

BAZNAS' CONTRIBUTION TO THE ECONOMIC RECOVERY OF MSMEs AFTER COVID 19

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ABSTRACT -

The COVID-19 pandemic has had a major impact on the MSME sector, More than 60% of MSMEs experienced a drastic decrease in income until business closures. In fact, MSMEs have a strategic role in the economy because of their characteristics of being resilient, locally charge-based, innovative, and oriented to the domestic market.

As a zakat, infaq, and alms management institution, BAZNAS has an important role in supporting the economic recovery of the people, especially through the productive zakat program. This program includes providing business capital, training, and entrepreneurship assistance for mustahik. Therefore, it is important to conduct research to examine the extent of BAZNAS' contribution in helping MSMEs mustahik rise after the pandemic, especially in the South Tangerang City area

This study uses a descriptive qualitative approach. The data collection technique was carried out through an in-depth interview with the BAZNAS, the mustahik beneficiaries of the MSME program managed by Baznas. In addition, field observation and documentation studies are also used to enrich the data. The research location is focused on the South Tangerang City area, with an analysis unit for mustahik who are active in the economic empowerment program from BAZNAS after the pandemic.

The results of the research explain that Baznas distributes zakat to Mustahik MSMEs which have criteria that MSME have a commitment to be economically independent, businesses have the potential to develop and be sustainable, and are willing to take part in training, coaching, and monitoring from BAZNAS. Post-program shows that around 65% of mustahik experience an increase in income between 20-50%, and some are starting to be able to save from the results of their efforts. Some of the successful mustahik no longer receive assistance, and are directed to become prospective muzakki in the long term.

Keywords: BAZNAS, MSME, *Productive Zakat*

ABSTRAK

Pandemi COVID-19 telah memberikan dampak besar terhadap sektor UMKM, Lebih dari 60% UMKM mengalami penurunan pendapatan drastis hingga penutupan usaha, memperparah kondisi sosial-ekonomi para mustahik yang sebelumnya telah hidup dalam keterbatasan. Padahal, UMKM memiliki peran strategis dalam perekonomian karena karakteristiknya yang tangguh, berbasis muatan lokal, inovatif, dan berorientasi pada pasar domestik.

Sebagai lembaga pengelola zakat, infak, dan sedekah, BAZNAS memiliki peran penting dalam mendukung pemulihan ekonomi umat, terutama melalui program zakat produktif. Program ini meliputi pemberian modal usaha, pelatihan, dan pendampingan kewirausahaan bagi mustahik. Oleh karena itu, penting dilakukan penelitian untuk mengkaji sejauh mana kontribusi BAZNAS dalam membantu UMKM mustahik bangkit pasca pandemi, khususnya di wilayah Kota Tangerang Selatan

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Penelitian ini menggunakan pendekatan kualitatif deskriptif. Teknik pengumpulan data dilakukan melalui wawancara mendalam dengan pihak BAZNAS Kota Tangerang Selatan, mustahik penerima manfaat program UMKM yang dikelola oleh Baznas. Selain itu, observasi lapangan dan studi dokumentasi turut digunakan untuk memperkaya data. Teknik analisis data menggunakan metode reduksi data, penyajian data, dan penarikan kesimpulan. Lokasi penelitian terfokus pada wilayah Kota Tangerang Selatan, dengan unit analisis para mustahik yang aktif dalam program pemberdayaan ekonomi dari BAZNAS setelah pandemi. Hasil Penelitian menjelaskan bahwa Baznas Kota Tangerang Selatan menyalurkan pendanaan zakat produktif pada UMKM Mustahik yang memiliki kriteria bahwa pelaku UMKM memiliki komitmen untuk mandiri secara ekonomi, usaha memiliki potensi berkembang dan keberlanjutan, serta bersedia untuk mengikuti pelatihan, pembinaan, dan monitoring dari BAZNAS Kota Tangerang Selatan. Pasca program menunjukkan bahwa sekitar 65% mustahik mengalami peningkatan pendapatan antara 20–50%, dan sebagian mulai mampu menabung dari hasil usahanya. Sebagian mustahik yang berhasil bahkan sudah tidak lagi menerima bantuan, dan diarahkan untuk menjadi calon muzakki dalam jangka panjang.

Kata Kunci: BAZNAS, UMKM, Zakat Produktif

INTRODUCTION

As an official institution that manages zakat, infaq, and alms, BAZNAS plays a strategic role in supporting the economic recovery of the community. Through various productive zakat programs, BAZNAS provides capital assistance, business training, and entrepreneurial mentoring to mustahik. Zakat distribution has been updated by distributing zakat for two purposes: consumption and production. Financing zakat in the form of consumption aims to overcome the difficulties of *mustahik* in meeting daily or urgent needs (Fauza, 2023). Production zakat is intended to be used as trading capital for *mustahik*, so they can live independently and fairly. The use of zakat will be more beneficial in reducing poverty if it is given in the form of commercial or consumptive capital. Therefore, if MSMEs are included in the eight asnaf (groups) identified in the Qur'an, zakat can be used to finance the MSME sector. To distribute zakat effectively and efficiently, a competent and professional organization is needed to manage zakat. In the time of the prophets, zakat control was in the hands of the government, so that zakat was distributed evenly and zakat did not accumulate in one group. Likewise during the Khulafaur Rasyidin era, all forms of zakat policy and control were in the hands of the government (Marasabessy, 2017). Therefore, zakat management is not carried out individually, but mainly by the zakat management agency. Therefore, this study will discuss the form of Baznas support to strengthen the resilience of MSMEs during the Covid 19 Pandemic,



what types and criteria of MSMEs are of concern to Baznas to be advanced, Baznas mitigation efforts for MSMEs that have become fostered by Baznas, so that they are not too badly affected by the decline in the national economy amid the Covid 19 pandemic, Baznas solutions to advance MSMEs to restore the National Economy.

LITERATURE REVIEW

A. Micro, Small and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) have varying definitions in the literature, according to various agencies, institutions, and even laws. According to Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, MSMEs are defined as follows:

- 1) Micro businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Businesses as regulated in this Law.
- 2) Small Business is a stand-alone productive economic enterprise, carried out by an individual or business entity that is not a subsidiary or branch of a company owned, controlled, or part of either directly or indirectly a Medium Business or Large Business that meets the criteria for a Small Business as referred to in the Law.
- 3) Medium Enterprises are independent productive economic enterprises, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or are part of either directly or indirectly with Small Enterprises or Large Enterprises with the amount of net assets or annual sales results as regulated in this Law.

MSMEs are autonomous productive business units operated by individuals or companies from all economic sectors. Essentially, the distinction between micro-enterprises (UMI), small-enterprises (UK), medium-enterprises (UM), and large-enterprises (UB) is typically based on initial assets (excluding land



and buildings), average annual turnover, or the number of permanent employees. However, the definition of MSMEs based on these three metrics varies across countries. Therefore, it is difficult to compare the importance or role of MSMEs across countries (Tambunan, 2014) .

B. COVID-19 pandemic

Coronaviruses are a large family of viruses that cause illnesses ranging from the common cold to more severe diseases such as Severe Acute Respiratory Syndrome (Oktaviani & Hairunnissa, 2020) . A novel coronavirus, later named SARS-CoV-2, was first discovered in Wuhan, China, in December 2019 and causes the disease known as COVID-19. This virus shares 85% genetic similarity with SARS-CoV and uses the S protein to attach to ACE2 receptors in the human body, particularly those in the lungs, heart, and kidneys. Compared with SARS, COVID-19 has a longer incubation period and a higher rate of transmission. It is primarily spread through respiratory droplets and direct contact with infected individuals. The disease is spreading rapidly worldwide; as of May 19, 2020, there have been 4,943,077 cases and 321,998 deaths in 212 countries. Commonly reported symptoms include fever, fatigue, dry cough, muscle aches, and difficulty breathing. The risk of severe disease increases in the elderly and patients with underlying health conditions such as heart disease, diabetes, chronic lung disease, high blood pressure, and cancer. The case fatality rate (CFR) is recorded at 2.3%, and heart and lung complications are the leading causes of death. To date, there is no fully effective treatment or vaccine available, but global research efforts are ongoing. Given its impact on health systems, economies, and nearly every aspect of life in various countries, prevention is crucial to halting the spread of COVID-19 (Nath, 2021) .

C. National Zakat Collection Agency (Baznas)

In 2020, the National Zakat Agency (BAZNAS) reported that the total funds collected and distributed, including zakat, infaq, CSR funds, and DSKL, reached Rp12,429,246,447,469. These funds were distributed to Zakat Management Organizations (OPZ), Regional BAZNAS, and Central BAZNAS (BAZNAS, 2021). Referring to Law Number 23 of 2011 concerning Zakat Management, the main objective of zakat management is to optimally increase the benefits of zakat in order to support community welfare and reduce poverty levels. Therefore, zakat distribution programs are needed



that focus on community empowerment and human resource development, in order to achieve social welfare and reduce poverty. Previously, zakat was distributed more for consumption, such as assistance for basic needs such as clothing, food, and shelter. Now, zakat has evolved through a productive zakat approach. Through this scheme, zakat is distributed in the form of business capital or productive economic assets, accompanied by intensive mentoring, so that mustahik can become economically independent and able to improve their standard of living. Through a productive zakat approach, BAZNAS RI runs an economic empowerment program for mustahik, both those who already have businesses and those who are just starting out. This program aims to develop the MSME sector by providing support in the form of business capital, marketing training, mentoring, and advocacy. One program that aligns with this goal is the ZChicken program, namely assistance for fried chicken businesses (*fried chicken*) that includes the provision of business equipment and training. This business is given the name ZChicken as a trademark identity. The recipients of assistance and training are then grouped based on their area of residence, and each group is accompanied by a mentor. This grouping is intended to facilitate the process of mentoring and supervision in the development of the Zchicken traders' businesses.

D. Economic Recovery

The COVID-19 pandemic has had a significant global impact, with an estimated 25 million people worldwide losing their jobs. This was triggered by the faltering MSME sector, a decline in export and import activity, disruptions to transportation systems, a decline in tourist numbers, and a shake-up in the bond and stock markets (Novitasari & Trinura, 2022). Post-pandemic economic recovery strategies vary across countries, including wage subsidies for workers, encouraging innovation in the tourism sector, relaxing direct loans, and digitizing MSME development and optimizing the tourism sector (Sutrisno, 2021) . Indonesia can adopt similar strategies to accelerate economic recovery. Possible measures include providing social assistance to businesses, tax incentives, loan relaxation, working capital, providing product support facilities, and utilizing e-learning. All of these strategies need to be combined with short-term and long-term planning, as in handling the COVID-19 pandemic (Arifin, 2023) .



METHODOLOGY

Study This use method study qualitative. According to Djaman Satori (Research qualitative focus on quality significant something product or services. Research This conducted at the National Zakat Agency located at Jl. Matraman Raya No. 134, RT. 5/RW. 4, Kb. Manggis, Matraman District, East Jakarta City, Special Capital Region of Jakarta 13150. Data/ information collection done with technique observation, interviews, documentation. researcher use type method study analytic descriptive (Ahyar et al., 2020). Analytical method in study This is method research aimed at analyze role empowerment and development carried out South Tangerang City Baznas in assist and strengthen MSME Mustahik so that they can support the government's Inclusive Economy program. Approach analytic in study this is also done For analyze in a way intensive about background behind Why the role of MSMEs is called is a pillar of the Indonesian economy , especially the MSMEs Mustahik who are affected impact consequence decline economy moment Covid 19 Pandemic. Data Analysis Techniques Used with method data reduction, confirmability, transferability, and drawing conclusions (Sugiyono, 2020) .

RESULTS AND DISCUSSION

Based on data collection through observation field, interview deep with BAZNAS and mustahik recipient benefits, as well as empowerment program documentation economy, obtained a number of findings as form support that is carried out National Alms Agency For can restore as well as develop Mustahik MSME economy is

1. Distribution of Productive Zakat for Business Capital

BAZNAS South Tangerang City provides productive zakat in the form of business capital assistance cash and goods business to affected mustahik in a way economy consequence pandemic. Help This target perpetrator business small, like trader food, tailor home-based, street vendors, and home-based MSME actors others. Business capital the used For start return activity business that had stopped or experience decline turnover drastic. Research results this is reinforced with theory created by (Yutegi, 2024) that is



existence the influence of productive zakat at Baznas South Tangerang City in income mustahiq before and after get an empowerment program economy with level perceived benefits mustahiq tend to be more average high. Implications study show that realization productive zakat which is realized in empowerment program economy own the effect that very important in matter independence economy mustahiq who can more develop so that later expected can realize mustahiq become muzakki. Also in research conducted (Syahbana & Anita, 2023), that distribution of productive zakat own vital role in support and help improvement economy national in a way overall If capable managed with good. In South Tangerang City, productive zakat become part important in support business mustahiq specifically business class medium to below. The mustahiq who receive productive zakat assistance capable operate business they with amount increasing income increased. This indicates that improvement economy The mustahiq in South Tangerang City are greatly assisted by capital assistance from BAZNAS ' productive zakat. Therefore, that is, productive zakat management expected capable alleviate poverty in South Tangerang City in general gradually through the empowerment and utilization program for productive zakat in the future can distributed more efficient.

2. Entrepreneurship and Literacy Training Finance

Assistance program No only only, but also accompanied with training base entrepreneurship. Training materials covers management business, sales strategy, record keeping finance simple, and separation finance personal business. This training give understanding the basis for zakat assistance not direct finished, but become driving force economy productive. Research results This support strong theory expressed by (Alinsari, 2021) with MSME results are one of the the most capable business endure in condition worsening economy especially in condition this Covid-19 pandemic. Therefore that's why SMEs must own management good finances so that business being run can sustainable. One of them with own recording proper finances as well as capable compile report necessary finances For take decision in planning the next business strategy. Results of training and mentoring make bookkeeping simple and organized report finance. This increase awareness MSME actors will importance information generated report finance as base taking business decisions and strategy development For reach sustainable business.



Assistance and Regular Monitoring

1. BAZNAS also carries out mentoring programs business to mustahik who has received productive zakat. Mentoring done by the team volunteers and partners professionally through visit business, consulting management simple, and monitoring results development business. Mentoring This give effect psychological positive for mustahik Because they feel cared for and guided in a way direct.
2. Results of the interviews conducted with Distribution Manager of Baznas, post program shows that around 65% of mustahik experience improvement income between 20–50%, and some start capable save from results his efforts. Some of the mustahik who succeeded even Already No Again accept assistance, and directed For become candidate zakat payer in term long. This is show shift role from zakat recipient become zakat giver, according to with objective term length of productive zakat. Research results This support strong results research conducted

Observation result during six month post program shows that around 65% of mustahik experience improvement income between 20–50%, and some start capable save from results his efforts. Some of the mustahik who succeeded even Already No Again accept assistance, and directed For become candidate zakat payer in term long. This is show shift role from recipient become giver, according to with objective term length of productive zakat. Research results This support results research conducted (Sulaeman, Majid, & Widiastuti, 2021) in the International Journal of Zakat which resulted in that zakat is not only give benefits in the sector social, but also has an impact positive to development economy community. Research this will also give alternative policy public for the Indonesian government to Keep going encourage zakat as instrument supporters in reach recovery economy national during and after the Covid-19 pandemic in Indonesia.

Baznas South Tangerang City distributes productive zakat funding for MSMEs Mustahik who have criteria that MSME actors have commitment For independent in a way economy, business that is being developed through the Baznas program own potential development and sustainability, as well as willing For follow training, coaching, and monitoring from BAZNAS South Tangerang City. MSME Mustahik which becomes foster care from Baznas



South Tangerang City is definitely domiciled in South Tangerang City, this matter This done in order to be able to make it easier party Baznas South Tangerang City carries out evaluation and monitoring periodically and continuously continuously.

CONCLUSIONS

Productive zakat program implemented by BAZNAS South Tangerang City has been proven give contribution real in restore condition economy mustahik post pandemic. Through business capital assistance in form cash and goods, as well as accompanied by with training entrepreneurship and literacy finance, mustahik pushed For return get up and run business small in a way more professional and sustainable. In addition, periodic mentoring and monitoring programs in a way direct give impact psychological positive for mustahik and ensure more use of zakat funds appropriate. Evaluation results show that around 65% of mustahik experience improvement income between 20–50%, some even start save and have transform from zakat recipients (mustahik) towards candidate zakat giver (muzakki). This is show that zakat is productive own role strategic in form independence economy people and can made into instrument policy public in frame recovery and development economy national. The success of this program reinforced by theory and research previously, which emphasized importance management finance, sustainability business, and utilization of zakat for empowerment economy. With targeting MSMEs that have commitment, potential growing, and willing fostered and monitored in a way sustainable, BAZNAS South Tangerang City has succeeded implementing a productive zakat distribution strategy that is not only nature charitable, but also transformative and empowering.

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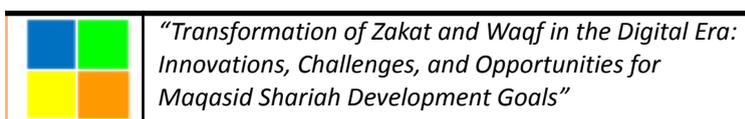
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