



AN ANALYSIS OF THE UTILIZATION OF ZAKAH IN CONTROLLING THE COVID-19 PANDEMIC PERSPECTIVE OF MAQASHID SHARIA AT AMIL ZAKAT INSTITUTION IN PAMEKASAN REGENCY

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Abstract: This study aimed to explore the utilization of zakah in handling and controlling the Covid-19 pandemic, which was analyzed through the maqashid sharia approach at the Indonesia Amil Zakah Agency (BAZNAS) and LAZISMU in Pamekasan Regency. This research includes field research using qualitative methods with a qualitative descriptive research approach. The data collection method uses interviews, observation, and documentation. Then the primary and secondary data obtained were analyzed using qualitative data analysis with three processes: data reduction, data presentation, and conclusion. Meanwhile, this study's results conclude that utilizing zakah at the BAZNAS and LAZISMU in Pamekasan Regency is essential in controlling the Covid-19 pandemic in Pamekasan Regency by distributing it to three main sectors. The first is through the health sector, the second is through the economic sector, and the third is through the education sector, both in the form of a consumptive model and in a productive way. Thus, the analysis of the role of its utilization can follow the objectives of the distribution of zakah in worship and economics based on maqashid sharia.

Keywords: *utilization, zakah, maqashid syariah.*

A. Introduction

Since 2020 the world has experienced a disaster that has hampered all sectors due to the emergence of covid-19. This virus can cause death for those who are infected. At this time, May 12, 2021, the map of the distribution of covid-19 in Indonesia is 1,723,596 confirmed, with 95,924 (5.6%) active cases, 1,580,207 (91.7%) recovered, 47,465 died (2.8%) which has the potential for the trend of positive cases to continue to increase. However, every disease must have a cure; this is what is known in Islam. Hence, the Government of Indonesia has provided many breakthroughs and continues to make efforts to fight this deadly disease, starting with free medical expenses, free vaccinations, tax credits, direct cash assistance, and the establishment of a health crisis emergency for the community, followed by the issuance of Large-Scale Social Detention

Orders (PSBB in Indonesian) and Imposition of Restrictions on Community Activities (PPKM in Indonesian) on a micro or small scale.

This strategy aims to continue suppressing the massive spread of Covid-19 and restoring community economic growth in stages due to the emergence of the coronavirus disease-19, which has a simultaneous and significant impact on health and economic aspects. The country's economic growth and the chaotic economic society have experienced a turbulent decline. The workforce was laid off, MSMEs experienced a collapse, and the transportation service business could not rotate as usual.

Therefore, Islamic economics makes Islamic zakah improve the economy and welfare. One such social movement is zakat, part of the Five Pillars of Islam. The government regulates the collection, administration, and distribution of zakah in Law No. 23 of 2011, which now refers to the contents of the law and the role and function of zakah in the Qur'an and Hadith, not only about commitment but also about the monetary value it contains as a solution to poverty. Also, the zakah recipients are regulated in Qur'an verse al-Taubah: 60, given to 8 groups (*ashnaf*) whose interpretation is confirmed by *Hadith, Ijma', and Qiyas*. The urgency of zakah in realizing socio-economic welfare is getting more transparent and more robust because the legal basis has regulated aspects of its collection, management, and distribution. However, in the current Covid-19 pandemic, the collection, management, and distribution of zakah require breakthroughs and efforts to suppress the spread of this coronavirus disease by relying on sources of Islamic law.

In 2020, the Indonesian Ulama Council issued Fatwa Number 23 concerning using Zakah, Infaq, and Sadaqah Funds to Fight the Covid-19 Outbreak and Its Impacts. One of the points of the fatwa is: 1. Using zakat funds to fight the COVID-19 outbreak and its impact, the law can apply to the following *dhawabit*: A. Distribution of Zakah assets directly to Mustahiq with the following conditions: 1) the recipient is included in one of the zakat categories (*ashnaf*): a Muslims who are poor, destitute, *amil*, converts, debt-ridden, *riqab, ibn sabil* and/or *fi-sabilillah*; 2) Funds that will be channeled from zakah can be in the form of cash, groceries, medicines, working capital and those that meet the needs of mustahiq; 3) The use of Zakah funds can be productive, for example, to advance the socio-economic activities of the poor affected by the plague.

Based on the reasons above, that zakah has a significant impact if it is distributed optimally, especially when empowering zakat to mustahiq during the Covid-19 pandemic using the maqashid sharia approach. This condition also looks at the condition of the Indonesian state and society during this pandemic, so there are issues that need to be studied the function of the *amil zakat* institution in controlling Covid-19 deeply; it helps the state suppress and resolve these problems. Thus, this study analyzes the role of the Amil Zakah Institution in Pemekasan Regency in controlling the Covid-19 pandemic and its use in controlling Covid-19 from the perspective of maqashid sharia.

B. The Zakah Management

An organization needs a system to run according to its duties, principles, and functions. In Islamic philanthropic activities by zakah institutions, the management regulated and formed by the system tends to achieve the planned targets and goals. One of the zakah management activities is the utilization of zakah, which means that it can be utilized in effective business forms to control the mustahiq economy.¹

Stimulating public interest in giving Zakah Fitrah to the Amil Zakat Agency requires ongoing socialization with the Muzakki. This way will lead to economic prosperity. The management of zakah by institutions has several benefits: a) mustahiq's income is evenly distributed, b) avoid mistakes in paying zakat, c) right on target to mustahiq zakat, d) it can be managed professionally so that it is beneficial to mustahiq.

The zakat rules above have specific implications for the organization and distribution of zakat income. No one has the right to regulate it, and no one has the right to enjoy it. Zakat is a religious obligation, so the problem of organizing and distributing zakat to heterogeneous religious communities is an exciting topic. The purpose of zakat covers the moral, social, and economic fields. In the moral field, zakat outlines the greed and greed of the rich. The social sector helps eliminate poverty from society. In the economic field, zakat prevents the accumulation of abundant wealth for only a handful of wealthy people and is a mandatory payment by Muslims to the state treasury.²

Referring to the Zakah Administration Law No. 23 of 2011, plans implements, and coordinates activities related to the collection, distribution, and use of Zakat (Article 1). Zakat administration is based on Islamic law, reliability, expediency, fairness, legal certainty, integration, and accountability (Article 2). The objective of zakat management is to increase the effectiveness and efficiency of services in the management of zakat and to increase the benefits of zakat to achieve mutual benefit and poverty alleviation (Article 3). On that basis, three elements are recorded in the administration of zakah: collection, distribution, and use.

The community can help streamline the administration of zakah through zakah institutions formed with the approval of the competent authority, in this case, the minister or officials appointed by the minister. All leadership functions have been described in the Al-Qur'an and Hadith as a guide for Muslims. Zakah administration is also included and regulated in Islamic Sharia. Amil Zakah Institutions (LAZ in Indonesian) established at the national, provincial, and district/city levels are authorized to manage zakah following the provisions of Article 6 of the Zakah Administration Law in collaboration with BAZNAS, which has four functions:

¹ M. Hasan, *Manajemen Zakat: Model Pengelolaan Yang Efektif* (Yogyakarta: Idea Press, 2011).

² Marlina, H Busaini, and Muhammad Irwan, "Pemahaman Zakat Di Kalangan Pengusaha Rumah Makan Di Kota Mataram," *Jurnal Hukum Islam* 17, no. 1 (2018): 1–19.

- a. Planning the collection, distribution, and utilization of zakah;
- b. Implementing the collection, distribution, and utilization of zakah;
- c. Controlling the collection, distribution and utilization of zakah;
- d. Reporting and accountability for the implementation of zakah management.

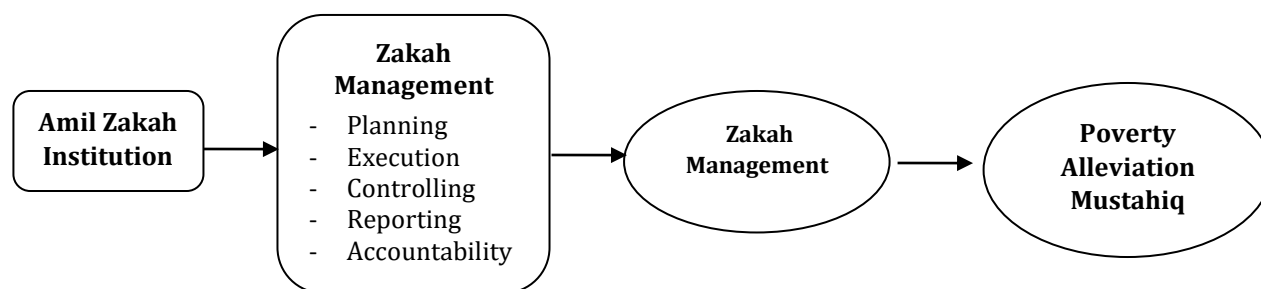


Figure 1. The Scheme of Zakah Management

C. Zakat Utilization Models

Surah At-Taubah verse 60 explains eight Asnaf entitled to zakah: the Poor, the Needy, *Amil*, *Muallaf*, *Riqab*, *Gharimin*, *Fisabilillah* and *Ibnu Sabil*. Therefore, each zakah institution has a program and action plan for distributing the zakah. Meanwhile, the current trend is a model of using zakat to empower the economy of the needy by encouraging them to start their businesses, sometimes in the form of micro, small and medium enterprises. This condition is regulated in the Decree of the Ministry of Religious Affairs of the Republic of Indonesia No. 373 of 2003 in Article 28 Paragraph 2 and Article 29 namely Law no. 38 of 1999 concerning Management of Zakah. In addition, the distribution of zakah is regulated in Articles twenty-five and twenty-six of Law No. 23 of 2011. Article 225 states that zakah must be distributed to the Mustahiq according to Islamic law. Meanwhile, article 26 explains that the distribution is based on a priority scale that follows the principles of equality, justice, and territoriality.

On the other hand, ZIS funds can be divided into two types of activities: consumption and production. These two activities align with the development and needs of Mustahiq in using Zakah funds which still depend on the Al Quran, Hadith, Ijma and Qiyas. Observing these two definitions of distribution, the distribution of zakah is consumptive, namely a form of assistance (distribution) for short-term activities that are used in the short term, such as health care, education, social welfare (natural disasters), and others. Meanwhile, according to Syafi'i Antonio, productive finance is finance aimed at meeting production needs broadly: increasing business activities and production, trade and investment.³

³ Muhammad Syafi'i Antonio, *Bank Syariah Dari Teori Ke Praktik* (Jakarta: Gema Insani, 2011).

The productive utilization of zakat for Mustahiq is a form of work to develop their skills to solve their economic problems through using zakat funds. This reality can make success encourage the creation of strength to manage independently according to their abilities. However, in the last decade, the Covid-19 pandemic has become a serious problem that requires a solution that requires an allocation of Zakat funds to overcome the current problem without leaving the contents of the eight asnaf. If the eight asnaf are understood textually, then the purpose of zakat will not be achieved, only charity. Because there are asnaf that cannot be implemented in the current conditions: riqab, which means a Muslim slave who is promised to be free from their masters, as well as fuqara', Masakin and gharimin.⁴

Zakah administration with a revolving fund system is a zakah administration system that provides Mustahiq zakah funds through qardhul hasan financing. After that, Mustahiq returns the loan funds to the amil zakat institution according to the initial agreement, which can be part or all. This zakat management system is managed in rotation from one Mustahiq to another. This model aims to achieve the benefits of zakah funds in income distribution.⁵

Besides, the zakah management with the Kind system is carried out through zakah money, collected and distributed to Mustahiq, or not as money or certificates but as means of production needed by Mustahiq, especially the fuqara and cooks who want to produce. Therefore, sometimes they start a business or expand it for those with commercial land.

On the other side, Islam regulates all the needs of its adherents based on the Qur'an and Hadith while maintaining to achieve the aims and objectives of life for the benefit. The stipulated law contains maqashid with its benefits. Al Syatibi divides maqashid sharia into two: qashdu syari' and qashdumukallaf. Furthermore, he divided qashdu al syari' into four types: a) qashdu al syari'i wadh'i al sharia, b) qashdu al syari' fi wadh'I al sharia li al ifham, c) qashdu al syari' fi wadh'i al sharia li al taklif bi muqtadhaha, and d) qashdu al syari' fi dukhuli al mukallaf tahta ahkami al syariah.⁶ After that, the distribution of qashdu almukallaf Al Syatibi did not mention the distribution.

From the concept of maslahah, the concept of maqasid sharia was developed. In all processes of determining Islamic law, priority must be given priority (tahqîq masalih al-'ibâd fî dunyâhum wa ukhrâhum). This concept is used in the modern Islamic era as a framework for thinking and acting in Islamic movements. Auda is a scholar who recently

⁴ Nedi Hendri and Suyanto Suyanto, "Analisis Model-Model Pendayagunaan Dana Zakat Dalam Pemberdayaan Masyarakat Miskin Kota Di Provinsi Lampung," *Akuisisi* 11, no. 2 (2022): 63–73, <http://fe.ummetro.ac.id/ejournal/index.php/JA/article/view/25>.

⁵ Shulhan Zainul Afkar, "Potensi Ekonomi Dalam Zakat Dan Wakaf Saham Di Indonesisa," *Istinbath* 19, no. 2 (2021): 399–414, <https://doi.org/10.20414/ijhi.v19i2.275>.

⁶ Abu Ishaq Al-Syatibi, *Al-Muwafaqat Fi Ushuli Al-Syariah* (Beirut: Dar Al-Kotob Alilmiyah, 2004).

constructed Maqashid al-Syariah with a systematic approach. The structure of Auda's legal thinking is based on system theory. According to Auda, the sustainability of Islamic law depends on the interaction of Islamic law as a subsystem in the total system that contains it (supersystem). Therefore, Islamic law is based on cognitive characteristics (al-idrâkiyyah), totality (al-kulliyyah), openness (al-infitâhiyyah), network hierarchy (al-harakiyyah almu'tamadah tabadduliyyan), multidimensional (ta'addud al-ab 'ad) and suitability (al-maqasidiyyah). Abdullah reiterated that a researcher must analyze his field by integrating other disciplines and being aware of their interrelationships. Here is the news; a dialogue between reality and the other. In Islamic economics, Sahroni, Salahuddin, Kamali, and Chapra try to integrate maqâsid al-shariah studies in the context of the system that encompasses the existence and development of Islamic economics.⁷

As for qashdu al syari'i wadh'i al sharia (god's goal of placing sharia) by al Syatibi divided into three degrees of human needs dharuriyat, hajiyat, and tahsiniyat. Where dharuriyat needs five aspects must be guarded: hifdz al-din (safeguarding religion), hifdz al nafs (safeguarding the soul), hifdz al aql (safeguarding the mind), hifdz al-mal (safeguarding property) and hifdz al nasl (safeguarding offspring).

Dzaruriyat is all basic needs and must be met to sustain life. Dzaruriyat exists to ensure the benefit of the world and the hereafter because if there is none, harm will follow. Imam al Syatibi then divided the maqashid sharia dzauriyat (al dzaruriyah al khomsah) into five: protection of religion, protection of life, protection of children, protection of property, and protection of human souls.⁸

The hajiyat is to make al dzaruriyat al khomsah (the five elements of dzaruriyat) better, even though if these needs are not met, it will not threaten the benefit of the soul. At the same time, tahsiniyat is to perfect the two maqashid (dzaruriyat and hajiyat), which include customs and morals.

D. Method

This research uses a qualitative method with the nature of qualitative descriptive research through a case study approach carried out intensively, in detail, and in-depth towards an organization, institution, or specific symptoms. This approach will reveal the phenomenon or reality at the Pamekasan Regency Amil Zakah Institution regarding the

⁷ Ihsan Rois and Muh. Salahuddin, "DSN-MUI Economic Fatwa in Indonesia's Socio-Economic System (Maqashid Shariah Analysis System Approach)," *Istinbáth Jurnal Hukum Dan Ekonomi Islam* 20, no. 1 (2021): 91–106.

⁸ Udin Supriadi et al., "Conceptual Analysis of Maqâshid Syari'Ah Abdul Athî and the Implications in Responding To the Social Phenomenon of Ta'Arruf Online," *Istinbath* 20, no. 2 (2021): 386–410.

analysis of zakah empowerment in controlling the Covid-19 pandemic from the perspective of maqashid sharia using literature and in-depth interviews.⁹

The data collection method uses interviews, observation, and documentation from two zakah institutions: Baznas and Lazismu in Pamekasan Regency. Interviews were conducted with the leadership of Baznas, the chief of staff for administration and reporting, and the chairman and executive manager of Lazismu in Pamekasan Regency. After that, the primary data (interviews, observations, and documentation) and secondary (journals, Baznas, and Lazismu websites) obtained were analyzed, simplified, and discarded, which were not needed in this study to produce appropriate information. Furthermore, presenting data in graphs, tables, images, and text after the data is analyzed makes it easier to conclude.

E. Result and Discussion

There have been many previous studies that have discussed and reviewed the utilization of zakah, including research conducted by Ibrahim Jihanullah Munandar, Ikhwan Hamdani, Sofian Muhlisin entitled "An Analysis of Productive Zakah Fund Utilization in Mustahik Economic Development at Baznas Bogor Regency" in 2022 which concluded that the management of productive Zakat funds at BAZNAS Bogor Regency follows the Sharia provisions and applicable laws and regulations. As a Zakah Management Institution, BAZNAS Bogor Regency has performed its duties quite well because running the program and distributing Zakah funds according to program segmentation is a good practice. Meantime, Mustahiq also experienced an increase in income after receiving funds; the help of capital caused it, and the number of goods sold or produced could be increased. Besides, Mustahiq was also trained to publish and practice sincerity in doing business.¹⁰ In other research, Al Mutakem investigated "The Influence of Productive Zakat Utilization and Business Development on Mustahiq Income at Baznaz Dumai City." That study concluded that the utilization of productive zakat at BAZNAS Dumai City was on average because some respondents did not feel the benefits of utilizing productive zakahs, such as skills in business management, development and development, and others. To get maximum productive zakah results, it is also necessary to guide Mustahiq. Mustahiq training at BAZNAS Dumai City is intermediate level. Simultaneously the utilization and coaching of Mustahiq contributed to Mustahiq's income by 87.5%, and 12.5% was influenced by other factors.¹¹

⁹ Eko Agustinova, *Memahami Metode Penelitian Kualitatif Teori & Praktik* (Yogyakarta: Calpulis, 2015).h. 90

¹⁰ Sofian Muhlisin Ibrahim Jihanullah Munandar, Ikhwan Hamdani, "ANALISIS PENDAYAGUNAAN DANA ZAKAT PRODUKTIF DALAM PENGEMBANGAN EKONOMI MUSTAHIK DI BAZNAS KABUPATEN BOGOR," *Jurnal AKRAB JUARA* 7 No 3, no. Agustus 2022 (2022): 327–37.

¹¹ Al Mutakem, "Pengaruh Pendayagunaan Zakat Produktif Dan Pembinaan Usaha Terhadap Pendapatan Mustahiq Di Baznaz Kota Dumai," *Tafidu Jurnal* Vol.1 No.4, no. 4 (2022): 302–12.

However, this research focuses on analyzing the utilization of zakat in controlling the Covid-19 pandemic in terms of maqashid sharia in two zakat institutions in Pamekasan Regency: BAZNAS Pamekasan Regency and LAZISMU Pamekasan Regency. So by looking at the standing position, this research has its advantages over several previous studies that have been carried out, namely in terms of the actuality of the issue when the Covid-19 epidemic spread throughout Indonesia and what is the role of zakat institutions to participate in controlling the pandemic as well as analysis from the perspective of maqashid sharia.

1. The Analysis of the Role of BAZNAS at Pamekasan Regency in Controlling the Covid-19 Pandemic

Corona Virus Disease 19 (Covid-19) hit almost the whole of the earth, so this case requires ulemas to ijtihad (individual interpretation and judgment) in managing Islamic philanthropic assets. Therefore, the ulemas can take part in resolving the problem. Finally, in 2020, the fatwa (instructions) of the Indonesian Ulema Council number: 23 of 2020 concerning utilizing Zakah, Infaq, and Sadaqah Assets to Fight the Covid-19 Outbreak and Its Impacts. This fatwa is a support and reference for Islamic charities to channel ziswaf funds to fight Covid-19.¹² Based on the fatwa, at Baznas of Pamekasan Regency distributes to the needs of communities affected by the Covid-19 pandemic, which are quoted from donors and support from the East Java Baznas. The funds disbursed are 500,000,000 million rupiahs to the three sectors, where the majority is directed to the health sector.

Meanwhile, BAZNAS has synergized with the Indonesian Mosque Council in distributing hand sanitizers and medical devices needed to handle Covid-19 by prioritizing masalah 'ammah to protect dharuriyat, hajiyat, and tahsiniyat. Various programs are distributed to Mustahiq, starting from controlling activities from health, socioeconomic, and education. Thus, it can impact Mustahiq to survival because the target Mustahiq who gets this assistance is prioritizing and looking for those who need it, sometimes through amil directly or third parties.

As for management, it has been open and transparent so that BAZNAS continues to educate the public through websites, pamphlets, social media, and directly (individuals). The plan is to form a UPZ and socialize the community, especially Baznas partners, Kab. Pamekasan to channel his wealth to Baznas. Then do the mapping of the Mustahiq in Kab. Pamekasan is right on target for those who need it.

Also, BAZNAS has carried out its roles and functions starting from planning, implementing, and controlling Covid-19 as regulated by the Republic of Indonesia's

¹² Irfandi EZ and Nurul Maisyal, "Pendayagunaan Zakat Untuk Penanggulangan Pandemi Covid-19 Perspektif Filsafat Hukum Islam," *Al - Muamalat: Jurnal Hukum Dan Ekonomi Syariah* 5, no. 1 (2020): 1-26, <https://doi.org/10.32505/muamalat.v5i1.1849>.

National Amil Zakah Agency Number 3 of 2018 Concerning Distribution and Utilization of Zakah Chapter II Article 5. These efforts have been made to assist the government in solving the problem of the coronavirus disease that has hit Indonesia, especially in Pamekasan Regency. In addition, this way is to help carry out economic recovery affected by Covid-19 by empowering the economy through the productive sector, namely providing business capital for business actors in Pamekasan Regency. Therefore, this condition supports Mustahiq's income, which has significantly decreased during the pandemic. Thus, the role of Baznas Pamekasan Regency, under the control of Covid-19, is engaged in consumptive and productive utilization.

Table 1. The Forms of Utilization (Utilization) in Controlling Covid-19 at Baznas Pamekasan Regency

Consumptive		Kinds of the Assistance	Benefit Recipients	Productive	Kinds of the Assistance	Benefit Recipients
The Field of Health	Giving the Hand sanitizer	Transportation Distribution Sanitizer	Mustahiq Randomly			
	Giving the Mask	6.500 Masks	6.500 Mustahiqs			
The Field of Socio-Economic				Venture Capital	Money 1.500.000 Rupiahs	31 Mustahiqs
				Animal Productive	2 Goats and cages / 5 Million	19 Mustahiqs
	Provision of Food Packages	1.680 Provision of Food Packages	1.680 Mustahiqs			
	Donations for Dhuafa and the Elderly	350.000 Rupiahs	184 Mustahiqs			
	Home Surgery	Home	3 Mustahiqs			
	Donations for orphans	200.000 Rupiahs	91 Recipients			
The Field of Education	Islamic Student Scholarship	Education Fund	-			
	Poor Scholarship /Yatama	Education Fund	184 Mustahiqs			
	The Welfare of the Koran Teacher/Madin	Welfare Money 750.000 Rupiahs	43 Mustahiqs			

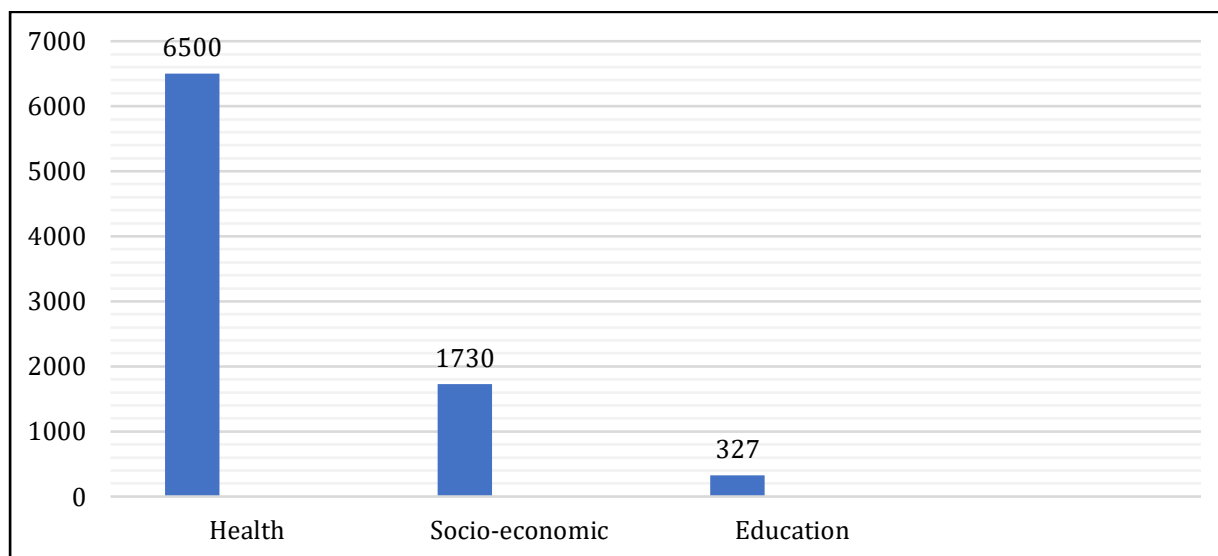


Figure 2. Diagram of Zakat Utilization in Controlling the Covid-19 Pandemic at Baznas Pamekasan Regency

From the diagram above, it can be illustrated that the allocation of Mustahiqs for the health sector and its distribution is more significant than for the socio-economic and education sectors because the main focus of distribution is the community's need for masks which are crucial for the prevention and control of the Covid-19 pandemic in Pamekasan Regency.

2. Analysis of the Role of LAZISMU Pamekasan Regency in Controlling the Covid-19 Pandemic

The Lazismu in Pamekasan Regency has carried out a movement by carrying out charitable programs: the economic, educational, and health aspects for Mustahiq. Also, Lazismu distributes directly and indirectly to Mustahiq those who are consumptive and productive. This way is where Lazismu plays a role in dealing with the Covid-19 pandemic by assisting people affected by Covid-19. Based on these two varied assistance, Lazismu hopes that the community can be controlled from being affected by the Covid-19 pandemic so that they can go through difficult times threatening the needs of dharuriyat, hajiyyat, and tahsiniyat.

In the socio-economic field, Lazismu distributes productive assistance as business capital for Mustahiq affected by Covid-19 to boost economic recovery and sustain life and help Mustahiq get out of the downturn zone of his business. Based on these conditions, expanding activities in carrying out its role also assist the government in controlling Covid-19 to restore the country's and community's economy, which has slumped due to the Covid-19 pandemic. The amount of funds disbursed by Lazismu during the pandemic in 2020 was Rp. 378,335,340, and in 2021 that is Rp. 427,126,808 to the three sectors above.

Table 2. The Forms of Utilization (Utilization) in Control of Covid-19 in Lazismu Pamekasan Regency

Consumptive		Kinds of the Assistance	Benefit Recipients	Product ive	Kinds of the Assistance	Benefit Recipients
The Field of Health	Medication Assistance	260 Supplements	260 Mustahiqs			
The Field of Socio-Economic				Venture Capital	Money	5 Mustahiqs
	Gift for <i>Duafa'</i>	Food Packages	185 Mustahiqs			
	Sacrificial Animals	1 Cow	Random Recipients in the form of packaging (minimum 50 recipients)			
	Donations with the Regent and the Police	Money and Groceries	260 Mustahiqs			
	Donations for orphans	Package + Cash	20 Mustahiqs			
	Iftar with Orphans and <i>Dhuafa'</i>	Iftar and Donations Menu	50 Mustahiqs			
	Orphan Blessing Friday	Every Jum'at 200.000 Rupiahs	150 Mustahiqs (orphans and pedicab drivers)			
The Field of Education	Spread the Quran for <i>Hafidz</i>	Al Qur'an	100 Mustahiqs			
	Education Scholarships	Education Fund	Education Fee			
	<i>Muballigh</i> Empowerment	<i>Da'i</i> Cadre Training	Training			

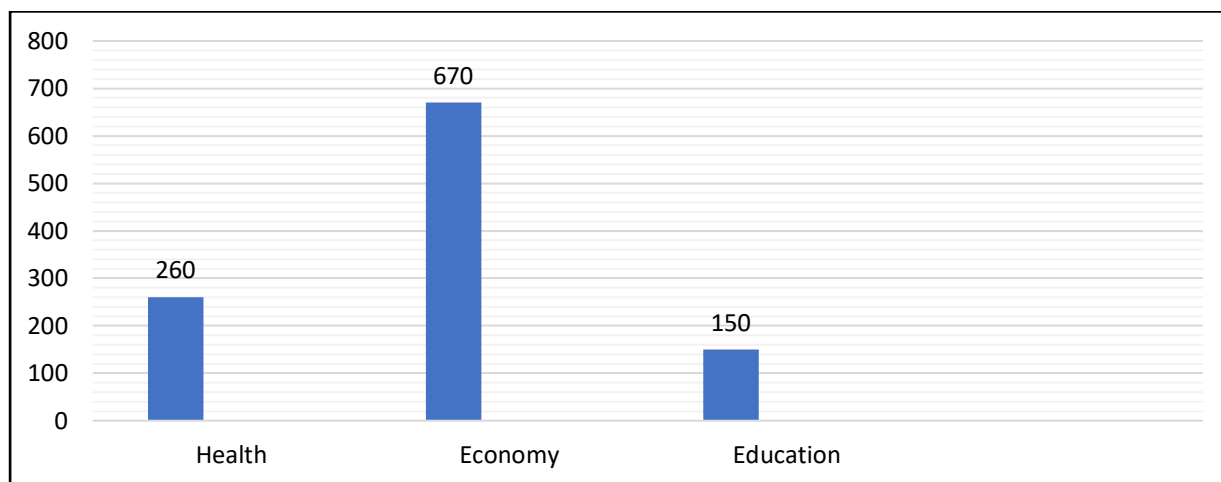


Figure 3. Diagram of Zakat Utilization in Controlling the Covid-19 Pandemic in Lazismu Pamekasan Regency

Table 3. The Categorization of Consumptive and Productive Utilization in Baznas and Lazismu Pamekasan Regency

Productive	Productive Traditionalists	Economy	Productive Animals
	Creative Productive	Economy	Venture capital
Consumptive	Traditionalist Consumer	Health	Mask
		Economy	Food Packages
	Creative Consumer	Education	Education Scholarship
		<i>Da'wah</i>	<i>Da'i Training</i>

Source: Processed by the author

Table 4. The role of Baznas and Lazismu in Pamekasan Regency to Control the Covid-19 Pandemic

The role of Baznas Kab. Pamekasan and Lazismu in Pamekasan Regency During the Covid-19 Pandemic
Fulfilling the Needs of Dharuriyat (Safeguarding Religion, Soul, Intellect, Wealth and Offspring), Hajiyyat and Tahsiniyat of the Community
Maintaining the Continuity of the Life of Communities Affected by the Pandemic
Assisting the Government in Fighting Covid-19
<i>Intermediary Between Giver To Recipient</i>
Helping the Government Manage Zakat
Alleviating Poverty
Economic Recovery

3. The Utilization of Zakat in Controlling the Covid-19 Pandemic Perspective of Maqashid Syariah at BAZNAS and LAZISMU in Pamekasan Regency

The Regulation of the Republic of Indonesia's National Amil Zakah Agency Number 3 of 2018 Concerning the Distribution and Utilization of Zakah Chapter II Article 4 states (1) Zakah distribution is carried out in the fields of a. education; b. health; c. humanity; and d. da'wah and advocacy. (2) The distribution of Zakah in education, as referred to in paragraph (1) letter a, can be given in the form of education costs, either directly or indirectly. (3) The distribution of Zakah in the health sector, as referred to in paragraph (1) letter b, can be given as curative treatment. (4) The distribution of Zakah in the humanitarian field, as referred to in paragraph (1) letter c, can be given in the form of handling victims of natural disasters, accident victims, victims of persecution, and victims of other humanitarian tragedies. (5) The distribution of Zakah in the field of da'wah and advocacy, as referred to in paragraph (1) letter d, can be given as assistance to preachers, construction of houses of worship for Muslims, and other assistance that assists da'wah and advocacy activities.¹³

In addition, Fatwa No. 23 of 2020, concerning the Use of Zakah, Infaq, and Sadaqah Measures to Combat the Covid-19 Outbreak and its Impacts, was issued on the 22nd of Sha'ban 1442 H, one of which is related to Covid-19. The epidemic and its related impacts are all efforts aimed at preventing the spread of Covid-19, treating and treating Covid-19 victims, reducing the death rate, limiting transmission and spread of the disease so that the epidemic does not spread to other areas and helping to overcome the suffering of Muslims suffering from Covid-19. Zakah in Islam is a portion of wealth that Muslims give to those entitled to receive it under the Name of Allah in the hope of receiving blessings, purification of the soul, and development of many virtues.¹⁴

Based on the fatwa, using Zakah, infaq, and shadaqah funds carried out at Baznas and Laznas Pamekasan Regency takes two forms: productively and consumptively. Meanwhile, the utilization of these two forms by paying attention to the needs of Mustahiq is packaged with direct and indirect assistance—utilization of consumptive zakat at Baznas and Laznas in Pamekasan Regency takes the form of traditionalist and creative consumptive—traditional consumptive where Baznas and Laznas in Pamekasan Regency directly utilize Zakah by Mustahiq in fulfilling daily needs, such as providing basic food packages for the creative consumptive given to Mustahiq, manifested in the form of goods in the consumptive category, such as education scholarships for the poor people, Yatama scholarships, and school equipment.

¹³ Badan Amil Zakat Nasional, "Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 Tentang Pendistribusian Dan Pendayagunaan Zakat," *Perbaznas No. 3 Tahun 2018*, 2018, h. 14.

¹⁴ Imam Muchlas, *Tafsir Maudhu'i, Mimbar Pembangunan Agama* (Jawa Timur: Kementerian Agama, 1997). h.28

The usable form is divided into two categories: traditional productive and creatively productive—the form of utilization of traditional productive where Baznas in Pamekasan Regency provides goods through goats and cages, creating jobs for Mustahiq. On the other hand, the creative productivity realized in business capital increases the capital of business actors affected by Covid-19 for economic recovery. Besides, the Baznas and Laznas in Pamekasan Regency carried out the form of distribution. Pamekasan is one of them by providing business capital for free without asking for profit sharing from its business. Apart from that, it also empowers livestock or so-called productive animals. If the management analyzes this, it also includes the in-kind system where Baznas in Pamekasan Regency provide animals and cages to start a Mustahiq business.

Zakah in the Islamic economy as an aid to strengthen the economic sector affects the economic empowerment of those who have stored profit value in it. Welfare is the primary goal of making everything obligatory for Muslims. In other words, the benefit is the goal of Maqashid Syariah, which is to bring benefit and prevent or avoid harm. According to al Syatibi, Sharia aims to create human welfare in the world and the hereafter, or laws established for the welfare of servants.¹⁵

The discussion of qashdu al syari'i wadh'i al sharia (God's goal of establishing sharia) by al Syatibi *maslahah* is divided into three degrees of human needs: dharuriyat, hajiyat, and tahsiniyat. Where dharuriyat needs five aspects must be guarded, namely hifdz al-din (safeguarding religion), hifdz al nafs (safeguarding the soul), hifdz al aql (safeguarding the mind), hifdz al-mal (safeguarding property) and hifdz al nasl (safeguarding offspring). The need for dharuriyat must exist to maintain human life's continuity (existence). The need for hajiyat is needed in human life but needs to reach the dharuriyat level. While tahsiniyat as a complement and beautify the needs of human life. Based on this need, the *maslahah* contained in every shari'a issued in the shari'a is one thing that is certain and leads to a more meaningful life.

The law of the obligation of zakat, prescribed for humans, contains *maslahah* values whose purpose, apart from the value of worship, also has socio-economic values. Besides, the use of funds quoted by Baznas and Lazismu in Pamekasan Regency, the *maqashid sharia* perspective is as follows: First, in terms of the dharuriyat aspect of the utilization of zakat distributed to Mustahiq by maintaining the five aspects of *maslahah* that must be maintained (*dharuriyat al khomsah*), namely hifdz al-din (guarding religion), hifdz al nafs (guarding the soul), hifdz al-mal (safeguarding wealth), hifdz al nasl (protecting offspring) and hifdz al aql (guarding the mind). This way is practiced by meeting the needs of dharuriyat Mustahiq by Baznas and Lazismu in Pamekasan Regency is divided into health, economic, and educational aspects.

¹⁵ Muhammad Thalchah Hasan, *Islam Dalam Perspektif Sosial Budaya* (Jakarta: Galasa Nusantara, 1987). h.19

The first *Dharuriyat al khomsah is hifdz al-din* (safeguarding religion) which is applied by providing funds in the form of goods, money, and others to Mustahiq. It is an implementation of the pillars of Islam. Implementing these pillars of Islam is to pay Zakah, equivalent to taklif (commands), to perform prayers. Fulfilling the mustahiq's needs for clothing, food, and boards helps sustain his life and helps maintain religion (hifdz al-din). The Mustahiq is assisted in their lives with the assistance funds provided because they are affected by Covid-19, which could cause them to lose their jobs and lack daily necessities so that they can carry out religious worship solemnly; their faith remains even increasing. As the Prophet SAW (May Allah honor him and grant him peace) said *كَادَ الْفَقْرُ أَنْ يَكُونَ كُفْرًا* (*poverty drives one to disbelief*) that poverty could cause a person to act in disbelief and seek wrong paths because his heart and mind have been defeated by disbelief. Hence, in the aspect of hifdz al-din, using zakat funds has helped strengthen the Mustahiq religion, avoid disbelief, and continue to worship Allah SWT with fervent and *istiqamah*.

The second *Dharuriyat al khomsah is hifdz al nafs* (guarding the soul), meaning that the orientation of Zakah is to be able to protect and care for the souls of Mustahiq. It means that Zakah provides justice between the rich and the poor, especially during the pandemic affected by Covid-19. Also, utilization in health, economy, and education for Mustahiq to provide justice, preserve the mustahiq's soul and maintain the continuity of the mustahiq's life from being affected by co-19. This condition will significantly impact the difference between the rich and the poor.¹⁶ Baznas and Lazismu in Pamekasan Regency give every item, money, and others. Pamekasan distributed will be an oasis and new strength for Mustahiq affected by Covid-19. The distributed masks and hand sanitizers eliminated the worry of contracting the coronavirus disease-19. Another health program organized to control Covid-19 is an effort to avoid the ferocity of the epidemic to help the souls of Mustahiq, likewise, with the help of health medicine with 260 supplements that have helped keep the Mustahiq's souls and the covid-19 outbreak.

After that, the third *Dharuriyat al khomsah is hifdz al-mal* (safeguarding property). Protecting property in life is an important matter, and preserving life to meet daily needs. The pattern of life is alternating and uncertain, so humans must continue ensuring a decent life by seeking and maintaining wealth. Meanwhile, Baznas and Laznas in Pamekasan Regency have assisted people affected by Covid-19, especially those who need their basic needs: clothing, food, and shelter. The program for channeling traditional and creative consumptive and productive assistance has provided solutions for the community to survive during the Covid-19 pandemic. This condition is realized with the help of business capital, productive animals, essential food assistance, money, and others.

¹⁶ Kutbuddin 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>.

Furthermore, the fourth *Dharuriyat al khomsah is hifdz al nasl* (guarding offspring), which includes essential household responsibilities. The emergence of Covid-19 has claimed many lives, starting from family, friends, teachers, students, close and distant relatives, children, wives, and husbands. This virus outbreak has indeed killed many lives, sooner or later. In preventing and controlling the virus's rapid spread, Baznas and Laznas in Pamekasan Regency have contributed to controlling it by utilizing zakat funds to the community in the form of services (providing transportation when distributing hand-sanitizers), goods (consumptive and productive forms) and money (cash) during the Covid-19 pandemic. When analyzed from its utilization, Baznas and Laznas Pamekasan Regency have attempted to carry out the functions and roles of zakah, infaq, and sadaqah to the hifdz al nasl aspect (safeguarding offspring). The program being implemented has targeted every Mustahiq who needs help during the Covid-19 pandemic.

The fifth *Dharuriyat al khomsah is hifdz al aql* (safeguarding the mind), has also been achieved by Baznas and Lazismu in Pamekasan Regency by utilizing zakah, infaq, and sadaqah funds through scholarship programs for education for the poor, Yatama scholarship, and training specifically for preachers in Pamekasan Regency during the Covid-19 pandemic. The reason is an essential element in the human body and becomes the strength of the mindset in formulating and deciding something. Therefore, hifdz al aql (guarding the mind) needs to be considered by Baznas and Lazismu in Pamekasan Regency, in this case, carries out activities to utilize (utilize) zakah, infaq and sadaqah in the field of education, which has reached maqashid sharia in the fifth *Dharuriyat al khomsah* aspect, namely hifdz al aql (safeguarding the mind).

Furthermore, when analyzing the utilization (empowerment) of zakah in Baznas and Lazismu at Pamekasan Regency in controlling Covid-19 on the hajiyat aspect, which is a fundamental need also if the dharuriyat requirements have been implemented and meeting the hajiyat needs aims to make the five elements (Guarding Religion, Soul, Intellect, Wealth and Offspring) even better. If the need has yet to be met, it does not threaten one's safety but will experience difficulties. So the empowerment programs that have been carried out to eliminate difficulties and narrowness that impact life's difficulties have also reached the perfection of hajiyat Mustahiq. This condition is accomplished through traditional consumptive assistance programs in providing groceries and breaking the fast for people in need, orphans, and the poor, which the two philanthropic institutions have carried out.

However, the achievements of masalah maqashid syariah in the distribution of zakah funds for controlling Covid-19 at the degree of tahsiniyat have also been fulfilled. Conversely, the roles, functions, and benefits of the amil zakah institution program given to Mustahiq meet the needs of dharuriyat, hajiyat, and tahsiniyat, especially when the focus is on controlling a deadly virus outbreak and becoming a global problem. The tahsiniyat aspect is a complementary need after fulfilling dharuriyat and hajiyat. In

terms of meeting community needs, such as administering vitamins (supplements), hand sanitizers, empowering preachers (*da'i*) to adhere to health protocols that are continuously carried out by the two agencies, both online (website and social media) and offline (banners, pamphlets), and others) to the public.

Table 5. An Analysis of Zakat Utilization (Utilization) in Controlling the Covid-19 Pandemic from the Perspective of Maqashid Syariah at Baznas in Pamekasan Regency

Maqashid Syariah					Description		
<i>Dharuriyat</i>					<i>Hajiyat</i>	<i>Tahsiniyat</i>	Utilization in controlling Covid-19 According to the Sharia Perspective Fulfilled
<i>Hifdz Al Din</i>	<i>Hifdz Al Nafs</i>	<i>Hifdz Al Aqql</i>	<i>Hifdz Al Mal</i>	<i>Hifdz Al Nasl</i>			
✓	✓	✓	✓	✓	✓	✓	

Table 6. An Analysis of Zakah Utilization in Controlling the Covid-19 Pandemic Perspective of *Maqashid Syariah* Lazismu in Pamekasan Regency

Maqashid Syariah					Description		
<i>Dharuriyat</i>					<i>Hajiyat</i>	<i>Tahsiniyat</i>	Utilization in controlling Covid-19 According to the Sharia Perspective Fulfilled
<i>Hifdz Al Din</i>	<i>Hifdz Al Nafs</i>	<i>Hifdz Al Aqql</i>	<i>Hifdz Al Mal</i>	<i>Hifdz Al Nasl</i>			
✓	✓	✓	✓	✓	✓	✓	

Table 7. The Characteristics and Determination of Beneficiary Mustahiq

Mustahiq		Mustahiq Determination	
Baznas in Pamekasan Regency	Lazismu Pamekasan Regency	Baznas Pamekasan Regency	Lazismu Pamekasan Regency
Needy	Needy	Directly and Indirectly	Directly and Indirectly
Poor	Poor		
<i>Fi Sabilillah</i>	<i>Fi Sabilillah</i>		
<i>Amil</i>	<i>Amil</i>		

* Direct: Management / Amil seeks and visits Mustahiq directly.

* Indirect: Managers/Amil find Mustahiq do not come directly and look for it themselves but obtain it from donors, community leaders, and ulamas.

F. Conclusion

Zakah is an Islamic financial instrument that contains elements of worship and economics. *Zakah*'s duties and roles have boosted the community's economy, especially during the current Covid-19 pandemic. Meanwhile, utilization has been going on sometimes in the form of productive and consumptive. Hence, Baznas and Lazismu in Pamekasan Regency, as the holders of the mandate for community funds in the form of philanthropy, have prioritized *Mustahiq* (recipients) affected by Covid-19. The efforts made are the actualization of its role and function in helping the needs of the people in Pamekasan Regency. During the pandemic, the two Islamic philanthropic institutions contributed by distributing to the health, economic, and education sectors with excellent programs created. The distribution to these three sectors is the needs of *Mustahiq* affected by Covid-19 to maintain the continuity of their lives, which are threatened by the virus. Looking at these three sectors, the efforts of Baznas and Lazismu of Pamekasan Regency by prioritizing *masalah* in the stipulation of *zakah* have reached *maqashid sharia*: meeting the needs of *dharuriyat* (safeguarding religion, soul, intellect, property and offspring), *hajiyat* and *tahsiniyat*. Therefore, the roles and functions of *zakah*'s collection, distribution, and utilization have been carried out well and even received appreciation from *Mustahiq* because the program's targets have targeted *Mustahiq* who need it.

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