294/eeaj.v9i3.42413>; Septian Risky Kurniawan and I. Made Suparta, "Pengaruh Tingkat Pendidikan, Pengangguran Dan Upah Minimum Terhadap Tingkat Kemiskinan Di Provinsi Jawa Timur," *JEB17: Jurnal Ekonomi Dan Bisnis* 5, no. 2 (2020), <https://doi.org/10.1234/jeb17.v5i2.5670>.

⁵⁷ Indra Hermawan, Interview (Malang, 24 Oktober 2021)

⁵⁸ Lukman Hakim, Interview (Malang, 28 Oktober 2021)

⁵⁹ "Situasi Kemiskinan Selama Pandemi | The SMERU Research Institute," accessed May 11, 2022, <https://smeru.or.id/id/article-id/situasi-kemiskinan-selama-pandemi>.

⁶⁰ Fauziah, Hafidhuddin, and Tanjung, "Analisis Maqashid Asy-Syariah Dalam Pengelolaan Zakat Oleh Negara."

forbidden by the teachings of Islam.⁶¹ Zakat is a means of poverty alleviation that is relevant to *Maqashid* Sharia.⁶² The use of zakat funds during the Covid-19 pandemic can help affected communities meet their basic needs.⁶³ According to Imam Al-Syathibi, fulfillment of these basic needs to maintain the benefit of humankind both in this world and in the hereafter. If this is not met, there will be damage.⁶⁴

However, according to M. Fandi Bachtiar, director of Laznas YDSF Malang, the provision of assistance to *mustahiq* depends on their religious commitment. For example, in the scholarship program for poor and poor children. If they do not attend the study three times in a row, the scholarship given can be suspended and even revoked. Scholarships will be handed over to other *mustahiq*.⁶⁵ In economic programs, the religious element is also always emphasized. Ita Diana, the recipient of business capital assistance from Laznas YDSF Malang, said that at the time of the survey, feasibility and business monitoring are always asked whether the prospective beneficiary *mustahiq* and family pray, fast, and perform other worship. Laznas YDSF also conducts regular religious coaching. According to Ita Diana, this coaching is beneficial for herself and her family. For example, constantly ashamed if you do not perform obligatory prayers or fast, always complain about all problems to Allah, and foster an attitude of generosity to others even in economically tricky conditions. In practice, Ita Diana often does alms dawn in the form of providing food for the homeless before marketing their merchandise. There is inner satisfaction when distributing the alms.⁶⁶ Laznas Nurul Hayat Malang also carries out the spiritual development of assisted communities. In almost every district in Malang, Laznas Nurul Hayat has a *da'wah* cadre. Laznas Nurul Hayat fosters more than 1,000 teachers who received incentives every month. Meanwhile, religious guidance by Laznas Baitul Mal Hidayatullah is done through pesantren managed by Hidayatullah foundation.

The construction of spiritual qualities must be balanced with one's intellect. Laznas Nurul Hayat, Laznas YDSF Malang, Laznas BMH more focused on the aspect of education. During the Covid-19 pandemic, scholarships have increased. For example, they provide scholarships to orphans

⁶¹Ishak, "Kemiskinan Dan Pengaruhnya Terhadap Kejahatan Dalam Perspektif Teologis Dan Sosiologis."

⁶²Kutbuddin Aibak, "Zakat Dalam Perspektif Maqashid Al-Syariah," *Ahkam: Jurnal Hukum Islam* 3, no. 2 (2015), <https://doi.org/10.21274/ahkam.2015.3.2.199-218>.

⁶³Kadir et al., "Penggunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah."

⁶⁴Usman Betawi, "Maqashid Al-Syariah Sebagai Dasar Hukum Islam Dalam Pandangan Al-Syatibi Dan Jasser Audha," *Jurnal Hukum Responsif* 6, no. 6 (January 21, 2019): 32–43.

⁶⁵ M. Fandi Bachtiar (Malang, 29 Oktober 2021)

⁶⁶ Ita Diana, Interview (Malang, 28 Oktober 2021)

from low-income families affected by Covid-19.⁶⁷ Reason gives a guide to a person to choose between good and evil. Through reason, a person's life can be better because they can access better resources. Zakat is also closely related to guarding one's property. The utilization of zakat can avoid the behavior of taking another people's property falsely, such as cheating, stealing, or robbing. Through productive zakat, *mustabiq* can meet their needs on an ongoing basis.⁶⁸

In general, productive zakat is distributed through business capital as the experience of Baznas East Java, Lazana YDSF, Laznas Nurul, and Laznas Baitul Mal Hidayatullah above. However, the problem is that the status of business capital given to *mustabiq* is a grant or such as a loan. Some Islamic jurists claim that zakat funds are the property of *mustabiq*.⁶⁹ Zakat recipients are entitled to use it according to their needs. So there is no need to return it to Amil. It is based on Q.S. Al-Dzariyat: 19: "and in their possessions, there is a right for the poor who ask and the poor who do not get a share."⁷⁰ However, the distribution of zakat is an area of *muamalah* that is open to opportunities for ijtihad, as long as it is not prohibited in the nash. According to Arif Wibowo, zakat aims to meet the practical needs of *mustabiq* and realize the welfare and independence of *mustabiq* economically in the long term. Therefore, the distribution of zakat through revolving capital can be justified.⁷¹

In a Hadith, the Prophet mentions: "from Salim bin Abdullah bin Umar, from his father, which the Prophet saw. He said, "Give this alms to those who are more in need of me. Then the Prophet (peace and blessings of Allah be upon him) said: take it or give it to others. Indeed, the treasure that comes to you, and you do not aspire and do not ask for it, so take it. And when it does not come to you, do not follow your desires".⁷² Based on the provisions of the Hadith, indeed, zakat can be developed, produced, or given back to another *mustabiq* in need. However, the right of use is entirely given to the recipient of zakat, Umar, whether it will be developed or given again. Of course, according to Moh. Toriquddin, there is no necessity for the recipient of zakat to reverse

⁶⁷ Indra Hermawan, Interview (Malang, 24 Oktober 2021)

⁶⁸ Dwi Putra Jaya and Hurairah Hurairah, "Zakat Produktif Sebagai Modal Usaha Masyarakat (Studi Badan Amil Zakat Kota Bengkulu)," *Al Imarah : Jurnal Pemerintahan Dan Politik Islam* 5, no. 2 (August 11, 2020): 223–52, <https://doi.org/10.29300/imr.v5i2.3492>.

⁶⁹ Juliani Juliani, "Dampak Penyaluran Zakat Produktif Terhadap Pemberdayaan Ekonomi Mustahik (Kajian Pada Lembaga Keuangan Mikro Syariah Baitul Mal Aceh)," *Tadabbur: Jurnal Peradaban Islam* 2, no. 2 (November 10, 2020): 312–32, <https://doi.org/10.22373/tadabbur.v2i2.25>.

⁷⁰ Aibak, "Zakat Dalam Perspektif Maqashid Al-Syariah."

⁷¹ Arif Wibowo, "Distribusi Zakat Dalam Bentuk Penyertaan Modal Bergulir Sebagai Accelerator Kesetaraan Kesejahteraan," *Jurnal Ilmu Manajemen* 12, no. 2 (April 1, 2015): 28–43, <https://doi.org/10.21831/jim.v12i2.11747>.

⁷² Abu Abdillah Muhammad bin Ismail al-Bukhārī, *Jami' al-Shahih al-Bukhārī*, Juz 2 (Istanbul: : Dār al-Tibāah al-Amirah, n.d.), 130.

the zakat he has received. The benefit of must-have can be realized by delaying the distribution of zakat by being productive. Productive distribution is (the purpose) of the prescribed zakat because, in productive zakat, there are benefits in general, although the benefits are specifically delayed.⁷³

Conclusion

The productive management of zakat has several variants, such as the provision of business capital with a grant system, the provision of revolving capital, and the provision of scholarships. The main focus of zakat distribution is the poor. However, it is necessary to assess the program's suitability with the *mustabiq* target. Utilization of zakat productively following the purpose of zakat, namely strengthening and empowering the ability of *mustabiq*. The management of productive zakat has more weight on three things: the care of religion, reason, and wealth. In terms of spiritual care, productive zakat has met the needs of life to carry out religious life more calmly. In terms of Soul Care (*nafs*), zakat can productively maintain reason so that the next generation is born intellectually robust and has a better life skill. Finally, in the care of the property, the management of productive zakat can avoid the behavior of taking other people's property falsely, such as stealing, robbing, or corruption. Then, the revitalization of productive zakat management in the pandemic era has been carried out by zakat institutions, but it has not been maximally programmed and monitored. Therefore, it is necessary to plan effective programs made at the beginning of the year, determine effective programs that vary according to the needs of *mustabiq*, provide intensive assistance to ensure right on target and sustainability, and regularly monitor-evaluation.

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⁷³ Moh Toriquddin, *Pengelolaan zakat produktif: Perspektif maqashid al-syari'ah Ibnu 'Asyur* (Malang: UIN-Maliki Press, 2015), <http://repository.uin-malang.ac.id/1481/>.

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