



The Role of Zakat, Infak and Shadaqah In Mitigating the Impact of Covid-19 Pandemic on Orphans In Indonesia

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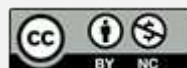
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ABSTRACT

This study aims to conduct an in-depth analysis of the role of Zakat, Infaq and Alms in Mitigating the Impact of the Covid-19 Pandemic specifically on Orphans in Indonesia. This type of research was qualitative with a case study approach. Interviews, observations and documentation were used as data collection techniques. Meanwhile, data analysis uses data content analysis. This research found that there was significant role of Zakat, Infaq and Almsgiving in Mitigating the Impact of the Covid-19 Pandemic specifically on orphans in Indonesia. The strategy carried out by the Malang City BAZNAS in distribution the scholarship was that the funds disbursed come from the State Civil Apparatus (ASN) infaq funds with 15% salary deductions for three months in 2021 to donate for the recipients of assistance scholarships due to the impact of covid-19 which was approximately 200 recipients of scholarship assistance due to the impact of covid-19. The contribution of this research was to provide a concrete picture regarding the role of Zakat, infaq and alms in realizing the concrete efforts of the Islamic philanthropy system in overcoming the impact of the Covid-19 pandemic in Indonesia.

ABSTRAK

Penelitian ini bertujuan untuk melakukan analisis mendalam tentang peran Zakat, Infaq dan Sedekah dalam Penanggulangan Dampak Pandemi Covid-19 khususnya pada Anak Yatim Piatu di Indonesia. Jenis penelitian ini adalah kualitatif dengan pendekatan studi kasus. Wawancara, observasi dan dokumentasi digunakan sebagai teknik pengumpulan data. Sedangkan analisis data menggunakan analisis isi data. Penelitian ini menemukan bahwa terdapat peran Zakat, Infak dan Sedekah yang signifikan dalam Mitigasi Dampak Pandemi Covid-19 khususnya pada anak yatim di Indonesia. Strategi yang dilakukan BAZNAS Kota Malang dalam penyaluran beasiswa adalah dana yang disalurkan berasal dari dana infaq Aparatur Sipil Negara (ASN) dengan pemotongan gaji 15% selama tiga bulan pada tahun 2021 untuk disumbangkan bagi penerima bantuan beasiswa karena dampak covid-19 yaitu sekitar 200 penerima bantuan beasiswa akibat dampak covid-19. Kontribusi penelitian ini adalah untuk memberikan gambaran konkrit tentang peran zakat, infaq dan sedekah dalam mewujudkan upaya konkrit sistem filantropi Islam dalam mengatasi dampak pandemi Covid-19 di Indonesia.



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INTRODUCTION

The Covid-19 pandemic caused to a multidimensional impact, especially in the health, social and economic fields. Based on data released by the Indonesian Ministry of Women's Empowerment and Child Protection (Ministry of PPPA), until January 25, 2022, the number of orphans affected by the Covid-19 pandemic reached 32,216 children. This makes the role of the state and society very important in order to help orphans in overcoming the impact of the Covid-19 pandemic. Based on the figure 1, it can be concluded that Indonesia has problems with orphans due to the pandemic covid-19. The number of orphans in Indonesia due to the Covid-19 pandemic is around 38,127 children, while the number of orphans is 38,127 children. So it requires a quality social protection program to overcome it. Data on orphans due to the impact of Covid-19 can vary, based on data from the Ministry of Women's Empowerment and Child Protection (Ministry of PPPA, 2022) as of August 25 2021 shows that the number of orphans due to the impact of Covid-19 is 49,496 children affected by Covid -19.

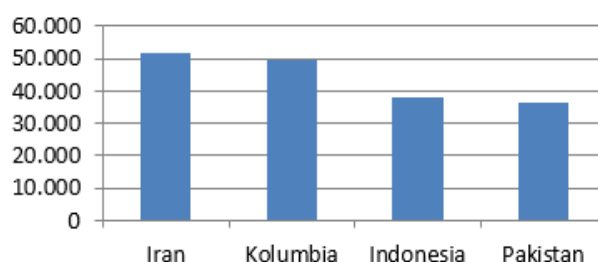


Figure 1. Number of Orphans Victims of the Covid-19 Pandemic in four Countries (4 August 2021)

Orphans due to the Covid-19 pandemic are vulnerable children because they suddenly become orphans due to the loss of their parents who died as a result of the impact of Covid-19. Orphans due to the impact of Covid-19 really need or really need social protection in the context of the growth and development of children towards maturity (Retnaningsih, 2021). Orphans are minors who have lost a father who is responsible for spending and education, not yet baligh (adult), rich or poor, male or female. Meanwhile, according to syara', what is meant by an orphan is a child whose father has passed away before he reaches puberty, while the limit for a child to be called an orphan is when the child has reached puberty and has begun to grow up (Ariyadi, 2021).

Zakat can be interpreted as worship, a form of obedience to Allah and as an obligation to fellow human beings (Malahayatie, 2016; Aini, et. al., 2018; Rahmad, 2020a). It can also be interpreted as part of a certain property and which is required by Allah to be given to poor people (Rosadi, 2019; Iqbal, 2019). The National Amil Zakat Agency is a zakat management institution established by the government in carrying out the collection, distribution and utilization of zakat, the formation of BAZNAS, which was formed by the president on the recommendation of the ministry of Religious affairs (Nurhasanah & Lubis, 2017; Rahmad, 2020b). In the implementation of zakat, those who are obliged to pay zakat are Muslims who have sufficient wealth, in this case they can be called muzakki (Hani, 2016; Hakim, et. al., 2020) while those who are entitled to receive zakat assets are referred to as mustahiq zakat (Fahrini, 2016; Suryadi, 2018).

To channel and manage zakat funds, it is necessary to handle the concept of management appropriately by paying attention to what factors affect the implementation of the zakat system (Hayatika, 2021). Basically, zakat is only devoted to eight groups of zakat recipients, but given the current conditions, the condition of the Covid-19 pandemic has an impact on many things. Therefore the use of zakat funds is allocated to treat victims affected by Covid-19 (Kadir, et. al., 2020) among the allocation of zakat funds is for education (Futaqi & Machali, 2019).

During a pandemic like now, zakat institutions are encouraged to be able to contribute to handling economic problems caused by the covid-19 pandemic, in which zakat is only devoted to eight recipients groups, but in conditions like the current condition of the covid-19 pandemic which has an impact to many things. Can the use of zakat funds be allocated for handling victims from the impact of co-19. (Kadir et. al., 2020).

During the Covid-19 pandemic, many children lost their mothers (orphans), lost their fathers (orphans), and some even lost their fathers and mothers (orphans). Therefore, the Malang City National Amil Zakat

Agency is carrying out a scholarship program for orphans due to the impact of Covid-19 because in Malang City there are approximately 200 orphans due to the impact of Covid-19, the Covid orphan scholarship program is an assistance program for orphaned students who are classified as the poor were left behind (died) by their parents due to contracting the corona virus in 2021. Data collection for covid orphans is in collaboration with the Malang City Education Office and the Malang City Ministry of Religion.

The policies or steps to anticipate the current situation must be implemented immediately due to the handling of the Covid-19 pandemic. The steps that must be taken are to use zakat funds managed by BAZNAS, with the existence of zakat which has a very important potential in overcoming a pandemic like today, if the management, utilization and distribution of zakat are used in an appropriate and optimal manner, these funds can help the government and society in facing the current pandemic covid-19 (Amanda et al., 2021).

Several studies have been conducted discussing related to the role of zakat, infaq and shadqah in relation to the covid-19 pandemic. Zulkarnain & Murtani (2020) stated that of the funds that were successfully collected LAZISMU Medan distributed ZIS funds for economic programs by 25%, 10% for health programs, 15% for social humanitarian programs and 10% for da'wah programs, while distribution for education was 40%. While Rahmad, et al., (2021) found that found that Islamic economic ethics in the economic development emphasizes on the role of the individual (society) and institutions (government) in an active effort to manage the spread of coronavirus disease (Covid-19) by avoid an excessive buying, consume the halal and thayyib food, increase the alms giving activities and also the enforcement of fiscal and monetary policy.

On the other hand, Fauziah & Solehah (2021) found that the distribution of zakat funds for the one-family one-graduate program at BAZNAS Banten Province in 2015-2019 had been properly distributed, in accordance with the applicable provisions of BAZNAS Banten Province. Giving zakat is given in two components, namely UKT fees are given by transfer from BAZNAS to the bank and Living Costs are given directly to students who get scholarships.

Darmawan & Desiana (2021) found that the National Amil Zakat Agency (BAZNAS) has contributed to reducing the poverty rate in Indonesia which has increased due to the Covid-19 pandemic, this is in line with all components of the concept of eight paths for community economic equality. Further, Wijaya & Hanifuddin (2021) and Agustina (2021) found that education funding assistance has a very influential impact on several aspects of mitigating the risk of the impact of Covid-19, especially in the context of realizing the aspirations of the younger generation in seeking knowledge and continuing education at a higher level so that education in Indonesia is more advanced. Based on the explanation above, this study aims to explore an in-depth analysis of the Role of Zakat, Infaq and Alms in Mitigating the Impact of the Covid-19 Pandemic specifically on Orphans in Indonesia.

RESEARCH METHOD

This study uses qualitative research which aims to answer problems that require an in-depth understanding of the context of the time and situation in question, carried out fairly and naturally in accordance with objective conditions in the field without any manipulation and the type of data collected, especially qualitative data (Nurhadi et al., 2021). While this type of research is descriptive, in a study it is taken as a descriptive research type because it has the aim of providing a description and explanation of what has been studied. Descriptive research is research that aims to provide facts or events systematically and accurately (Hardani & Ustiawaty, 2017).

Interviews, observations and documentation were used as data collection techniques. Meanwhile, data analysis uses data content analysis. Data analysis in this study was carried out using interactive models from Huberman and Saldana (2014), which applies four steps in analyzing the data. The following is the data analysis technique used by the researcher:

RESULT AND DISCUSSION

Covid-19 forces people to live better lives, to be healthier and to travel less. The condition of the community after the Covid-19 disaster in Malang City, during the Covid-19 pandemic caused changes to the social strata of society in Malang City. This social change occurred suddenly and unevenly, making the people of Malang City resigned to the situation that had occurred. This change is not only in small or medium-sized communities, but this change occurs in all levels of society. (Sakti et al., 2021)

The National Amil Zakat Agency (BAZNAS) in the city of Malang has a scholarship program for orphans. The scholarships provided by the Malang City National Amil Zakat Agency are not aimed at all orphans. But

only for orphans affected by pandemic Covid-19. BAZNAS gave this scholarship, yes, because at BAZNAS itself there is one program which actually is included in the education program, but because of the impact of Covid-19 it was finally included in the social humanitarian program.

The classification of orphans who get scholarships is orphans who are specifically to get scholarships due to the impact of Covid-19, namely orphans who are classified as poor scholarship recipients (asnaf impoverished) because the main requirement to get a scholarship from the Malang City National Amil Zakat Agency is to have a certificate unable to afford from the government. In distributing zakat funds, the Malang City National Amil Zakat Agency conducted a direct survey to ascertain whether the scholarship recipients were in the poor category or not, because most of the scholarship recipients were rich people (Interview, 31/03/2022).

In carrying out a scholarship program for orphans affected by Covid-19. The Malang City National Amil Zakat Agency has several strategies for implementing scholarship programs for orphans affected by Covid-19. As for the strategy implemented by BAZNAS Malang City in implementing this scholarship, the first is that there is a submission from People's Welfare (KESRA), data on students whose parents died of Covid is data from People's Welfare (KESRA). Malang City BAZNAS which will conduct a direct survey if it meets the requirements will be handled by the Malang City National Amil Zakat Agency (Interview, 31/03/2022).

As for the process of distributing scholarships for orphans affected by Covid-19 which was carried out by BAZNAS Malang City in cash, 2 people in cash and those at MAN 1 Malang through banks, the rest through banks. The number of scholarship recipients affected by Covid-19 due to the impact of Covid-19 in Malang City is around 200 orphans, the funds distributed by BAZNAS Malang City are around Rp. 3,000,000 per mother. So each child gets a scholarship assistance of Rp. 3,000,000. (Interview, 31/03/2022),

Scholarships provided by BAZNAS Malang City are distributed in cash and also non-cash through banks. Cash scholarships were given to around 27 people while non-cash scholarship recipients were around 173 people who had been distributed at MAN 1 Malang through the Bank. Funds distributed to scholarship recipients affected by Covid-19 from the Malang City National Amil Zakat Agency, namely from the State Civil Apparatus (ASN) infaq fund, are the result of a 15% deduction from ASN salaries so that for 3 months the funds are deposited to BAZNAS (Interview, 31/03/2022).

Scholarships given to orphans affected by Covid-19 by the Malang City National Amil Zakat Agency are classified as poor asnaf because one of the conditions for getting this scholarship is in the form of a letter from the sub-district, a certificate of incapacity from the sub-district (Interview, 31/03/2022), The scholarship recipients given by BAZNAS Malang City are intended for students at the SD/MI, SMP/MTS levels and also for two students from RA. Data collection for scholarship recipients was taken from the Ministry of Religion (DEPAG) which has now changed its name to the Ministry of Religion (KEMENAG). However, the Malang City National Amil Zakat Agency will still ensure whether the parents are poor or not because most of the rich people get the scholarship (Interview, 31/03/2022).

The Covid-19 orphan scholarship program is an assistance program for orphaned students who are classified as poor, whose parents have died due to contracting the corona virus in 2021. From the results of an interview with one of the guardians of the scholarship recipients, it is true that there is scholarship assistance provided by the City BAZNAS Malang in the form of money worth Rp. 3,000,000, the scholarship assistance given from BAZNAS Malang City has a very positive response, namely it can help the education of children whose parents have died of Covid-19. This scholarship assistance can help with economic and educational problems in the orphan's own family.

From the results of these interviews, it can be concluded that the scholarship program provided by BAZNAS Malang City really exists. Where, the scholarship given by BAZNAS Malang City is Rp. 3,000,000. However, this assistance was not given directly in the amount of Rp. 3,000,000. Instead, the assistance was given in stages over 6 months. In each month the scholarship recipient can disburse funds of Rp. 500,000 (Interview, 25/06/2022). A more detailed explanation can be seen in the following figure (BAZNAS Malang City, 2021),

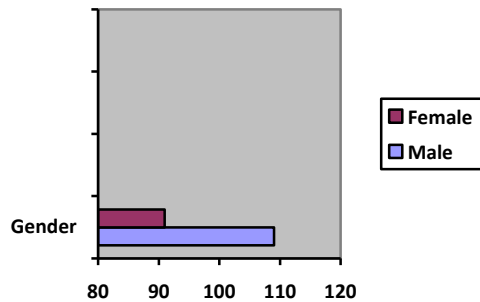


Figure 1. Scholarship Recipient Based on Gender

Based on the figure 1, it can be seen that there are more male scholarship recipients than female scholarship recipients, with around 109 male scholarship recipients receiving scholarships due to the impact of Covid-19, while female scholarship recipients are around 91 children receiving scholarships due to the impact of COVID-19. In total, the total number of male scholarship recipients and female scholarship recipients is around 200 orphans due to the impact of Covid-19.

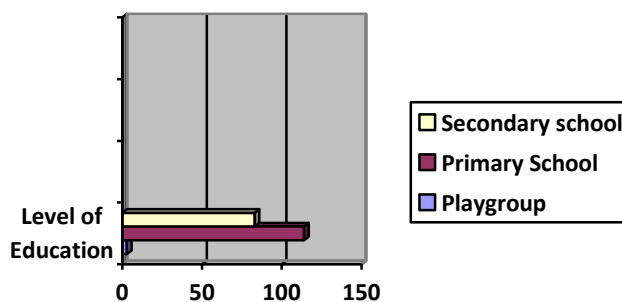


Figure 2. Sholarship Recipient Based on Level of Education

Based on the Figure 2, it can be seen that the scholarship recipients for orphans due to the impact of Covid-19, seen from their level of education, are the most numerous, namely from Promary School (SD/MI) with a total of around 114 who attend and then in second place, namely from SMP/MTS with a total of around of the 83 who went to SMP/MTS, the last one were from Primary School (TK/RA or SD/MI) with the least number, namely around 3 orphans due to the impact of Covid-19. In total, the total number of Primary School and Secondary School (SMP/MTS) were around 200 orphans due to the impact of Covid-19.

DISCUSSION

BAZNAS Malang City initiated an educational assistance program in the form of scholarships for orphans affected by co-19. Scholarships are assistance provided in the form of finance for individuals with the aim to be used as best as possible, especially for education. Scholarships from the Malang City National Amil Zakat Agency for orphans affected by the Covid-19 pandemic are good for empowerment because this program is a social humanitarian program, this program is meaningfull for orphans due to the impact of Covid-19 according to the results of interviews. This result in line with the result of [Rahmad \(2020\)](#) and [Zulkarnain & Murtani \(2020\)](#) stated that of the funds that were successfully collected LAZISMU Medan distributed ZIS funds for economic programs by 25%, 10% for health programs, 15% for social humanitarian programs and 10% for da'wah programs, while distribution for education was 40%. While [Fauziah & Solehah \(2021\)](#) found that the distribution of zakat funds for the one-family one-graduate program at BAZNAS Banten Province in 2015-2019 had been properly distributed, in accordance with the applicable provisions of BAZNAS Banten Province.

Giving zakat is given in two components, namely UKT fees are given by transfer from BAZNAS to the bank and Living Costs are given directly to students who get scholarships.

On the other hand, the infaq funds that were distributed to poor orphans in Malang City were not only distributed to Muslim children but also received or distributed to non-Muslim, because funds used for infaq also come from the non-Muslims State Civil Apparatus (ASN). Further, the infaq funds distributed to scholarship recipients due to the impact of covid-19 collected from the deduction of infaq funds from the State Civil Apparatus (ASN) with a five percent (15%) from their three month salary starting from August to October year 2021. This research in line with [Darmawan & Desiana \(2021\)](#) found that the National Amil Zakat Agency (BAZNAS) has contributed to reducing the poverty rate in Indonesia which has increased due to the Covid-19 pandemic, this is in line with all components of the concept of eight paths for community economic equality. Further, [Wijaya & Hanifuddin \(2021\)](#) and [Agustina \(2021\)](#) found that education funding assistance has a very influential impact on several aspects of mitigating the risk of the impact of Covid-19, especially in the context of realizing the aspirations of the younger generation in seeking knowledge and continuing education at a higher level so that education in Indonesia is more advanced.

By Providing scholarships to orphans affected by Covid-19, this programme was aimed at strengthening and helping children who have been abandoned by their parents due to the impact of Covid-19. There were around 200 children who received scholarships because one of their parents dies as a result of the impact of Covid-19. There are eight strategies of BAZNAS for this program, namely: first, to strengthen the socialization and education of zakat. Second, to increase institutional capacity and human resource managers (Amil). Third, to strengthen the IT (Information Technology) system for zakat management. Fourth, to strengthen the muzaki and mustahik database, the fifth is the financial reporting system accountability. Sixth, to strengthen an effective coordination between zakat managers at all levels. Seventh, to strengthen strategic and appropriate zakat utilization and eighth coordination with poverty alleviation stakeholders in Malang City. Eight, to prepare for the next three years (2021-2023) with aims to realize an integrated zakat management.

CONCLUSION

This study aims to conduct an in-depth analysis of the role of Zakat, Infaq and Alms in Mitigating the Impact of the Covid-19 Pandemic specifically on Orphans in Indonesia. The result found that there was significant role of Zakat, Infaq and Almsgiving in Mitigating the Impact of the Covid-19 Pandemic specifically on orphans in Indonesia. The strategy carried out by the Malang City BAZNAS in distribution the scholarship was that the funds disbursed come from the State Civil Apparatus (ASN) infaq funds with 15% salary deductions for three months in 2021 to donate for the recipients of assistance scholarships due to the impact of covid-19 which was approximately 200 recipients of scholarship assistance due to the impact of covid-19. The contribution of this research was to provide a concrete picture regarding the role of Zakat, infaq and alms in realizing the concrete efforts of the Islamic philanthropy system in overcoming the impact of the COVID-19 pandemic in Indonesia.

However, the researcher acknowledges that there are limitations in this study. Several limitations in this research are the limitations of the research location and the informan in the research. Future research is directed to be able to add a wider scope of research and more informan to included in the research.

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