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Distribution of Zakat for Communities Affected by COVID-19 in the Perspective of Socio-Economic Justice

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Abstract

Zakat is one of the economic instruments in Islam whose main purpose is the enforcement of economic justice. Zakat during the Covid-19 pandemic is very much needed by the community to overcome economic problems for those affected by Covid-19. This article explores the problems of the fiqh arrangement of zakat distribution for people affected by Covid-19 and the fulfillment of their socio-economic justice rights through zakat instruments. This article was studied normatively with secondary legal materials using descriptive analysis. The results of the study show that zakat has been used to reduce poverty due to Covid-19. This has become the legitimacy of distributing zakat to communities affected by Covid-19. Based on MUI Fatwa No. 23 of 2020, zakat may be used for community needs due to the Covid-19 outbreak. Communities affected by Covid-19 can be classified as *mustahiq faqir* because they are victims of natural disasters and social disasters. The distribution and utilization of zakat to the poor affected by Covid-19 is basically the fulfillment of social and economic justice for the community, which is the essence of zakat as an economic instrument for the people.

Keywords: communities, covid 19, justice; socio-economic; zakat

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1. Intruduction

Zakat is a religious institution whose function is to achieve social justice for all mankind by paying attention to and increasing concern for the poor (Zainuddin and Sahban, 2021). In addition, zakat funds can free their recipients from poverty and improve their living standards (Abu Bakar and Abd Ghani, 2011). This makes zakat an economic instrument that is intended to reduce economic disparities that occur in society. In particular, zakat in its distribution is prioritized for people who are lacking in wealth.

In Islam, there are eight groups who are entitled to receive zakat, which are broadly categorized into two major groups: first, the group of zakat recipients based on needs, such as the *faqir*, poor, slaves, debtors, and travelers. This group is entitled to zakat to fulfill their needs as poor and needy people, to free themselves from slavery and debt, or in situations of being forced to travel. Second, groups that are entitled to zakat but not based on fulfilling their needs, such as *amil*, converts, and *fisabilillah*. *Amil* is needed to facilitate the management of zakat payments and their distribution. Converts are needed to attract more people to Islam or as financial support when they are new to Islam. While *fisabilillah* is needed to uphold Islam and spread *da'wah* (Khasandy and Badrudin, 2019).

In relation to vulnerable groups such as the *faqir* and poor as one of the groups receiving zakat, available data shows that people's incomes decreased dramatically during the Covid-19 pandemic (Risma and Zainuddin, 2021). The findings of a collaboration research between UNICEF, UNDP, Prospera, and The SMERU Research Institute describe a number of Covid-19 impacts on Indonesian households, including: (1) households' finances are severely impacted by the Covid-19 pandemic; (2) children are left behind in terms of education and health services; (3) social assistance has reached those in need, but much more can be done; (4) women experience more responsibilities and duties in childcare roles; and (5) food insecurity and vulnerable groups should be more concerned in the future (SMERU *et al.*, 2021).

The impact of Covid-19 has greatly affected the community's economy. This pandemic has resulted in many businesses from the community being hampered; the community's economic competitiveness weakening; employees being laid off; and transportation services declining. This condition resulted in a decrease in people's income, or even no income at all. This situation has an impact on increasing the number of poor people, where the community is the group most affected by the Covid-19 pandemic (Kadir *et al.*, 2020).

The emergence of new poor people due to the Covid-19 pandemic requires strategic steps to overcome them,

one of which is to use the zakat instrument as an effort to reduce poverty, with the main goal being the fulfillment of the rights of socio-economic justice of those affected by Covid-19.

Various studies were carried out related to zakat instruments in the Covid-19 pandemic era, such as Amanda et al. with the title "Empowerment of Zakat During the Covid-19 pandemic"(Amanda *et al.*, 2021). The results of the study show that zakat is an option to deal with people affected by this virus. Even MUI allows the use of zakat funds to overcome the Covid-19 Pandemic. The fatwa was issued in 2020 number 23 regarding the utilization of the three ZIS funds to be used to overcome the Covid-19 pandemic. Zakat funds from muzakki can be distributed as soon as possible to the community through three sectors: 1) the health emergency sector, which is used to purchase personal protective equipment, establish isolation rooms, spray disinfectants, and provide education to the public; 2) the socio-economic emergency sector, to help restore economic conditions caused by the Covid-19 virus, to provide family food assistance, cash for work, zakat fitrah, and BTM, as well as to provide assistance for laid-off employees or workers; and 3) the sector for the sustainability of existing programs.

Afifuddin et al., (Kadir *et al.*, 2020), with the research title, "Use of Zakat Funds on Victims of Covid-19: Maqashid Sharia Perspective." The results showed that the use of zakat funds for handling Covid-19 was in accordance with sharia and maqashid sharia. Where the zakat funds distributed during the Covid-19 pandemic have helped the beneficiaries. And the zakat funds given are very useful and bring benefits to victims affected by the Covid-19 pandemic, especially the impact of the economy, so that the goal of sharia is to make people affected by Covid-19 protected from the five elements in *maqashid sharia*.

Harisah et al. (Harisah *et al.*, 2021), with the research title "The Role of Zakat in Economic Recovery During the Covid-19 Pandemic". The results of the study indicate that the economic crisis caused by the Covid-19 pandemic can be helped by one of the Islamic financial instruments whose obligations have been stipulated in sharia, ie. zakat. Zakat has a positive value both in the form of easing the burden on the economy and also in terms of establishing the value of awareness among fellow Muslims. The form of zakat distribution during a pandemic, both zakat fitrah and zakat maal, can be distributed in the form of money.

Based on the above, the author focuses this study on the aspect of fulfilling the socio-economic rights of people affected by Covid-19 through the zakat instrument. Therefore, this study is different from previous studies. The problems raised in this study are: (1) what is the position of zakat as Islamic philanthropy to overcome poverty due to COVID-19? (2) How is the fiqh arrangement for zakat distribution for Covid-19 affected people? (2) How are the socio-economic justice rights of Covid-19 affected people fulfilled through the zakat instrument?

2. Research Method

This research is normative legal research or doctrinal research. In this type of research, the law is conceptualized as something written in legislation or rules, which are the benchmarks for how people should behave. Normative legal research examines secondary data in the legal field, whose objects are statutory regulations and library materials. By examining the concept of zakat as an instrument for fulfilling the socio-economic rights of people affected by Covid-19, whose sources come from existing legal norms.

This research data comes from secondary data sourced from primary legal materials consisting of: al-Qur'an, as-Sunnah, Law No. 23 of 2011 concerning the Management of Zakat and MUI Fatwa Number 23 of 2020. Secondary legal materials include legal materials that provide explanations of primary legal materials, such as research results, books discussing zakat, and Covid-19. The data obtained from the results of the literature study was processed using qualitative methods. A qualitative method is a research procedure that produces analytical, descriptive data.

3. Discussion Analysis

3.1. Zakat as Islamic Philanthropy to Overcome Poverty Due to Covid-19

Covid-19 has shattered the social, health, and economic foundations of countries in the world starting from a market in Wuhan, China in December 2019, has quickly spread throughout China in the last 2 months. The ongoing outbreak in China and the rapid worldwide spread of SARS-Cov-2, causing Covid-19, has led to the declaration of a Public Health Emergency of International Concern by the World Health Organization (WHO) on January 30, 2020 (Qin, et.al., 2020).

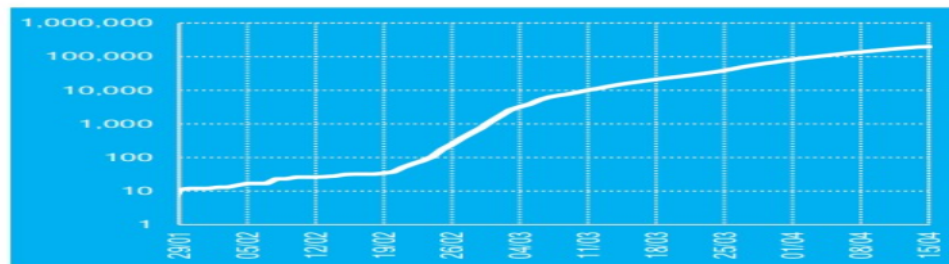


Figure 1. Confirmed Cases of Covid-19 in Member Countries of the Organization of Islamic Cooperation

The picture above shows that the development of Covid-19 in the Organization of Islamic Cooperation countries is divided into two phases. In the first phase, from February 24 to March 11, 2020, confirmed cases in the OIC group of countries increased from about 100 to 10,000, and the time to increase in cases was 2 to 5 days. Then the increase in case time increased to 7 days in the second phase. In other words, there is an increase in cases every week (Organisation of Islamic Cooperation, 2020).

The Covid-19 pandemic certainly has a negative impact on the economies of OIC member countries. The total GDP of OIC member countries contracted by 5.6% from \$7.3 trillion in 2019 to \$6.6 trillion in 2020. Given the ongoing condition of gradual recovery, it is expected to rebound to US \$7.7 trillion in 2021, exceeding 2019 levels. OIC member countries accounted for 8.1% of global GDP in 2020, down 0.2 percentage points from the previous year. The share of OIC countries in the total GDP of developing countries also fell, from 20.6% in 2019 to 20.2% in 2020, indicating that the economy contracted deeper in OIC countries compared to other countries in the world (Organisation of Islamic Cooperation, 2019).

Meanwhile, in the context of poverty, BPS data for March 2021 shows that the average poor household in Indonesia has 4.49 household members. Thus, the size of the poverty line per poor household on average is IDR 2,121,637.00/poor household/month. The Poverty Line in March 2021 was recorded at Rp. 472,525.00/capita/month with the composition of the Food Poverty Line of Rp. 349,474.00 (73.96 percent) and the Non-Food Poverty Line of Rp. 123,051.00 (26.04 percent). The image below shows the poverty rate in Indonesia until March 2021.



Figure 2. Poverty Profile in Indonesia March 2021

The soaring poverty rate due to Covid-19 has affected changes in the welfare class, as shown in figure below:

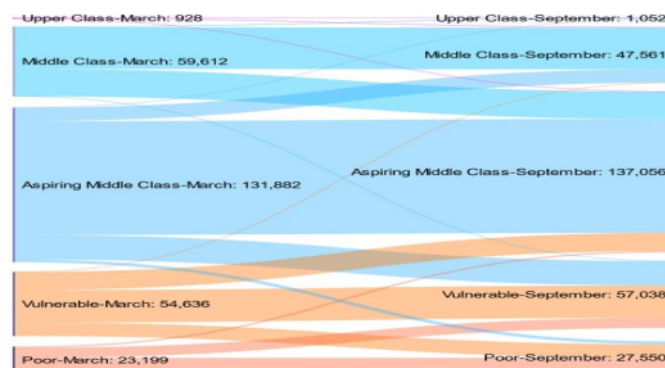


Figure 3. Transition in Household Welfare During the Covid-19 Pandemic

Based on the figure above, the number of poor individuals increased from March to September 2020. Half of the individuals living in poor households in September 2020 were those who were also below the poverty line in March 2020, while the other half came from households that were vulnerable to poverty in March 2020. March 2020 The good news is, as many as 40% of the poor in March 2020 came out of poverty, but only rose to the vulnerable group of poor in September 2020. Of the vulnerable poor group in March 2020, half of them remained vulnerable to poverty in September 2020, and a quarter managed to advance to class. It has become a middle-class candidate group. Dynamics also occur in the middle class group. As many as 16% of the middle class candidate group in March 2020 fell into the vulnerable poor group in September 2020, 9% rose to the middle class group in September 2020, and most of the rest remained in the same class in September 2020. As much as 40% of the group, the middle class, fell into the middle class candidate group and only 1% rose to the top class group. One-third of the upper class group remained in the same group, while two-thirds changed positions with households from the middle class group (Suryahadi, Al Izzati and Suryadarma, 2020).

The soaring poverty rate, as described above, poses a challenge for Islamic philanthropic institutions such as zakat with the aim of eradicating the practice of usury and eliminating difficulties for Muslim communities both at the micro and macro levels through their role in the state sector. Therefore, Islamic philanthropy is a form of generosity in Islam that has the aim of alleviating social problems. One of the objectives of Islamic philanthropy is to alleviate the problem of poverty both in the short and long term. The short term can be in the form of consumptive assistance, while the long term in the form of productive assistance is for the use of a long period of time so that later it is able to increase income. Maya Sari Harahap, Siti Ena Aisyah Simblon, and Siti Eni Simbolon, "Filantropi Zakat Solusi Pemulihan Ekonomi Di Masa Pandemi Covid-19," in Peran Ekonomi Syariah Dalam Pemulihan Ekonomi Nasional Pasca Pandemi Covid-19 (Yogyakarta: Fakultas Ekonomi dan Bisnis Islam UIN Sunan Kalijaga Yogyakarta 2021, 2021).

There are several forms of philanthropy in Islam, namely zakat, infaq, shadaqah and waqf (ziswaf) (Pradesyah and Bara, 2019). Ziswaf is a form of syiar in Islam to foster concern for others. These four forms of Islamic philanthropy have in common, namely having the value of worship, increasing a sense of solidarity among the community, strengthening ties and social relations (Hastuti, 2016). Utilization of philanthropic funds can create a peaceful, prosperous and prosperous society.

The term "zakat" comes from the Arabic word "zakah" which means "cleanliness, purification, increase, growth, righteousness, blessing and praise"(Khan, 2016). Etymologically, zakat means to grow and develop, while according to shari'i terms, zakat is a concept that refers to the redistribution of wealth determined by God to the category of deserving people. In addition to poverty alleviation, zakat aims to eliminate greed among Muslims and encourage socially oriented behavior (Olanipekun, Brimah and Sanusi, 2015).

Zakat is part of alms, which is different from infaq and waqf as voluntary instruments. Meanwhile, zakat is obligatory for muzakki whose assets have reached the nishab, and whose assets have passed one Hijri year (haul)(Purwanto *et al.*, 2021). The command to issue zakat as an obligation for muzakki has been clearly narrated by Allah in the QS. At-Taubah verse 103 and many other verses and hadiths explain God's obligations and threats to people who are able but do not want to fulfill them (Sulaeman, Majid and Widiastuti, 2021).

Zakat is good evidence of Islam's commitment to social justice. Zakat is a system designed to keep the greed of the rich under control as well as to facilitate a fairer distribution of wealth in society. The Quran advocates a basic standard of living for all people. Islam requires zakat not to eliminate one's wealth but to eliminate the suffering experienced by others in the form of a lack of things that are indispensable for a decent life and which are below the minimum standard of living. Therefore, society is not bound to reduce people to living on the same level but solely to provide everyone with that minimum standard (Zainuddin, 2018).

Based on the categories above, the first group is the consumptive group, meaning that the zakat given to that group is intended for consumption in order to fulfill their daily needs. As for the second group, zakat can be processed for productive activities because it is possible that this second group, from a financial point of view, is made up of people who are well off (Zainuddin, 2018).

Based on the two groups above, the forms of distribution of zakat in Covid-19 are: (1) temporary assistance (consumptive) Zakat is only given to Mustahik once or temporarily. For example, people affected by Covid-19 and their families are provided with food, oxygen, medical equipment, hazmat, etc.; (2) empowerment (productive): Zakat is expected to make Mustahik achieve economic independence, for example by providing business loans. This empowerment is complemented by business training. Shari'a zakat has two dimensions, namely obedience and social care. In the midst of the coronavirus epidemic that hit mankind, zakat can be a solution for economic stabilization (Chotib, 2021).

If zakat is distributed according to the target without selective discrimination, then the poor are still able to buy their daily needs, so that the economic cycle will not stop. In order to increase the effectiveness of zakat, it is necessary to pay attention to the basic needs of zakat mustahik. As a solution, zakat can be given in cash so that the economic difficulties of the zakat recipient can be resolved. The implementation will be easier if zakat payments are carried out at a price (Khotimah, 2020).

In contemporary Muslim society, the professionals who are mandated to manage zakat according to modern management practices can be said to be still bad. The reason behind the poor performance of zakat collection in Muslim countries is the ineffectiveness of collection strategies implemented by zakat institutions. For example, the low zakat collection in Malaysia is related to ineffective communication between zakat managers and zakat payers. Ineffective zakat collection methods are also found in India and Uganda. Ineffective zakat management is one of the obstacles to maximizing zakat instruments as a form of philanthropy in the context of economic empowerment of zakat mustahik.

3.2. Zakat Distribution in Communities Affected by Covid-19 from the Perspective of Zakat Fiqh

Zakat is one of the most important institutions in the socio-economic framework of Islam. In the Qur'an, the command to pray is often followed by the command to pay zakat. (Hafid, 2020) This clearly implies the importance of zakat with the dimension of *habluminannas*, which is equated with prayer that has the dimension of *habluminallah* (Khairina, 2019).

Zakat is one of the Islamic financial instruments that can be used at various stages to provide solutions to the Covid-19 pandemic. Zakat is proven to be able to reduce the burden of difficulties for people affected by Covid-19 in the food sector (*dharury*). Zakat has raised the status of affected people so that they do not beg. Zakat institutions have a very important role in responding to the Covid-19 pandemic because they are the main pillar to helping underprivileged people who are affected by THK or are affected by the Covid-19 pandemic. In this case, the zakat institution acts as a facilitator or liaison between donors and the poor in order to survive in the midst of the Covid-19 pandemic (Marwini, 2020).

Based on Islamic history related to pandemics, we can learn from the experience of Umar Ibn Khattab, one of the caliphs after the death of the Prophet Muhammad, who had a policy for managing crises which was popularly called Umar ibn Khattab's fiqh zakat, namely: (1) Livestock zakat collection is eliminated or postponed because some livestock die and farmers can use these livestock for food; (2) the reserve fund from Baitul Maal is used to help the poor and affected people for food and medical needs; (3) wealthy people and people from Medina and surrounding areas are encouraged to donate and help the affected people; (4) people are encouraged to slaughter their camels for food as they do not eat camel meat, even during times of emergency; (5) penalties for stealing food are relaxed as people find it difficult to feed their families (Hassan, Rabbani and Abdulla, 2021).

These policies should be implemented in the context of the current crisis. First, Umar's zakat policy, which always provides convenience and flexibility to the muzakki in his day, especially with regard to the object of zakat; Second, Umar bin Khattab's policy of flexible withdrawal of zakat assets. There are times when Umar

hastened the withdrawal of zakat, and in other conditions, Umar ended the withdrawal of zakat from muzakki (Iskandar and Aqbar, 2020).

Zakat is a sharia financial instrument that has a vital role in controlling the impact of Covid-19 on mustahik. The distribution of zakat in the form of assistance in the fields of health, the economy, education, and social recovery is a priority in helping the government deal with the impact of the increasingly widespread pandemic. Zakat is also distributed to the health sector and is mainly used to buy personal protective equipment, establish isolation rooms, spray disinfectants, and educate the public about the importance of protecting themselves from the Covid-19 virus (Hartono, Prisila and Gustani, 2021).

During this Covid-19 pandemic, zakat distribution was carried out by zakat management institutions in various sectors such as: (1) education by directly or indirectly covering educational costs; (2) health in the form of curative treatment; (3) humanity in the form of handling victims of natural disasters, accident victims, victims of persecution, and victims of other humanitarian tragedies; (4) da'wah and advocacy in the form of assistance to preachers, construction of Muslim houses of worship, and other assistance that assists da'wah and advocacy activities (Irfandi and Maisyal, 2020).

While the utilization of zakat is allocated in the fields of: (1) economic assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, and improving Mustahiq welfare; empowering the Mustahiq community based on territory and local economic potential; (2) education in the form of assistance in developing life skills, leadership, entrepreneurship, and educational facilities and infrastructure; (3) health in the form of health promotion and prevention, as well as the development of health facilities and infrastructure (Irfandi and Maisyal, 2020).

The attention of zakat institutions to disaster management is reflected in the rules for distributing zakat funds. In accordance with the rules of zakat management, the distribution must be in accordance with the place of zakat management, except for disaster management. As we have seen in various disasters that have occurred in Indonesia, zakat institutions are always present to provide assistance. Zakat is an economic force in supporting disaster management outside the government and private sectors (Ansoriyah *et al.*, 2020).

The use of zakat has been determined as qathi for eight groups or ashnaf. This group of zakat recipients needs to be further detailed so that its implementation in dealing with the Covid-19 pandemic is more operational and easier to implement. In fiqh, zakat funds can be utilized for medical teams and Covid-19 health facilities, as written by Irfandi and Nurul Maisyal (Irfandi and Maisyal, 2020), with the following use:

- a. to construct hospital facilities that are used to treat poor or needy patients, such as a Class III patient room instead of a VIP room or a room that is usually used to treat wealthy patients;
- b. for the cost of corona treatment for patients In order not to get out of the provisions of ashnaf zakat, it is necessary to provide strict limits, including: only for the treatment costs of patients who are categorized as recipients of zakat; zakat funds are not used to finance the treatment of wealthy patients or patients whose medical costs have been guaranteed by the state, either through health insurance agency (BPJS) or other policies; Health services whose costs are covered by zakat funds must be basic health services, not beauty services or non-urgent services. This category can be included in any category of mustahiq zakat, whether indigent, poor, or others; procurement of health tools and materials such as PPE for the medical team, hand sanitizer, masks, disinfectants, and other equipment needed in the prevention and control of the pandemic. This part can fall into any category of mustahiq zakat, because the need for these tools and materials is general.
- c. Community After the Emergence of Covid-19:
 - a) cash assistance for residents who have been laid off or whose businesses have been affected by Covid-19 due to the regional quarantine, which has disrupted their business activities, making it difficult to meet the daily needs of their families, whether they are the head of the family or family members whose family heads have not been able to fulfill their daily needs. all the necessities of life. Giving to this cluster can be included as poor according to the *Syafi'iyah* definition, namely people who do not have jobs and sufficient assets to meet their basic needs. If using the standards of indigent according to *Syafi'iyah* and *Hanabilah* is too strict so that people find it difficult to meet the standards outlined, then they can use the criteria of indigent according to *Hanafiyyah*, where they define poor as "people whose productive assets do not reach *niṣāb*" or borrow the criteria of *dai Malikiyyah*, which defines poor as a person whose wealth does not meet basic needs for a year.

- b) assistance for families whose main breadwinners are Covid-19 patients, either with the status of patients under surveillance or those who have tested positive for the coronavirus, and who do not have a fixed salary to support their family's basic needs. This group can be categorized as poor because the head of the family, as the main breadwinner, is prevented from working.
- c) pay the debts of patients who are the main breadwinners during their isolation period, are treated until they are cured and can work again as usual. The terms of the debt paid are consumptive debt, or debt to reconcile disputes as described previously;
- d) Providing assistance to migrants who are unable to return home due to the prohibition on returning home and do not have enough assets or provisions to meet their basic needs during the pandemic. This section belongs to the category of Ibn Sabil.
- e) The cost of repatriating overseas workers who are unable to work in their home country due to Covid-19. This section is also included in the category of Ibn Sabil.
- f) The implementation of technical religious education and its adaptation to needs, such as the production of learning media, the provision of teaching and learning tools and equipment such as wifi installation, ustadz/teacher salaries, and subsidies for mandatory student/santri fees. This section is included in the *fi sabilillah* category. If you follow the opinion of Yusuf al Qaradawi, then the education budgeted for from zakat is only education oriented to *i'la'i sentenceillah*, namely religious education, as a new form of jihad. However, if you follow the opinion of the *muwasssi'in* group, then all fields of education can be budgeted from zakat.

Based on the Fatwa of the Indonesian Ulema Council Number 23 of 2020 concerning the Utilization of Zakat, Infaq, and Shadaqah Assets for Combating the Covid-19 Outbreak and its Impact, the use of zakat assets to overcome the Covid-19 outbreak and its impacts, the law may be with the following *dhawabith*:

- a. Distribution of zakat assets to *mustahiq* directly with the provisions that (1) recipients are included in one of the zakat groups (*asnaf*), ie. Muslims who are indigent, poor, amil, converts, who are in debt, *riqab*, *ibn sabil*, and/or *fi sabilillah*; (2) zakat assets distributed may be in the form of cash, staple food, medical needs, working capital, and those in accordance with *mustahiq* needs; (3) The use of zakat assets may be productive, among others, to stimulate socio-economic activities for the poor who are affected by the pandemic.
- b. The distribution is for the benefit of the public, provided that (1) the beneficiary belongs to the (*asnaf*) *fi sabilillah* group; (2) utilization in the form of managed assets or services for the general benefit, especially the benefit of *mustahiq*, such as for the provision of personal protective equipment, disinfectants, and treatment, as well as the needs of volunteers who are tasked with carrying out humanitarian activities in overcoming the epidemic.

3.3. Fulfillment of Socio-Economic Justice Rights of Communities Affected by Covid-19 Through Zakat Instruments

Muslim economists agree that the main goals of Islamic economics are to establish social justice, eliminate corruption in society, eliminate poverty, and reduce economic inequality. The Islamic economic system does not provide debt-based financing, which is considered an exploitative and unfair economy, but is carried out in the form of zakat institutions. This interest-free system is a moral and ethical instrument of Islamic teachings with the ultimate goal of seeking the pleasure of Allah. The implementation of zakat is one of the aspects of Islamic economics to uphold a fair economic order based on sharia principles (Alhammadi, 2022).

Zakat is the main economic instrument designed to enforce socio-economic justice among Muslim (Hasan and Mahlke, 2011). Malik asserts that zakat has been identified as a core component of Islamic economic philosophy that enables the establishment of social justice which broadly involves economic justice and the maintenance of social cohesion (Malik, 2016). In addition, zakat also bridges the gap between the rich and the poor. In a capitalistic economy, wealth accumulates in the hands of a few people, and the condition of the poor gets worse and worse. One of the goals of zakat is to avoid these social disparities (Abdullah and Suhail, 2011) eliminating poverty and destitution, solutions to life's difficulties, developing attitudes of social responsibility and discipline, as well as instruments of social justice (Widiastuti *et al.*, 2021).

The concept of zakat, in Al-Maududi's perspective, is a financial pillar capable of alleviating poverty and providing social justice for humans. The practice of zakat is basically worship in the form of money. Zakat is based on the concept that all objects belong to Allah, and wealth is entrusted to humans as a trust. The obligation of zakat is attached to every Muslim who has assets that are obligatory for zakat and has reached the *nisab*

(minimum amount of zakat) from assets that are experiencing growth or as a result of the growth process (Hafandi and Helmy, 2021).

To realize socio-economic justice in zakat, zakat serves as an instrument of distribution of socio-economic justice. Therefore, zakat violators must be given sanctions for depositing their wealth. Zakat also requires power (the role of the government) to enforce it, apart from being a means to elevate the status of the underprivileged so that social balance occurs. Zakat itself is the right of the poor to part of the wealth of the rich (Zainuddin, 2018).

Zakat as the right of the poor, then the main goal is to achieve socio-economic justice. Zakat is a simple transfer of a certain sized portion of the wealth of the rich to be allocated to the poor. The right of the poor is an essential right in zakat because God has confirmed that in one's wealth and income, there are rights of the poor. Therefore, the purpose of zakat is not only to support the poor consumptively, but it has a more permanent goal, namely alleviating poverty. Zakat is thus an effort to assist the poor in overcoming difficulties and poverty (Efendi, 2017).

Zakat has basically provided fulfillment of the socio-economic rights of people affected by Covid-19 by providing the needs of vulnerable communities in the form of health facilities (such as ambulances, medical equipment, and isolation centers) to prevent the spread of the deadly virus Covid-19. As one of the *aznaf* of zakat, financial assistance is also given to the victims of Covid-19 to ease their suffering as one of the *aznaf* of zakat so as to improve the survival of the community. Therefore, through zakat funds distributed to poor communities affected by Covid-19, they should restart businesses that are threatened by the implementation of the lockdown and various restrictions by the government to prevent the spread of the virus.

The distribution of zakat during the Covid-19 period was carried out in the form of economic empowerment and education for vulnerable communities. The design of community economic empowerment through zakat institutions in various countries has been carried out to overcome Covid-19. For example, Ghana (Z & STF), which carries out youth economic empowerment; India (ZFI) and England (NZF UK) utilize zakat to help *mustahik* find work. Bangladesh (CZM) rehabilitates families without jobs, while Nigeria (SOZECOM) and South Africa (SANZAF) fund zakat for productive facilities. Meanwhile, in terms of education for vulnerable families, it takes various forms, starting from providing *mustahik* with skills, such as in India (ZFI) and in Uganda, designing disaster response programs at zakat institutions (HZWU) (Baznas Center of Strategic Studies, 2020).

The distribution of zakat in the form of assistance in the fields of health, the economy, education, and social recovery is a priority in helping the government deal with the impact of the increasingly widespread pandemic. Zakat is also distributed to the health sector and is mainly used to buy personal protective equipment, establish isolation rooms, spray disinfectants, and educate the public about the importance of protecting themselves from the Covid-19 virus. The impact of Covid-19 is more significant among micro-enterprises than other types of larger businesses. Zakat institutions can provide assistance to support small businesses as a form of productive zakat distribution. In principle, zakat is distributed in two approaches: consumptive and productive (Hartono, Prisila and Gustani, 2021).

The effect of zakat on the economy can increase the capacity and purchasing power of *mustahik*, encourage investment by reducing the accumulation of unproductive capital so that, in aggregate, it will increase productivity, which has an impact on employment and state revenue from corporate taxes. In the context of zakat management, especially in Indonesia, which is carried out by BAZNAS and LAZ, zakat is distributed in the form of consumptive assistance and productive assistance. Consumptive assistance is expected to increase the aggregate consumption of people affected by Covid-19. Meanwhile, productive assistance is expected to increase the community's production capacity. Therefore, in general, zakat will have a positive impact on economic growth by reducing the poverty rate due to Covid-19.

The distribution of zakat to communities affected by Covid-19 as a fulfillment of social and economic justice rights is basically in line with the objectives of Islamic law, namely *maqasidus sharia*, which consist of protecting religion, guarding the soul, guarding reason, protecting offspring, and safeguarding property (Zailani, Satar and Zakaria, 2022). Keeping religion with the role of Islamic social justice in the form of zakat gives the right to people affected by Covid-19 to practice their religion. Feeling valued and protected by fellow Muslims will create a sense that their religion also protects them. In terms of protecting the soul, the role of Islamic social justice during the Covid-19 pandemic was realized in fulfilling the health rights of the *amil* zakat institution's programs. Aspects of maintaining common sense are carried out in various ways, such as the distribution of scholarship funds, which aim to fulfill children's right to education. The aspect of taking care of offspring is

expressed in the form of child protection, especially orphans due to the impact of COVID-19, including helping babies who were abandoned by their parents so that they still get the right to grow and develop. in addition to maintaining assets with a financing program for mustahiq or people affected by COVID-19, in order to obtain additional income and income from the amil zakat institution empowerment program. (Ahmad, Rahmawati and Rukmana, 2022) It is the duty of a Muslim to help his Muslim brothers and sisters in times of need. Covid-19 has given such a bad impact on the poor and daily workers, and the best application of zakat is to help those affected by Covid-19 (Rabbani *et al.*, 2021).

4. Conclusion

One of the impacts of Covid-19 is the increasing prevalence of poverty. Zakat as an economic instrument has been used to reduce poverty due to Covid-19, so that it becomes legitimate for giving zakat to people affected by Covid-19. Based on MUI Fatwa No. 23 of 2020, the use of zakat for community needs is allowed due to the Covid-19 outbreak. Communities affected by Covid-19 can be classified as mustahik indigent because they are victims of natural disasters and social disasters. Thus, the distribution and utilization of zakat to the poor affected by Covid-19 is basically the fulfillment of social and economic justice for the community. This is in line with the nature of zakat as an economic instrument of the people. If zakat is managed productively, it will be able to provide jobs for people affected by the Covid-19 pandemic.

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