

## ZAKAT: Government Fiscal Policy Instruments in the Covid-19 Pandemic

Yamuna Nurafifah<sup>1</sup>, Lilik Rahmawati<sup>2</sup>

<sup>1</sup>Universitas Islam Negeri Sunan Ampel Surabaya

<sup>1</sup> c74218062@uinsby.ac.id., <sup>2</sup>lilikrahmawati@uinsby.ac.id

---

### Article Info

Article history:

Received May 3, 2021

Accepted July 10, 2021

Published December 7,  
2021

---

Keywords:

Zakat

Fiscal Policy

Covid-19

---

### Abstract

This study is a literature research that uses qualitative methods, the data is presented in a narrative and focuses on the direction of the description. Sources of data come from primary and secondary data sources. This study focuses on an overview of zakat in Islamic economics and zakat in Indonesian legal policy in order to find out zakat from the perspective of Islamic economics and law in Indonesia. Instruments of fiscal policy in Indonesia to determine the fiscal policy of the Indonesian government. The relevance of zakat as an instrument of fiscal policy in Indonesia during the covid-19 pandemic to find out the potential of zakat as a government policy instrument in the covid-19 pandemic. The results of the study are zakat in Islamic economics including: source of state revenue while in Indonesian law it is not included in the state budget. The reflection of the Indonesian government's fiscal policy is the APBN. Zakat has great potential, role and benefits as an instrument of government fiscal policy in dealing with the Covid-19 pandemic. Modern management and laws are still needed to maximize zakat collection.

### Abstrak

*Penelitian ini adalah penelitian pustaka yang menggunakan metode kualitatif, data disajikan naratif dan menitik beratkan arah deskripsi. Sumber data berasal dari sumber data primer dan sekunder. Tulisan berfokus pada tinjauan zakat dalam ekonomi Islam dan zakat dalam kebijakan hukum Indonesia guna mengetahui zakat dari perspektif ekonomi Islam dan hukum di Indonesia. Instrumen kebijakan fiskal di Indonesia untuk mengetahui kebijakan fiskal pemerintah Indonesia. Relevansi zakat sebagai instrumen kebijakan fiskal di Indonesia pada pandemi covid-19 untuk mengetahui potensi zakat sebagai instrumen kebijakan pemerintah di pandemi covid-19. Hasil penelitian yaitu zakat dalam ekonomi Islam termasuk sumber pendapatan negara sedangkan dalam hukum di Indonesia tidak masuk APBN. Cerminan kebijakan fiskal pemerintah Indonesia adalah APBN. Zakat memiliki potensi, peranan, manfaat besar sebagai instrumen kebijakan fiskal pemerintah dalam menghadapi pandemi Covid-19. Manajemen modern dan hukum yang tetap dibutuhkan untuk memaksimalkan penghimpunan zakat.*

## Introduction

The number of poverty in Indonesia is increasing. This is reinforced by data submitted by Berly Martawardaya (2020) which states that the poverty rate in March 2020 has increased from September 2019 which amounted to 9.22% to 9.78%. Covid-19 assistance that is not well targeted has actually caused the state to have to bear double losses, namely material losses in the form of the increasing State Revenue and Expenditure Budget and poverty alleviation programs that cannot fully address the problem to its root.

Irfan Syauqi Beik (2020: 20), Director of the Distribution and Utilization of Zakat of the Republic of Indonesia who stated that the amount of central zakat distribution in semester 1 of 2020 totaled Rp. 139,274,197,629 even though zakat collection had only reached 4.35% of its total potential. This is where the potential of zakat must be developed to the maximum. So that the concept of zakat is an answer that should be considered in the current situation in order to transform and restore the Indonesian economy during the Covid-19 pandemic. Mody's *Investor service* revealed that economic growth in Indonesia in 2020 will experience a decline of 4.8% of Gross Domestic Product (GDP). A drastic decrease compared to the amount achieved by the government in 2019 which reached 5.20%. The slowdown experienced a slight strengthening in 2021 by 4.9%.

In 1998, Micro, Small and Medium Enterprises, hereinafter referred to as MSMEs, were the main pillars of this country's exit from the global financial crisis. This is because most MSMEs have not been directly related to the domestic or global financial sector. So it is proven that MSMEs can survive in a difficult economic situation. But in the current situation, where the influence of Covid-19 has brought a major impact in the form of a decline in world oil prices. World oil prices have fallen since March 21, 2020 to their lowest point. Based on data recorded by Statista, at the end of 2019, the price of crude oil was at US\$ 68.89 per barrel for OPEC type of oil. In line with the spread of the Covid-19 Virus, oil prices continued to decline and reached their lowest point of US\$ 12.41 per barrel on April 28, 2020. This resulted in a free fall in the stock market, and a decline in commodity prices such as copra, palm oil, rubber and others. Then the recovery of the demand level must be carried out immediately.

As a result of the decline in world oil prices, the demand for global commodities fell drastically. This resulted in the aggregate demand for goods and services in MSME factors such as food, beverage, handicraft, public transportation businesses to decline. Whereas the role of MSMEs in the Indonesian economic system is very large and strategic. Based on data presented by the Ministry of Cooperatives and Small and Medium Enterprises in Indonesia, in 2018 the

number of MSME business units was 99.9% of the total number of business units, or 62.9 million units in number. From that it can be concluded that MSMEs are able to absorb as much as 97% of workers. 89% of this data is in the micro sector and managed to contribute 60% in Irfan Syauqi Beik's gross domestic sector (2020: 20). Because of the corona virus, the turnover of MSMEs has decreased drastically, because the sales of these products rely on face-to-face transactions. And a physical meeting between the seller and the buyer. So that special attention is needed by the government so that the MSME sector as the main driver of the nation's economy can increase.

According to Sri Mulyani, the current Minister of Finance of Indonesia, there are three economic problems that befell Indonesia. These problems are, first, the pandemic causes social problems in the community. And the government has an obligation to issue policies by taking various steps to prevent the spread of the Covid-19 virus. The small and medium business sector/informal sector which is the foundation of the Indonesian economy has been shaken by this pandemic. Second, there is uncertainty about when the pandemic will end. This causes investment to weaken too. Third, the world's economy is experiencing a weakening so that export performance will be hit. The pandemic hit and affected the performance of the economy and people's lives. This causes the state budget to be focused on handling the domestic pandemic Rahma Anjaeni: 2020, 4).

Stronger government policies, public awareness, and support from various parties in this project are needed. Indonesia as a country where the majority of the population is Muslim, and a country based on the belief in One Supreme God, has the potential for large enough social funds that will make this country stronger if managed properly. Religious differences do not cause sentimentality that causes division, but instead become the glue to realize the ideals of the nation and state. By realizing social justice for all Indonesian people.

### **Literature Review**

The authors in this study classify data sources into two, namely primary data and secondary data. The author's primary data is collected from various books, the classic yellow book which discusses the fiqh of zakat and Islamic economics. The book of Islamic Macroeconomics by Adiwarmanto A. Karim is the primary data reference in the writing of this work. In addition, the author also refers to the results of previous studies regarding the use of zakat and also the results of interviews with several competent sources in their fields online due to the application of health protocols. Secondary data obtained by the authors from conducting

regular observations regarding the dynamics of the use of zakat from time to time from various sources.

## **Research Methods**

This research is a qualitative research in which the research is analyzed using data presented in a narrative rather than a statistical manner. The research focuses on the realm of description (A. Muri Yusuf, 2017: 331). This type of research uses a *library* research approach, namely research that utilizes library facilities in the form of books, documents and others to obtain data and information (Abdul Rahman Sholeh, 2005: 63). The description method is applied in writing to display the data presented in the form of descriptive narratives and clearly convey the arguments based on the data obtained. This study classifies data sources into two, namely primary data and secondary data. The author's primary data are collected from various laws, books, classic yellow books that discuss zakat fiqh and Islamic economics.

## **Result and Discussion**

### **Overview of Zakat in Islamic Economy and Zakat in Legal Policy in Indonesia**

Linguistically, zakat comes from the basic word *zaka* which means blessing, growing, clean and good (Faizatun Alfi Hasanah, 2015: 24). This means that zakat is an object that can grow and develop. If the word *zaka* is used to characterize humans, it means good humans. Someone that is *zaki* means that person has good qualities.

Zakat is divided into two types: first, zakat fitrah is zakat issued by Muslims due to their nature as humans. A staple food. Zakat fitrah is issued at the beginning of the month of Ramadan until before the Eid prayer of 1 Shawwal. If it is given after performing the Eid prayer, it is called shodaqoh, not as zakat fitrah. The law of zakat fitrah is obligatory according to the majority of scholars, both small and adult, female and male, free or slave (Harlinda, 2011: 24). The second is zakat mal. Sheikh Zainuddin al-Malibari in his book *Fathul Mu'in* states that zakat mal is a portion of property that is issued from certain assets. In the form of gold, silver, livestock, plants or grains (products from agriculture), and commercial property (al-Malibari, tt: 34).

Modern Islamic economic thinkers define zakat mal as assets determined by the government, the community is obliged to pay a number of these assets to the government in accordance with the level. The government only manages these assets and is not entitled to management fees. The assets are then allocated to 8 groups who are entitled to receive zakat. In

addition, it is also allocated to meet political demands for Islamic finance (Nurdin Muhd Ali, 2006: 6). Zakat is one of the sources of the state budget.

The obligation to pay zakat by Allah is commanded in the Qur'an Surah al-Baqarah verse 267 which reads as follows:

*O you who believe, spend (in the way of Allah) part of the results of your good work and part of the results of your good efforts and part of what we bring out from the earth for you. And do not have bad things and then you have bad things and then you spend from it, even though you yourself do not want to take it but by squinting at it. And know that Allah is Rich, Most Praiseworthy*

So it can be underlined that the purpose of zakat itself is to fulfill the needs of those who are entitled to zakat (8 asnaf). As one of the drivers of income distribution. And prevent capital/wealth from accumulating only for the rich.

Talking about zakat in Indonesia, zakat is one aspect that contributes to state finances. The potential for zakat in Indonesia is very large, but the government has not managed it properly and tends to be neglected. Based on a statement from the BAZNAS Puskas (2021), Indonesia has a zakat potential of 233.8 trillion, while the amount of zakat collected by ZIS nationally in 2019 through the official OPZ is only around 10 trillion or still 5.2% of the existing potential.

In dealing with poverty, BAZNAS and LAS go hand in hand with the government and society. But on the other hand, funds originating from zakat are not included in the state financial system. As stated in Law Number 23 of 2011 concerning the Management of BAZNAS which explains that BAZNAS is a non-structural government institution and is an extension of the government. In carrying out its duties, Baznas coordinates and is accountable to the Ministry of Religion of the Republic of Indonesia. BAZNAS has an obligation to report to the President through the intermediary of the Minister and to the Indonesian House of Representatives regarding the results of the implementation of its duties in writing. In addition, there is LAZ which is an institution formed by the community which has the task of assisting the collection, distribution and utilization of zakat. To form this LAZ, it is obligatory to obtain permission from the Minister or an official who has been appointed by the Minister. LAZ is obliged to report on the implementation of the collection, distribution and utilization of zakat which has been audited to BAZNAS on a regular basis.

Based on Law Number 23 of 2011 concerning Management of Zakat and Law Number 17 of 2003 concerning State Finances, zakat, both from the point of view of the management of BAZNAS and as part of state finances, in reality and normatively is not included in the part of state finances. In practice, revenue from zakat funds is not recorded in the APBN balance sheet because of the nature of BAZNAS which only provides facilities and does not utilize

funds from zakat collection for the benefit of the state. This is because the existing Islamic law in Indonesia is a law that applies normatively and formally juridically where in its arrangement not all of the provisions of Islamic law are applied in Indonesia.

In contrast to taxes, where tax is a mandatory contribution paid to the state that is owed which applies to certain individuals or entities that are the subject of taxpayers stipulated by law. Paying taxes does not mean that the taxpayers directly get rewards, but the taxes paid are used for the benefit of the state and utilized for the maximum benefit of the people's prosperity. Taxpayers who do not carry out the obligation to pay taxes will receive sanctions in the form of administrative sanctions and criminal sanctions based on Law Number 28 of 2007 concerning General Provisions of Taxation. Administrative sanctions in the form of interest, fines or increases from the nominal that must be paid when paying taxes.

Tax is a state instrument to collect development funds so that taxes have a coercive nature on taxpayers. The implementation of coercion in paying taxes is not done arbitrarily. However, it is regulated in Law Number 19 of 2000 concerning Amendments to Law Number 19 of 1997 concerning Collection of Taxes by Forced Letters carried out by the government in order to enforce tax collection. Meanwhile, in paying zakat to BAZNAS and LAZ, Law Number 23 of 2011 concerning Zakat Management does not regulate sanctions for muzakki who do not pay zakat. Paying zakat is only based on the awareness of each individual and there is no coercion applied by the state to muzakki.

BAZNAS is only authorized to manage zakat nationally but to collect zakat BAZNAS cannot have the right to collect taxes which are equivalent to the right to collect taxes by the state. This is because the tax goes into the state treasury in accordance with the Law on State Finance. Meanwhile, zakat funds are managed by BAZNAS and dedicated to the eight asnaf groups as regulated by Islamic law.

Zakat in the Indonesian State Finance system is not recorded as a source of non-tax state revenue. Although currently zakat is managed by an institution officially formed by the government. This causes low public awareness to pay zakat, weak trust in institutions that manage zakat, inadequate facilities and infrastructure for zakat management and other problems (Ascarya and Diana Yumanita, 2018: 81). It can be concluded that zakat in the Indonesian government system is not included in the APBN.

### **Fiscal Policy Instruments in Indonesia**

Fiscal policy is a policy carried out by the government related to state revenues and expenditures (Ibnu Syamsi, 1983: 46). What is meant here relates to the management of state

revenues and expenditures carried out by the government. The Indonesian government's fiscal policy is reflected in the State Budget (APBN). APBN is a form of government stipulation regarding the allocation and distribution of state finances. This field is very important in determining the country's economic development, so that the State Budget must obtain prior approval from the DPR as a representative of the people. The Ministry of State Finance of Indonesia is the agency authorized to manage finances and plays an important role in fiscal policy.

The fiscal policy system in Indonesia has been regulated in the 1945 Constitution of the Republic of Indonesia Article 23 paragraph (1) as follows:

1. If the DPR does not approve the budget proposed by the government, the government will use last year's budget.
2. All taxes are dedicated to the interests of the state under the law.
3. The types and prices of currencies are determined by law.
4. State financial arrangements are further regulated by law.
5. The BPK is tasked with examining accountability for state finances regulated by law. The results of this examination are reported to the DPR.

The government has the authority to make fiscal policy once a year which is formulated in the APBN. Fiscal policy in Indonesia adheres to the principle of periodic, open and flexible. It is open because the DPR as the people's representative is directly involved. The principle of flexibility is that if the draft APBN is rejected by the DPR, the government can use last year's budget draft. The APBN comes from the RAPBN submitted by the minister of finance with the Chairman of Bappenas which is approved by the DPR.

The scope of the state budget includes state revenues and expenditures. Revenue comes from domestic revenue and development revenue. Domestic revenue comes from oil and natural gas revenues, non-oil and natural gas revenues in the form of taxes and non-tax revenues. Suparmoko argues that there are nine sources of state revenue, namely, taxes, BUMN profits, levies, fines and confiscations run by the government, donations from the public, paper money printing, state lottery results, foreign and domestic loans, the last one is a grant (Suparmoko, 1992). : 94-95).

In Indonesia, the effort to classify state revenues from the oil and gas and non-oil and gas sectors is an indication that state finances depend on natural resources. However, natural resources are limited. This dependence carries a very high risk if world oil prices fall. This happened during the New Order era so that the government adopted a tax *deregulation* policy . Indonesia needs to promote revenue sources other than oil and

gas. Taxes and other levies received by the government must be based on law with the aim of avoiding arbitrariness on the part of the government. In addition to functioning as a budget tool, taxes also function as a tool that regulates and supervises private activities in the economy. The tax collection system in Indonesia uses a *self-assessment* system where taxpayers are fully trusted to calculate, pay and report their own calculated taxes (Mardiasmo, 1991: 1).

The principle of fairness and equity in tax collection can be demonstrated by a *progressive* system of income tax so that the greater the income of the taxpayer, the greater the tax. This is due to two reasons, namely the tax administration is still open to the practice of bargaining so that quite a lot of people have managed to avoid taxes, especially high-income groups. And government policies are more protective of high-income groups. In tax collection also known as tax-free income as well as tax exemptions. This means that there are certain criteria that are taxed and not taxed. State and public property are not taxed.

The state expenditures in the APBN consist of routine expenditures and development expenditures. Routine expenditures consist of personnel expenditures, subsidies, interest and debt installments, goods expenditures and other routine expenses. Building expenditures are expenditures which are allocated for project financing and assistance. From the details of these expenditures, when classified in terms of value and function, they can be classified into five groups.

*First*, *self-liquidating* expenses are partial or complete expenses. This expenditure means that the government issues payments and then gets more payments from people who get services or goods provided by the government. Such as expenditures for state enterprises and productive projects for export goods. *Second*, productive expenditures are government expenditures aimed at realizing economic benefits for the community which will indirectly increase tax payments. Such as spending on agriculture, education and others. *Third*, direct expenditures for the joy and welfare of the community, such as tourism and disaster management. Fourth, the expenditure of waste, for example the cost of war. *Fifth*, spending on savings, for example, spending to create jobs (Suparmoko, 2020: 48).

As regulated by law, state expenditures must be directed towards state goals. The fourth paragraph of the opening of the 1945 Constitution states that the goals of the Indonesian state are to protect the entire Indonesian nation and all of Indonesia's bloodshed, promote public welfare, educate the nation's life and participate in implementing world order based on independence, eternal peace and social justice (Supangat, 2013: 95). ). It is concluded that the priority of distribution of state finances must be directed to the fields of economy, education, defense, security and domestic and foreign politics.



## **The Relevance of Zakat as an Instrument of Fiscal Policy in Indonesia during the Covid-19 Pandemic**

The Covid-19 pandemic that has hit Indonesia has no signs of ending. On August 10, 2021, the Indonesian government released data that a total of 11,453 people were reported to have tested positive for Covid-19. And at least 2,048 cases have died due to exposure to Covid-19. The number of national cure rates per day reached 41,486. For now, vaccination has been carried out by the Indonesian government, but Covid-19 cases are still in the high category. Regarding the development of vaccination in Indonesia, at least 51,195,551 people have vaccinated the first dose. The second dose of vaccination has reached 685,556 people. While the target for vaccination is 208,265,720 people (Covid-19 Task Force Public Relations, 2021, 21).

The appeal for health protocols conveyed by the government includes, among other things, companies must implement *social distancing* for their workers at least 1 meter by giving special signs for parts that are allowed to be occupied and parts that are prohibited from being occupied. The implementation of work shifts so that the application of social distancing is treated. Disinfect frequently touched areas every 4 hours. Keeping the environment clean and hygienic. Companies and the general public must prepare a place for washing hands and *hand sanitizers* in addition to washing their hands regularly. Avoid touching the face, apply coughing and sneezing etiquette, wear masks or *face shields*, maintain health with a healthy lifestyle and eat nutritious food, and self-isolate at home if you feel unwell, as stated in the Circular Letter of the Minister of Health Number HK02. 01/MENKES/335/2020 concerning Protocol for Prevention of Corona Virus Disease (COVID-19) Transmission in the Workplace of the Service and Trade Sector (Public Area) in Supporting Business Continuity.

As is well known that Covid-19 causes problems in the social, economic, educational and other fields. In the economic field, MSMEs are the sector that was first affected and spread to large companies due to restrictions on the export and import sectors. So to overcome this, zakat is the right option instead of having to print debt (Ana Tomi Roby Candra Yudha, 2020: 21).

According to Nurdin Muhd Ali (2006: 6), zakat is a system which includes religious, moral, social, political, financial and economic systems at once. In the economic and financial system, zakat acts as a property tax that has been clearly defined. Zakat fitrah role is almost the same as individual taxes (personal). Meanwhile, zakat mal is an obligatory tax on their assets. Zakat is used to overcome the problems of those who are in trouble and meet their needs.

In the public financial system and Islamic fiscal policy, zakat is the most important and important component. Although there are still other elements that are elements of state income in the Islamic economic system. The implementation of effective zakat collection will have a huge impact, including meeting the needs of the poor, narrowing the distance created as a result of economic inequality, reducing the number of social problems such as crime, beggars and homeless people. Maintaining people's purchasing power and maintaining the business sector and forcing people not to accumulate wealth and that results in increased public investment (Kusniawati, 2011: 70-71).

Taken from a collective and economic point of view, Kusniawati (2011: 71), zakat will cause the assets owned by the community to be doubled. This happens because zakat, especially zakat fitrah, will meet the basic needs of the weak, so that the purchasing power of the weak will strengthen. This causes aggregate demand to gradually increase and supports business development and economic growth. If economic growth increases, the welfare of society will be achieved.

The details of how zakat works are as follows. Giving zakat to people who have weak purchasing power causes them to have income which directly opens access to the economy and they become purchasing power. An increase in purchasing power will cause demand to increase. Increased demand will cause production to run again. Zakat provides a *disincentive* for those who accumulate wealth (not cultivated / *idle* ) by being exposed to a discount (zakat). This will cause the owner of the property not to want to lose for the withholding of the property (issued for zakat) to be compelled to use the remaining assets for business capital. And in the end the wealth flows to the *real* sector . So here the role of zakat in economic growth in macroeconomics is very large in increasing economic growth.

When the economy is in a slump, with the help of the zakat mechanism system, it is certain that the economy can run well. At a minimum to maintain a state at the level of meeting primary needs. In an economic situation where consumption stagnates (*underconsumption* ) , zakat becomes the last bastion of defense. So that the situation does not fall into a critical situation. With zakat the economic sector at a minimum level will run. Because the minimum needs are already covered by zakat.

In fiscal policy, the main objective of the government to implement this policy is to create economic stability. In this case, economists detail the function of economic policy and divide it into three parts. The first is the allocation function which is useful for regulating the production sectors in society so that the community's needs in the fields of education, security, social facilities and worship are met. The two distribution functions, here play a role in

equalizing people's income. The three stabilization functions play a role in maintaining a balance in the availability of job opportunities, stable market prices and a good economic growth rate (Sudiyono R, 1992: 89).

Based on the function of fiscal policy above, there is no doubt that the role of zakat as an instrument of fiscal policy has been fulfilled. As for the evidence that zakat meets fiscal policy instruments is the function of zakat which is as follows. First, zakat as a means of redistribution of income and wealth. The concept of zakat is found to be similar to the concept of *transfer payment* in the conventional economic system. The difference between zakat and *transfer payments* belonging to the conventional economic system is the fundamental difference in the form of philosophical differences, legal foundations, and extends to issues of distribution and utilization. With its role as an instrument, clear legal provisions are needed so that in its implementation it is not neglected and utilized optimally (Kusniawati: 2020, 81). The second is the function of zakat as a stabilizer in the economy. With the existence of zakat, it is hoped that the economic deficit will be minimized. So that a stabilizer is needed to prevent the worst economic conditions in the event of a depreciation (Kusniawati: 2020, 76). Third, the role of zakat as an allocation function, here zakat has a role as an instrument of empowerment and development of a weak society.

Theory is easy to write down, but the realization is not as easy as what is written. So to start the transformation, an attitude that is open to new thinking, creative, IT literate, intelligent to all opportunities that are created and not giving up easily when slumped is the most basic and main capital. By creating an application that contains a single database where all Indonesian people are united in one database, in collaboration with utilizing data from the Directorate General of Civil Registration, Directorate of Taxpayers and the Ministry of Social Affairs, Ministry of Finance and other agencies to obtain accurate data about Muzzaki and Mustahiq accurately. So that education about zakat and taxes can be more concise, effective and efficient. Good education will increase public awareness to pay zakat. In addition, it provides awareness that paying zakat causes the tax they bear to be lower because it is deducted to pay zakat.

After knowing muzaki and mustahiq, the Baznas and Laz officers in charge of managing zakat as exemplified by the Prophet Muhammad are detailed as follows, *katabah* (people who record zakat payments), *hasabah* (officers who assess), *jubaah* (officers who collect zakat from muzakki), *treasury* (the officer who collect and preserve assets), and *qasamah* (clerk who distribute alms to mustaqik. (Mustafa Edwin Nasution, 2006: 214). the officer can use to keep working with *work from home*, for example, officers who gather can remind muzaki via WA

or other personal messages. While those who withdraw zakat can take advantage of online bank transactions by transfer or other electronic payments. Meanwhile, to withdraw and share zakat, they can use delivery services or online motorcycle taxis. In order to remain in accordance with health protocols to unravel the spread of Covid-19 19.

Baznas already has the SiMBA application where the Baznas information management system is compiled in this application. SiMBA is a BAZNAS management information system that is mandatory for district/city BAZNAS to create effective and efficient data collection, collection, utilization, distribution of zakat reporting (Kholil Nawawi and Witri Aulia Maudy, 2019: 232).

In addition, during this pandemic, BAZNAS (baznas.co.id) cooperates with five platforms to make it easier for people to pay tithe at this time without ignoring health protocols. The platforms are the BAZNAS website, Commercial Platforms such as Lazada, Shopee, Blibli, Elevenia and JD.ID. Sosmed Platforms like Facebook, Whatsapp, Twitter for campaigning. Innovative Platform is the latest service from BAZNAS that innovates using QR codes. Lastly, an Artificial Platform which is a zakat campaign by BAZNAS using LINE with a Zakat Virtual Assistant named Zavira and can be found under the account name @baznasindonesia. Indeed, the innovations carried out by BAZNAS are very creative, but not many people know about it, so there is a gap between the potential for zakat and the amount of zakat that BAZNAS has collected.

The gap between the potential for zakat and the amount of zakat collected by BAZNAS is also influenced by the existing Islamic law policies in Indonesia. Where in Islamic law, zakat is a law that is *diyani* and *qadha'i* which in its implementation does not only refer to the doctrine that every Muslim has an obligation to pay zakat, but also zakat collection must be carried out based on legal decisions originating from authoritative bodies with power in terms of it can be a country. With this arrangement regarding the technical collection and distribution of zakat is allowed to use state power (AA Miftah, 2007:5).

The arguments that strengthen the application of the law on *diyani* and *qada'i* zakat in Indonesia are as follows, first historically during the Mecca period, zakat was still legal, but when it entered the Medina period, its status changed to mandatory. This change was inseparable from the politics that had been institutionalized in Islamic society at that time. Where the position of the Prophet Muhammad was as a religious leader as well as a state. As head of state, the Prophet had the duty to prosper his people. Therefore the Prophet Muhammad needed funds to support the state treasury. Allah gave authority to the Prophet

Muhammad to collect zakat by obliging to pay zakat to the muzzaki. So that the collection of zakat is part of the duty of the state.

Second, based on the opinion of Miftah (2007:7) philosophically zakat is related to the benefits that can be generated in the form of the welfare of the wider community when there is a legal change from *diyani* to *qada'i*. Because zakat is directly related to the problem of reality justice in society which is the goal of the zakat law itself. So that zakat should be enforced firmly and comprehensively, binding and definite.

Third, zakat has a debt-like nature. Wahbah Az-Zuhaili is of the opinion that if there is a muzakki who dies before fulfilling the obligation to pay zakat, his heirs still have the obligation to pay the zakat that is still owed. Based on this provision, zakat is an obligation that must be fulfilled. The obligation to pay zakat cannot be canceled because of the cause of death. The nature of this zakat has similarities with debt.

Fourth, in Indonesia, observed from a sociological and demographic point of view, the majority of the population are followers of the Islamic religion. This fact is very interesting because Muslims have a system of zakat instruments in their economy. With a large number of adherents of Islam, the potential for zakat issued should also be large. Unless the people who embrace Islam are poor people. In this Covid-19 pandemic, helping each other, being aware and caring is the most important solution. Zakat from the perspective of Islamic economic law based on the opinion of Islamic economists is a kind of tax. This is because zakat fulfills several requirements as a donation that qualifies as a tax. The requirements are that zakat is a mandatory payment. Zakat is the same as a tax where after paying both there is no direct reply or reward. In addition, zakat is obligatory on all citizens. Only the last requirement is not fulfilled by zakat (Ibnu Fajarudin, 2019: 28). In the economic system of an Islamic state, zakat is a source of state revenue and is included in the State Budget and Revenue. As practiced by the Prophet Muhammad in Medina. Zakat in the Islamic economic legal system is a

Meanwhile, in the economic law system in Indonesia, zakat is not included in the State Revenue and Expenditure Budget. This is because the regulation, namely Law Number 23 of 2011 concerning Zakat Management, states that the management of funds resulting from zakat payments is managed by BAZNAS nationally, not by the state money management agency. This law is also equipped with sanctions for perpetrators who deviate from the management of zakat. These sanctions can be in the form of administrative sanctions and criminal sanctions. For detailed regulations regarding the implementation of administrative sanctions and criminal sanctions, it is further regulated in the Minister of Religion Regulation Number 5 of 2016. However, it is unfortunate that zakat in the legal system in Indonesia has

been regulated in a formal juridical manner, but it is unfortunate that the regulation regarding sanctions for muzzaki who do not carry out their obligations to pay zakat is not regulated in the law. So there are no strict sanctions against violators. The regulation of zakat in the legal system in Indonesia creates a legal dualism where the management has been regulated in a formal juridical manner but for the coercive nature of the payment it is still normative.

Zakat in the Indonesian economic law system is not included as a source of state income which is managed directly by the state financial management institution so that it is not included in the government's fiscal policy instrument in macroeconomics. In contrast to taxes, where the government in its regulation has fixed laws, both in terms of implementation, management, and sanctions against taxpayers who do not carry out their obligations. Tax funds must be deposited with the state because they are included in the State Revenue and Expenditure Budget Fund.

### **Conclusion**

The economic problems that arose because of the first Covid-19, the pandemic caused social problems in the community. Due to the implementation of health protocols. The small and medium business sector/informal sector, which is the foundation of the Indonesian economy, has been shaken by the pandemic. Second, there is uncertainty that the pandemic will end, causing investment to weaken too. Third, due to the decline in the world economy, the performance of exports and imports fell. Impact on the state budget which is threatened with a deficit.

The Indonesian government's fiscal policy is reflected in the APBN. In addition, it is also related to the management of state revenues and expenditures carried out by the government. The APBN is a form of government determination regarding the allocation and distribution of state finances, the role of the APBN is very important in determining the development of the Indonesian economy. In the Islamic economy, zakat is included in state revenue, while in the Indonesian government, zakat is not included in the state budget even though it is managed, empowered and distributed by institutions that are officially formed by the government.

Zakat has a great role and benefit as an instrument of government fiscal policy in dealing with economic problems caused by Covid-19. The way it works is as follows: Giving zakat to people with weak purchasing power causes them to have income which opens access to the economy and makes them have purchasing power. An increase in purchasing power will cause demand to increase and supply to increase. Zakat provides a *disincentive* for those who accumulate wealth (not cultivated / *idle* ) by being exposed to a discount (zakat). This will cause

property owners who do not want to lose their assets (issued for zakat) are encouraged to use the remaining assets for business capital. In the end, the wealth flows to the *real* sector. So the role of zakat in macroeconomic growth is very large in increasing economic growth.

## References

- Al Malibari, Zainuddin bin Muhammad al-Ghozali. *Fath al Muin*, Beirut: Darul al Fikri, t.t.
- Ali, Nurdin Muhd. *Zakat Sebagai Instrumen dalam Kebijakan Fiskal*, Jakarta:Raja Grafindo Persada, 2006.
- Anjaeni, Rahma. “Sri Mulyani Ungkap Tiga Masalah Ekonomi yang Disebabkan Pandemic Covid-19”,<http://nasional.kontan.co.id/news/sri-mulyani-ungkap-tiga-masalah-ekonomi-yang-disebabkan-pandemi-covid-19?page=all> 25 Agustus 2020.
- Ash-Shiddieqy, Muhammad Hasbi. *Pedoman Zakat*, Semarang: Pustaka Rizki Putra, 2009.
- Beiq, Irfan Sauqi. (Direktur Pendistribusian dan Pemberdaya Baznas), *PPT*, Jakarta, 24 Juli 2020.
- Fajarudin, Ibnu. “Kontribusi Zakat sebagai Pendapatan Negara dan Instrumen Penerimaan Pajak (Studi Interpretif)”, *Jurnal Paradigma Accounting* Vol. 2. No.1 Februari, 2019.
- Harlinda, “*Penyaluran Zakat untuk Pendidikan oleh Lembaga Amil Zakat Swadaya Ummah Pekanbaru Menurut Ekonomi Islam*”, Skripsi tidak diterbitkan, Jurusan Ekonomi Islam Fakultas Syari’ah dan Ilmu Hukum UIN Sultan Syarif Kasim Riau, 2011.
- Harapan, Tim Dosen Akademi Akutansi Permata. *Modul Kuliah Ekonomi Makro*, Batam: Akademi Akutansi Permata Harapan, t.th.
- Hasanah, Faizatun Alfi. “*Manajemen Dakwah Melalui Pengelolaan Zakat Pada Masa Umar bin Khattab*”, Skripsi tidak diterbitkan, Jurusan Manajemen Dakwah Fakultas Dakwah dan Komunikasi UIN Walisongo Semarang, 2015.
- Humas Baznas,” Presiden Ajak Masyarakat Berzakat ke BAZNAS”, [baznas.co.id](http://baznas.co.id) 28 Agustus 2020.
- Humas Satgas Covid-19, “Analisis Data Covid-19 Indonesia (Update Per 10 Agustus 2021), dalam <https://covid19.go.id/berita/analisis-data-covid-19-indonesia-update-10-agustus-2021> diakses pada 10 Agustus 2021.
- Karim, Adiwarmanto A. *Ekonomi Makro Islami*, Depok: Raja Grafindo, 2015.
- Kholil Nawawi dan Witri Aulia Maudy, “Pengaruh Implementasi Sistem Informasi Manajemen Zakat Basnaz (SIMBA) Terhadap Pengelola Zakat Kota Bogor”, *Jurnal Ekonomi Islam*, Vol. 10. No. 2. November 2019.
- Mardiasmo, *Perpajakan*, Yogyakarta: Andi Offset, 1991.
- Martawardaya, Berly. “Menuju Indonesia Selamat: Urgensi Kebijakan Anti Pandemi, Pro-Poor dan Environment”, dalam Seminar Nasional Prodi Ilmu Ekonomi FEBI UIN Sunan Ampel Surabaya 24 Agustus 2020.
- Miftah, A. A.”Zakat Sebagai Instrumen Hukum Diyani dan Qada’i dan Upaya Pembaharuan Hukum Islam di Indonesia”, *Jurnal Kontekstualita*, Vol. 22. No.1 Juni, 2007.
- Muchtolifah, *Ekonomi Makro*(Unesa Press: Surabaya, t.th.

- Mustafa Edwin Nasution, *Pengenalan Ekseklusif Ekonomi Islam*, Jakarta: Kencana, 2006.
- Putsanra, Dipna Videlia. "Arti New Normal Indonesia: Tatanan Baru Beradaptasi dengan COVID-19", *Tirto.id* 29 Mei 2020.
- Qadir, Abdurrachman. *Zakat dalam Dimensi Mahdlah dan Sosial*, Jakarta: Grafindo Persada, 2001.
- Robby, Ana Tomi. (MES Jawa Timur), *Wawancara*, Tulungagung, 25 Agustus 2020.
- Sholeh, Abdul Rahman. *Pendidikan Agama dan Pengembangan untuk Bangsa* Jakarta: Raja Grafindo Persada, 2005.
- Sholeh, Rais Agil dan Juli Panglima Saragih, "Dampak COVID-19 terhadap Perlambatan Ekonomi Sektor UMKM", *Jurnal Bidang Ekonomi dan Kebijakan Publik Info Singkat Kajian Singkat Terhadap Isu Aktual dan Strategis*, Vol. XII, No. 6, Maret, 2020.
- Subekan, Achmat. "Potensi Zakat Menjadi Bagian Keuangan Negara", *Jurisdicte: Jurnal Hukum dan Syariah*, Vol. 7. No. 2, 2016.
- Supangat, "Kebijakan Fiskal Negara Indonesia dalam Perspektif Ekonomi Islam", *Jurnal Economica* Vol. 4 No. 2 .November, 2013
- Yumanita, Ascarya dan Diana, *Analisa Rendahnya Pengumpulan Zakat di Indonesia dan Alternatif Solusinya*, (Jakarta: Bank Indonesia, 2018)..
- Yusuf, A. Muri. *Metode Penelitian Kualitatif, Kuantitatif, dan Penelitian Gabungan*, Jakarta: Kencana, 2017.

## **Constitution**

- Pasal 23 ayat 1 Undang-Undang Dasar Republik Indonesia Tahun 1945
- Pasal 1 ayat 8 Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat.
- Pasal 19 Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat.
- Undang-Undang Nomor 28 Tahun 2007 Tentang Ketentuan Umum Perpajakan.
- Undang-Undang Nomor 19 Tahun 2000 Tentang Perubahan Atas Undang-Undang Nomor 19 Tahun 1997 tentang Penagihan Pajak.
- Surat Edaran Menteri Kesehatan Nomor H.K.02.01/MENKES/335/2020
- Peraturan Menteri Agama Nomor 5 Tahun 2016 tentang Tata Cara Pengenaan Sanksi Administratif dalam Pengelolaan Zakat