



## **ZAKAT PROGRAM FOR POST-PANDEMIC ECONOMIC RECOVERY: QUALITATIVE APPROACH USING NVIVO**

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**Abstract: Introduction/Main Objectives:** This study aims to determine the development of research related to the practice of zakat a program for restoring the economy, where zakat is one of the Islamic financial instruments that can break the chain of poverty and build prosperity. **Background Problems:** The global economic crisis due to COVID-19 has caused concern for the world. Not only that, Covid-19 caused an increased number of mustahik because people have lost their jobs. **Novelty:** The zakat program can be used solution in post-pandemic economic recovery while maintaining environmental balance **Research Methods:** The method used qualitative using secondary data in the form of articles published in Dimensions period 1970-2022, then analyzed using Nvivo 12 Plus software. **Finding/Results:** The findings of this study indicate an increasing trend of research related to zakat as one of the financing instruments in Islamic economics. Of the 500 published articles, most stated the potential of zakat in the economy, both in economic growth, community welfare, and others. **Conclusion:** This research expects to help expand academic studies related to zakat and economic recovery to achieve sustainable development goals. Further research and how zakat can be a best practice program in restoring the economy is highly recommended.

**Keywords:** zakat, covid-19, economic recovery, nvivo 12 plus

## **INTRODUCTION**

In early 2020, the Corona virus (Covid-19) appeared that attacked humans and turned into a global pandemic. Covid-19 has resulted in multidimensional crises, namely health, economic, social, and lifestyle crises in various countries (Hambari et al., 2020). The emergence of this covid initially in China, COVID-19 which infects China has brought China's trade activities in a negative direction and has an impact on the flow and the world trade system, including Indonesia. This has disrupted the pace of the Indonesian and Chinese economies, and even countries around the world feel the same way (Azamfirei, 2020).

According to Sihaloho (2020), there are five threats posed by the pandemic, namely the threat of life or health, the threat of loss of income, especially for poor families, MSME bad loans, disruption to the performance of the corporate and banking sector, and the depreciation of the rupiah through money market volatility and capital flight (Sihaloho, 2020).

In this regard, Islam has commanded every human being to help each other and provide assistance to those in need. In this case, there are Islamic financial instruments that can help restore the economy, one of which is zakat. Zakat is the best alternative for maintaining people's welfare and reducing poverty. Zakat can be used as a solution for economic recovery during a pandemic. With direct cash assistance from Zakat obtained from zakat collection units (BAZ and LAZ), or directly from the community, it is the role of zakat institutions in

maintaining the mandate and commitment to improving the socio-economic welfare of the community (Haris, 2021).

Zakat funds are allocated for handling victims affected by Covid-19 (Kadir et al., 2020). In addition, the provision of zakat funds for small and medium enterprises through business development will be able to grow entrepreneurs which is expected to improve the economy in the future (Hoque et al., 2015). So that later this zakat can improve the standard of living of its recipients with better opportunities and quality of life. One of the indicators of the sustainability of zakat is the compliance to pay zakat it self (Beik & Arsyianti, 2015). For this reason, socialization and awareness about the importance of zakat are also needed to speed up economic recovery after Covid-19 is immediately resolved (Rizal & Mukaromah, 2021).

This study aims to find out the practice of zakat as a program in restoring the economy after the pandemic, where zakat is one of the Islamic financial instruments that can break the chain of poverty and build prosperity. This research was conducted by analyzing the journals that have been published in Dimensions and the analyzed data consisted of 500 published journals for 52 years (1970-2022). This data will be processed using Nvivo 12 Plus software to find out how far the development of zakat practice has been so far.

## **LITERATURE REVIEW**

Zakat is one of the five pillars of Islam which has dimensions of religiosity, economy, and social humanity (Sulaeman et al., 2021). Linguistically, zakat comes from the words zakaa (clean), namaa (grow and develop), and ziadah (property development) (Qudamah, 2007).

Zakat is also interpreted as a spiritual purification resulting from the distribution of zakat to those who are entitled (Wahab et al., 2012). Assets issued for zakat can purify the person who pays zakat (muzakki) from the dirt of miserliness and sin, enriches the remaining assets, increases the reward for those who pay tithe, and enrich and purify society as a whole (Fitri, 2017).

According to Kasri and Putri (2018), zakat has the meaning of 'to increase' or 'to make it better or 'to develop' (Kasri & Putri, 2018). Meanwhile, according to Law Number 23 of 2011, zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it by Islamic law.

Zakat is obligatory for muzakki whose assets have reached the nishab, and their assets have passed one Hijri year (distance). As the word of God in QS. At-Taubah verse 103 means *"Take zakat from their wealth to clean and purify them and pray for them. Verily, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing."*

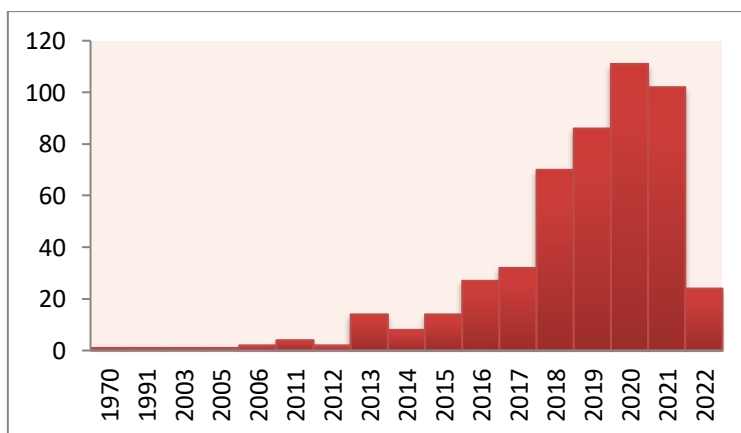
Zakat is a special form of worship because it not only reflects the relationship between humans and God but also with others. Zakat can also bring social and economic impacts to society (Asfarina et al., 2019). According to Ezziti (2020), zakat is considered an effective way to treat the poor and very useful in social life, because zakat can meet the needs of the poor, minimize economic differences, and reduce the number of social problems, crime, beggars, and others (Ezziti, 2020).

## **RESEARCH METHOD**

This study uses a qualitative approach. The qualitative approach aims to examine the condition of the natural object, where the researcher acts as a key instrument and the research results emphasize more on meaning than generalization (Sugiyono, 2008). So this research is considered appropriate to examine various literature on the development of zakat programs, especially in restoring the post-pandemic economy.

In this study, the data used in the form of journal publications was sourced from various journals with the theme of the Zakat Program. The journals are accessed online through Dimensions. The sample in question is 500 publication journals with the theme of the Zakat Program from 1970-to 2022. This study was processed with Microsoft Excel and then analyzed using NVivo 12 Plus software to utilize and separate the data in the file automatically with sentences, paragraphs, or unique text strings through code.

## RESULT AND DISCUSSION



### **Graph 1.** Number of Journal Publications on Zakat-themed Period 1970-2022

This section describes the number of journal publications through Dimensions with the theme of the Zakat Program. There are 500 journals published in the period of observing the development of zakat for 52 years from 1970 to 2022. As seen in graph 1, there is a tendency for a fluctuating increase in the number of journal publications with the theme of the Zakat Program.

Table 1 describes the annual distribution in 52 years with a range of 0 to 111 journals. Most of the journal publications with the Zakat Program theme were found in 2020, with as many as 111 publication journals. In the 1971-the 1990s, there were no journal publications with the Zakat Program theme, in 1991 there was 1 publication of the Zakat Program-themed journal, then in 1992-2002, 2004, 2007-2010 there were no journal publications with the Zakat Program theme. From 2011-to 2022, the emergence of journal publications with the theme of the Zakat Program began to stabilize every year and peaked in 2020. Unfortunately, in 2022 there are still few journal publications with the theme of the Zakat Program.

**Table 1.** Number of Journal Publications with the theme of *Zakat Program* Period 1970-2022

<b>Years</b>	<b>Number of Articles</b>
<b>1970</b>	1
<b>1991</b>	1
<b>2003</b>	1
<b>2005</b>	1
<b>2006</b>	2
<b>2011</b>	4

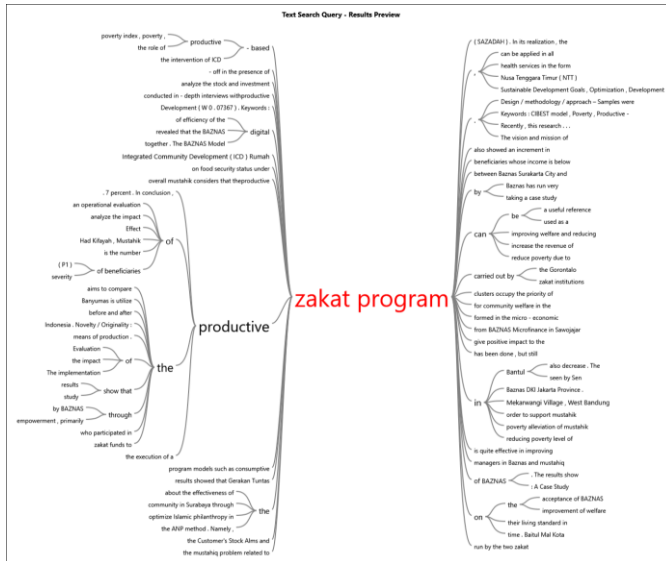
<b>2012</b>	2
<b>2013</b>	14
<b>2014</b>	8
<b>2015</b>	14
<b>2016</b>	27
<b>2017</b>	32
<b>2018</b>	70
<b>2019</b>	86
<b>2020</b>	111
<b>2021</b>	102
<b>2022</b>	24
<b>Total</b>	500

### **Main Classification of Zakat Program**

Frequency analysis in this study aims to find problems that are assessed based on the highest word repetition of the collected data. The words and terms used in the research are shown in Figure 1, which are processed through coding automatically in the Nvivo 12 Plus software feature. The occurrence of words with a large font size indicates a high frequency of occurrence. Different word colors are used to distinguish one word from another. The results show that of the 100 relevant words, there are several words with the highest number of frequencies, namely *zakat*, *program*, *baznas*, *management*, *poverty*, *distribution*, *development*, *productive*, *economic*, and *social*. With the respective percentages of 7.40%, 2.10%, 1.02%, 0.69%, 0.69%, 0.58%, 0.56%, 0.55%, 0.48%, and 0.47 %. This percentage is calculated automatically by the Nvivo 12 Plus Wizard to produce certain effects (Huang et al., 2020). The automatic code that appears can also bring up other interesting terms such as *mustahiq*, *community*, *institutions*, *empowerment*, *Islamic*, and others.

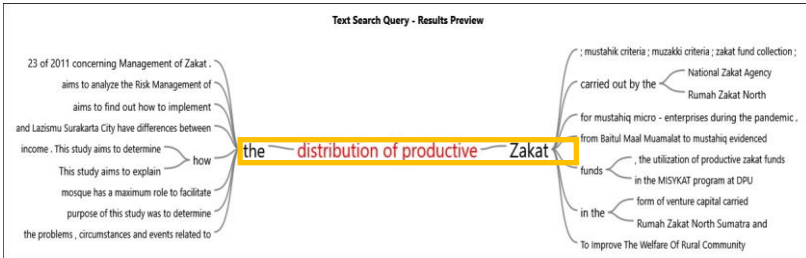






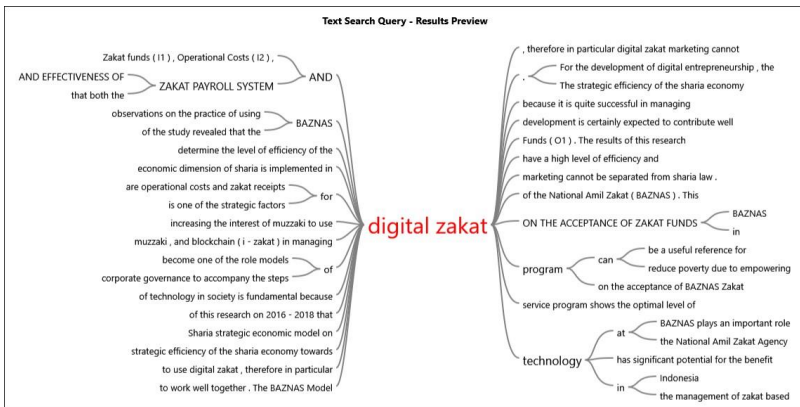
**Figure 2.** Text Search of Zakat Program

Based on the results in Figure 2, information is obtained that the zakat productive program is quite widely found today in the development of the zakat literature. Productive zakat has a significant relationship with mustahik, and in the distribution of zakat funds, if done properly, it can reduce poverty, because the basic purpose of zakat is to solve various kinds of social problems, one of which is related to poverty (Al-Qardawi, 1993). The distribution of productive zakat to mustahik is not solely for consumption, it can also be used as micro business capital during a pandemic (Fitri, 2017) and the Indonesian Ulema Council (MUI) has also issued a fatwa that allows the use of zakat for business capital. This is stated in Fatwa Number 4 of 2003 concerning the Use of Zakat Funds for istithmār (investment). For more details, see Figure 3 below.



**Figure 3.** Text Search of Distribution of Zakat Productive

In addition, the emergence of the COVID-19 virus has also led to a social distancing policy, which limits the space for people to move. Between mustahiq and muzakki cannot be free to meet, and the distribution of zakat can be hampered. This social distancing policy also makes all activities done at home, meaning that distribution during a pandemic requires media to connect mustahiq and muzakki.



**Figure 4.** Text Search of Distribution of Digital Zakat

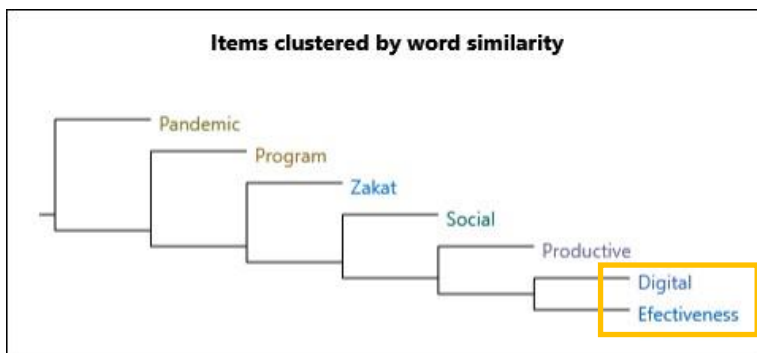
If you look at the visualization results of Figure 4, there are quite a lot of words and texts that are connected with digital zakat. Digital zakat is considered an efficient strategy for sharia economic development. BAZNAS itself has also carried out zakat practices by

utilizing digital, where digital technology is considered significant for potential and income.



**Figure 5.** Text Search of Digital Zakat Technology

Furthermore, from 500 journals with the theme of the Zakat Program obtained through Dimensions. Based on the results of item cluster analysis, several interesting words and terms that are relevant to the Zakat Program theme are displayed through the cluster analysis feature. Item Cluster analysis is used to determine the alignment and consistency of research related to value chain management. Each word contained in the selected data source or nodes will be compared. Data sources or nodes that have a high degree of similarity will be displayed in groups. On the other hand, data sources or nodes with a low level of similarity will be displayed separately.



**Figure 6.** Item Cluster by Word Similarity

The results show that there is one pair of nodes that have similarities to the zakat program research during the pandemic, namely digital nodes and effectiveness. This result is supported by a very strong and positive digital-effectiveness correlation value. namely, 1. This indicates that from the literature on the zakat program theme, there are a pair of nodes that have a very strong relationship.

## **Findings**

The overall results of the research conducted indicate that this zakat distribution program can be managed productively in the form of business capital. So the current zakat for zakat management is not only in the consumptive dimension but can also be productive (Nasution et al, 2008).

Business capital assistance during the pandemic helps the community as well as business actors affected by Covid-19 to survive and meet their daily needs. This form of financing is one of the most important zakat products in supporting post- pandemic recovery.au supports the economy (Iskandar et al., 2020).

Furthermore, in terms of zakat collection and distribution, BAZNAS has also innovated through collaboration to expand zakat payment channels with several channels such as e-commerce, applications, and social media, such as several online applications, including online shopping platforms, so that now it has started provides online zakat payment features (BAZNAS, 2020).

An important and effective post-pandemic strategy is to take full advantage of digital technology. The expansion of social media must be further strengthened, as well as Islamic philanthropy which

must be able to compete in utilizing existing digital channels. According to Rohim (2019), currently what zakat institutions need is the transformation of zakat fundraising strategies from conventional to digital fundraising. This transformation is a must because of technological developments that characterize modern society which is a technology user.

This is similar to the findings of Muneeza and Nadwi (2019) regarding the potential for application-based technological innovation in zakat management in India. Fundraising strategy in India is a necessity to improve the governance of zakat organizations, institutional strengthening, opportunities, and challenges. Even so, in the application of technology according to Rachman and Salam (2018), in practice zakat management must pay attention to sharia principles, and zakat institutions must meet provisions and standardization in two aspects, including contracts, administrative costs, and calculation of zakat as well as financial reports. Furthermore, for institutional strengthening, it is necessary to carry out continuous sharia supervision so that the development of the zakat system and management that follows the development of fintech can be achieved appropriately and according to Islamic rules.

In addition, Baskoro and Karmanto (2020) said that ease of use, usability, and trust turned out to have a positive effect on behavioral intentions. Where related policies through the use of the crowdfunding platform are expected to be able to help increase behavioral intentions in distributing zakat, donations, and shodaqoh. The research by Nurhidayat (2020) stated that the zakat institutions at the National Amil Zakat Agency (BAZNAS) and the Indonesian Amil Zakat Institutions

(LAZ) are currently still integrating manual and digital collection. These two strategies are still the mainstay, adapted to the segmentation of zakat payers (muzakki). The segmentation of muzakki in urban areas and millennial muzakki prefer digital fundraising. So that both zakat amil bodies and zakat amil institutions need to innovate regarding productive zakat management and digitizing zakat management, both in terms of fund collection and distribution of funds to be more effective (Norvadewi et al., 2021).

Thus, the zakat program can be said to be the best program in restoring the post-pandemic economy due to its contribution to the management and distribution of zakat funds through the application of productive zakat (especially, on MSME financing), the development of digital technology, and also the Islamic financial instrument, namely ZISWAF, which can be used as an alternative to protect economically vulnerable groups of people.

## **CONCLUSION**

The focus of this research is to try to find out how far the development of zakat program research is in restoring the post-pandemic economy, especially in published journals at Dimensions. The results showed that there was a fluctuating increase related to the development of research that had been carried out during the 52-year observation period, namely 1970-2022. The highest number of journal publications was in 2020 with a total of 111 publications. The frequency of words that often appear is *zakat, program, baznas, management, poverty, distribution, development, productive,*

*economic*, and *social*. With the respective percentages of 7.40%, 2.10%, 1.02%, 0.69%, 0.69%, 0.58%, 0.56%, 0.55%, 0.48%, and 0.47%.

The development of zakat research as a program to restore the economy cannot be separated from Islamic economics and finance research. Therefore, research with the theme Zakat program for post-pandemic economic recovery needs to continue to be developed considering the limited research that discusses this theme broadly in Islamic economics and finance research.

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