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# DINIKA

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# DINIKA

Academic Journal of Islamic Studies

## Table of Contents

<i>Indonesian Muslims' Reception toward Wirid, Zikir and Shalawat during Covid-19 Outbreak; A Mediated Living Hadith</i>	
<b>Subkhani Kusuma Dewi, M. Johan Nasrul Huda</b>	135
<i>Responses to Pandemic Covid-19 by Mosque-Based Zakat Agency: Opportunities and Limitations in Zakat Management</i>	
<b>Faizatul Ansoriyah, Y. Warella, Hartuti Purnaweni, Retno Sunu Hastuti</b>	169
<i>Temboro Tablighi Jamaat's Reception to Hadith on COVID-19</i>	
<b>Saifuddin Zuhri Qudsy, Muhammad Rosyid Awwabin, Ahmad Sholahuddin</b>	191
<i>Dinamika Pesantren dalam Merespons Pandemi Covid-19 di Madura</i>	
<b>Abd Hannan, Siti Azizah, Husna Atiya</b>	213
<i>Nalar Fikih Sufistik Fatwa Majelis Ulama Indonesia (MUI) dalam Merespons Pandemi Covid-19</i>	
<b>Arifah Millati Agustina</b>	243
<i>Polemik Agamawan dan Saintis Seputar Covid-19: Menilik Gagasan Integrasi Agama dan Sains Perspektif Mehdi Golshani</i>	
<b>Raha Bistara</b>	263



## **Responses to Pandemic Covid-19 by Mosque-Based Zakat Agency: Opportunities and Limitations in Zakat Management**

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### **Abstract**

Pandemics not only have health effects, but also social and economic ones. Zakat plays a significant role in poverty alleviation and in disaster mitigation, including the impacts caused by the current pandemic. *Unit Pengumpul Zakat* or The Zakat Management Unit at Mosque (UPZ Masjid) is the smallest and closest zakat management to the community. This article tries to discover the opportunities and challenges faced by zakat management in mosques in overcoming the impact of the Covid-19 pandemic. Management of zakat in mosques with a localization system is in line with fiqh zakat guidelines and the provisions of Law No. 23 of 2011. Using mixed method studies, the research shows that localization of zakat management has a great opportunity in maximizing the role of UPZ in helping people deal with the pandemic-affected

communities. The results of this study show that the role of UPZ only occurs during fasting month and besides, the use of *zakat mal* has not yet been optimized. There are reasons why UPZ does not operate optimally, including the lack of skill training from BAZNAS and the absence of reporting and activity monitoring.

**Keywords:** Mosque, Zakat, Zakat management

### **Abstrak**

Dampak pandemi bukan hanya dalam bidang kesehatan namun juga dalam bidang sosial dan ekonomi. Zakat memiliki peran yang signifikan tidak hanya dalam pengentasan kemiskinan, namun juga dalam mitigasi bencana termasuk di dalamnya adalah dampak dari pandemi saat ini. Unit Pengumpul Zakat (UPZ) Masjid adalah unit terkecil dan yang paling dekat dengan masyarakat. Artikel ini mencoba untuk menemukan peluang dan tantangan dari pengelola zakat di masjid dalam mengatasi dampak pandemi covid -19. Pengelolaan zakat masjid dengan sistem lokalisasi sejalan dengan pedoman fiqh zakat dan ketentuan Undang-undang no 23 tahun 2011. Dengan menggunakan metode mixed study, penelitian ini menunjukkan bahwa pengelolaan zakat dengan sistem lokalisasi memiliki peluang besar bagi UPZ masjid dalam memaksimalkan peran untuk membantu penanganan masyarakat terdampak pandemi. Hasil penelitian ini juga menunjukkan bahwa peran UPZ dalam mengatasi dampak pandemi hanya terjadi pada bulan puasa serta belum memaksimalkan penggunaan zakat mal. Pembinaan yang kurang dari BAZNAS terhadap peran UPZ menjadikan pelaksanaan fungsi UPZ masjid tidak berjalan dengan baik. Tidak adanya pelaporan dan monitoring kegiatan juga menjadi salah satu kelemahan dari UPZ masjid

**Kata kunci:** Masjid, Zakat, Pengelolaan Zakat

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### **Introduction**

*Zakat* is one of the five pillars of Islam and it needs to be implemented by all Muslims who have fulfilled necessary criteria of wealth. *Zakat* is literally defined as purifying or cleaning. The property for which *zakat* has been issued will elicit cleanliness and will give the owner of property the added value (Al-Mamun and Haque 2015). *Zakat* has not only spiritual meaning but also economic value and social investment (Kusuma 2016). The objective of *zakat* distribution is to cope with gap or injustice and to empower the community (Al-Mamun and Haque 2015). In principle,

*zakat* is a symbol of economic justice ensuring the equality of economic distribution and the manifestation of *zakat* payers (*muzakki*)' solidarity to *mustahik* (*zakat* receivers).

In countries where Muslims become the majority population, such as Saudi Arabia, Bangladesh, Malaysia, Brunei and other Muslim countries, *zakat* becomes one of the sources to alleviate poverty. *Zakat* management will be able to reduce poverty to zero level. The successful *zakat* management in alleviating poverty can be seen from the government's history in *khalifah* Umar Bin Abdul Aziz's reign.

In Indonesia, some studies have been conducted on *zakat*, one of which is conducted by (Mubarokah, Syaui Beik, and Irawan 2018) using *National Zakat* index (IZN) approach. The study shows that the macro scale of *zakat* management belongs to low category despite the micro scale belonging to reasonable category. Another study was conducted by (Ayyubi and Saputri 2018) that elaborates the impact of *zakat infaq shodaqoh* managed by Masjid Jogokaryan Yogyakarta using CIBEST. The finding of this study indicates that the management of *Zakat Infaq Shodaqoh* (ZIS) can reduce material, spiritual, and absolute poverties.

*Zakat* development has been implemented in Indonesia since President Habibie's reign. The issuance of Law No. 38 of 1999 about *zakat* management indicates the government's serious attention to *zakat* management. The issuance of Law about *zakat* management was a breath of fresh air to *zakat* management in Indonesia. It provides hope to the management of *zakat* in Indonesia. It is seen from the proliferation of *Lembaga Amil Zakat* (LAZ or Amil Zakat Institution), a *zakat* management institution, established by the community. The appearance of LAZ within the community was not followed by the government's control. Therefore, the Law No.23 of 2011 about *Zakat* management was issued. The spirit carried on by the *Zakat* Management Law is an attempt to maximize *zakat* collection and to control and supervise the *zakat* management

conducted by *Badan Amil Zakat Nasional* or National Agency of *Amil Zakat* (BAZNAS). Indonesia is the largest Muslim state in the world with over 220 millions populations, which is equal to or about 88% of total Indonesian populations.

As stated in Law No. 24 of 2007 about Disaster Management, there are three types of disasters: natural, non-natural, and social disasters. Covid-19 pandemic with its characteristics belongs to non-natural disaster, a disaster caused by non-natural event or a series of non natural events, including technological failure, modernization failure, and epidemic. Originated from Wuhan, the Covid-19 pandemic has resulted in a global economic stress, including in Indonesia. Such condition caused domestic economic growth to slow down as indicated by the inflation and the economic growth rates. Economic growth decreases dramatically from 4.97% in the previous quarter to 2.97% in the first quarter of 2020 (“Laporan Kebijakan Moneter Triwulan I” n.d.) ([www.bi.go.id](http://www.bi.go.id)). GDP growth decreases dramatically to -5.32% (yoy) in the second quarter of 2020, constituting the worst decrease since Asian Financial Crisis in 1998. The mostly affected sector is service, particularly tourism, trading, hotel, restaurant, and transportation. It is indicated by the large number of work termination, people’s low purchasing power, and other secondary effects.

In an attempt to stabilize the economy during pandemic, government has cooperated with private sectors to provide economic, social, and health aids. Government spends extra fund as an effort to stabilize the national economy during this situation. Government is reported to spend IDR 405.1 T (nasional.kompas.com). Besides, private sectors also allocated CSR fund as part of their contribution in helping the government. Basically, Indonesia as a state with the largest Muslim population in the world, contributes to both poverty alleviation and disaster management through one of the Five Pillars of Islam (*Rukun Islam*), *zakat* (almsgiving). *Zakat*, as specified in Quran and Hadith, is a compulsory worship to be performed by Muslims who reach the minimum threshold for payment.

The realization of *zakat* revenue cannot be done optimally due to some factors, including people's low awareness in paying *zakat*, people's low trust in LAZ and BAZNAS, *muzaki's* short-term orientation and *zakat* (*zakat* payer), people's only focus is on *zakat fitrah* (one type of zakat at the end of Ramadhan) and *zakat on profession*, and no policy concerning tax reduction to those paying zakat (BAZNAS 2017). Other factors that cause ineffectiveness of zakat management are poor coordination between *zakat* managements and *amil zakat*, *amil zakat's* inadequate competency, and less effective information related to the importance of tax paying obligation.

*Zakat* as mentioned in Law No. 23 of 2011 aims to improve wellbeing and to alleviate poverty. The role of zakat evidently decreases poverty depth and severity among *zakat* recipients (Kasri 2016). *Zakat* plays an important part in poverty alleviation (Kusuma 2. Indonesia is a vast area which consists of thousands of islands and with the spread of the Covid-19 virus across the country, the role of *zakat* has now become vital to help people cope during this pandemic.

The role of *zakat* in dealing with disaster, either natural or pandemic, has been discussed in scientific articles, but none has discussed the appropriate measure to manage the disaster, particularly when it affects all classes of society and regions throughout Indonesia.

This research focuses on Zakat Collection Unit (UPZ) of mosques in Karanganyar. BAZNAS Karanganyar received an award for legalizing the UPZ of mosques, in addition to its successful collection of the largest *zakat* fund in Central Java. Using mixed method studies, this research was conducted through questionnaire, interview, documentation, and observation.

## **Zakat and Disaster Management**

*Zakat* contributes not only to poverty alleviation but also to disaster mitigation. Many studies have been conducted on the role of *zakat* in



disaster management. The use of *zakat* in disaster management is appropriate because the Islam social fund collection is intended to alleviate poverty and social wellbeing (Sulistiyowati 2018) (Economics 2018). The role of Islamic economics and social financial policy offered in dealing with pandemic-related economic issues is played, among others, through dispensing cash transfer assistances coming from *zakat*, *infaq* and *sadaqah* (Iskandar, Possumah, and Aqbar 2020) .

Zakat organizations face many obstacles in dealing with disaster management including the lack of cooperation with various sectors, small funds, the accumulation of undistributed aids which prevents *zakat* to be distributed immediately, the difficulty in establishing communication with community leaders, and the fanaticism towards certain sects and groups. (Robby 2015) .

In managing disaster, it is no doubt that *zakat* institution, either BAZNAS or LAZ, can handle it professionally. During this crisis, *zakat* institution acts responsively to the pandemic effects. Through pandemic-responsive donation, LAZ (*Lembaga Amil Zakat*) provides help in managing the pandemic effects. The factor distinguishing Covid-19 from other disasters is that this virus affects the entire sectors and areas in Indonesia. Considering this condition Indonesia basically has a very large social capital which, in this case, is the existence of mosque and *zakat*, either *zakat fitrah* or *zakat mal* (*zakat* on wealth).

It is reported that there are 800,000 mosques in Indonesia with potential *zakat* over 200 trillion. The novelty of current research shows that in the management of disaster with cross-sectoral effect and affecting entire areas, the localization of *zakat* management plays a significant role as an attempt to ensure the appropriate target of *zakat* and the even distribution of aid to those affected by the Covid-19. As mentioned earlier, *zakat* plays an important part in dealing with Covid-19 pandemic effect (Saputra 2020). This research employs literature study;

therefore this current research uses empirical approach. The mosque is the most important unit to improve zakat management using localization. When compared to the centralistic zakat management, localization or decentralization is considered to be effective in alleviating poverty, (Rosadi and Athoillah 2016).

The importance of mosques in the history of Islamic civilization has a strategic role in understanding the religiosity of the surrounding community. A mosque is not only a place for spiritual formation through personal worship activities but also a center for public activities, culture and even the center of Islamic government. The spread of various community problems, both economically and socially, demands the role of the mosque to return to its original function. Referring back to our history, the mosque has always become a symbol not only vertically but also horizontally, the *hablum minallah* which goes along with the *hablubm minannas*.

### **Zakat: Meaning, Target and Benefit**

*Zakat* as the third pillar of Islam has not only vertical but also horizontal meaning, the importance of *zakat* is, among others, characterized by many instructions about *zakat* in Qur'an, in which the instruction is expressed 32 times and 27 of them are expressed adjacently to the instruction of *sholat*. The existence of *zakat* instruction which is often placed closely to *sholat* implies that it is as compulsory as *sholat*, meaning that *zakat* is not the form of *muzaki's* (*zakat payer*)'s charity but it is an imperative. Further, Ibnu Mas'ood said that without *zakat*, an individual's *sholat* is illegitimate (Qardawi 2011) .

The instruction of *zakat* was obliged in Madinah in the second year of Hijriyah, despite many verses of Qur'an addressing the instruction of *zakat* delivered in Makkah (*Mecca*). *Zakat* means clearance, blessing, and self-purification and growth and development . *Zakat* can also be defined as the fulfillment of an obligation to clean the property owned (*wahbah*

1995). Thus, *zakat* can be defined as a mandatory worship, containing self-clearance, purification, and growth and development. In relation to growth and development, *zakat* is generally defined as an attempt to alleviate poverty and to empower the needy.

As aforementioned, *zakat* is intended to bring wellbeing (prosperity) and to alleviate poverty; therefore, *zakat* also aims to help solve problems the *mustabiqs* encounter, to establish fraternity bond, to purify one's soul from stinginess and to form a social responsibility for the fellow human beings. The benefits of *zakat* are, among others: to grow solidarity and to contribute to poverty alleviation, and to be one of fund sources in alleviating poverty.

The implementation of *zakat* management is different from that of *infaq shodaqoh* in which the standard provision should be complied with. *Infaq shodaqoh* is more flexible and is not as rigid as the rule of *zakat*. The point needing attention in *zakat* management is, among others, that the wealth of which *zakat* should be paid must meet the following criteria: definite ownership, evolving, beyond the basic needs, free of debt, and reaching *nisab* and *haul* (Wahbah 1995)

Another rule of *zakat* distribution is related to the target or *zakat* recipient. There are eight groups of people who deserve the zakat, including destitute, poor, *amil* (*zakat* collector), convert, slave, *ghorim*, *fisabilillah*, and *ibnu sabil*. During pandemic, there has been an increasing number of poor people due to the high rate of work termination. The disruption of microeconomics, and the cease of service and tourism business have led to the increased number of people needing help from *zakat*. *Zakat* fund helps people affected by the pandemic and it corresponds to *maqosid syari'ah* manner (Kadir et al. 2020). It indicates that people affected by Covid-19 pandemic belong to one of *mustabik* in *zakat* distribution norm.

The attention of zakat institutions in disaster management can be seen in the rules for distributing zakat funds. In accordance with the rules

of *zakat* management, especially for BAZNAS, the distribution must be in accordance with the place where the *zakat* is managed except for disaster management. As we have seen in various disasters that have occurred in Indonesia, *zakat* institutions are always present to provide help. *Zakat* is an economic force in supporting disaster management outside the government and private sectors.

### **Localization and Law of *Zakat* Transfer**

The provision of *zakat* law does not stop in the requirement of wealth or property for which *zakat* should be paid, size or amount of *zakat* to be issued, and its targeted recipient, but it also concerns how to pay *zakat*, to whom *zakat* is given and distributed. The role of government, the intention in paying *zakat*, and other topics are excluded from this article. The topic discussed in this study is related to transferring *zakat* to the place from which the *zakat* is not collected. *Zakat* may be transferred, if the following preconditions are fulfilled: (1) *zakat* is allowed to be transferred when the indigenous populations no longer need it; (2) *zakat* is not allowed to be transferred if some populations still need it (Qardawi 2011) .

Although there are different opinions between ulamas (Islamic scholars) regarding the provision of *zakat* transfer jurisdiction and the law of *zakat* transfer, the guidelines of *zakat* transfer should revert to the basic values to be achieved by the *zakat* itself. Original *zakat* worship emphasizes the distribution of *zakat* in the place from which the *zakat* is collected. It is intended to maintain the neighbor's respect, to contribute to poverty alleviation, and to enable an area to satisfy their own need and to solve poverty problem in their own area (Qardawi 2011). The provision related to this *zakat* transferring law is in line with what is called as the localization of *zakat* management. Localization and decentralization are considered effective in optimizing the role of *zakat* management and recalling

Indonesian geographical condition with a broad territory (Masyita 2018) .

In principle, the recent law of *zakat* management has accommodated the concept of localization. It can be seen from BAZNAS which is established not only at central or provincial level but also at regency or city level. The government's attempt at maximizing *zakat* management is in line with the principle of providing BAZNAS at central, provincial, and regency/city levels to establish UPZ. This also includes UPZ of government institution, UPZ BUMN and UPZ Masjid (mosque). The UPZ of Karanganyar Regency, Central Java, received an award related to the establishment of UPZ (Jateng n.d.). The number of UPZs existing in Karanganyar is presented in table below.

Table 1  
Unit Pengelola Zakat In Karanganyar Regency

No	Places of UPZ	Sum
1	UPZ in Governmental Institution (consisting of governmental institution, school, hospital)	180
2	UPZ of Mosques	1732
Total		1912

Source: Data Processed by UPZ BAZNAS of Karanganyar, 2019

From the data above, it can be seen that there are more than a thousand mosque UPZs in Karanganyar Regency. This figure indicates that not all mosques have received SK UPZ. Meanwhile, in total, there are 3,270 mosques and *musholas* in Karanganyar Regency) (Badan Pusat Statistik 2019). Data of mosque UPZ and mosque number in each sub district in Karanganyar.

Table 2  
Ratio of Mosque number to Mosque UPZ number per sub district in  
2019

No	Sub District	Mosques	Musholas	UPZ Number
1	Jatipuro	118	23	100
2	Jatiyoso	143	33	58
3	Jumapolo	144	27	120
4	Jumantono	202	55	185
5	Matesih	168	40	131
6	Tawangmangu	128	37	115
7	Ngargoyoso	134	25	14
8	Karangpandan	159	39	82
9	Karanganyar	232	36	176
10	Tasikmadu	117	62	129
11	Jaten	136	35	83
12	Colomadu	98	90	19
13	Gondangrejo	185	71	191
14	Kebakramat	127	63	36
15	Mojogedang	191	76	158
16	Kerjo	116	46	49
17	Jenawi	94	20	27
		2492	778	

Source: processed from many sources

Not all mosques and musholas have UPZ administrator's decree (SK UPZ) because, among others, the *takmir* does not submit the structure of organization to BAZNAS of Karanganyar Regency. It is due to the reluctance of the mosque or the administrators to extend their SK UPZ. Karanganyar Regency has initiated to create masjid and mushola UPZs as an attempt to support the implementation of *Zakat* Management Law.

Localization of zakat management in mosques is very fundamental in dealing with the problems faced by the community around the mosque. The successful zakat management, especially when dealing with the communities affected by the pandemic, will not only solve economic problems but it will also have a domino effect on society. There will be a strong attachment to mosques, especially in religious activities carried

out in mosques. This will happen if mosques are able to prove their role in social care and not only focusing on religious activities. With the fiqh approach related to the distribution of zakat as mentioned above, it makes mosques have a special role in handling people affected by the pandemic compared to other zakat management institutions, both LAZ and BAZNAS.

Trust, or in the language of zakat known as *amanah*, is vital in the management of zakat. The willingness of *muzaki* to distribute zakat will depend on the trust in zakat managers. Amanah is one of the requirements that must be met by *amil* (zakat manager). Currently, public trust in zakat institutions is still very low. This can be seen from the still far realization of the acquisition of zakat compared to the existing potential. Responding to these problems, mosques have a great opportunity to optimize the collection of zakat funds. Data obtained through the interviews shows that due to its proximity, the mosque is still chosen by people to distribute zakat.

This condition implies that amidst the low level of public trust in distributing zakat through institutions, mosques have a great opportunity to realize and maximize zakat management. Maximizing the collection of zakat funds is the most important thing to optimize the role of zakat in overcoming social problems, especially during the current pandemic. There are some factors affecting the public trust, including the figures who manage zakat in mosques and the impact of the assistance provided.

### **Mosque Zakat Collection Unit (UPZ Masjid) and the Management of Covid-19 Pandemic Effect**

It confirms that UPZ masjid plays an essential role in an attempt to manage disaster, particularly during this pandemic. The localization of *zakat* management, in this case, is the existence of UPZ masjid provide more advantages compared to other *zakat* management models implemented

by BAZNAS, LAZ, or *muḥākis*. Firstly, the localization of *zakaat* through UPZ masjid has been consistent with Law No.23 of 2011 about *zakaat* management, from which the government has authorized mosques to establish UPZ. Secondly, the implementation of *zakaat* management in UPZ masjid has been consistent with the *fiqh* norm related to the law of prohibiting *zakaat* transfer. Thirdly, in the case of disaster occurring evenly and massively in all areas, the existence of UPZ masjid is expected to reach more people. This is based on geographic aspect where the position of masjid (mosque) is always close to people (community). With a large number of mosques spread all over the country, including suburbs and villages, it is expected that zakat can be distributed thoroughly so it can reach and help more people during this pandemic. Fourthly, the existence of UPZ masjid is expected to restore the role of *masjid* not only as the place for worship but also as the community empowerment center.

*Masjid* (mosque) as a religious institution closest to the community should function as a place for studying and community economic center, in addition to a place for religious activities. At the start of the Covid-19 outbreak, *Majelis Ulama Indonesia* or Indonesian Islam Scholar Chamber (MUI)'s decreed that to restrict the virus transmission, religious activities in mosques are limited. This decreed had caused emptiness in mosques since many activities are limited, and even prohibited. These limited activities in mosques should be a moment for the mosques' revival in relation to help people affected by the Covid-19.

The contribution of mosque to *umat* (members of religious community) economy and empowerment is in line with the government's policy in the term of *zakaat* management by authorizing the mosques in managing *zakaat*. Based on Law No.23 of 2011, *zakaat* management is conducted by *Badan Amil Zakat Nasional* (BAZNAS) and *Lembaga Amil Zakat* (LAZ). In its implementation, BAZNAS is authorized to establish UPZ in government institution, BUMN (State-Owned Enterprise), and



other institutions, and even in sub district and village government, as well as mosque levels. BAZNAS of Karanganyar Regency is reported to successfully establish UPZ up to mosque level. However, its implementation faced some challenges including the focus of UPZ is only on zakat fitrah management, while the management of *zakat mal* (or *zakat* for property) has not yet been optimized. Therefore, activities of UPZ are done only during the fasting month and the nominal value is still limited.

Since *zakat* is considered as one of important elements in fund raising to solve disaster problem, Majelis Ulama Indonesia (MUI) appeals to promote both *zakat mal* and *zakat fitrah* payments to cope with pandemic time. This policy is intended to prioritize *zakat mal* and *zakat fitrah* payments in the beginning of Ramadhan to support the government's attempt at coping with the effect of pandemic.

The existence of UPZ masjid is potential in managing such comprehensive pandemic disaster, but it still has some limitations in its implementation. Those limitations are, among others: in pandemic time, the management of *zakat* conducted by UPZ masjid is still limited to the use of *zakat fitrah* and *Shadaqah* to help the people affected by the Covid-19, and the effectiveness of *zakat mal* has not been fully explored, and thus the aid given to the people is still in the form of groceries (see diagram 1). It implies that although UPZ contributes in helping people affected by the Covid-19, the help is still limited to groceries aid and has not provided enough compensation corresponding to the needs of people affected (lihat diagram 2). More helps are needed since there are people suffering from work termination and the dying of small business sectors. Therefore, the presence of *zakat mal* is expected to help more *mustahik* (*zakat* recipients).

Diagram 1  
UPZ Mosque Fund

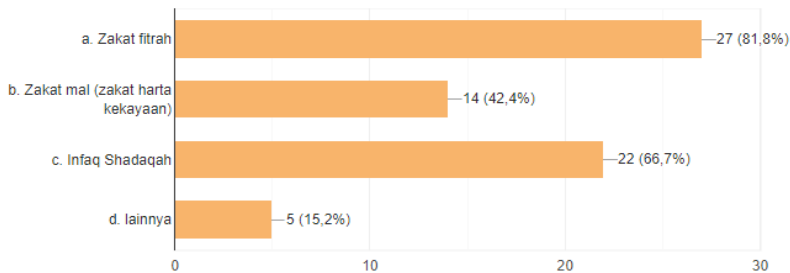
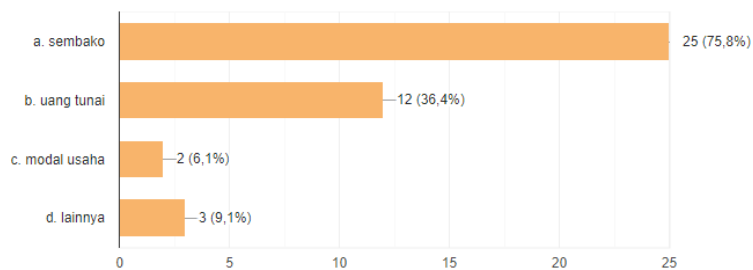
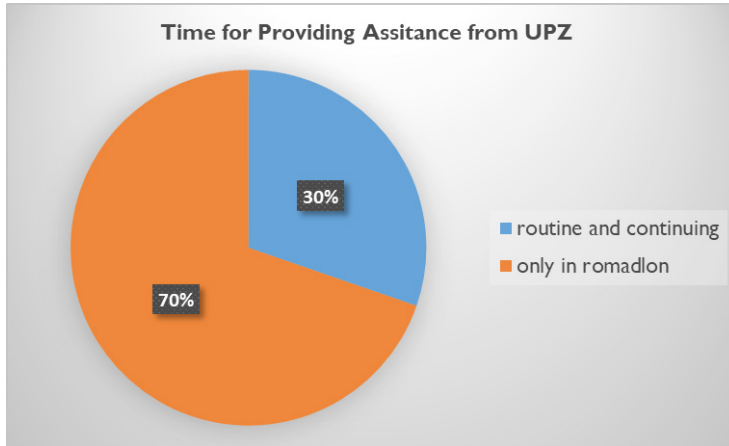


Diagram 2  
Assistance Provided by UPZ



The administrators of UPZ are still lack of commitment in maximizing their role as the *zakat* institution closest to the community. In principle, the distribution of *zakat masjid* (zakat collected by the mosque) still prioritizes the distribution of *zakat mal* rather than BAZNAS and LAZ (Ekawati et al.,2020: 229-245). The lack of administrators' commitment in distributing zakat mall indicates that the role of UPZ as the zakat institution closest to the community has not yet fully optimized. There are many UPZ masjid who are actively doing their roles only during Ramadhan (see diagram 3). It can be said that, in principle, the distribution of *zakat masjid* still prioritizes *zakat mal* than the distribution to BAZNAS and LAZ (Ekawaty 2020).

Digaram 3



The success of Karanganyar region in establishing UPZ is unfortunately not followed by the commitment in maximizing the role of UPZ in *zakat* management in the area where the *masjid* (mosque) is located. It can be seen from the inadequate attention to the capacity of *UPZ masjid*. The contribution of BAZNAS in operating UPZ is limited to its legality in the presence of SK BAZNAS (BAZNAS' Decree); consequently, BAZNAS plays no role in supervising UPZ operation, particularly in relation to the improvement of UPZ institution, the strategic role of UPZ, and the improvement of UPZ administrators' professionalism. Such condition results in the less optimum role of UPZ in managing people affected by the Covid-19 pandemic.

The optimization of *zakat mal* is inseparable from the role of administrators, especially related to their commitment and knowledge. Commitment and knowledge on legal foundation of *zakat* are the two main factors affecting the optimum contribution of UPZ in helping people affected by the Covid-19. BAZNAS as an institution which authorized in establishing and legalizing UPZ should build a better *zakat* management system in UPZ.

Another problem faced by UPZ is that people do not have enough information regarding the existence, the role, and the function of UPZ masjid. Hence, there are not so many people realize the existence of UPZ masjid. Some UPZ masjids maximizing their role in managing *zakat fitrah* and *zakat mal* by holding a socialization to prove their personal commitment in the UPZ. It indicates that background knowledge, experience, and personal commitment are the factors supporting the performance of UPZ masjid. Other constraints encountered by the UPZ masjid in zakat management are related to the limited knowledge on *zakat* institution governance and *amil's* competency. *Amil masjid's competency* is, by far, solely limited to their once-in-a-year duty; the management of *zakat fitrah*. The commitment and knowledge of the UPZ management are the factors in maximizing the performance of UPZ. This can be seen from the following interviews with UPZ administrators:

“Our UPZ does not only manage zakat fitrah, but also zakat mal and because our area is mostly farmers, our priority is agricultural zakat and to improve our performance at UPZ we have invited zakat management figures from the district to support us and then we can organize it ourselves, not facilitated by BAZNAS”

The commitment and knowledge of the UPZ management is important. Training is needed to emphasize the role of UPZ. Apparently, BAZNAS once held a training to the UPZ administrators as conveyed by the following interview with the UPZ management:

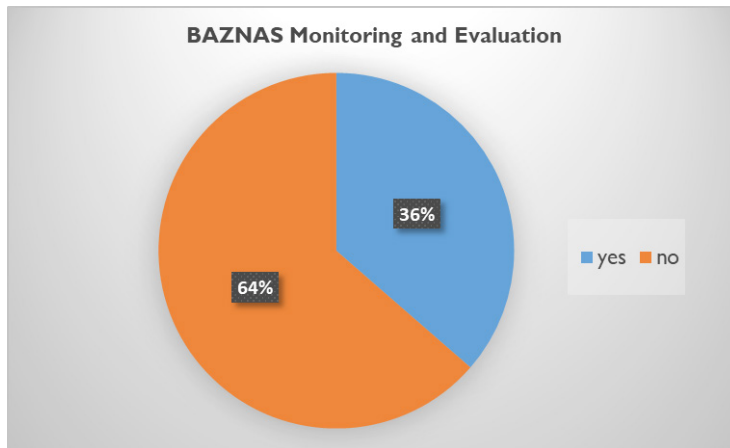
“We were once gathered at the time of issuance of the SK, then after that there was no invitation or any coaching, if my memory serves me well, we were gathered again to deposit infaq funds, and then BAZNAS gave back assistance to UPZ in the form of money”

UPZ pays less attention to the socialization to the community (people) related to the existence, role, and function of UPZ in masjid.

Thus, not so many people know the existence of UPZ masjid. Some UPZ masjids maximizing their role in managing not only *zakat fitrah* but also *zakat mal* and holding a socialization to introduce UPZ is an attempt to prove amil's personal commitment in improving the UPZ. It indicates that background knowledge, experience, and personal commitment are the factors supporting the performance of UPZ masjid. In this regard, the role of UPZ masjid has not been institutionalized maximally in all mosques.

BAZNAS's monitoring and evaluation on the implementation of UPZ's role have not been implemented adequately. There has been no routine monitoring and evaluation conducted by BAZNAS until today (see diagram 4). Although the reporting is considered formality in nature, but not all UPZ have made the reports. Reporting and monitoring are two important elements to support the public's trust in the distribution of *zakat* to UPZ masjid.

Diagram 4



From the data above, it can be seen that although BAZNAS conduct monitoring and evaluation, this does not apply to all UPZs. In fact, more than 60% of the UPZ respondents stated that BAZNAS has not carried out a monitoring and evaluation role. The results of the questionnaire

also show that more than 60% were also not held accountable for the management of zakat in mosques managed by UPZ.

## Conclusion

Masjid (mosque), through UPZ as the zakat institution closest to the community, plays an important part in disaster management, particularly disasters that happen across the country such as Covid-19 pandemic. One fundamental action to be done immediately is to improve human resource capacity, in this case, *amil*, and institutional capacity. The improvement of institutional and human resource capacities can be conducted by *takmir* and facilitated by City or Regency BAZNAS. The improvement of *amil*'s human resource and institutional capacity is expected to improve *zakat* fund collection, so it will no longer limited to *zakat fitrah*.

Socialization to the community related to the existence of UPZ masjid is essential in improving the performance of *zakat* management. Social media can be used as an effective tool to introduce UPZ to the society. *Takmir* and *majlis ta'lim* can collaborate to create and socialize the platform of UPZ to reach more audience through social media. Trust is very essential for an individual to dispense *zakat* fund to an institution; therefore, UPZ masjid should be able to gain people's trust so that people are willing to pay *zakat* through this institution. It can be achieved by showing the output of *zakat* fund and the appropriate target for zakat disbursement. As all of us may know, one constraint encountered by the disaster management is related to the unavailability of data consisting the list of people affected by the disaster or the most needy targets (Mitchell 2016).

Considering this situation, this article recommends the establishment of collaboration with the authorities where UPZ masjid is located. Coordination with the government institution, in addition to ensuring the target appropriateness, will also avoid overlapping aids. The

recommendation given to maximize the role of UPZ masjid in disaster management, particularly during pandemic can be seen in the figure below.

The limitation in this study is by involving the 33 UPZ mosque respondents. Given the important role of UPZ in zakat management not only during the pandemic, but also to overcome various social problems, especially in poverty alleviation, it is important to carry out further research in looking at the capacity of UPZ by involving more UPZ mosques as research subjects.

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