

The Role of BAZNAS in Empowering Communities Affected by the Recession Through the Mustahik Economic Empowerment Institute

Muhammad Khoiru Sa'i¹⁾, Muh. Nashirudin²⁾, Rial Fuadi³⁾

^{1,2,3} Universitas Islam Negeri Raden Mas Said Surakarta

*Email Correspondence: syaimuhammad02@gmail.com

Abstract

The purpose of this essay is to provide a deeper knowledge of the function of BAZNAS through Mustahik Economic Empowerment Institute and funds for Zakat, Infak, and Sedelaha (ZIS) were distributed during the recession. This research is library research, i.e., research conducted in libraries utilizing library research data collection techniques derived from secondary data, i.e., data gathered indirectly by researchers (research object), however from a different source, such as books, websites, audit financial reports for 2020 and 2021, target achievement pillars of collection in the BAZNAS RI Strategic Plan (Renstra) for 2020-2025, Central Bureau of Statistics (BPS) data for 2020 and 2021, journals, documents, regulations related to objects research. The distribution of zakat funding through the Mustahik Economic Empowerment Institute (LPEM), which played a critical role in empowering communities affected by the recession due to the Covid-19 pandemic, is carried out in both rural and urban areas. The distribution and distribution of Zakat, Infak, and Alms (ZIS) funds conducted by BAZNAS in 2020 and 2021 have been granted to mustahik, particularly the poor who are truly afflicted by the recession, and in compliance with applicable legislation. Infak and alms funds declined as a result of the worsening Indonesian economy, whereas zakat funds received by BAZNAS in 2020 and 2021 grew.

Keywords: BAZNAS, Empowering, Recession, LPEM

Citation suggestions: Sa'I, M. K., Nashirudin, M., & Fuadi, R. (2023). The Role of BAZNAS in Empowering Communities Affected by the Recession Through the Mustahik Economic Empowerment Institute. *Jurnal Ilmiah Ekonomi Islam*, 9(02), 1773-1781. doi: <http://dx.doi.org/10.29040/jiei.v9i2.8706>

DOI: <http://dx.doi.org/10.29040/jiei.v9i2.8706>

1. INTRODUCTION

Zakat is a form of financial social worship (worship related to property and the owner's social life) that plays an important and strategic function in terms of religion, society, economy, and the welfare of the people (Hermien, 2015). Every Muslim is required to pay zakat and distribute it to those who are eligible to receive it, and zakat serves a vital role as a means of distribution and economic fairness in society and among Muslims. Based on Presidential Decree No. 8 of the Republic of Indonesia from 2001, the National Zakat Amil Agency (BAZNAS) is responsible for the management (collection and distribution) of Zakat, Infak, and Alms (ZIS) on a national basis (Sumarni et al., 2021).

If we interpret zakat as a social distribution practice, then there are three distinct groups involved in the practice of zakat, such as amil, who functions as the administrator of zakat, muzakki is a person who is

compelled to spend a portion of his wealth on zakat, while mustahiq is a person who receives zakat (Hermien, 2015). In Article 1 number 6 of Law Number 23 of 2011, it is declared that mustahik are zakat-eligible individuals. In the branch of Islamic law known as mustahik, there are eight categories: the poor, amil, converts, riqab, gharimin, fisabilillah, and Ibn Sabil (Amsari & Nasution, 2019). During the Covid-19 pandemic, however, the Indonesian Ulema Council issued Fatwan Number 23 of 2020 regarding the use of ZIS assets to combat the Covid-19 outbreak and its repercussions. In this fatwa, the Indonesian Ulema Council permits the use of values from zakat, infak, and alms to be donated to individuals who have been financially impacted by the Covid-19 outbreak.

This pandemic has had a wide-ranging effect, and even the threat of a recession. Particularly on the Indonesian economy for more than two years, particularly on the lower middle class, as a result of a

fall in human activity that has led to a decline in many economic sectors, Several layoffs occur as a result of the inability of numerous small dealers to sell and earn a living. As a result of this pandemic, the poverty rate in Indonesia has increased from 2020 to 2021.

In order to overcome this, BAZNAS distributes ZIS funds through the Mustahik Economic Empowerment Institute, which has several tasks, including the task of enhancing the quality of life of the poor (mustahik) via agriculture, fisheries, maritime affairs, planting, animal husbandry, and forestry based on the empowerment substance zakat. This essay examines in greater detail the role of BAZNAS in empowering recession-affected areas through the Mustahik Economic Empowerment Institute.

2. METHOD

This research is included in a library study, specifically a study conducted at a library utilizing data collection methods in library research, specifically data collection methods, By conducting research, reviewing and validating existing data collected from secondary data in the form of information that will not be gained directly from the source, researchers will be able to construct a model (research object), various sources, such as books, websites, and audited financial reports for 2020 and 2021, The achievement targets for the collection pillars are in the BAZNAS RI Strategic Plan (Renstra) for 2020-2025, Central Statistics Agency (BPS) data for 2020 and 2021, journals, documents, related regulations that discuss the role of BAZNAS in empowering communities affected by the recession through Mustahik Economic Empowerment Institute(Suteki, 2018). The data is then examined using a descriptive analysis technique, namely analysis by describing or explaining the role of BAZNAS in empowering people impacted by the recession via the Mustahik Economic Empowerment Institute(Butarbutar, 2018).

3. RESULT AND DISCUSSION

The Role of BAZNAS Through the Mustahik Economic Empowerment Institute

According to RI Presidential Decree No. 8 of 2001, which requires the collecting and distribution of zakat, infaq, and alms at the national level, the National Amil Zakat Agency (BAZNAS) is the sole official government entity and the only one that has

been created by the government(Hermien, 2015). Zakat is social worship (worship associated to shopping malls and property) that plays an important and strategic role in religion, society, the economy, and the well-being of its residents (Abidin, 2020). Every Muslim is required to pay zakat and distribute it to those who are eligible to receive it(Mustafa, 2021), and zakat itself plays a significant role as a means of distribution and economic fairness in society and among Muslims.

In the midst of a Covid-19 pandemic, Indonesia's economy saw a decline/weakening due to limits placed on communal activities to prevent the spread of the Covid-19 virus, which might have catastrophic effects for the people's economy, which is impacted usually by the existence of this new phenomenon (Mutafarida & Fahmi, 2020). In the first quarter of 2020, as a result of the Covid-19 pandemic, which had been ongoing since the start of the year, the Indonesian economy contracted., From this, it can be observed that Indonesia's economic growth in the most recent quarter was only 2.97 percent, a significantly smaller fall than the previous quarter's rise of 4.97 percent (Mutafarida & Fahmi, 2020).

Indonesia's economic downturn in early 2020 is actually a sign of a recession. where this recession is characterized by a weakening global economy and will have an impact on the domestic economies of countries in the world (Suaidah & Marliyah, 2022). The economic recession that occurred during Covid-19 was a form of recession that began with a health crisis that required every country to take more responsive policies such as regional quarantine and others (Suaidah & Marliyah, 2022). This health crisis further impacted the decline in economic activity characterized by a number of problems that have the characteristics of those that occur in an economic recession (Darmastuti, S., Juned, M., Susanto, F. A., & Al-Husin, 2021).

The present slowdown in economic expansion has led to an increase in the Open Unemployment Rate (TPT). This was extremely evident during the Covid-19 pandemic, according to data from the Central Statistics Agency, which indicated an increase of 7.07 percent in August 2020. This ensures that it will increase by 1.84 percent compared to the previous year's presentation (Midayanti, 2020). In contrast, there was a reduction of 0.58 percent between August 2021 and August 2020, which was 6.49 percent (Midayant, 2021). With this rise in the unemployment

rate, there will be around 29.12 million individuals in 2020 and 21.32 million in 2030. The group of those who directly benefited from the emergence of the Covid-19 epidemic, which can be considered to have caused unemployment. Not the Work Force (BAK) due to Covid-19, whereas those who are not employed due to Covid-19 and working residents who have suffered reduced working hours as a result of Covid-19 are also included (Midayant, 2021).

The unstable economy and the many people who have lost their jobs are among the people affected by the recession (Boutheina Amri, 2022). The recession caused by the covid-19 pandemic, not only affects the Indonesian economy, but also has an impact on all countries in the world today, such as in the United States showing the number of unemployment reaching 12% during the pandemic (Li et al., 2022). These groups of persons are included in the mustahik, or those who are eligible to receive zakat due to their condition being affected by the sudden recession, and these individuals can also be categorized as needy and destitute. As stipulated in QS At-Taubah verse 60, which lists the people/groups/groups that are eligible to receive zakat (Maulidya & Fahrullah, 2021):

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ
قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

It means: "Indeed, zakat is only for the needy, the impoverished, administrators of zakat, converts whose hearts have been softened, to free slaves, those who are in debt, for the way of Allah (sabilillah), and individuals who are traveling, as a condition demanded by Allah. Allah is really All-Knowing and All-Wise."

The poor is someone with a condition where they experience the inability to fulfill the basic needs of society (Siti Hanipah & Abdul Haris, 2021). However, what is meant by the term "poor" itself includes a group of people who do in fact have an asset and a managed business but who are unable to fully or partially meet their daily needs with what they have (Hasanuddin, 2019). According to BAZNAS Article 3 Paragraph 1 in PERBAZNAS No. 3 of 2018, the impoverished are described from the standpoint of BAZNAS, as are the poor themselves. Whereas "Poor as referred to in Article 2 letter an is a person who merely does not have a source of livelihood to meet

basic needs" is meant to describe a person in that situation. and "Poor as referred to in Article 2 letter b is a person who has a source of livelihood but is unable to meet basic necessities appropriate for the life of himself and/or the family he is dependent on," is another definition of poverty in paragraph (2).

The Central Statistics Agency (BPS) and the BKKBN (National Family Planning Coordinating Agency) have the jurisdiction to set the criteria for being poor in accordance with Law no. 13 of 2011 about the Handling of the Poor, which can be used to determine which groups comprise the poor (Rachmawati et al., 2019). In addition, these two agencies annually provide poverty statistics that serve as a guide for the Indonesian government's efforts to reduce poverty (Aflah, 2017).

In Indonesia, these two government bodies determine and define the boundaries of poverty differently. Even the National Development Planning Agency and the Ministry of Social Affairs determine the poverty rate on occasion. Even though there are numerous organizations that provide poverty statistics, the Indonesian government uses data from the Central Statistics Agency (BPS) as its official source (BPS) (Anwar, 2019).

Given that the number of Muslims and/or people eligible to receive zakat is increasing daily as a result of the recession during Covid-19 pandemic, zakat payments should be increased. In order to combat this, the Indonesian Ulema Council has released Fatwa No. 23 of 2020, which focuses on the Use of Zakat, Infaq, and Alms Assets to combat the Covid-19 outbreak and its community-wide effects. Zakat as a form of property worship has an underlying message, and the advantages that can be felt are quite great and noble, both for the zakat donor (muzakki) and for the recipient (mustahiq), and most significantly for all people (Hafidudin, 2002).

BAZNAS is an institution with the responsibility to collect (receive from muzakki) and distribute (productive and consumptive) zakat, infaq, and alms at the national level (Hermien, 2015), The Mustahik Economic Empowerment Institute, or LPEM for short, was established in 2018 with a focus on the welfare of mustahik. The formation of LPEM is based on decision number 18 of 2018 by the chairman of BAZNAS (Lpem, 2019). LPEM has several tasks and functions to improve the quality of life of the poor (mustahik) through agriculture, animal husbandry, fisheries, marine, planting, and forestry based on the

values of empowering zakat, and is one of the key elements in implementing zakat and realizing a vision from BAZNAS itself (Lpem, 2019).

LPEM, an institution that shares the vision of BAZNAS, has empowered mustahik through three primary activities throughout the current pandemic:

- a. Providing support for production facilities, land, technology, and access to marketing, the food storage program is a powerful program for economically empowering agriculture and animal husbandry (Lpem, 2022a);
- b. The mustahik entrepreneur program is an entrepreneurship development program for productive entrepreneurs who are starting or have started a business with different types of products, with the primary goal of developing a micro, small, and medium enterprise (MSMEs) managed or owned by mustahik or the community. This type of business is a mustahik-operated home business in the form of making food or cakes, processing agricultural by-products, and the like. Additionally, there are creative industries in the form of batik, convection, crafts, and the like, for which this program will be implemented in 38 districts/cities across Indonesia beginning in 2021(Lpem, 2022b);
- c. The ZMART program is an economic empowerment program that involves the construction of Mustahik's small-scale shops/stores to reduce urban poverty. By doing this, stores will have more room to expand and grow, giving them a better chance of competing in the contemporary retail market, which aims to reduce poverty in general and environmental poverty in particular urban areas (Lpem, 2022c).

At the start of the Covid-19 pandemic in 2020 which resulted in a recession, programs at the Mustahik Economic Empowerment Institute (LPEM) like zmart were very beneficial in that they offered online sales training for mustahik, such as selling herbal medicine around Mak'e in Cipinang, East Jakarta, which had difficulty selling its wares due to restrictions on human activities as a result of the Covid-19 outbreak (Lpem, 2020b). The Salam Berkah group in Sukalilah Village, Kec. Sukaresmi, Kab. Garut, West Java, received 20,000 Arabica coffee seedlings as part of the food storage program from LPEM. A total of 20 persons had previously received a total of 4,000 sacks of manure that could be used as basic fertilizer (Lpem, 2020a). From the beginning of

the 2020 pandemic to the present, the Mustahik Economic Empowerment Institute (LPEM) has implemented numerous programs, such as Cash For Work Actions, the provision of fertilizers and agricultural seeds, the renovation of mustahik business premises, and the provision of business capital assistance for mustahik.

The program implemented by LPEM plays a crucial role in empowering individuals who are disproportionately affected by the restrictions imposed by the Covid-19 outbreak and the resulting economic recession, Mustahik should be supported in rural and urban regions through the provision of business capital, rehabilitation of business premises, education on marketplace/online sales, and the distribution of seeds and fertilizers. In fulfilling one of the visions of BAZNAS, the establishment of LPEM aims to maximize the distribution and efficient use of funds in the form of Zakat, Infak, Alms (ZIS), and Other Religious Social Funds (DSKL), which can be used to reduce the percentage of poverty, increase welfare for the people, and decrease social inequalities.

Analysis of the Distribution of Zakat, Infaq, and Alms Funds During the Covid-19 Pandemic

As an independent entity, BAZNAS is responsible for organizing, collecting, distributing, and utilizing funds from the zakat, infaq, and shodaqoh sectors in an effort to enhance the welfare of persons impacted by the recession caused by the covid-19 epidemic (the poor and the impoverished)(Suryaningsih, 2022). Indirectly, the original intent of establishing the BAZNAS institution was to aid the Indonesian government in eradicating poverty (Fathoni, 2021). In order to aid the government in managing zakat in accordance with Law No. 23 of 2011 on Zakat Management, BAZNAS has published Regulation No. 3 of 2014 on the Organization and Work Procedures of Regency or City BAZNAS (Nurillah & Yasin, 2021).

BAZNAS was established as an amil zakat management entity in accordance with Article 3 of Law Number 23 of 2011 Concerning Zakat Management, specifically to strengthen the efficacy and efficiency of zakat management services, to raise zakat and use it to build community welfare and alleviate poverty (Ahmad Bukhori, Denny Soetrisna, 2020). Zakat that has been collected by BAZNAS must be dispersed and handed over to the mustahik

who receives it, as mentioned in Q.S. At-Taubah: 60, then to the first group entitled to receive zakat: the poor and the poorest (Hafidudin, 2002).

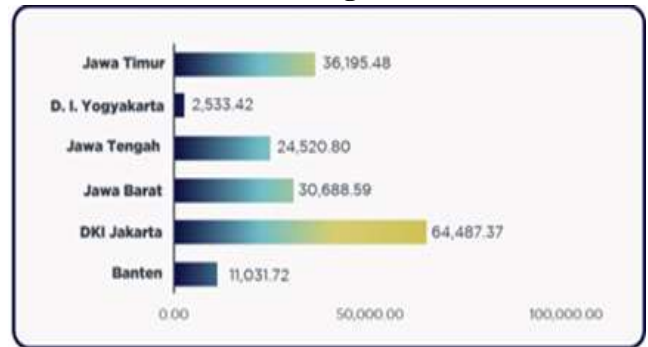
In fiqh, there are multiple interpretations of the term "poor." Poverty, according to Imam Abu Hanifah, is the condition of a person who possesses less than or equal to one nishab of wealth, yet it has already been depleted in meeting its necessities. In contrast, according to Imam Malik, an infidel is a person whose riches are insufficient to cover one year's worth of basic needs (Aflah, 2017). From the perspectives of Imam Abu Hanifah and Imam Malik, the term "poor" specifies a criterion of the poor that demonstrates that this is poor. A person who has only about half the amount of property he needs for a comfortable existence, or even more, but which is insufficient for his needs, has only about half the quantity of property he should have (Nor Asmira Mat Jusoh et al., 2022). From the perspective of their lack of assets and their status as zakat recipients, there appears to be a distinction (Aflah, 2017).

Despite the fact that there are visible distinctions between these two groups, there are some, but in a technical context, it's frequently used to refer to someone who, in reality, has no income and is unable to take care of his basic needs as well as those of the family he supports (Hafidudin, 2002). These days, basic requirements include things like drinking water, fuel, power, and services for education and health, in addition to the traditional categories of clothing, food, and shelter (Hermien, 2015). The mandatory issuance of zakat for a muzakki might provide aid to a needy individual, as well as those whose economic requirements are urgent and who require donations, in order to meet all of these needs (Thoriquddin, 2014).

Particularly for those affected by the economic recession due to the covid-19 pandemic, zakat can really inspire the impoverished to put in more effort and inspire them to live the life they've always wanted (Thoriquddin, 2014). To attain this objective, zakat funds must be efficiently managed. Importantly, the management of zakat in the form of zakat collection planning is the primary focus or element. The objective of the collecting pillar of the BAZNAS RI Strategic Plan (Renstra) for 2020-2025 is to optimize national zakat potential (Choirin & Dkk, 2022). The entire potential for district/city zakat in the Java region was estimated at 169.5 quadrillion IDR. It can be shown that DKI Jakarta province has the biggest

potential value with Rp 64,4 trillion, followed by East Java and West Java with Rp 36,1 trillion and Rp 30,6 trillion, respectively (Choirin & Dkk, 2022).

Figure 1. Zakat potential of districts/cities in the Java region



From the potential for collecting zakat funds detailed in the study on the mapping indicators for the Java region's zakat potential in 2022, It can be observed that zakat during the recession caused by the Covid-19 pandemic can help alleviate the community groups affected by the Covid-19 pandemic and reduce social inequality, which might generate social unrest or social difficulties. During the recession caused by the Covid-19 pandemic in 2020 and 2021, BAZNAS has disbursed Zakat, Infaq, and Alms (ZIS) monies to those who are eligible to receive zakat (mustahik), particularly during the current recession, meaning those who are directly affected by the recession caused by the Covid-19 pandemic. As has been stipulated by the Indonesian Ulema Council in Fatwa Number 23 of 2020 concerning Utilization of Zakat, Infaq, and Sadaqah Assets for Combating the Covid-19 Outbreak and Its Impacts.

In 2020, BAZNAS has distributed zakat funds to the poor in the amount of Rp 205,6 billion, which is an increase from 2019's distributions (Achmad, 2020). In 2021, the disbursement of zakat funds to the poor will rise by Rp. 302.1 billion (Achmad, 2021). The distribution of zakat monies to the needy in 2020 and 2021 has increased dramatically as a result of the rise in the Open Unemployment Rate (TPT) during this crisis, particularly the recession caused by the Covid-19 pandemic, according to statistics from the Central Statistics Agency, which has seen an increase. And the impact of the Covid-19 epidemic, namely the weakening of the global recession in all nations, will open up a possibility, and it is certain that new mustahik will increase and be born as a result (Sumarni et al., 2021).

Table 1. Distribution of zakat funds in 2020 and 2021

Disbursement	2021	2020
Fakir Miskin	Rp. 302.144.597.247	Rp. 205.683.779.640
Amil	Rp. 54.820.458.960	Rp. 37.747.432.003
Muallaf	Rp. 1.352.118.351	Rp. 2.284.345.008
Gharimin	Rp. 559.259.452	Rp. 748.596.899
Fisabillah	Rp. 64.416.731.452	Rp. 42.831.520.603
Ibnu Sabil	Rp. 6.377.500	Rp. 29.987.691
Utilization of Managed Asset Allocation	Rp. 2.203.648.864	Rp. 810.516.960
Other Disbursement	Rp. 108.189.331	-
Exchange Rate/Valuation - Loss	Rp. 2.010.700	Rp. 5.274.481
Total Zakat Disbursement	Rp. 425.613.391.858	Rp. 290.141.453.285

In 2020, the distribution of infaq and alms funds will be Rp. 63 billion And in 2021 alone, infaq and charity monies of Rp 53.2 billion will be disbursed (Achmad, 2021). Due to the recession in the form of a weakening Indonesian economy as a result of restrictions on community activities to avoid the spread of the Covid-19 virus, the amount of infaq and

sadaqah funds for 2020 and 2021 has decreased (Mutafarida & Fahmi, 2020). And not only does it affect the economy of low-income individuals, but also the economy of the wealthy, through loss-making or bankrupt businesses, lower business turnover, etc (Amanda et al., 2021).

Table 2. Distribution of infaq and alms funds in 2020 and 2021

Disbursement	2021	2020
Amil	Rp. 6.941.544.979	Rp. 5.289.839.695
Restricted Infaq/Sadaqah	Rp. 37.112.028.790	Rp. 52.149.541.691
Unrestricted Infaq/Sadaqah	Rp. 8.169.538.377	Rp. 4.882.232.527
Disbursement of Grants to Amil	-	Rp. 415.628.495
Utilization of Managed Asset Allocation	Rp. 936.968.808	Rp. 267.739.072
Other Disbursement	Rp. 54.132.231	-
Total Infaq/Sadaqah Disbursement	Rp. 53.214.213.185	Rp. 63.004.981.480

In 2020 and 2021, when administering (distribution and distribution) of zakat, infaq, and alms funds, BAZNAS, via the Mustahik Economic Empowerment Institute (LPEM), is a platform that strives to realize the organization's initial mission, which is to maximize the distribution and exploitation of Zakat and Infak funds, Alms (ZIS) and Other Religious Socioeconomic Funds (DSKL) to alleviate poverty, improve the well-being of the population, and minimize social inequities in society (Denas Hasman Nugraha, 2021). The Mustahik Economic Empowerment Institute (LPEM) often distributes zakat funds to mustahik in the form of productive zakat, which attempts to alleviate the burden on the businesses of those impacted by the recession due to Covid-19 outbreak. Law Number 23 of 2011 about Management of Zakat Article 27 paragraph (1) stipulates the utilization and utilization of zakat funds: *"zakat can be utilized for productive businesses in the*

context of dealing with the poor and enhancing the quality of the people."

Specifically, BAZNAS has published special regulations for the distribution and use (administration) of zakat, namely the National Amil Zakat Agency Regulation number 3 of 2018 concerning the Distribution and Use of Zakat (Primandasetio, 2021). To provide zakat to mustahik in a consumptive manner is what is meant by employing the distribution of zakat funds in this rule. While what is indicated by "usage" is a form of optimal zakat utilization without diminishing its worth and benefits in the form of fruitful conflict, as a result it is effective to accomplish public benefit (Rahmah & Herlita, 2019).

Submittal of productive zakat money (capital to be re-managed) given to a mustahik (right to zakat) who is struggling or who cannot meet all of his needs (Manurung & Harahap, 2022). The implementation of zakat distribution is governed by PERBAZNAS No. 3

of 2018 in Article 10 paragraph (1), which states that *"the zakat manager can provide support to mustahik in carrying out the distribution of zakat as referred to in Article 9 paragraph (1)." Although the definition of this aid is provided in paragraph (2) "The assistance mentioned in paragraph (1) strives to guarantee that zakat distribution is carried out in line with Islamic law and regulatory requirements."*

But with the recession due to the Covid-19 pandemic, which began in early 2020, has affected many facets of society, having an effect on people who genuinely own a business but suffer losses or are affected by termination of employment (PHK). The Law on Zakat Management's Article 27 paragraph (2), which governs this situation, states that *"the usage of zakat for productive businesses as stated to in paragraph (1) is carried out after the basic demands of mustahik have been satisfied."* As a result, the Mustahik Economic Empowerment Institute (LPEM) is distributing zakat monies during the current pandemic in the form of constructive zakat, including training for MSMEs and providing farmers with fertilizer.

What is implemented by LPEM is governed by PERBAZNAS No. 3 of 2018, which stipulates in Article 11: *"Program institutions comprised of zakat managers can carry out the execution of Zakat Distribution."* In compliance with these regulations, LPEM may carry out its programs in the form of food storage programs, mustahik traders, and also zmart. The utilization of zakat by LPEM takes the form of productive zakat, in compliance with Article 14 paragraph 2 which states: *"Utilization of zakat in the economic field, as specified in subparagraph (1) letter a, may take the form of assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, enhancing the welfare of mustahik, and empowering the mustahik community based on regionalism and local economic potential."* In the interim, LPEM has conducted training for MSMEs and help for mustahik, as specified in Article 10 paragraphs (1) and (2) of this PERBAZNAS.

The current process of channeling infaq and alms funds (recession period due to the pandemic) include the distribution of grants to amil, bonded and unrestricted infaq/alms, and other disbursements. Provisions governing the distribution of infaq, alms, and other social-religious funds are outlined in Article 28 of the Law on Zakat Management (2) *"In line with Islamic law and the allocation made by the giver,*

infaq, alms, and other religious social funds mentioned in paragraph (1) are distributed and used in accordance with their intended purposes." This is the basis for BAZNAS's own management and distribution of infaq and alms funds.

4. CONCLUSION

BAZNAS is an institution charged by the government with collecting and distributing cash in the form of zakat, infaq, and alms at the national level (in all of Indonesia). Through the Mustahik Economic Empowerment (LPEM) institution, BAZNAS also plays a vital role in empowering residents. Affected by the recession due to the Covid-19 pandemic, activities are carried out in both rural and urban areas by supplying mustahik with presents such as business capital, rehabilitation of business premises, marketplace/online sales education, and gifts of seeds and fertilizers.

Distribution and distribution (management) of Zakat, Infaq, and Alms (ZIS) funds by BAZNAS, during the pandemic, particularly in 2020 and 2021, it has been efficiently distributed to mustahik, particularly the poor who are directly affected by the recession due to the Covid-19 pandemic, in accordance with applicable regulations. The increase in zakat funds received by BAZNAS in 2020 and 2021 compared to the previous year shows that zakat during the current recession can help community groups affected by the recession due to the covid-19 pandemic in addition to reducing social tensions that can cause social turmoil or difficulties in the community. Meanwhile, infaq and sadaqah funds in 2020 and 2021 have decreased due to a recession or a worsening Indonesian economy as a result of restrictions on community activities to prevent the spread of the Covid-19 virus.

5. REFERENCES

- Abidin, M. Z. (2020). Kedudukan Zakat Dalam Islam Perspektif al-Qur'andan Hadis. *La Dzulma :JurnalEkonomiSyariah*, 1(1), 29–43.
- Achmad, N. (2020). *Laporan Keuangan / Financial Statements Badan Amil Zakat Nasiaonal*.
- Achmad, N. (2021). *Laporan Keuangan / Financial Statements Badan Amil Zakat Nasiaonal*.
- Aflah, K. N. (2017). Urgensi Penetapan Kriteria Fakir Miskin Bagi Penyaluran Zakat Di Indonesia. *Ziswah (Zakat Dan Wakaf)*, 4(1), 167–192.

- Ahmad Bukhori, Denny Soetrisna, R. Y. L. (2020). Peran BAZNAS Provinsi banten Dalam Memenuhi Hak Pendidikan Masyarakat Prasejahtera melalui Program Banten Cerdas. *Untirta Civic Education*, 5(1), 103–123.
- Amanda, G. R., Malihah, F., Indriyastuti, S., Khumairah, N., Tulasmi, T., & Mukti, T. (2021). Pendayagunaan Zakat Pada Masa Pandemi Covid-19. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 216. <https://doi.org/10.29040/jiei.v7i1.1789>
- Amsari, S., & Nasution, S. (2019). Benefits Of Productive Zakat In Increasing Mustahik Revenue In Lazismu Center. *Proceeding International Seminar on Islamic Studies*, 1, 141–150.
- Anwar, M. (2019). ANALISIS ZAKAT PRODUKTIF TERHADAP INDEKS KEMISKINAN; NILAI MATERIAL DAN SPIRITUAL PARA MUSTAHIK. *Mutawasith: Jurnal Hukum Islam*, 2(2), 159–179. <https://doi.org/10.47971/mjhi.v2i2.152>.
- Boutheina Amri, N. M. (2022). Obamacare During the Pandemic: A Historical, Economic and Sociopolitical Evaluation of the Initial Response of the US Government. *Technium Social Sciences Journal*, 33(Juli), 638–647.
- Butarbutar, E. N. (2018). *Metode Penelitian Hukum* (Cetakan 1). PT Refika Aditama.
- Choirin, M., & Dkk. (2022). *Indikator Pemetaan Potensi Zakat 2022 Regional Jawa*.
- Darmastuti, S., Juned, M., Susanto, F. A., & Al-Husin, R. N. (2021). Covid-19 dan Kebijakan dalam Menyikapi Resesi Ekonomi: Studi Kasus Indonesia, Filipina, dan Singapura. *Jurnal Madani: Ilmu Pengetahuan, Teknologi, Dan Humaniora*, 4(1), 70–86. <https://doi.org/https://doi.org/10.33753/madani.v4i1.148>
- Denas Hasman Nugraha. (2021). Analisis Peran Zakat Pada Masa Pandemi Covid-19. *QULUBANA: Jurnal Manajemen Dakwah*, 1(2), 88–102. <https://doi.org/10.54396/qlb.v1i2.191>
- Fathoni, K. (2021). Peran Baznas Kota Samarinda Dalam Meningkatkan Ekonomi Kaum Duafa. *Jurnal Riset Inossa*, 3, 32–44. <https://ojs.samarindakota.go.id/index.php/jri/article/view/38>
- Fitria, T. N. (2016). Kontribusi Ekonomi Islam Dalam Pembangunan Ekonomi Nasional. *Jurnal Ilmiah Ekonomi Islam*, 2(03).
- Hafidudin, D. (2002). *Zakat Dalam Perekonomian Modern* (Cet 1). Gema Insani Press.
- Hasanuddin, B. H. (2019). *Ekonomi Syariah Optimalisasi Zakat* (Zulkifli (ed.); Cetakan 1). AA-DZ Grafik.
- Hermien, Z. (2015). *Zakat Infak Sedekah dan Akuntansinya Serta Potensinya Dalam Meningkatkan Kesejahteraan Rakyat Miskin* (Cet 1). Penerbit Universitas Trisakti.
- Li, Z., Farmanesh, P., Kirikkaleli, D., & Itani, R. (2022). A comparative analysis of COVID-19 and global financial crises: evidence from US economy. *Economic Research-Ekonomika Istrazivanja*, 35(1), 2427–2441. <https://doi.org/10.1080/1331677X.2021.1952640>
- Lpem. (2019). *Tentang LPEM*. Lpem.Baznas.Go.Id. <https://lpem.baznas.go.id/profil/>
- Lpem. (2020a). *baznas berdayakanpetani kopi dengan salurkan 20.000 bibit kopi di desa sukalilah garut*. Lpem.Baznas.Go.Id/. <https://lpem.baznas.go.id/baznas-berdayakan-petani-kopi-dengan-salurkan-20-000-bibit-kopi-di-desa-sukalilah-garut/>
- Lpem. (2020b). *tingkatkan daya tahan tubuh jamu produksi mustahik lpem baznas diminati konsumen*. <https://lpem.baznas.go.id/tingkatkan-daya-tahan-tubuh-jamu-produksi-mustahik-lpem-baznas-diminati-konsumen/>
- Lpem. (2022a). *Lambung pangan*. Lpem.Baznas.Go.Id. <https://lpem.baznas.go.id/lambung-pangan/>
- Lpem. (2022b). *Mustahik pengusaha*. Lpem.Baznas.Go.Id. <https://lpem.baznas.go.id/mustahik-pengusaha/>
- Lpem. (2022c). *Zmart*. Lpem.Baznas.Go.Id. <https://lpem.baznas.go.id/zmart/>
- Manurung, F. E., & Harahap, M. I. (2022). Peran Baznas dalam Mensejahterakan Ekonomi Masyarakat Kota Medan. *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)*, 2(1), 1365–1371.
- Maulidya, C., & Fahrullah, A. (2021). Analisis Pendayagunaan Zakat Produktif Terhadap Pengembangan Usaha Mikro Mustahik (Studi Zakat Center Lazismu Gresik). *Jurnal Ekonomika Dan Bisnis Islam*, 4(2), 168–178. <https://doi.org/10.26740/jekobi.v4n2.p168-178>
- Midayant, N. (2021). *Agustus 2021: Tingkat Pengangguran Terbuka (TPT) sebesar 6,49 persen* (No.84/11/Th. XXIV, 05 November 2021). <https://www.bps.go.id/pressrelease/2021/11/05/1816/agustus-2021--tingkat-pengangguran-terbuka--tpt--sebesar-6-49-persen.html>
- Midayanti, N. (2020). *Agustus 2020: Tingkat Pengangguran Terbuka (TPT) sebesar 7,07 persen* (No.86/11/Th. XXIII, 05 November 2020).

- Mustafa. (2021). Al-Hajat Al- Asliyyah dan Harta Terbatas Hutang Sebagai Syarat Wajib Zakat Mal Oleh. Mustafa Fakultas Syariah dan Hukum Islam, IAIN Bone, Indonesia. *Al-Kharaj: Jurnal Hukum Ekonomi Syariah*, 1(2), 147. <https://doi.org/https://doi.org/10.30863/alkharaj.v1i2.1961>
- Mutafarida, B., & Fahmi, M. F. (2020). Upaya Implementasi Fatwa Majelis Ulama Indonesia Nomor 23 Tahun 2020 Sebagai Upaya Pemulihan Ekonomi Oleh Lembaga Amil Zakat. *Jurnal Qawanin*, 4(2), 138–153. <http://jurnal.iainkediri.ac.id/index.php/qawanin/article/view/2452>
- Nor Asmira Mat Jusoh, Zanirah Mustafa@Busu, Noraini Junoh, Norazmila Yusof, & Ahmad Murshidi Mustapha. (2022). Pendidikan Asnaf Fakir dan Miskin Melalui Sinergi Dana Zakat dalam Membasmi Keciciran. *Proceedings Science, Ethics & Civilization*, 1(1), 72–76. [https://www.zakatselangor.com.my/terkini/fakir-](https://www.zakatselangor.com.my/terkini/fakir-Nurillah, S. L., & Yasin, A. (2021). Analisis Peran Baznas Dalam Melindungi Kelompok Rentan Dan Mengurangi Kesenjangan (Studi Kasus Baznas Kabupaten Mojokerto). Jurnal Ilmiah Ekonomi Islam, 7(2), 1128–1139. https://doi.org/10.29040/jiei.v7i2.2326)
- Nurillah, S. L., & Yasin, A. (2021). Analisis Peran Baznas Dalam Melindungi Kelompok Rentan Dan Mengurangi Kesenjangan (Studi Kasus Baznas Kabupaten Mojokerto). *Jurnal Ilmiah Ekonomi Islam*, 7(2), 1128–1139. <https://doi.org/10.29040/jiei.v7i2.2326>
- Primandasetio, J. M. K. U. | D. B. N. | V. A. K. S. | S. (2021). *Ekonomi Syariah bagi Perguruan Tinggi Hukum Strata I* (Edisi Pert). Departemen Ekonomi dan Keuangan Syariah Bank Indonesia.
- Rachmawati, E. N., Azmansyah, A., & Utami, T. T. (2019). Analisis Zakat Produktif Dan Dampaknya Terhadap Pertumbuhan Usaha Mikro Dan Penyerapan Tenaga Kerja Serta Kesejahteraan Mustahik Di Kota Pekanbaru Provinsi Riau. *Jurnal Ilmu Manajemen*, 8(2), 1–14. <https://doi.org/10.32502/jimn.v8i2.1806>
- Rahmah, S., & Herlita, J. (2019). Manajemen Pendistribusian Zakat Di Badan Amil Zakat Nasional (Baznas) Provinsi Kalimantan Selatan. *Alhadharah: Jurnal Ilmu Dakwah*, 18(1), 13–26. <https://doi.org/10.18592/alhadharah.v18i1.2971>
- Siti Hanipah, H., & Abdul Haris, I. (2021). Analisis Pemberdayaan Ekonomi Mustahik Melalui Zakat Produktif (Studi Kasus Badan Amil Zakat Nasional Kota Banjar). *Jurnal Ekonomi Rabbani*, 1(1), 1–8. <https://doi.org/10.53566/jer.v1i1.13>
- Suaidah, & Marliyah. (2022). Upaya Keuangan Syariah Terhadap Ancaman Resesi Global. *Edunomika*, 07(01), 1–9.
- Sumarni, Y., Alfiah, E., Ekonomi, F., Bengkulu, I., Fakultas, I., Islam, B., & Bengkulu, I. (2021). Manajemen dan Peran BAZNAS Mengatasi Dampak Pandemi Covid-19 Provinsi Bengkulu. *ZAWA: Management of Zakat and Waqf Journal*, 1(1), 1–7.
- Suryaningsih, A. F. C. S. A. (2022). Peran Baznas Kota Kediri Dalam Menunjang Kesejahteraan Masyarakat Miskin. *Jurnal Ekonomi, Manajemen, Bisnis Dan Sosial (EMBISS)*, 2(4), 562–570.
- Suteki. (2018). *Metode Penelitian Hukum (Filsafat, Teori, dan Praktek)* (Cet 2). PT Raja Grafindo Persada.
- Thoriquddin, M. (2014). Pengelolaan Zakat Produktif Perspektif Maqasid Al-Syari'ah Ibnu 'Asyur. In A. H. Fathani (Ed.), *Journal of Chemical Information and Modeling* (Cetakan 1). UIN-Maliki Press.