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

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Abstract

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

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

Abstrak

Pandemi covid-19 telah membawa perubahan signifikan dalam kehidupan sosial manusia. Salah satu sector paling terdampak adalah ekonomi. salah satu instumen fiscal yang dapat digunakan untuk mengentaskan kemiskinan adalah zakat. Artikel ini bertujuan mendeskripsikan pemanfaatan zakat di provinsi Jawa Timur dan menganalisisnya menggunakan prinsip-prinsip Maqashid Syariah.
Artikel ini merupakan penelitian empiris dengan menggunakan pendekatan konseptual. Data primer dihasilkan dari hasil wawancara dengan Badan Amil Zakat Jawa Timur, Yayasan Dana Sosial Al-Falah Malang, Nurul Hayat Malang, dan Baitul Mal Hidayatullah Malang. Hasil penelitian ini menunjukkan bahwa Lembaga pengelola zakat telah menyalurkan zakat produktif berupa pemberian modal usaha, dana bergulir, dan beasiswa. Pengelolaan zakat yang produktif dapat dimaksimalkan melalui pendampingan dan monitoring program. Bantuan yang diberikan kepada mustahik dapat meningkatkan kualitas ilmu agama, akal, dan pendapatan ekonomi sebagaimana teryuang dalam maqashid syariah.

**Kata Kunci:** Covid-19; zakat; pemberdayaan; Maqashid Syariah.

**Introduction**

The Covid-19 Pandemic brought significant changes in human social life. One of the most affected sectors is the economy. Restrictions on social activity resulted in people's purchasing power decrease. The Covid-19 Pandemic also caused job cuts and the loss of income. The income crisis triggered stress, violent behavior, and suicidal behavior during the Covid-19 Pandemic.

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1. Irwan Abdullah, “Covid-19: Threat and Fear in Indonesia,” Psychological Trauma: Theory, Research, Practice, and Policy 12, no. 5 (July 2020): 488–90, https://doi.org/10.1037/tra0000878; Imran Ali and Omar M. L. Alharbi, “Covid-19: Disease, Management, Treatment, and Social Impact,” The Science of the Total Environment 728 (August 1, 2020): 19, https://doi.org/10.1016/j.scitotenv.2020.138861; Rachel F. Rodgers et al., “The Impact of the Covid-19 Pandemic on Eating Disorder Risk and Symptoms,” International Journal of Eating Disorders 53, no. 7 (July 1, 2020): 1166–70, https://doi.org/10.1002/eat.23318.

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

4. A. K. M. Ishaqul Bhuiyan et al., “Covid-19-Related Suicides in Bangladesh Due to Lockdown and Economic Factors: Case Study Evidence from Media Reports,” International Journal of Mental Health and Addiction, May 15, 2020, 1–6, https://doi.org/10.1007/s11469-020-00307-y; Mark Sinyor et al., “Suicide Risk and Prevention During the Covid-19 Pandemic: One Year On,” Archives of Suicide Research 0, no. 0 (August 23, 2021): 1–6, https://doi.org/10.1080/13811118.2021.1955784; Begum Satici et al., “Adaptation of the Fear of Covid-19 Scale: Its Association with Psychological Distress and Life Satisfaction in Turkey,” International Journal of Mental Health and Addiction, May 8, 2020, https://doi.org/10.1007/s11469-020-00294-0; Azizeh Alizadeh et al., “Psychological Distress among Iranian Health-Care
addition, Covid-19 triggered an increase in crime rates in the community.\(^5\) The government has implemented various policies to protect affected community groups in the era of the Covid-19 Pandemic, such as the provision of social assistance to economic incentives for business actors.\(^6\) However, these policies have not been able to economically unravel the socio-economic impact due to the Covid-19 Pandemic. One source of money that can be used to handle the Pandemic's impact is zakat. Experts have conducted studies on zakat and the Covid-19 pandemic. Handling the Covid-19 pandemic is not only the responsibility of the government. However, synergy is needed with non-governmental institutions, including the Amil zakat institution.\(^7\) During the Covid-19 pandemic, Amil zakat institutions actively carried out zakat collection campaigns. Because zakat can be a means of easing the burden on people affected by the Covid-19 pandemic\(^8\), especially in the economic sector.\(^9\) During the Covid-19 pandemic, Amil zakat institutions distributed more zakat consumptively, such as food assistance for affected communities, disinfectants, isolation rooms, and health equipment.\(^10\) Meanwhile, the distribution of productive zakat during the pandemic is still

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

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

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

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

9Afifuddin Kadir et al., “Pengunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah,” *Al-Tafaqquh: Journal of Islamic Law* 1, no. 2 (July 23, 2020): 107–16, https://doi.org/10.33096/al-tafaqquh.v1i2.61.

10Amanda et al., “Pendayagunaan Zakat Pada Masa Pandemi Covid-19.”
running, albeit on a smaller scale.\textsuperscript{11} For example, the cash for work program purchases goods to be distributed to \textit{mustahiq} through small entrepreneurs affected by the Covid-19 pandemic.\textsuperscript{12} Another model of productive zakat is the provision of revolving funds.\textsuperscript{13} Zakat is a fiscal instrument to restore the community's economy after the Covid-19 pandemic. Nevertheless, the utilization of zakat during the Covid-19 pandemic has not been maximized. The obstacle that is often faced in the productive distribution of zakat is the absence of intensive assistance in developing the \textit{mustahiq} economy.\textsuperscript{14}

This article aims to analyze the optimization of the productive zakat utilization model during the Covid-19 pandemic in East Java province and analyze it using the principles of \textit{Maqashid} Sharia. East Java province is the province with the population with the highest poor category on the Java island.\textsuperscript{15} Data from the Central Statistics Agency showed that the poor population in East Java Province in September 2021 was 4,585,970 people.\textsuperscript{16} This condition is getting worse during the Covid-19 pandemic. Government prioritizes East Java province in handling extreme poverty due to the Covid-19 pandemic.\textsuperscript{17} This

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

\textsuperscript{12}Fahmi Ali Hudaefi and Irfan Syauqi Beik, “Digital Zakāh Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study,” \textit{Journal of Islamic Marketing} ahead-of-print, no. ahead-of-print (January 1, 2021), https://doi.org/10.1108/JIMA-09-2020-0299; Randi Swandaru and Mohsin Magda Ismail Abdel, “Role of Zakat in Responding to Covid-19 Pandemic: Lessons Learnt and Way Forward,” in \textit{Towards a Post-COVID Global Financial System}, ed. M. Kabir Hassan, Aishath Muneeza, and Adel M. Sarea (Emerald Publishing Limited, 2022), 185–200, https://doi.org/10.1108/978-1-80071-625-420210010.

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

\textsuperscript{14}Sudirman Sudirman, Ramadhitra Ramadhitra, and Syabbul Bachri, “Revitalizing Productive Zakat In The Covid-19 Pandemic Era In East Java,” \textit{Jurisdictie: Jurnal Hukum Dan Syariah} 12, no. 2 (2021): 275–93, https://doi.org/10.18860/j.v122i14089.

\textsuperscript{15}Pusat Kajian Strategis Badan Amil Zakat Nasional, \textit{Outlook Zakat Indonesia 2021} (Jakarta: Pusat Kajian Strategis – Badan Amil Zakat Nasional, 2021), 94.

\textsuperscript{16}Badan Pusat Statistik, “Jumlah Penduduk Miskin Menurut Provinsi Di Indonesia (Ribu), 2016-2020,” accessed December 4, 2021, https://jatim.bps.go.id/statictable/2019/10/1720/jumlah-penduduk-miskin-menurut-provinsi-di-indonesia-ri2016-2020.html.

\textsuperscript{17}Tim Nasional Percepatan Penanganan Kemiskinan, “Tindaklanjuti Pengurangan Kemiskinan Ekstrem, Wapres Kunjungan Kerja Ke Jawa Timur,” accessed December 4, 2021, http://www.tnp2k.go.id/articles/tindaklanjuti-pengurangan-kemiskinan-ekstrem-wapres-kunjungan-kerja-ke-jawa-timur.
study is empirical research using the *Maqashid* Sharia approach. The primary Data of the study was generated from the interview process with zakat managers: Badan Amil Zakat Jawa Timur, Lembaga Amil Zakat Nasional Yayasan Dana Sosial Al-Falah Malang, Lembaga Amil Zakat Nasional Nurul Hayat Malang, Lembaga Amil Zakat Nasional Baitul Mal Hidayatullah Malang. Secondary data sources were obtained through documentation results from the annual report of the Amil zakat institution, reports from the Central Statistics Agency, research results, journal articles, and books related to zakat and Covid-19 pandemic.

**Discussion**

**Zakat and Maqashid Syariah**

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

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\(^{18}\) Kumara Adji Kusuma and Muhamad Nafik Hadi Ryandono, “Zakah Index: Islamic Economics’ Welfare Measurement,” *Indonesian Journal of Islam and Muslim Societies* 6, no. 2 (December 1, 2016): 273–301, https://doi.org/10.18326/ijims.v6i2.273-301; Khairul Azhar Meerangani, “The Effectiveness of Zakat in Developing Muslims in Malaysia,” *Insaniyat: Journal of Islam and Humanities* 3, no. 2 (May 31, 2019): 127–38, https://doi.org/10.15408/insaniyat.v3i2.11315.

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

\(^{20}\) Muhammad Iqbal, “Hukum Zakat Dalam Perspektif Hukum Nasional,” *Jurnal Asy-Syukriyyah* 20, no. 1 (February 7, 2019): 26–51, https://doi.org/10.36769/asy.v20i1.43.

\(^{21}\) Tohirin Tohirin and Zamahsari Zamahsari, “Edukasi Zakat, Infaq Dan Shadaqoh (Zis) Pada Siswa/Siswi SMA Muhammadiyah 1 Bengkulu,” *SYUKUR (Jurnal Inovasi Sosial Dan Pengabdian Masyarakat)* 2, no. 2 (October 31, 2019): 141–46, https://doi.org/10.22236/syukur_vol2/is2pp141-146.
rules, zakat can even be used as a source of state finance to provide social security for people in need. In case for the benefit of people who urge the government also has the right to use the zakat funds.  

Zakat receipts can be used to measure the level of public welfare and even the economic strength. Various studies show that zakat in the contemporary era is managed productively. It aims to improve the quality of life of mustahiq zakat through economic equity, social welfare distribution, Human Resource Production, and education improvement. Productive management of zakat emphasizes mustahiq’s economic independence. In addition to business capital from zakat funds, mustahiq also receives training and assistance from zakat management institutions so that the business initiated becomes a permanent source of income. Financial independence of the people poverty rate. Research Riyadi et al. shows that Indonesia has great potential to receive zakat. In addition to the majority of the population being Muslim, Indonesia is referred to as a country that has a high level of generosity. Nevertheless, the constructive receipt and management of zakat funds have not been maximized. Regulatory factors, religiosity, colleagues, level of literacy, and clarity of the zakat system are concerned with compliance in paying zakat.

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22 Qutb Ibrāhīm Muhammad, Al-Siyāsh al-Māliyyah Li Aḥī Bakr al-Shiddīq (Mesir: al-Haiah al-la'il ham al-Kūtāb, 1990), 13.
23 Kusuma and Ryandono, “Zakah Index.”
24 Charlotte Bilo and Anna Carolina Machado, “The Role of Zakat in the Provision of Social Protection: A Comparison between Jordan and Sudan,” International Journal of Sociology and Social Policy 40, no. 3/4 (January 1, 2019): 236–48, https://doi.org/10.1108/IJSSP-11-2018-0218; Meerangani, “The Effectiveness of Zakat in Developing Muslims in Malaysia”; Afshan Paarlberg, “The Role of Philanthropy in Islamic Education,” Journal of Education in Muslim Societies 2, no. 1 (2020): 107–14, https://doi.org/10.2979/jems.2.1.08.
25 Uswatun Hasanah, “Optimalisasi Pengelolaan Zakat Produktif Sebagai Realisasi Revolusi Mental,” Ijtima’iyah: Jurnal Pengembangan Masyarakat Islam 13, no. 1 (July 11, 2020): 75–88, https://doi.org/10.24042/ijpmi.v13i1.6466.
26 Uswatun Hasanah, “Optimalisasi Pengelolaan Zakat Produktif Sebagai Realisasi Revolusi Mental,” Ijtima’iyah: Jurnal Pengembangan Masyarakat Islam 13, no. 1 (July 11, 2020): 75–88, https://doi.org/10.24042/ijpmi.v13i1.6466.
27 Aditya Hadid Riyadi et al., “The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study,” Journal of Islamic Finance 10 (April 30, 2021): 019-029-019-029.
28 Ram Al Jaffri Saad and Roszaini Haniffa, “Determinants of Zakah (Islamic Tax) Compliance Behavior,” Journal of Islamic Accounting and Business Research 5, no. 2 (January 1, 2014): 182–93, https://doi.org/10.1108/JIABR-10-2012-0068; Saeed Awadh Bin-Nashwan et al., “Zakah Compliance Behavior among Entrepreneurs: Economic Factors Approach,” International Journal of Ethics and Systems 36, no. 2 (January 1, 2020): 285–302, https://doi.org/10.1108/IJOES-09-2019-0145; Saeed Awadh Bin-Nashwan et al., “Zakah Compliance in Muslim Countries: An Economic and Socio-Psychological Perspective,” Journal of Financial Reporting and Accounting ahead-of-print, no. ahead-of-print (January 1, 2020), https://doi.org/10.1108/JFRA-03-2020-0057; Saeed Awadh Bin-Nashwan et al., “Moderating Effect of Perceived Behavioral Control on Islamic Tax (Zakah) Compliance Behavior among
The study of zakat cannot be separated from the discussion of *maqashid* sharia. In the contemporary era, Islamic law is expected to provide solutions to various problems of human life. Through *maqashid* sharia, the teachings of religion can be understood flexibly for human benefit. Etymologically, *maqashid* sharia is derived from Arabic, which means the purpose of Islamic law. *Maqashid* sharia, in etymological terms, is a compound word of two words, namely *maqashid* and sharia. The word *maqashid* is derived from the verb *qashada* yaqshidu, which has a meaning that means to. The word *maqashid* is a plural form of the noun (*masdar*) *maqashid* or *maqashid*, which means the purpose. Towards the word Sharia in the etymological sense has the meaning of the way to the source of water, which in another sense is interpreted as the way toward the primary source of life, namely Sharia. In the terminological sense, *maqashid* sharia is defined as the value and meaning of the purpose and will of al-Shari' (Allah Swt), which is behind the Making of Shari'ah and the law studied by the scholars’ of the texts of nash, or in another definition *maqashid al-Shari'ah* is interpreted as *al Ma'ani allati Shuri'at laha al abkaam* (the content of the value of the purpose of the prescribed or established law). Abu Ishaq Al-Syatibi defines *maqashid* sharia as a variety of legal provisions prescribed by Allah to create benefits for humans. The study of *maqashid syariah* continues to be done to answer various new problems in life. According to Najmuddin al-Thufi, *maqashid* sharia is the cause for achieving legal purposes in terms of worship and *muamalab*. At the same time, according to Al-Ghazali *maqashid* sharia is a variety of things used to maintain the purpose of Islamic Sharia. Zaky al-Din Sha'ban and Abdul Wahab Khalaf refer to it as *maqashid al-tasri*. Meanwhile, Muhammad Abu Zahra referred to it by the term *maqashid al-ahkam*, and Najmuddin Al-Thufi referred to it more by *al-maslabab*. 

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29. Businessmen in Yemen,” *Journal of Social Service Research* 47, no. 2 (March 4, 2021): 292–302, https://doi.org/10.1080/01488376.2020.1767260; Risaldi Yusfiarto, Ananda Setiawan, and Septy Setia Nugraha, “Literacy and Intention to Pay Zakat,” *International Journal of Zakat* 5, no. 1 (July 14, 2020): 15–27, https://doi.org/10.37706/ijz.v5i1.221.

30. Busriyanti Busriyanti, “Maqashid Al-Syari’ah Dalam Penegakan Hukum Lalu Lintas Di Indonesia,” *Al-Istinbath: Jurnal Hukum Islam* 6, no. 1 (2021), http://dx.doi.org/10.29240/jhi.v6i1.2470.

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

32. Moh Toriquddin, “Teori Maqâshid Syarî’ah Perspektif Al-Syatibi,” *Journal de Jure* 6, no. 1 (June 30, 2014), https://doi.org/10.18860/j-fsh.v6i1.3190.

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

34. Suansar Khatib, “Konsep Maqashid Al-Syari’ah: Perbandingan Antara Pemikiran Al-Ghazali Dan Al-Syatibi,” *Jurnal Ilmu Diniq: Wacana Hukum, Ekonomi, Dan Keagamaan* 5, no. 1 (December 30, 2018): 53, https://doi.org/10.29300/mzn.v5i1.1436.
According to Syathibi, prosperity in this world and the hereafter is the purpose of Allah SWT in a ruling. Syathibi further explained that the importance of the existence of law is to maintain the *maqashid* (purpose) of law for the benefit of man. All obligations (taklif) are created to realize the benefits of enslaved people. There is no law of God in the sight of Asy-Syatibi that has no purpose. He further stated that the law with no purpose is the same as *al taklif ma la yu'ta* (an unenforceable order).

This is an example of the legal purpose of *taqlif*, namely, the word of God in requiring jihad (QS. Al-Baqarah [2]: 193). From this verse, it can be known that the purpose of war is to launch the path of preaching in the event of disruption and invite humankind to worship God. The following example is the word of Allah in requiring *qishash*: “in *qishash* there is (a guarantee of survival) for you, O people of understanding, that you may fear Allah” (QS. Al-Baqarah [2]: 179). From the second verse, it is known that the reason *qishash* is prescribed is that with *qishash*, the threat to human life can be eliminated.

Al-Ghazali divides *maqashid Syariah* in *al-mabaadi’ Al-khamsyah* includes protection against religion (*hifzd al-din*), soul (*hifzd al-nafs*), sense (*hifzd ‘aql*), descendants (*hifdz al-nasl*), and property (*hifzd Al-maal*). These five things belong to the category of primary human needs. Meanwhile, Jasser Auda divides *maqashid Sharia* into three: first, *Maqashid al-’Ammah* is all forms of benefits that apply universally, such as justice, equality, tolerance, including the five basic human needs above; second; *Maqashid Khassah* is *maslahah* in specific issues, should not commit domestic violence, should not commit fraud in business; Third; *Maqashid Juz’iyah* is the most core *maqashid* in a legal event. For example, the element of honesty and strong memory in testimony. Various research states that zakat is closely related to the issue of keeping religion (*bifdz din*) and keeping

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34Abu Ishaq al Syathiby, *Al Muwaffaqaat Fi Ushul al Syari’ah* (Saudi Arabiah: Wuzarah al-Syu’un al-Islamiyih wa al-Awqaf wa al-Da’wah wa al -Irshad, n.d.), 150.

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

36Aldi Candra et al., *Ushul fiqh kontemoper Koridor Dalam Memahami Konstruksi Hukum Islam* (Pamekasan: Duta Media Publishing, 2020); Suanskar Khatib, “Konsep Maqashid Al-Syari’ah: Perbandingan Antara Pemikiran Al-Ghazali Dan Al-Syatibi,” *Jurnal Ilmu Maszani: Wacana Hukum, Ekonomi, Dan Keagamaan* 5, no. 1 (December 30, 2018): 47–62, https://doi.org/10.29300/mzn.v5i1.1436; Agung Kurniawan and Hamsah Hudaﬁ, “Konsep Maqashid Syariah Imam Asy-Syafi’i Dalam Kitab Al-Muwaafaqat,” *Al-Mabsut: Jurnal Studi Islam dan Sosial* 15, no. 1 (April 1, 2021): 29–38; Anaway Irianti Mansyur et al., “Konseling Online Sebagai Upaya Menangani Masalah Perundungan Di Kalangan Anak Muda,” *Jurnal Pendidikan Ilmu Sosial* 29, no. 2 (January 12, 2020): 140–54, https://doi.org/10.23917/jpis.v29i2.8501; Muhammad Syukri Albani Nasution and Rahmat Hidayat Nasution, *Filosofat Hukum & Maqashid Syariah* (Prenada Media, 2020).
property (hifdz mal).\(^{37}\) Zakat can be used as an instrument to alleviate poverty and maintain one’s aqêdah. Poverty can cause a Muslim to become Kufr by doing what is forbidden by the teachings of Islam.\(^{38}\)

While Syathibi divides the magashid into three categories: dharuriyaat, hajiyaat, and tahsiniyaat. Magashid al-daruriyaat must exist to maintain the benefit of humankind both in this world and in the hereafter. If this is not met, there will be damage with the level of damage caused following the extent to which the dlaruriyaat value is not met. Magashid al-hajiyaat is to remove distress (al-baraj wa al-masyaqqaq) from the life of mukallaâf, which, if not fulfilled, will not cause damage to the public benefit. Examples in this provision are such as the presence of rukhshah in worship when traveling or in a state of illness. At the same time, maqashid tahsiniyaat is to perfect the two previous maqashid, which include the perfection of Customs and akblaq al-karimah. Such as doing thaharah (purification) in worship, doing sunnah practices, giving alms, and manners in eating and drinking.\(^{39}\)

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

Second, maqashid Sharia protects the soul. The form of maqashid Sharia to protect the soul is the basis and reason that states that a human should not be hurt, harmed, let alone killed. Such as the right of man to live and the right to obtain food and drink. In terms of prevention is done through qhisab and diyat. Third, maqashid Sharia protects the mind. Maqashid form of Sharia to protect the mind or intellect. Based on these provisions, everything that causes loss of mind becomes forbidden, such as drinking alcohol, drugs, etc. Examples of its application in care are carried out by eating and foraging. While in the form of

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

\(^{38}\)Mahmud Ishak, “Kemiskinan Dan Pengaruhnya Terhadap Kejahatan Dalam Perspektif Teologis Dan Sosiologis,” TAHKIM 9, no. 1 (October 7, 2017), https://doi.org/10.33477/thk.v9i1.94.

\(^{39}\)Ahmad al-Raysuny, Nazariyat Al-Maqashid ’inda Al-Imam Syatibi, 4th ed. (Firginia: Al-Ma’had al-’Alamy li al-Fikr al-Islamy, 1995), 117; Abu Ishaq al Syathiby, Al Muwaffaqat Fi Usbul al Syari’ah, 9–10.

\(^{40}\)Abu Ishaq al Syathiby, Al Muwaffaqat Fi Usbul al Syari’ah, 7–11.
prevention is done by enforcing the law against drunkards. Fourth, *maqashid* Sharia protects property. *Maqashid Syariah* to protect property guarantees that everyone has the right to own property, and taking it falsely from others is prohibited. Whether in the form of theft, corruption, and so on. An example of application in this provision is the ability and right of a person to carry out buying and selling and seeking wealth. At the same time, the form of prevention can be done with the presence of a bit of punishment for thieves. Fifth, *maqashid* Sharia to protect descendants. *Maqashid sharia*, to protect offspring, makes Zina forbidden because it can have a negative impact. Biologically, psychologically, economically, socially, *nasab*, inheritance law, etc. Therefore, its preservation is carried out in the form of marriage. In contrast, prevention is carried out by enforcing the law for people who commit adultery and who accuse others of adultery in the absence of evidence.

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

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

Assistance for people affected by Covid-19. Baznas East Java launched cash for work program. The program follows the direction of the central Baznas. This program aims to move the economic wheel that stops due to decreasing people’s buying interest. One form of this program is the provision of funds for Usaha Mikro Kecil dan Menengah (UMKM), assisted by Baznas, to

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41Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*, 3.
42Maltuf Fitri, “Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat,” *Economica: Jurnal Ekonomi Islam* 8, no. 1 (May 31, 2017): 149–73, https://doi.org/10.21580/economica.2017.8.1.1830; Isro’iyatul Mubarokah, Irfan Syauqi Beik, and Tony Irawan, “Dampak Zakat terhadap Kemiskinan dan Kesejahteraan Mustahiq (Kasus : BAZNAS Provinsi Jawa Tengah),” *Al-Muzara’ab* 5, no. 1 (2017): 37–50, https://doi.org/10.29244/jam.5.1.37-50.
43Riyadi et al., “The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare.”
44Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*, 4.
provide logistic packages for families affected by Covid-19.\textsuperscript{45} The national program of Zakat utilization from Laznas Nurul Hayat is the Bunda Mart program. The main target of this program is to empower women whose husbands died during the Covid-19 pandemic.\textsuperscript{46} The Ministry of Social Affairs noted that more than 11,000 children were orphaned during the Covid-19 pandemic.\textsuperscript{47} This program provides business capital assistance in the form of grants. However, according to Indra Hermawan, assistance is provided in business tools or materials for production. Capital assistance in the form of money is the last alternative. The assistance that has been provided is, for example, a soap-making machine for mustahiq assisted because of the high demand during the Covid-19 pandemic.\textsuperscript{48}

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

Second, provide business capital assistance in funds or revolving assets. Baznas East Java synergizes with Baznas Kabupaten/Kota in protecting the poor during the Covid-19 pandemic. One form of this synergy is the Jatim

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\textsuperscript{45}\textit{Pusat Kajian Strategis Badan Amil Zakat Nasional, Outlook Zakat Indonesia} 2021.
\textsuperscript{46}\textit{Indra Hermawan, Interview (Malang, 24 Oktober 2021)}
\textsuperscript{47}\textit{Rahel Narda Chaterine, “Kemensos Catat 11.045 Anak Jadi Yatim Piatu Akibat Covid-19, Risma Dorong Respons Cepat Perlindungan Anak,” KOMPAS.com, August 8, 2021, https://nasional.kompas.com/read/2021/08/08/10404641/kemensos-catat-11045-anak-jadi-yatim-piatu-akibat-covid-19-risma-dorong.}
\textsuperscript{48}\textit{Indra Hermawan, Interview (Malang, 24 Oktober 2021)}
\textsuperscript{49}\textit{M. Fandi Bachtiar, Interview (Malang, 29 Oktober 2021)}
\textsuperscript{50}\textit{Lukman Hakim, Interview (Malang, 28 Oktober 2021)}
\textsuperscript{51}\textit{Pusat Kajian Strategis Badan Amil Zakat Nasional, Outlook Zakat Indonesia} 2021.
\end{flushright}
Makmuron program. This Program distributes business capital in the form of goats managed by *mustahiq*-based mosque worshipers. However, this asset in the form of goats is not owned individually. The *mustahiq* receives benefits from the management of these assets. Thus, the use of zakat assets becomes wider.\(^5\)

Meanwhile, the utilization of zakat funds in Laznas Nurul Hayat during the pandemic was not much done. In addition to implementing programs that previously existed. One of them is the successful village livestock program. Laznas Nurul Hayat cooperates with the community or boarding schools around the forest in Malang to manage goat livestock. The goats given are not owned individually, but the livestock management benefits are given to *mustahiq*, for example, in the form of food packages.\(^6\)

Productive utilization of zakat funds required exceptional management. Economic programs conducted by Baznas and Laznas need regular assistance and monitoring. If both are not done, zakat funds will be exhausted for daily needs *mustahiq*. As told by Ita Diana, one of the productive zakat *mustahiq* Laznas YDSF Malang. In 2019, Ita received venture capital assistance, but due to debt pressure and daily needs, the capital has not been able to restore the family economy. Until 2020, Ita Diana had the opportunity to attend business management training conducted by Laznas YDSF in collaboration with the Indonesian Islamic Business Forum (IIBF) Malang Raya. Since joining the program, Ita Diana's business finances began to be organized, income began to grow, and she could pay off debts slowly. The monitoring program is also a key; through periodic monitoring, *mustahiq* issues that get Business Capital Assistance can be resolved. When meeting problems such as decreased turnover, *mustahiq* beneficiaries can share business development. As experienced by Ita Diana during the Covid-19 pandemic.\(^7\)

The third is the provision of intellectual capital through educational programs. One of the leading programs of Baznas East Java is Jatim Cerdas covering the cost of education for poor and poor children, tutoring, and school tool assistance. Interestingly, education programs are preferred in several national Amil Zakat institutions (Laznas). Such as Laznas Nurul Hayat, Laznas Baitul Mal Hidayatullah, and Laznas YDSF Malang. According to M. Fandi Bachtiar, director of YDSF Malang, *mustahiq* empowerment from the aspect of education has a high value and long-term benefits. Not only that, the change in mindset from *mustahiq* to muzakki can only be done through education.\(^8\) This statement is relevant to the research of Teresia Andriana, which states that one of the roots of poverty in Indonesia is low education and lack of mastery of life

\(^5\)Benny Nur Miftahul Ulum, Interview (Surabaya, 1 November 2021)
\(^6\)Indra Hermawan, Interview (Malang, 24 Oktober 2021)
\(^7\)Ita Diana, Interview (Malang, 28 Oktober 2021)
\(^8\)M. Fandi Bachtiar, Interview (Malang, 29 Oktober 2021)
skills. Meanwhile, Laznas Nurul Hayat Malang has an educational scholarship program for low-income families. Laznas Nurul Hayat also has a boarding school from primary to secondary education. Zakat funds cannot fully support the needs of students who come from families. It can ease the burden on parents. Not only that, Laznas Nurul Hayat will facilitate the students who want to continue to college using zakat funds. The main objective of this program is that mustabiq can get better job opportunities to improve the family's economic level. The education program run by Laznas Baitul Mal Hidayatullah based pesantren. Mustabiq children are not only equipped with general sciences but also religious sciences so that they become human beings who have intellectual, emotional, and spiritual intelligence.

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

Model utilization of Zakat in East Java perspective Maqashid Sharia

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56 Teresa Adriana, “Pengaruh Tingkat Kesehatan, Tingkat Pendidikan, Dan Produktivitas Terhadap Kemiskinan Di Kalimantan,” Jurnal Ekonomi Daerah (JEDA) 8, no. 2 (November 15, 2019), https://jurnal.untan.ac.id/index.php/JEDA2/article/view/43796; Ahmad Juhaidi and Masyithah Umar, “Pemikahan Dini, Pendidikan, Kesehatan Dan Kemiskinan Di Indonesia: Masihkah Berkorelasi?,” Khazanah: Jurnal Studi Islam Dan Humaniora 18, no. 1 (June 16, 2020): 1–24, https://doi.org/10.18592/khazanah.v18i1.3585; Elvira Handayani Jacobus, Paulus Kindangen, and Een N. Walawangko, “Analisis Faktor-Faktor Yang Mempengaruhi Kemiskinan Rumah Tangga Di Sulawesi Utara,” Jurnal Pembangunan Ekonomi Dan Keuangan Daerah 19, no. 3 (February 24, 2021): 86–103, https://doi.org/10.35794/jpekld.32744.19.3.2018; Fitri Andriani Setyowati and Inaya Sari Melati, “Identifikasi Faktor Penyebab Kemiskinan Di Kabupaten Wonosobo Berdasarkan Klasifikasi Perkotaan Dan Perdesaan,” Economic Education Analysis Journal 9, no. 3 (November 5, 2020): 875–91, https://doi.org/10.15294/eeaj.v9i3.42413; Septian Risky Kurniawan and I. Made Suparta, “Pengaruh Tingkat Pendidikan, Pengangguran Dan Upah Minimum Terhadap Tingkat Kemiskinan Di Provinsi Jawa Timur,” JEB17: Jurnal Ekonomi Dan Bisnis 5, no. 2 (2020), https://doi.org/10.1234/jeb17.v5i2.5670.

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

58 Lukman Hakim, Interview (Malang, 28 Oktober 2021)
The recipient of zakat funds has been described in Q.S. At-Taubah [9]: 60. However, during the Covid-19 pandemic, in addition to focusing on two asnaf zakat, namely the poor and poor groups, zakat was distributed to health workers. The Covid-19 pandemic caused a decrease in the level of Family Welfare. Fulfilling basic needs often causes a person to become entangled in debt and even trigger criminal acts. The poor people receive priority to maintain one’s faith. Poverty can cause a Muslim to become kufr by doing what is forbidden by the teachings of Islam. Zakat is a means of poverty alleviation that is relevant to Maqashid Sharia. The use of zakat funds during the Covid-19 pandemic can help affected communities meet their basic needs. According to Imam Al-Syathibi, fulfillment of these basic needs to maintain the benefit of humankind both in this world and in the hereafter. If this is not met, there will be damage.

However, according to M. Fandi Bachtiar, director of Laznas YDSF Malang, the provision of assistance to mustabiq depends on their religious commitment. For example, in the scholarship program for poor and poor children. If they do not attend the study three times in a row, the scholarship given can be suspended and even revoked. Scholarships will be handed over to other mustabiq. In economic programs, the religious element is also always emphasized. Ita Diana, the recipient of business capital assistance from Laznas YDSF Malang, said that at the time of the survey, feasibility and business monitoring are always asked whether the prospective beneficiary mustabiq and family pray, fast, and perform other worship. Laznas YDSF also conducts regular religious coaching. According to Ita Diana, this coaching is beneficial for herself and her family. For example, constantly ashamed if you do not perform obligatory prayers or fast, always complain about all problems to Allah, and foster an attitude of generosity to others even in economically tricky conditions. In practice, Ita Diana often does alms dawn in the form of providing food for the homeless before marketing their merchandise. There is inner satisfaction when distributing the alms. Laznas Nurul Hayat Malang also carries out the

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59 “Situasi Kemiskinan Selama Pandemi | The SMERU Research Institute,” accessed May 11, 2022, https://sm eru.or.id/id/article-id/situasi-kemiskinan-selama-pandemi.
60 Fauziah, Hafiduddin, and Tanjung, “Analisis Maqashid Asy-Syariah Dalam Pengelolaan Zakat Oleh Negara.”
61 Ishak, “Kemiskinan Dan Pengaruhnya Terhadap Kejahatan Dalam Perspektif Teologis Dan Sosiologis.”
62 Kutbuddin Aibak, “Zakat Dalam Perspektif Maqashid Al-Syariah,” Ahkam: Jurnal Hukum Islam 3, no. 2 (2015), https://doi.org/10.21274/ahkam.201.5.3.2.199-218.
63 Kadir et al., “Pengunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah.”
64 Usman Betawi, “Maqashid Al-Syariah Sebagai Dasar Hukum Islam Dalam Pandangan Al-Syatibi Dan Jasser Audha,” Jurnal Hukum Responsif 6, no. 6 (January 21, 2019): 32–43.
65 M. Fandi Bachtiah (Malang, 29 Oktober 2021)
66 Ita Diana, Interview (Malang, 28 Oktober 2021)
spiritual development of assisted communities. In almost every district in Malang, Laznas Nurul Hayat has a da'wah cadre. Laznas Nurul Hayat fosters more than 1,000 teachers who received incentives every month. Meanwhile, religious guidance by Laznas Baitul Mal Hidayatullah is done through pesantren managed by Hidayatullah foundation.

The construction of spiritual qualities must be balanced with one's intellect. Laznas Nurul Hayat, Laznas YDSF Malang, Laznas BMH more focused on the aspect of education. During the Covid-19 pandemic, scholarships have increased. For example, they provide scholarships to orphans from low-income families affected by Covid-19. Reason gives a guide to a person to choose between good and evil. Through reason, a person's life can be better because they can access better resources. Zakat is also closely related to guarding one's property. The utilization of zakat can avoid the behavior of taking another person's property falsely, such as cheating, stealing, or robbing. Through productive zakat, mustahiq can meet their needs on an ongoing basis.

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

In a Hadith, the Prophet mentions: "from Salim bin Abdullah bin Umar, from his father, which the Prophet saw. He said, “Give this alms to those who are more in need of me. Then the Prophet (peace and blessings of Allah be
upon him) said: take it or give it to others. Indeed, the treasure that comes to you, and you do not aspire and do not ask for it, so take it. And when it does not come to you, do not follow your desires”. Based on the provisions of the Hadith, indeed, zakat can be developed, produced, or given back to another mustahiq in need. However, the right of use is entirely given to the recipient of zakat, Umar, whether it will be developed or given again. Of course, according to Moh. Toriquddin, there is no necessity for the recipient of zakat to reverse the zakat he has received. The benefit of must-have can be realized by delaying the distribution of zakat by being productive. Productive distribution is (the purpose) of the prescribed zakat because, in productive zakat, there are benefits in general, although the benefits are specifically delayed.

Conclusion

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

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72 Abu Abdillah Muhammad bin Ismail al-Bukhārī, *Jami’ al-Shahīh al- Bukhārī*, Juz 2 (Istanbul: : Dār al-Tibāah al-Amirah, n.d.), 130.
73 Moh Toriquddin, *Pengelolaan zakat produktif: Perspektif maqasid al-syari’ah Ibn ’Asyur* (Malang: UIN-Maliki Press, 2015), http://repository.uin-malang.ac.id/1481/.
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