

The Analysis of zakat's role in a Reinforcement Micro, Small And Medium Enterprises during the covid 19 Pandemic

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Abstract: The research is to find out and analyzing of The zakat's role in a Reinforcement Micro, Small And Medium Enterprises during the covid 19 Pandemic. This study's approach was descriptive qualitative by literature study method, by using secondary data sources. Data analysis techniques are used descriptive analysis. Based on the analyzed, The zakat's role in a Reinforcement Micro, Small And Medium Enterprises during the covid 19 Pandemic being a Zakat Foundation as a financing by Qordhul Hasan covenant, that is a credit without recompense imposing to the customer namely debtors of Micro, Small And Medium Enterprises.

1. INTRODUCTION

The medium of micro business are the pillars of the economy in Indonesia, therefore it is important for the government to pay attention to business sustainability and improvement. Besides having a very strategic role in the country's economic system, it is also able to survive and be able as The driving force of the economic. Among of these strategic roles are being able to absorb more employments, empowering of local resources and being able to provide income so that it has a positive impact on government efforts in poverty alleviation.

Data from the Ministry of Cooperatives and UKM of the Republic of Indonesia shows an increasing in 2019 of 1.98% compared to 2018, was 64,194,057 units to 65,465,497 units. Likewise, the absorption of employment, showed an increasing of 2.21%, was 119,562,843 people in 2019 compared to 2018 was only 116,978,631 people. (<https://www.kemenkopukm.go.id/data-umkm>).

Despite having potentials and a very strategic role, various problems was still suffered by The medium of micro business. There are two problems internally and externally. Internal problems are, capital, the human resources, technology and information, the ability of the organization, and tissues business management system. While the External related to the government, market competition, legal aspects, infrastructure and global economy change.

In addition of the two problems, currently a more pressing problem is the existence of the plague the virus corona (Covid 19) who struck some countries including Indonesia country .Very big the impact of the that was felt to be business operators, The medium of micro business caused the people purchasing power has fallen down, because restriction of Out the activities (for the social distancing) .

Based on the results of a survey by the central statistics agency , there are three that is most affected sector covid-19 with fall in demand .87 % business operators accommodation and for eating and drinking , 85 % as transport and warehousing , 85 % (www.bps.go.id)

That's why, necessary solution in resolve the problem faced by The medium of micro business , it is not enough to rely on the role of government , however the role of of all elements , like people and social organization .One of the role of the social organization was the institution of zakat management.

The role of zakat is important for human activities, moreover aims are distributed to the productive as development The medium of micro business, But the benefits would be felt in a sustainable way by mustahiq

Based on the background of the problem that has been described, so this study entitled The Analysis of zakat's role in a Reinforcement Medium microfinance during the covid 19 Pandemic is very important.

2. LITERATURE REVIEW

1.1 ZAKAT

The zakat is base words of (*masdar*) zaka which means blessing , growing , clean , good (Al-Mu'jam Al-Wasith, juz 1, 398).

The zakat in terms of jurisprudence means ,” Some certain possessions from Allah swt submitted to people who entitled to(mustahiq)” in addition it means issued a specified some of itself (Zamakhsyari dalam al-Fa’iq, jilid 1,536).

According to M.A.Mannan, Zakat is one of the characteristics of the economic system, islam because Zakat is never seen the principle of fairness. In islam economic system Having six the principle, those are:

1. The principle religious beliefs , and people who pays the zakat is one of manifestation of confidence in his religion .
2. The principle of distribution and justice , the aim of social zakat namely sharing of what we bestowed upon of Allah can be equally and fair to the people .
3. The principle productivity , stressed that the zakat should be paid for belonging to certain produce certain products specific at the end of a period of time
4. The principle of reason , perfectly rational that Zakat Harat produce it would have to come out.
5. The principle freedom , give it paid by a person who freely.
6. Ethical principle and fairness , Zakat did not pick up in capriciously .

Ulema of Indonesian Number 2020 of 23 years on extracting the property for tackling the covid-19 at The National Amil and zakat corporal . The using of the Zakat funding has several stipulations namely, Zakat productive distributed in cash or goods for the destitute which Covid-19 affected , and the utilization of Zakat funding in the form of Zakat services or the management of asset to the affability of the community priority to mustahiq, as rudimentary, the provision of APD, and disinfectant required by officers in handling Covid-19. So that, the utilization of Zakat funding provided to those affected covid-19.

1.2 The Medium of Micro Business

The constitution of the Republic Indonesia number 20, 2008, micro business about years small and medium, is a productive / owned by an individual or business entities and individuals have the results of the annual sales of rp 300.000.000, (Three hundred million rupiah) .

Micro business has strategic role in improving economic national growth. One of the indicators is that the sector micro business is very potential in absorb and finally reduce unemployment and poverty. Hence, micro having a very important role and potentially contribute big in the national economy

3.Research Methodology

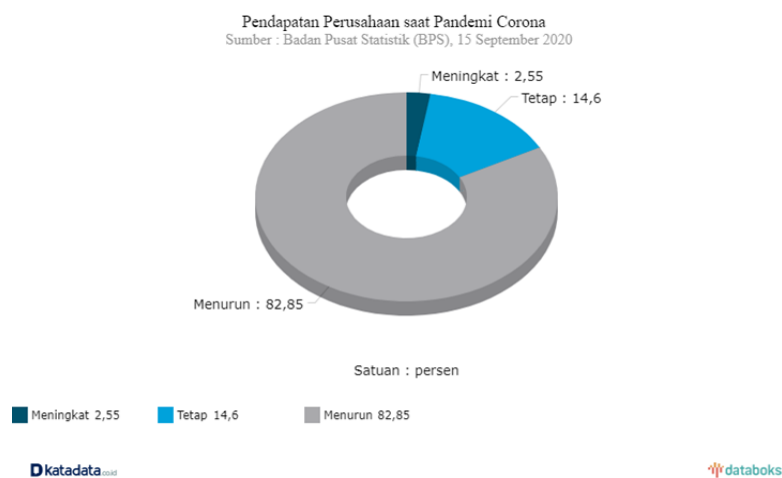
This study employed a qualitative research, descriptive research used data qualitative data and elaborated by descriptive. This research is used to analyze the situation of socially, events or a phenomenon. The focus of research is the analyze the role of Zakat. The Analysis of zakat's role in a Reinforcement Medium microfinance during the covid 19 Pandemic. This research using an instrument of study literature . As for the study literature aimed at to express any of the various theories concerned in the problems that were being explored , this research using skunder data sources , Researchers collecting the data from a source of the data that has been there like website , a journal , financial reports and books .

This research employed an analysis techniques of qualitative data, This analysis has 4 stages namely, data collection the reduction of data the presentation of data and conclusions. The collection of data using secondary data, of the journal and the website of BAZNAS on the BAZNAS reports for conducting covid-19, afterwards stage of reduction data, existing data analyzed, be simplified, and only using the necessary data in order to result relevant information. The next stage of data, after data analyzed, then the data inputted systematically. further stage of data qualitative shaped, charts , figure , network a matrix or narrative text Based on this stage,The Data will be inputted in relationship pattern and facilitate to takes the conclusions. The final step in this analysis the data conclusion and data verification.<https://mui.or.id>

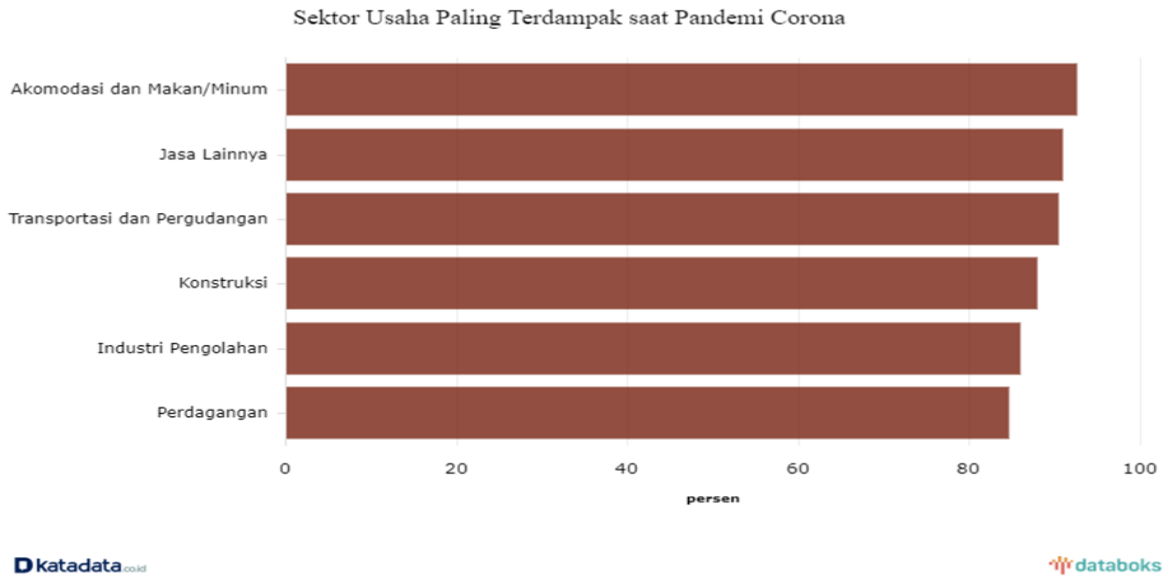
This Methodology explains the analysis data obtained from the results of the research namely The Analysis of zakat's role in a Reinforcement Medium microfinance during the covid 19 Pandemic. The role of zakat became one of important instrument for funding as a stimulus for enterpriser Medium microfinance who feel the impact of the pandemic covid 19.

4. The results of research and discussion

Based On a survey of statistics BPS recorded 82,85 % businessman experienced a drastic decline in revenue due to pandemic covid 19. The most revenue decline perceived by middle industry reached 84 percent compared large business reached 82 percent.



As for the business sector most affected covid-19 decline in demand 87 % entrepreneurs accommodation, ate and drank, 85 %, transportation businesses and warehousing, other service 85 % (www.bps.go.id).

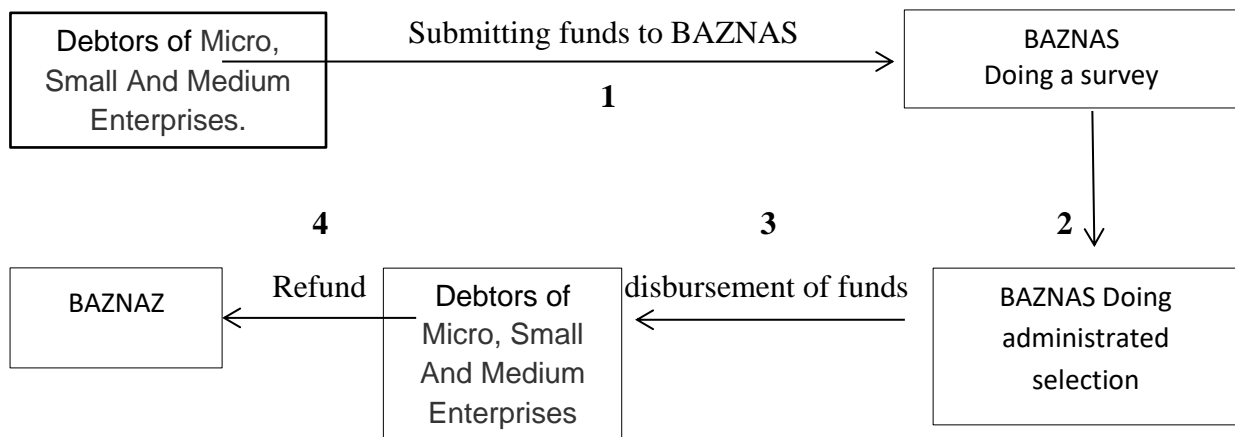


Fatwa of Ulema Indonesian council number 23 years 2020 permitting the utilization of zakat in order to overcome pandemic covid 19 .Some of them are zakat be channelled for those who are entitled and can be empowered , which are in the manner of productive .Because the nature of the zakat is not how the rupiah received by the recipients of Zakat, but how does zakat can improve the welfare of community (Armiadi, 2008: 67). While (hafidhuiddin 2002:27) mentioned that the zakat productive is given for the entrepreneur of UMKM affected covid 19 as capital to execute an economic activities , for the Reinforcement of business capital .

As for the Zakat productive for the distribution business capital would be done by scheme funding of Qardhul hasan that agreement makes credit to borrowers by repay at the appointed time by the same nominal when the credit given (fatwa for national syariah council No. 19/DSN-mui.IV/2001 about Al-Qardh).

The practice of Qardhul Hasan is one of the programs at BAZNAS by lending money for business or business loans with the al-Qardh al-Hasan system, namely benevolence loans, one of the frameworks for empowering productive zakat with the aim of helping business actors who are entrepreneurs or people who want to start even business actors affected by the disaster, one of which was the COVID-19 outbreak, but had difficulty getting funds.

The Qardhul Hasan fund distribution scheme as follows:



Even though the Qardhul hasan fund is a benevolent loan, it must be returned because it is a revolving loan which will also be lent to other communities to help the community's economy. The procedure for returning Qardhul hasan funds is as agreed from the beginning, if the borrower (muqtaridh) cannot return then BAZNAS provides leeway according to muqtaridh's ability, but if the muqtaridh until maturity cannot pay or suffers a loss (bankrupt), then the BAZNAS officer will survey to the location of muqtaridh to ascertain the condition of muqtaridh related to its economic problems. Then the BAZNAS participated in providing solutions to these problems. However, if it is confirmed that they are unable to return the funds, then BAZNAS will accumulate these funds as grant funds. Noted that the muqtaridh cannot return the funds within a period of 8 to 10 years.

The pattern of zakat productive distribution must be regulated in such a way that the objectives of this program are not achieved. Some of the steps become a reference in the distribution of zakat productive (Armiadi, 2008: 69) include: (a) Forecasting, namely predicting, projecting and making estimates before giving zakat. (b) Planning, namely formulating and planning an action about what will be carried out to achieve the program, such as determining the people who will receive productive zakat, determining the goals to be achieved, and others. (c) Organizing and Leading, namely gathering various elements that will bring the success of the program including making standard rules that must be obeyed. (d) Controlling, namely supervision of the program so that if something goes wrong or deviates from the procedure, it will be immediately detected.

By The development of micro, small and medium enterprises with capital originating from zakat, they will absorb labor. It means that the unemployment rate can be reduced, the reduced unemployment rate will have an impact on increasing people's purchasing power for a product or service, increasing people's purchasing power will be followed by production growth.

Conclusion

Zakat Productive is zakat assets distributed to people who are entitled and can be used productively with the Qardhul Hasan scheme. The development of zakat is productive by making zakat funds as business capital, one of which is micro, small and medium business actors who feel the decline in people's purchasing power due to the covid 19 virus outbreak. With these zakat funding, a debtor can maintain their business without having to close the business, get steady income, increase their business, develop their business and they can set aside their income for saving.

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