

UNDERSTANDING THE COLLECTION AND DISTRIBUTION OF ZAKAT DURING COVID-19 PANDEMIC

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Abstract

This research is expected to be able to provide a good understanding of the behavior of zakat collection from the public and how zakat institutions distribute the zakat. This study uses a quantitative method using panel data and samples from five zakat institutions in Indonesia, such as the National Zakat Agency (Baznas), Rumah Zakat, Rumah Yatim, Dompot Dhuafa, and Inisiatif Zakat Indonesia. Furthermore, the ZIS collection and distribution data that will be analyzed is annual data for the period 2018 to 2021. The results of this study show that the performance of ZIS collection has continued to show a positive trend during covid-19 pandemic, which indicates that ZIS receipts from muzakki are not affected by economic conditions. However, there have been a number of changes of ZIS distribution because it need to prioritize asnaf of fakir, misin, and fisabilillah in order to recover economic conditions due to Covid-19.

Keywords: Zakat, Behavior, Collection, Distribution

INTRODUCTION

Since the announcement of the entry of the Covid-19 virus into Indonesia on March 2 2020, there have been 6.6 million cases of Covid-19 in Indonesia with nearly 160 thousand deaths (Ministry of Health, 2022). The pandemic has hit Indonesia for almost three years and hamper the economic sector where in 2020 Indonesia experienced a recession because economic growth was negative in four consecutive quarters. However, from the second quarter of 2021 to the third quarter of 2022, Indonesia's economic growth has experienced improvement and positive growth (Central Bureau of Statistics, 2022). The decline was due to restrictions on activities outside the home which also had a major impact on economic activity. The arrival of Covid-19 in Indonesia at the beginning of 2020 also caused an increase in poverty and unemployment rates as a result of these restrictions on economic activity (Central Bureau of Statistics, 2022). This condition forced the Government to issue various incentives to reduce the impact of the recession so that it was expected to be able to reduce social turmoil in society.

The arrival of the Covid-19 pandemic has also changed people's lifestyles with increased adaptation to information technology to support daily activities. The Ministry of Communication and Informatics stated that there was a shift in the use of internet activities which were usually in offices, campuses and schools to housing, residences and settlements (Kemenkominfo, 2020). Activities such as video conferencing, e-commerce, e-banking, and cloud computing have become more common after the COVID-19 pandemic. Moreover, Bank Indonesia also noted that during the Covid-19 pandemic, e-commerce transactions experienced a rapid increase (CNN Indonesia, 2020). This increase in E-Commerce was also followed by an increase in e-banking transactions and digital wallets which also showed a rapid increase.

One of the instruments that was able to reduce poverty and unemployment, especially during the Covid-19 pandemic, is optimizing Zakat, Infaq, and Shadaqa (ZIS) funds (Ulya, Sumardi, Al Azizah, 2021). On the other hand, along with changes in people's lifestyles that tend to utilize information technology during the Covid-19 pandemic, payment of zakat, infaq, and shadaqa through digital payments is also often used during the Covid-19 pandemic, especially in the younger generation (Baharduddin, Affandy, and Pratiwi, 2021). Beside collection, distribution of zakat through digital payments has also been maximized, one of which is with Crowdfunding Zakat to help Micro, Small and Medium Enterprises (MSME) overcome difficulties during the recession due to the Covid-19 pandemic (Sulaeman & Ninglasari, 2020).

Several studies have analyzed the performance of zakat during the Covid-19 pandemic but have not comprehensively yet analyzed the behavior of collecting and distributing ZIS funds to

zakat institutions at the national level. For this reason, this research will examine how the behavior of collecting and distributing ZIS funds to zakat institutions at the national level is expected to provide a good understanding of the zakat collection from the public and how zakat institutions distribute zakat.

Several researchers have analyzed the performance of zakat during the Covid-19 pandemic both in terms of collection and distribution. With the economic conditions currently experiencing a recession, zakat institutions will also make adjustments. Several national-level zakat institutions have themselves been known to be affected because they experienced a decrease in efficiency when entering the Covid-19 pandemic (Febriyanty, Kaban, and Hadiyati, 2021). Similar results were also put forward by Bahri, Herindar, and Rusydiana (2021) with a broader database, both cross section and time series data. The interesting thing about this research is that many zakat institutions already have high efficiency values but quickly experienced a decline following the Covid-19 pandemic.

In order to increase the potential for national zakat receipts, effective socialization of amil zakat and the use of technology can increase zakat receipts (Setianingrum, Huda, and Sentosa, 2022). On the other hand, Hanafi (2020) states that comprehensive information related to the ZIS management program in a Zakat Management Organization is able to increase online zakat payments because muzakki have placed their trust in paying their zakat. In line with this, Salleh and Chowdury (2020) stated that public trust is the main thing to fulfill first, although the presence of information technology can make ZIS management more effective and efficient.

During the Covid-19 Pandemic, the increase in online zakat receipts, especially through e-commerce, increased sharply in line with changes in people's lifestyles. This situation has enormous potential for developing a system according to muzaki's needs in optimizing zakat receipts online, especially through e-commerce (Hasanah, 2021). Nonetheless, there are some weaknesses in online zakat payments, including the uneven use of technology and cybersecurity threats (Ninglasari and Muhammad, 2021).

There are several factors that are known to significantly affect the payment of zakat, especially in the younger generation using the theory of the Planned Behavior Model, namely attitude, subjective norms, and perceived behavioral control (Mujahidah, Akbar, and Rusydiana, 2021). Napitupulu, Lubis, and Sapna (2021) in their research revealed that entering the Covid-19 pandemic, people's behavior in paying zakat tended not to change and there was an increasing trend entering the pandemic.

Hambari, Arif & Zaim (2020) stated that the distribution of ZIS was able to provide sufficient assistance to the poor, especially asnaf zakat recipients amid restrictions on activities by the community. The same thing was also expressed by Fitriani (2020) where the Cash for Work program, which is a volunteer social work program intended for mustahik who have been laid off, has proven to be a social safety net for mustahik.

In addition, there is a zakat distribution program through the empowerment of blind mustahik zakat by Baznas which is able to provide business capabilities from this zakat distribution. Even though the amount of funds distributed is not too large, there is capacity building in the program provided so that it is hoped that in the future this mustahik will be economically independent (Alam, Widiastuti, Sukmana, and Faridah, 2021).

More broadly, zakat has a positive and significant influence on economic growth, especially in improving the standard of living of mustahik recipients of zakat. Research conducted by Sulaeman, Madjid, and Widiastuti (2021) states that the role of zakat can increase consumption for poor households in Indonesia so that the presence of zakat can reduce social inequality. The same results were also obtained by (Ulya, Sumardi, and Al Azizah, 2021) which stated that the zakat distribution program carried out by Baznas had a significant influence on humanitarian missions aimed at overcoming the economic impact of the Covid-19 pandemic. In order to minimize risks and maximize the economic potential of micro and small businesses (MSE), it is hoped that there will also be collective community empowerment to support national economic recovery (Nuril, Zahрати, and Hidayatulla, 2020).

RESEARCH METHOD

This study uses a quantitative method by conducting a literature review first and analyzing the data and phenomena that occur. This research is a hypothesis testing where Cooper & Schindler (2014) defines a hypothesis as a preposition or statement whose truth is not yet known at the time it is stated and will later be tested empirically. The data used in this study is panel data which is a combination of time series and cross section data. The Zakat institutions included in this study are at the national level, namely the Badan Amil Zakat Nasional (Baznas), Rumah Zakat, Rumah Yatim, Dompot Dhuafa, and the Inisiatif Zakat Indonesia. Furthermore, the ZIS collection and distribution data that will be analyzed is annual data for the period 2018 to 2021.

The research technique used in this study used the one way ANOVA test to compare averages in the years before the Covid-19 pandemic until entering the Covid-19 pandemic. By using this method, it is expected to be able to obtain an overview of the collection and disbursement behavior of national-level zakat institutions in dealing with the Covid-19 pandemic.

RESULT AND DISCUSSION

At the end of 2021 the total amount of ZIS fundraising at the Five National Level Zakat institutions namely Baznas, Dompot Dhuafa, Rumah Zakat, Rumah Yatim, and Inisiatif Zakat Indonesia is IDR 1,376.6 billion, higher than 2018 of IDR 828.15 billion. Meanwhile, the total collection of Zakat and Infaq/Shadaqa in 2021 is IDR 985.36 billion and IDR 391.23 billion respectively, higher than in 2018 which were IDR 760.61 billion and IDR 321.37 billion respectively.

Table 1. The Growth of ZIS Collection during Before and During Pandemic Covid-19 From 5 National Zakah Management Institution (in IDR Million)

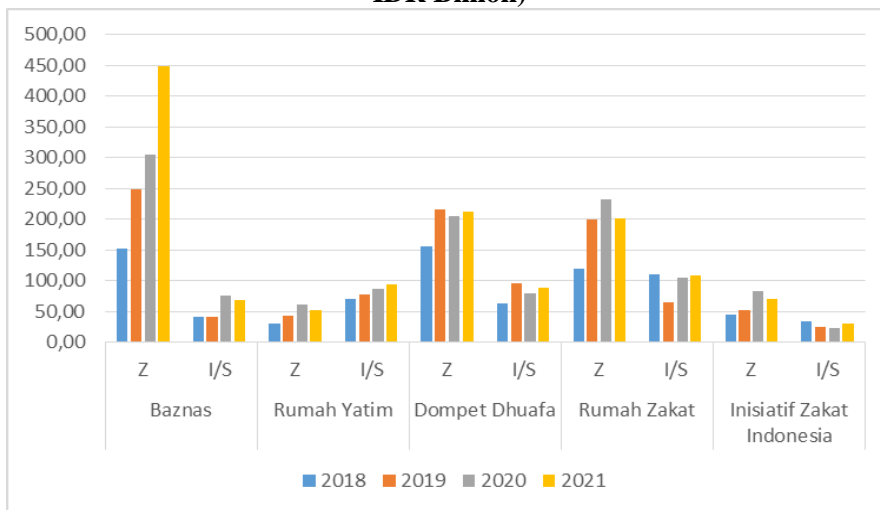
Collection	2018	2019	2020	2021
Zakat	506,780	760,607	887,858	985,362
Δ%		50.09%	16.73%	10.98%
Infaq/Shadaqah	321,374	306,870	371,088	391,234
Δ%		-4.51%	20.93%	5.43%
Total	828,153	1,067,476	1,258,945	1,376,596
Δ%		28.90%	17.94%	9.35%

Sources: Zakat Institution Annual Report, Data Processed

The growth of ZIS collection at Zakat institutions in Indonesia generally shows a fairly good performance where from 2018 to 2021 the amount of zakat collection continues to increase even though the amount has decreased compared to 2019. Entering 2020 when the Covid-19 pandemic began to enter Indonesia, ZIS collection will increase to 17.93% in 2020 and 9.34% in 2021.

The positive performance of ZIS collection during the Covid-19 pandemic shows that ZIS receipts from muzakki are not affected by declining economic conditions. On the other hand, when economic growth is declining, the value of ZIS collection continues to increase, just like the period before the Covid-19 pandemic hit Indonesia. Table 1 also shows that ZIS revenue is much greater when compared to Infaq & Shadaqa receipts even though the amount of zakat growth has decreased compared to 2021.

Figure 1. The Growth of ZIS Collection during Before and During Pandemic Covid-19 (in IDR Billion)



Sources: Zakat Institution Annual Report, Data Processed

When viewed from the growth of zakat collection at the five zakat institutions at the national level, Figure 1 shows that the growth of ZIS Baznas funds has increased rapidly in 2020 and 2021. In line with Baznas, Rumah Yatim, Rumah Zakat, and the Inisiatif Zakat Indonesia as well has increased zakat collection in 2020 but slightly decreased in 2021. From Dompot Dhuafa Indonesia it can be seen that this institution's collection of ZIS tends to remain the period entering the Covid-19 pandemic. From the five zakat institutions included in this research sample, it is known that Baznas is the zakat management organization with the best performance during the Covid-19 pandemic as indicated by the high growth in zakat collection of 22.98% in 2020 and 46.88% in 2021.

Table 2. The Growth of ZIS Distribution during Before and During Pandemic Covid-19 From 5 National Zakah Management Institution (in IDR Million)

Distribution		2018	2019	2020	2021
Zakat	Fakir & Miskin	343,996	463,002	470,244	557,627
	Δ%		34.60%	1.56%	18.58%
	Fisabilillah	180,572	263,680	321,726	309,156
	Δ%		46.03%	22.01%	-3.91%
	Ibnussabil	9,246	8,174	7,366	39,959
	Δ%		-11.59%	-9.89%	442.51%
	Muallaf	2,022	3,743	4,120	2,227
Δ%		85.12%	10.06%	-45.95%	
Gharimin		1,804	1,836	1,545	1,815
	Δ%		1.76%	-15.83%	17.45%
Amil		51,297	66,473	78,833	96,625
	Δ%		29.58%	18.59%	22.57%
Others		16,846	26,706	1,809	7,217
	Δ%		58.53%	-93.23%	298.94%
Infaq/Shadaqah		211,116	249,803	241,629	236,659
Δ%			18.33%	-3.27%	-2.06%
Total		816,898	1,083,418	1,127,272	1,251,285
Δ%			32.63%	4.05%	11.00%

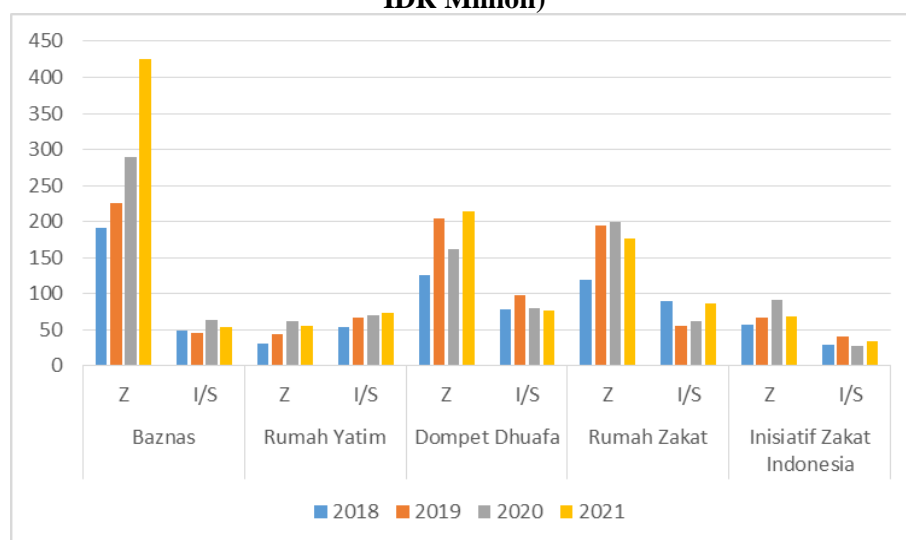
Sources: Zakat Management Institution Annual Report, Data Processed

At the end of 2021 the total amount of distribution of ZIS funds to the Five National Level Zakat institutions namely Baznas, Dompot Dhuafa, Rumah Zakat, Rumah Yatim, and Inisiatif Zakat Indonesia is IDR 1,251.29 billion, higher than 2018 of IDR 816.89 Billion. In the period entering the Covid-19 pandemic, the distribution of zakat increased while the distribution of Infaq/Sadaqa decreased.

The growth of ZIS distribution to Zakat institutions in Indonesia generally shows a fairly good performance where from 2018 to 2021 the amount of zakat distribution continues to increase. Entering 2020 when the Covid-19 pandemic began to enter Indonesia, ZIS distribution increased to 4.05% in 2020 and 11% in 2021. Of the zakat funds distributed, asnaf for the Fakir, Miskin, and Fisabilillah had the highest proportion compared to asnaf other. Besides that, in 2021, asnaf Ibnussabil will have the highest distribution growth.

The positive performance of ZIS collection during the Covid-19 pandemic shows that the distribution of ZIS to mustahik is not affected by declining economic conditions. Conversely, when economic growth is declining, the value of ZIS distribution will continue to increase, just like the period before the Covid-19 pandemic hamper Indonesian economy. Table 1 also shows that ZIS receipts are much larger than Infaq & Shadaqa receipts.

Figure 2. The Growth of ZIS Distribution during Before and During Pandemic Covid-19 (in IDR Million)



Sources: Zakat Management Institution Annual Report, Data Processed

If we look at the growth in zakat distribution to the five zakat institutions at the national level, Figure 2 shows that the growth in distribution of ZIS, Baznas funds has experienced a rapid increase in 2020 and 2021. In line with Baznas, Rumah Yatim, Rumah Zakat, and Inisitaif Zakat Indonesia as well experienced an increase in the distribution of zakat in 2020 but slightly decreased in 2021. From Dompot Dhuafa Indonesia it can be seen that the distribution of ZIS for this institution tends to remain in the period entering the Covid-19 pandemic. From the five zakat institutions included in this research sample, it is known that Baznas is the zakat instituion with the best performance during the Covid-19 pandemic as indicated by the high growth in zakat distribution of 28.31% in 2020 and 46.89% in 2021.

Table 3. The Differences of ZIS Collection Before and During Pandemic Covid-19

Var	Sum of Squares	Mean Square	F	p
Total Zakat Collection	34,487	11,496	0.803	0.510
Collection from Zakat	25,746	8,582	0.708	0.561
Collection from Infaq/Shadaqah	960	320	0.366	0.778

Sources: Data Processed

The Anova test in table 3 above shows that in ZIS collection, both zakat and infaq/sadaqa collection during the pre-covid-19 period (2018 and 2019) and during covid-19 (2020 and 2021) showed no difference in average of the total ZIS acceptance throughout the study period because $p > 0.05$. This shows that ZIS acceptance by five zakat institutions in Indonesia continued to grow positively in the period before and during the Covid-19 period. This is in line with research conducted by Napitupulu, Lubis, and Sapna (2021) who in their research revealed that entering the Covid-19 pandemic, people's behavior in paying zakat tended not to change and there was an increasing trend during the pandemic.

Table 4. The Differences of ZIS Distribution Before and During Pandemic Covid-19

Var	Sum of Squares	Mean Square	F	p
Total Zakat Distribution	70,549	23,516	2.810	0.073
Fakir & Miskin	31,417	10,472	2.560	0.091
Fisabilillah	2,007	669	1.100	0.380
Ibnussabil	0.008	0.003	2.140	0.135
Muallaf	345	1,150	3.270	0.049
Gharimin	0.411	0.137	1.230	0.330
Amil	1,434	478	3.430	0.043
Other Zakat Distribution	2,467	822	14.000	0.000
Infaq & Shadaqah Distribution	3,822	1,274	5.110	0.011

Sources: Data Processed

The Anova test in table 4 above shows that in the distribution of ZIS, both the distribution to asnaf zakat and the distribution of infaq/sadaqa funds during the pre-covid-19 period (2018 and 2019) and during covid-19 (2020 and 2021) which showed no the average difference from the distribution of zakat as a whole, Fakir, Miskin, Fisabilillah, Ibnussabil, and Gharimin throughout the study period because $p > 0.05$. This shows that ZIS acceptance by five zakat institutions in Indonesia continued to grow positively in the period before and during the Covid-19 period. This is in line with research conducted by Hambari, Arif, and Zaim (2020) and Alam, Widiastuti, Sukmana, and Faridah (2021) where the role of zakat in empowering mustahik can have a significant impact on economic recovery.

In contrast, the results of this study also show that there is an average difference in the distribution of ZIS to asnaf Muallaf, Amil, Distribution of Other Zakat, and Distribution of Infaq & Sadaqa throughout the study period because $p < 0.05$. This change in pattern can be caused by a change in the priority of the distribution of zakat to asnaf zakat recipients which prioritizes the category mustahik; fakir, miskin, and fisabillah. It is already done by zakat institutions to gain public trust which is an important capital in collecting and distributing zakat (Salleh and Chowdury, 2020).

CONCLUSION

The performance of ZIS collection at the five national-level zakat institutions for the 2018 and 2019 periods showed positive performance. This growth is feared to have decreased with the arrival of the Covid-19 pandemic since 2020. However, entering the pandemic period, the performance of ZIS collection continued to show a positive trend throughout the Covid-19 pandemic which indicated that ZIS receipts from muzakki were not affected by declining economic conditions. Conversely, when economic growth is declining, the value of ZIS collection continues to increase, the same as the period before the Covid-19 pandemic hit Indonesia. On the other hand, when viewed from the growth in the distribution of zakat to the five zakat institutions at the national level, it shows that the growth in the distribution of ZIS Baznas funds has also experienced a rapid increase in 2020 and 2021. However, there have been changes in the distribution pattern of ZIS to asnaf Muallaf, Amil, Distribution to other zakat, and the distribution of infaq/sadaqa during the research period. Changes in the distribution of ZIS in this category can be indicated that there has been a change in priorities for the national zakat management organization to distribute zakat to asnaf fakir, miskin, and fisabilillah in order to restore economic conditions due to Covid-19.

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