The Role of the Amil Zakat Institution to Help Communities Affected by Covid-19

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Abstract.

The emergence of the Covid-19 pandemic has an impact on the community's economy. The purpose of this research is to find out and explain the active role of amil zakat institutions in collecting and distributing funds. This research was conducted at the Mizan Amanah Solo and Solopeduli institutions. This researcher is a type of qualitative descriptive research. Data collection was carried out by interviewing institutional administrators and communities affected by the pandemic, documentation from journals, books, reports, magazines and so on which were deemed informative. Furthermore, the data obtained was analyzed descriptively to answer the research objectives. The results of this study indicate that the amil zakat institutions Mizan Amanah and Solopeduli play an active role in various programs to help communities affected by the pandemic in Surakarta. During the pandemic, the collection of zakat funds at the Mizan Amanah and Solopeduli institutions was carried out online because the average solo community uses social media. The amil zakat institution sells various programs to donors to help and empower communities affected by Covid-19. Mizan Amanah and Solopeduli channeled funds by going directly to the community, with the priority of the community that Mizan Amanah prioritized, namely orphans and the poor, while Solopeduli used the Had Kifayah guidelines. It is important to note that the impact of channeling zakat funds during a pandemic may vary depending on the local context, the scale of disbursement, and the effectiveness of the programs being implemented.

Keywords: Zakat Institutions, Fundraising, Funding

A. Introduction

Covid-19 start in 18 March, the world was hit by a disaster, namely a virus that came from Wuhan, known as the Corona virus (Covid-19). The emergence of this disaster not only caused problems in the health sector but also had an impact on the community's economy (Taufik & Ayuningtyas, 2020) During the pandemic, the community's economy became hampered and even the community's economic...
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The economic situation of the community after the Covid-19 has experienced a slump which requires assistance from the government. The disconnection of the economic rope moves all parties to help the community affected by Covid-19, because Islam teaches to share with each other in both wide and narrow conditions (Qs Ali Imron: 134). To deal with these problems, it cannot be solved by relying solely on government policies. It requires cooperation from all elements, namely the community, government, and NGO's. One of the social organizations that can be utilized to deal with these conditions is the zakat management institution (Kadir et al., 2020).

The government’s assistance channel for the community has been running since the beginning of the pandemic in the form of direct cash social assistance (BST) and direct cash assistance from village funds (BLT-Dana Desa), but there are still many injustices that occur in the form of multiple recipients and unequal distribution (Zakiyah et al., 2020). In addition to assistance from the government, there is one party that is also involved in helping people who are feeling the impact of the Covid-19 pandemic, namely the Amil Zakat Institution.

The Amil Zakat Institution (LAZ) is a zakat management institution that is fully formed by the community and confirmed by the government to carry out activities for collecting, distributing and utilizing zakat according to Islamic religious provisions (Afrina, 2020). LAZ is a zakat management institution formed at the initiative of the community engaged in da'wah, education, social and the benefit of Islamic ummah (Abdullah, 2018). The establishment of this amil zakat institution (LAZ) as a social institution that plays a role in distributing zakat funds to help people affected by the Covid-19 pandemic. LAZ is a private zakat management institution, this institution also cooperates with BAZNAS in managing, and distributing all matters related to zakat and both play an important role in increasing public awareness to pay zakat (Darlin Rizki, 2021). The role of LAZ in Indonesia is regulated in Law Number 23 of 2011 concerning the management of zakat. LAZ has the authority to collect, distribute, and utilize zakat in accordance with the provisions of Islamic law. This is where the role of LAZ is in tackling the increasing number of poor people due to the Covid-19 pandemic. Mizan Amanah Solo and Solopeduli are amil zakat institutions which are well known by many people, especially the people of Solo. And Mizan Amanah is an amil zakat institution that has been around for a long time in Indonesia which was formed in 1995 for more or less 24 years. In 2018 Mizan Manah again received a WTP (Wajar Tampa Pengecualian) opinion from the Public Accounting Firm for the 2018 annual financial report, for the 10th audit. Mizan Aamanah consistently gets this title almost every year. This explains that Mizan Amanah has excellent financial reporting, which is accountable and transparent. Likewise with Solopeduli which has existed since the monetary crisis in Indonesia in 1998. This institution has a productive economic empowerment program through the distribution of
productive zakat. Fostering people or productive mustahiq is carried out by providing business capital assistance which is channeled through the Qordhul Hasan facility for capital assistance in the form of money with the mudharabah system.

There are many previous studies that discuss the role of LAZ in using its role in the utilization of zakat funds for Covid-19 victims in the perspective of Islamic law, one of which is research conducted by Kadir et al. (2020), Fitriani et al. (2020) Saputra (2020), (Irfandi & Maisyal, 2020). Based on this, researchers are interested in conducting research on the role of Mizan Amanah Solo and Solopeduli in helping people affected by Covid-19. By discussing the active role of Mizan Amanah Solo and Solopeduli in the fundraising process to how the system of distributing these funds to communities affected by Covid-19. The benefits of this research are to find out how the active role of Mizan Amanah Solo and Solopeduli is in helping people affected by Covid-19 and to find out if there are any obstacles in the process of distributing the aid to the community.

B. Literature Review

The role of the government and other organizations such as LAZ is to be a helper for the community during the Covid-19 pandemic. This is because there is still a lot of unequal assistance from the government. Several studies that have been carried out are such as that conducted by (Fitriani et al., 2020) which discussed the strategy for collecting and distributing of Zakat Infaq Shadaqah (ZIS) in the food distribution program during the Covid-19 pandemic at Baznas, Bali Province. It is interesting from the results of this study that it shows the stages of collecting and distributing ZIS basic necessities. Then the strategy for collecting ZIS (Zakat, Infaq and Shadaqah) is to carry out socialization and education to the community so that assistance is right on target, send financial accountability reports to muzakki, open several bank accounts to make it easier for muzaki to pay ZIS to be distributed. The similarity of the research is found in the type and methodological approach used. While the units of observation are different, this research was conducted at the Mizan Amanah and Solopeduli institutes in Surakarta.

Likewise, the research conducted by (Kadir et al., 2020) here discusses more about the use of zakat funds for Covid-19 victims based on the perspective of Maqasid Syariah. From this research, it was found that the goal of maqasid Sharia is to protect and maintain human needs (dhanwiyyah, hajjiyyah, and tahsiniyyah). The difference between this research and the study that the author conducted, namely Afifuddin, et al, used sharia maqasith analysis while the author used descriptive analysis at zakat institutions.

Research related to the role of the Amil Zakat Institution on Covid-19 victims has indeed been carried out a lot. In addition to the research above, Saputra (2020) also discussed the role of zakat itself as a means of assistance for people affected by Covid-19. The results show that zakat is a means to help people affected by this pandemic. Even the Indonesian Ulema Council (MUI) issued a fatwa stating that zakat mal can be issued as soon as possible without having to wait a year for reckoning, as well as zakat fitrah.
Therefore, zakat funds can be immediately given to people who need assistance. The similarities in the research are found in the observed objects, namely in zakat institutions and methodological tools which are almost the same. However, the difference that is quite visible is that Saputra studied the legal provisions and limitations on zakat maal, while this study examines the various strategies used by zakat institutions to distribute zakat to mustahik during the pandemic.

Another study, which was conducted by Mutafarida & Fahmi (2020) here discusses more about economic recovery efforts by LAZ in accordance with MUI Fatwa number 23 of 2020 with the limitation of the research subject, namely the Yatim Mandiri Foundation, Kediri Branch. This study found that the Foundation in responding to the latest MUI fatwa changed the allocation of funds received. If what is usually used for educational assistance, health assistance, and economic assistance, some of the funds will be temporarily diverted for economic assistance to help people affected by Covid-19. Of the many studies related to the role of zakat fund management institutions, there is still no one who has conducted research on Amizan Amanah Solo and Solopeduli regarding their role as Amil Zakat Institutions for communities affected by Covid-19.

1. **Distribution of Amil Zakat Institution Funds**

   During the Covid-19 pandemic, many people were affected, due to the number of workers being laid off, wage cuts and even layoffs (Muslim, 2020). Zakat is the subject of Islamic teachings concerning socio-economics in the context of realizing a just and prosperous society both materially and spiritually. As one of the assets of Islamic economic institutions, zakat is a potential strategic source of funds for efforts to build the welfare of the people and the distribution of zakat is carried out by taking into account the principles of equity and justice.

   As required by Islamic teachings regarding zakat, the distribution of zakat is carried out with several provisions including, by prioritizing local distribution, namely the distribution of zakat to the local (local) community before other areas (Sugeng & Puspita, 2022). Distribute zakat to all groups who are entitled to receive zakat if the results of zakat collection reach an abundant amount. Then the overall distribution to the eight groups that have been determined. Make the needy and poor as the first group to receive zakat. And build trust between the giver and recipient of zakat. The zakat collected is distributed to mustahiq (people who are entitled to receive zakat) including eight asnaf (Qs At-Taubah: 60).

   The Indonesian Ulama Council has issued a fatwa Number 23 of 2020 concerning the Utilization of Zakat, Infaq and Shadaqah Assets for Covid Management and its impacts. The contents are in the form of utilizing zakat assets for the prevention of the Covid-19 outbreak and the legally affected community is allowed, provided that the recipient is included in one of the zakat groups. Then the zakat assets that are distributed can be in the form of cash, staple food, medicines and
according to the needs of the mustahik. Then zakat mal and zakat fitrah can be distributed more quickly without having to wait for the proper time.

2. **Active Role**

In everyday life, humans cannot live without the help of other people, even with an organization or institution. The definition of role according to Riyadi, can be interpreted as the concept and orientation of the part played by a party in social opposition. With this role, both individual and organizational actors will behave in accordance with the expectations of people or their environment. Role is a set of attitudes with groups, both small and large, all of whom carry out various roles.

The role can be concluded as the expected impact of a person in certain social relationships, then the role is an impact related to a certain social status or position, the role takes place when a person carries out the rights and obligations according to his status, and the role occurs when an activity and opportunity is given.

The active role of Mizan Amanah Solo and Solopeduli here means the role played by the two Amil Zakat Institutions who are actively doing anything in each of their programs. It can be seen or measured its presence from its contribution and participation to the program.

3. **Fundraising**

Raising is a process, method, collection, and funds are money prepared for needs, costs, gifts. Fundraising begins to appear when various natural disasters occur such as earthquakes, tsunamis, landslides to social problems that occur in Indonesia which often worry the Indonesian people and also cause many victims as is happening, namely the pandemic due to the Corona virus. This unexpected incident made people's awareness to help each other begin to emerge, one of the efforts that can be done is to raise funds. By raising funds, the more people who give, the more people are helped. Fundraising is one of the social activities that are usually carried out by organizations or institutions that aim to help others.

In the process of raising funds, it must have a mature concept so that activities run smoothly and can attract the attention of the public and donors. Fundraising activities must also pay attention to several principles, namely, firstly, they must ask for fundraising, usually donors give donations because they are requested but without expecting anything in return. Second, relate to other people, namely when the institution or organization already has an extensive network, it will also be easy to do fundraising. Third, selling which aims to convince donors that this is important because there is a need that requires a helping hand and the institution does this to ensure that the fundraising that will be carried out will get good results. Fourth, trust is an important thing in raising funds in order to get the results as expected. When people believe it will be easy to donate their assets. And the last thing is to say thank you: when the donor has given his donation, he must say thank you, this method is
done to appreciate and acknowledge the kindness of the donor (Nurul Fauziah, 2017).

4. Disbursement of Funds

The distribution of zakat funds is a process that involves the distribution of zakat funds to groups who are entitled to receive them. Zakat is one of the pillars of Islam that must be issued by Muslims who meet certain conditions. The zakat funds are collected and distributed to help groups in need and to improve the welfare of society in general.

In the process of distributing funds, there are two forms, namely the temporary form which means that the distribution is given only for a moment or only once. This temporary distribution is intended so that mustahik are not dependent and can be independent, this temporary nature and assistance are included in the grant (Hanif et al., 2022). Then the second form is a form of empowerment, which is a distribution given with a target to change the position of the recipient. The distribution of this form must be truly targeted.

In the process of distributing funds, it must be structured so that the funds distributed are right on target and the assistance provided can be useful for the recipients. Disbursement of funds themselves can be done directly or indirectly. In addition, the distribution of funds can be done by pouring it into programs and setting targets (Dzikrulloh & Permata, 2019; Sholeh, 2016). The programs that are distributed are productive and can be for the long term, for example, entrepreneurship training, farmer empowerment, fishermen empowerment, women empowerment, and others.

C. Research Methodology

To get a broader picture regarding the role of the Amil Zakat Institution on the people affected by Covid-19, this research uses a qualitative type and the approach used is a case study method. Qualitative research relates to the application and use of empirical evidence, namely by direct interviews. Interviews were conducted directly with the Managers of the Amil Zakat Institution who knew the problems to be discussed in this study. In practice, the researcher prepares a list of questions that will be asked and the results will then be analyzed to be used as research material.

The research approach used is a case study approach which is an activity to examine certain cases or phenomena in the field and conduct in-depth research on them to study the context, circumstances, and interactions that occur. The case study in this research is Mizan Amanah Solo, which is located in Banjarsari, Surakarta, while Solopeduli is located in Colomadu, Karanganyar, Central Java.

Sources of data were obtained from primary data, namely data obtained directly by researchers. In this study, the primary data were the results of interviews with the Managers of Mizan Amanah Solo and Solopeduli, as well as people who received
assistance from these institutions. Then secondary data obtained indirectly from books and journals related to this research. Secondary data can also be obtained from the Mizan Amanah Solo and Solopeduli website addresses.

To achieve research results, the data collection method used as research material is by interviews conducted directly with research subjects at the research site. Then by observing direct observations in the field to obtain a real picture of an activity described in the interview and accompanied by documentation as evidence of the research that has been done. Furthermore, the data analysis method is the process of systematically searching and summarizing data obtained from interviews, field notes and other materials so that the results can be easily found. In this study using three sequences, namely data reduction, data presentation, and drawing conclusions.

D. Results and Discussion

The COVID-19 pandemic has had many impacts on society, including the economy. So that the role of the Amil Zakat Institution is very important to stabilize the condition of the community, as Mizan Amanah Solo and Solopeduli have done can really help the community amidst the impacts felt during the Covid-19 pandemic.

1. Overview of Research Locations

a. Mizan Amanah Solo Institution

Mizan Amanah is a National Amil Zakat Institution which emerged on July 19, 1995 which is determined to be the foremost trusted implementer of the people at the National and International levels. Initially, its establishment was only for social activities in the Corner Village, Cimahi Regency, West Java. The majority of these villages are street children and scavengers who no longer have parents. Currently Mizan Amanah has been operating for approximately 24 years, now has a head office, 2 branch offices located in Jakarta and Bandung, a Cimahi cash office, 50 orphanages and poor people, one of which is located in Solo, a school plus a boarding school, and one healthy clinic (Mizan Amanah., 2021).

Mizan Amanah Solo itself was founded in 2018, initially located near Solo Paragon but because it was still a contract, moved again on Jalan Hasanuddin until now. Currently given the mandate to care for and educate 20 orphans and poor people. The existence of Mizan Amanah is a form of contribution to the next generation of the nation, especially those in the Solo and surrounding areas, who will protect orphans and poor people like a complete and perfect family. Mizan Amanah Solo's main goal is to become the foremost trustee of the people at the National and even International levels and to be the frontline in saving the nation's generation, including orphans and poor people who are Mizan Amanah's foster children.

One of the activities carried out to help communities affected by Covid-19, Head of Mizan Amanah Solo said that Mizan Amanah had one program, namely the Covid care program. Namely by raising funds which is done by offering to donors
through social media or directly visiting donors. The funds obtained will be channeled through a program of distributing basic necessities, spraying disinfectants.

The active role of Amizan Solo during and before the pandemic there is a slight difference, namely if before the pandemic usually goes directly to the field to socialize and visit donors, during the pandemic everything is transferred online, and directs donors to donate via transfer to prevent transmission of Covid-19 and make transactions easier. In the process of distributing funds, Mizan Amanah Solo went directly to the field by providing direct assistance in the form of masks, hand sanitizers, food packages, nutritional packages in the form of fruit, shredded, and others to mustahik who received assistance. Mizan Amanah Solo prioritizes orphans and poor people living in dormitories.

b. Solopeduli Institution

The SolopeduliUmmat Foundation, usually known as Solopeduli, is a non-profit organization owned by all groups of people. This concern is raised through ZISWAF funds (Zakat, Infaq, Shadaqah, Waqf and other halal social funds from companies/institutions or from individuals). Solopeduli has a goal to empower people by holding programs that are designed to increase concern for others. The fundraising method carried out by Solopeduli based on the results of interviews said that Solopeduli’s fundraising was done offline, namely by directly visiting places, companies and muzakki and using online methods that educate zakat, infaq, shodaqoh through social media or online programs.

However, it can be seen that the most effective method during a pandemic is the online method, because now all elements of society are already using social media in their daily lives. Then, in the distribution of funds that has been done previously, the fundraising is done by going directly to provide assistance to mustahik. Direct distribution is more effective because it can be right on target according to the wishes of the giver. Solopeduli has a priority in providing assistance, namely to people who receive assistance with Had Kifayah guidelines. However, in practice the distribution of these funds has obstacles in the form of people who are still ignorant of health protocols in the form of wearing masks, maintaining distance, and washing hands.

2. The Active Role of the Amil Zakat Institution in Conducting Fundraising

During the Covid-19 pandemic, many people were affected, because many workers were laid off, wage cuts and even termination of employment (Muslim, 2020). One of the institutions that plays an active role in helping the community is the Amil Zakat Institution. Each institution has its own program that benefits affected communities.

Fundraising is an activity that is usually carried out by organizations or institutions that are used to support programs and operational activities. One of the activities carried out is helping people affected by Covid-19. Not only social
institutions are active in social activities, but also amil zakat institutions. Based on an interview with Mr. Ahmad Haryadi as the Head of the Mizan Amanah Solo Dormitory, he said that Mizan Amanah has one of the programs, namely the Covid care program. The fundraising system that is carried out is to offer donations to donors through social media or directly to donors. There are three general types of fundraising that can be done, namely:

a. Community social fundraising from available sources, both individuals, companies and the government.

b. Community social fundraising from new funding sources, namely building business units that generate income for the institution.

c. Community social fundraising through the creation of non-financial sources, namely donations in the form of donations.

Doing fundraising for an organization or institution will easily get the results needed when the program offered is attractive, and many donors will be interested and contribute. Meanwhile, the fundraising method used by Solopeduli, according to Mr. Tri Waluyo as the director of fundraising for Solopeduli, is an offline method, namely a method that directly visits places, companies and muzakis and uses online methods that educate on zakat, infaq, shadaqoh through social media or online programs that are deliberately made by institutions such as fundraising. An effective method used during the Covid-19 pandemic is the online method, because now all elements of society are using social media in their daily lives.

The active role before and during the pandemic at Mizan Amanah and Solopeduli has a slight difference, that is, if usually before the pandemic went straight to the field for socialization and visited donors, during the pandemic everything was transferred online. Doing fundraising is not just asking for funds, but selling more programs that will be implemented. The technique must convince people, especially donors, to want to donate and participate in the program to be implemented. Fundraising in Mizan Amanah and Solopeduli is carried out by members therein. A person who does fundraising is called a fundraiser. All funds collected from zakat, infaq, shadaqah and other social funds will be put together to be processed and shared for several programs to be implemented.

3. The Active Role of the Amil Zakat Institution in Channeling Funds

a. The fund distribution system implemented by Mizan Amanah and Solopeduli is to go directly to the field by providing assistance directly to mustahik who receive assistance. The active role before and after the pandemic in channeling funds was only adding to the existing regular programs, these programs include: Education, the educational program provides assistance for college scholarships, student boarding schools, tahfidz scholarships, and orphans who want to get an education.

b. Health, distributing donations to help malnourished children, treatment for sick and underprivileged toddlers, health benefits and health care wallets.
c. **Social humanity**, distributing assistance to build houses that are no longer livable, care for national disasters, wallets care for humanity, free ambulances.

d. **Da’wah**, da’wah program opens donations to buy mukenas for orphans, Al-Quran alms for Islamic boarding schools with disabilities throughout the country, Ramadan, Qurban, caring for Koran teachers, caring for places of worship.

e. **Empowerment**, the empowerment program opens donations for empowered villages and economic empowerment. Other programs that are certain to exist at the Amil Zakat Institution are zakat, infaq and alms.

The special distribution during Covid-19 is in the form of education or outreach on handling Covid-19 both online and offline, distributing education boards, distributing Covid safety equipment such as hand sanitizers, masks, nutrition support packages, spraying disinfectants, medical devices and food packages for daily needs. Some of the above programs are carried out by amil zakat institutions to help people affected by Covid-19. The frequency of distributing funds by amil zakat institutions for the Covid-19 program only lasted a few months, after which they returned to distributing funds according to the regular program that had been designed by each amil zakat institution. In carrying out activities related to many people, there are bound to be obstacles that interfere with channeling funds, especially during the current Covid-19 pandemic. Based on Mr. Harjito's explanation as Solopeduli distribution director, one of the obstacles in channeling funds is that people are still neglecting to comply with the Covid-19 protocol, namely washing their hands, using hand sanitizers, wearing masks and keeping their distance.

4. **Discussion**

Mizan Amanah Solo and Solopeduli during the Covid-19 pandemic had programs namely fundraising and distributing funds to communities affected by Covid-19. The program carried out by the amil zakat institution in helping people affected by Covid-19 received a positive response from the community, because the assistance provided was in accordance with the needs and at the right time. Although Mizan Amanah Solo and Solopeduli have their own priorities, where Mizan Amanah Solo prioritizes orphans and poor people living in dormitories, while Solopeduli has priority to the community according to Had Kifayah guidelines.

The fundraising process is an important activity for the programs that have been created by Mizan Amanah Solo and Solopeduli. For this reason, the amil zakat institution requires energy to carry out fundraising activities (Rachmasari et al., 2016). Mizan Amanah Solo and Solopeduli, apart from raising funds by directly visiting donors, also utilize social media in conducting fundraising activities such as online campaigns. This is in line with (Hussein, 2021), namely technology or information systems can support human service organizations which in this case are fundraising.
This fundraising is not only to support the activities of amil zakat institutions but also to build trust in the community and parties involved in it (Rachmasari et al., 2016). Although the fundraising process is carried out, it must adapt to existing changes, especially during the Covid-19 pandemic which limits space or human social activities, fundraising by Mizan Amanah Solo and Solopeduli must continue to achieve the goals of the institution.

The distribution of funds is the distribution of funds made by Mizan Amanah Solo and Solopeduli to people in need (Kukuh Pribadi et al., 2010). Mizan Amanah Solo and Solopeduli distribute funds by going directly to the field with the intent and purpose so that the funds distributed can be right on target and in accordance with the targets that have been made by Mizan Amanah Solo and Solopeduli. However, in the midst of the Covid-19 pandemic, it would be better if you did not make direct contact with the community which could cause a bad possibility, namely the transmission of the corona virus. For the solution to this problem, the distribution of funds can use this method via online, which is to directly provide financial assistance by transferring to the beneficiary's account, or by packing and handing it over to the village head or RT to be distributed so that crowds do not arise which cause the potential for contracting the virus to increase.

The provision of assistance by amil zakat has its own priority, which is based on the basic needs of the community. This method makes it easier for amil to distribute zakat according to existing regulations. Imam Syatibi explained that had kifayah is an important and fundamental standard of living needs. Distribution based on had kifayah is in the form of seven dimensions, namely food, clothing, shelter, worship, education, health and transportation. While the priority at Mizan Amanah is orphans and poor people who live in dormitories.

To maximize the benefits and goals of Mizan Amanah Solo and Solopeduli, it is hoped that they will be more active on social media in the fundraising process or related to information about the institution in order to attract more donors. Not only active on the website so that people know more about the existence of Mizan Amanah Solo and Solopeduli. In addition, Mizan Amanah Solo and Solopeduli are expected to be able to focus and maximize on existing programs, especially programs during the Covid-19 pandemic which are highly expected by the community without having to add new programs. Because more and more programs will also confuse donors who will donate.

Fundraising had a very good impact during the Covid-19 pandemic in helping zakat collection activities by amil bodies. Therefore, fundraising can be carried out at mosques or places of worship, through social media campaigns, through websites or online fundraising platforms, sending letters or emails to potential donors, as well as holding charity events or direct fundraising. It is important to ensure that zakat fundraising is carried out with high transparency and accountability. Funds raised must be used according to Islamic principles and distributed to those in need in a fair and efficient manner. Before participating in zakat fundraising, it is important for
individuals or groups to conduct research and ensure that the organization or institution managing the fundraising is trusted, has a good track record, and adheres to the correct zakat principles.

E. Conclusion

Amil Zakat Institutions, both Mizan Amanah and Solopeduli, are working on various programs to help people affected by the Covid-19 pandemic. During the covid-19 pandemic, the collection and distribution of zakat funds faced new challenges and had to adapt to difficult situations. In situations of social distancing and physical distancing, online fundraising is an effective method. Charitable organizations and religious institutions can use online fundraising platforms to collect zakat funds from individuals or groups. Online campaigns can include the use of social media, websites or dedicated fundraising platforms.

The covid-19 pandemic has caused many people to lose their jobs or experience a significant reduction in their income. Distribution of zakat funds can assist in economic recovery by providing financial assistance to those affected to help them meet basic needs, start small businesses, or gain skills training to increase job opportunities. This assistance can include food, medical supplies, medicines, daily necessities, and financial assistance to meet their basic needs. It is important to note that the impact of channeling zakat funds during a pandemic may vary depending on the local context, the scale of disbursement, and the effectiveness of the programs implemented.
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