

# The Contributions of BAZNAS to Mitigate the Covid-19 Pandemic Impacts in Indonesia

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This study tries to analyze the contribution of BAZNAS through Zakat, Infaq, Alms, and Waqf (ZISWAF) funds to mitigate the impact of COVID-19 in the fields of economy, education, social humanity, health, and da'wah in Indonesia and to know which aspect has a bigger role than the five aspects studied. This study uses a qualitative and quantitative approach (mixed method). The data collection technique was carried out through in-depth interviews with experts consisting of academics, practitioners, scholars, and regulators. The data analysis technique uses Analytical Network Process (ANP) with Super Decision 2.10 software. The results of this study are that of the five aspects studied, 1) social & humanitarian criteria have the highest weight and become a priority for BAZNAS's contribution to mitigating the risk of the impact of COVID-19 in Indonesia. Another order of priority: 2) health; 3) da'wah; 4) education; 5) economy which is the last priority for BAZNAS's contribution. The potential implication of this research is to provide alternative strategies for BAZNAS in making some decisions.

**Keywords:** Covid-19 pandemic; BAZNAS; ANP; Ziswaf

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## INTRODUCTION

Corona-virus disease 2019 (COVID-19) is the world's latest pandemic, which is an infectious, respiratory disease caused by severe acute respiratory syndrome (SARS). It continues to rise worldwide. In December 2019, the first case emerged in Wuhan, China, and then it was widespread in the world (Feng et al., 2020). On March 11, 2020, the World Health Organization (WHO) declared the COVID-19 outbreak as a global pandemic (Djalante et al., 2020). As of June 8, it had been approved in around 216 countries with cases. It infected 6,799,713 people all over the world, and the number of deaths was 397,388. The countries most drastically affected by COVID-19 are the USA, the UK, and Spain (WHO, 2020).

An Economic slowdown is among the consequences of COVID-19. Recently, several published works have identified the impact of COVID-19 on global economies. For example, Al-awadhi et al., (2020) evaluate such impact on the Chinese Stock Markets by analyzing the stocks in Hang Seng Index and Shanghai Stock Exchange Composite Index. The analysis sampled the period from 10 January to 16 March 2020. The finding is that the stock returns during their sampled period are negatively affected by the COVID-19 cases.

Meanwhile, the movement of the composite stock index (IHSG) on the Jakarta Stock Exchange was influenced by internal and external conditions. Internal factors, namely COVID-19 in Indonesia, China, the dynamics of the NASDAQ stock market in New York, and social distancing policies (WFH and PSBB) had a negative impact on the movement of the JCI stock index. And the external factors of the pandemic in Spain, the dynamics of the capital market in Hong Kong (Hang Seng) and London (FTSE100) actually had a positive impact on capital market conditions in Indonesia (BEJ) (Junaedi & Salistia, 2020).

The Indonesian government itself has carried out various policies in anticipation of COVID-19, one of which is the implementation of Large-Scale Social Restrictions (PSBB). As of April 28, 2020, the Ministry of Health of the Republic of Indonesia has approved the implementation of the PSBB policy in several areas that are included in the red zone. The area consists of two provinces, namely DKI Jakarta and West Sumatera Province and 21 cities or districts which consist of Bekasi City, Bekasi Regency, Depok City, Bogor City, Bogor Regency, Tangerang City, Tangerang Regency, South Tangerang City, Pekanbaru City, Makassar City, Bandung City, Bandung Regency, West Bandung

Regency, Cimahi City, Sumedang Regency, Tegal City, Banjarmasin City, Tarakan City, Surabaya City, Sidoarjo Regency, and Gresik Regency (DDTC, 2020).

The World Bank's note of projected poverty due to COVID-19 best explains to what extent the virus has been worsening global poverty. In the report, *The World Bank (2020)* establishes two measurements, which are the baseline and the downside scenarios. It is explained that under the baseline scenario, COVID-19 could transform 71 million people into extreme poverty in 2020. Meanwhile, under the downside scenario, 100 million people are projected to fall into such a poverty category. In consequence, it leads to the increase of the global extreme poverty rate from 8.23 percent in 2019 to 8.82 percent (baseline scenario) or 9.18 percent (downside scenario). As it is stated by the World Bank, such a percentage represents the first increase in global extreme poverty since 1998.

The National Amil Zakat Agency (BAZNAS) is the official and only body established by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The enactment of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible to the President through the Minister of Religion (BAZNAS, 2021).

Article 7 of the Zakat Management Law states that BAZNAS has functions: (a) planning for collection, distribution, and utilization of zakat; (b) implementation of the collection, distribution, and utilization of zakat; (c) controlling the collection, distribution and utilization of zakat; (d) Reporting and accountability for the implementation of zakat management.

Meanwhile, Islam offers numerous applicable solutions that can best assist in the mitigation of poverty in this unprecedented time of COVID-19. Zakat, Infaq, and Alms (ZIS) are among the potential solution which can reduce the social-economic issues caused by the pandemic. Massive campaign on the role of zakat in facing COVID-19 consequences has been made worldwide. In Indonesia, there are five areas that have been carried out by zakat institutions in Indonesia which BAZNAS in contributing to help the COVID-19 pandemic crisis, namely the fields of economy, education, social and humanity, health, and da'wah

(BAZNAS Center of Strategic Studies, 2020). To find out what the programs are and which policyholders from the five fields should prioritize, this research is needed.

## LITERATURE REVIEW

### Zakat, Infaq and Alms

Linguistically, the word zakat (زكاة) comes from the verb يَزِكِي- زكى which means holy, growing, blessed, and commendable. In terms of zakat is a certain amount of property that is required by Allah to be handed over to those who are entitled (Yusuf, 2007). Meanwhile, according to Law No. 38 of 1999 concerning the Management of Zakat, zakat is a property that must be set aside by a Muslim or a body owned by a Muslim following religious provisions to be given to those who are entitled to receive it.

In Indonesia, the first COVID-19 case was reported in the first week of March 2020, and the case has started to rocket since then. On 13 April 2020, the Presidential Decree No. 12 of 2020 was issued declaring COVID-19 as a national disaster. From the final week of April to the beginning of May 2020, the Islamic holy month of Ramadan had passed.

The information from BAZNAS RI may explain the zakat collection during the pandemic. It can be gained from its online data center that zakat collection during some periods of COVID-19 had experienced considerable growth. Figure 1 explains five month-to-month (January to May) zakat collections in 2019 and 2020. Even though the collection reported a slight decrease of 5% in February 2020, in the following three months (March, April, and May 2020), the collection experienced significant growth by 35%, 128%, and 110%, respectively (month-to-month). Such an increase in zakat collection strongly correlates with the zakat campaigns in social media (Al Alshory et al., 2020).



Figure 1: Zakat collection during some periods of COVID-19

Source: BAZNAS RI's online data

It is understood that population health positively relates to economic welfare and growth

(Bhargava et al., 2001; Bloom et al., 1998; Cuddington and Hancock, 1994; McKibbin and Fernando, 2020; Pritchett and Summers, 1996; Robalino et al., 2002). Thus, the new virus outbreak must impact the economies, given the unpredicted shocks they cause (McKibbin and Fernando, 2020). The former virus emergencies, such as HIV/AIDS, SARS epidemic, Ebola virus disease (EVD), influenza, and others, have been proven to degrow the economies (Caraka et al., 2021; Djalante et al., 2020; Lee and Mckibbin, 2004; McKibbin and Fernando, 2020; Schoenbaum, 1987; Smith et al., 2005). The *aṣnāf* of *fuqarā* and *masākīn*, which have been increasing during the pandemic, may ground the relevance of using *zakāh* for COVID-19 relief (Hudaefi and Beik, 2021). Besides, Indonesia's Council of Ulama (MUI) has issued a fatwa (legal opinion) No. 23 of 2020. The fatwa allows the use of *zakāh*, *infaq*, and *sadaqah* for managing COVID-19 impacts.

The word *infaq* (انفاق) comes from the word *انفق - ينفك* which means being poor, running out of supplies and spending (Munawwir et al., 1984). This word refers more specifically to property (material). So concerning wealth, the word *infaq* is more appropriate than the word *shadaqah*. The scope of the word *shadaqah* is also wider than *infaq*. So the word *infaq* is suitable to be juxtaposed with the word *zakat*, where *zakat* is mandatory while *infaq* is *Sunnah*. However, according to Didin Hafiduddin, both have the same meaning, including the law and its provisions (Hafidhuddin, 2002).

While *alms* (صدقة) comes from the word *يصدق - صدق* which means right. In this case, one's confession of faith is correct. This word is often used in verses of the Qur'an for *zakat*. Also used for dowry purposes. The scope of this word also includes non-material things, such as saying *thayyibah* sentences, smiling, marital relations, and doing *amar ma'fuf nabi munkar* activities (Hafidhuddin, 2002). Thus the scope of *shadaqah* is wider than *zakat*. In QS. Al-Baqarah: 264 states.

يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تُبْطِلُوْا صَدَقٰتِكُمْ بِالْمَنِّ وَالْاَذَى كَالَّذِيْ يُنْفِقُ مَالَهُ رِئَآءَ النَّاسِ وَلَا يُؤْمِنُ بِاللّٰهِ وَالْيَوْمِ الْآخِرِ سَمَثَلُ صَفْوٰنٍ عَلَيْهِ ثَرَابٌ فَأَصَابَهُ وَابٌ فَتَرَكَهُ صَلْدًا طَلًّا يَقْدِرُوْنَ عَلَيْهِ شَيْءٌ مِّمَّا كَسَبُوْا ۗ وَاللّٰهُ لَا يَهْدِي الْقَوْمَ الْكٰفِرِيْنَ

"O you who have believed, do not invalidate your charities with reminders [of it] or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare.

*They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people.” (Saheeh International, 2004).*

**COVID-19**

A pandemic is an epidemic that spreads in all parts of the world, or in large areas, across world borders and affects most people (Kelly et al., 2011). COVID-19 (Corona Virus) is a disease caused by a virus called corona and is contagious. COVID-19, or what is known as Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) usually attacks the respiratory system, which has symptoms such as; minor irritation of the respiratory system, lung infections, and even death. This virus spreads rapidly from human to human regardless of age limit, because this virus attacks anyone (Scival, 2020).

Some of the world's credible research institutes predict the adverse effects of the spread of this outbreak on the global economy. JP Morgan predicts the world economy is minus 1.1% in 2020, EIU predicts minus 2.2%, Fitch predicts minus 1.9%, and IMF predicts the world economy minus 3% in 2020 (Baldwin & Weder, 2020). For Indonesia itself, the Minister of Finance The Republic of Indonesia, Sri Mulyani Indrawati, predicts economic growth in the worst-case scenario reaches minus 0.4% (Azwar, 2020).

**RESEARCH METHODOLOGY**

This research was conducted with a case study in Indonesia. The time for research, data collection, and compilation of results was carried out for six months, from February until August 2021. The research was conducted by online due to the COVID-19 pandemic conditions which did not allow direct contact with respondents so the stages of research are carried out through social media and online meeting applications.

The research type is combination research (Mix Method) between quantitative and qualitative methods. The analytical tool used is the ANP method and processed using the software "Super Decision". This research discusses the contribution of BAZNAS to mitigate the COVID-19 impacts in Indonesia with the ANP approach.

This research is using primary data which is obtained by doing an interview with regulators of zakat, infaq, and alms (ZIS) to understand the problem comprehensively. To synthesize the problems and make them in priority, a second meeting (interview) with experts, regulators, and practitioners of zakat, infaq, and alms (ZIS) is needed to complete pair-wise questionnaires.

**Table 1:** Respondent List

No.	Name	Position	Institution
1.	M. Hasbi Zaenal, Ph.D.	Regulator	BAZNAS Center of Strategic Studies
2.	Abdul Aziz Yahya Saoqi, M.Sc.	Regulator	BAZNAS Center of Strategic Studies
3.	Satria Hibatal Azizy, M.E.	Practitioner	BAZNAS
4.	Muhammad Rifqi Arriza, Lc., MA.	Practitioner	DPS BMT Fastabiq Khoiro Ummah Pati
5.	Hasbullah, Lc., MA	Practitioner	Corp Dai Dompot Dhuafa
6.	Efri Syamsul Bahri, S.E.,Ak.,CA.,M.Si.,Ph.D	Academics	STEI SEBI
7.	Aam Slamet Rusydiana, M.E.	Academics	SMART Indonesia
8.	H. Ahmad Budiman, Lc., M.A	Academics	Ma’had Ali Sumatera Thawalib Parabek
9.	Abrista Devi, S.E., M.E.I.	Academics	Ibnu Khaldun University Bogor

Source: Processed Data (Author, 2021)

The definition of experts here is those who have been in the fields of zakat, infaq, and alms (ZIS) for under 5 years and some are under 10 years.

To choose respondents for this research is by considering their understanding of zakat, infaq, and

alms (ZIS) distribution in Indonesia. The amount of respondents consist of three regulators, three practitioner, and four Academics related to the topic discussed. There are no maximum or minimum quotes to choose respondent, the most important thing to be

considered is they must have good ability and a good understanding of zakat, infaq, and alms (ZIS) distribution, especially in Indonesia. This study applies the ANP methodology in three steps.

1. Questionnaires and in-depth interviews with scholars, experts, practitioners, and regulators of zakat, infaq, and alms (ZIS) are conducted to fully comprehend the real problems and identify the contribution of zakat, infaq, and alms (ZIS) in the time of COVID-19 pandemic outbreak in five fields, namely economy, education, social & humanity, health and da'wah.
2. The results of the preliminary stage are used to develop an appropriate ANP network and relevant questionnaires to glean the necessary data from experts and practitioners of zakat, infaq, and alms (ZIS).
3. ANP analysis is applied to prioritize which areas should take precedence in distributing zakat, infaq, and alms (ZIS) funds during the COVID-19 pandemic and to establish policy strategies to formulate optimal policy recommendations.

### ANP Methodology

Analytic Network Process (ANP) is a mathematical theory that allows one to deal systematically with dependence and feedback so that it can capture and combine the tangible and intangible factors by using a ratio scale (Azis, 2003). ANP is a general theory of relative measurement used to derive composite priority ratio from individual ratio scales reflecting relative measurement of interconnected elements within control criteria (Saaty, 1994b). ANP is a new approach in the decision-making process that provides a general framework for treating decisions without making any assumption about the independency of elements at the higher levels from elements at the lower levels and the independency of elements within the same level. Moreover, ANP uses a network without having to set levels as in the hierarchy used in the Analytic Hierarchy Process (AHP), which is a starting point of ANP methodology. The main concept of ANP is influence, while the main concept of AHP is preference. AHP with its dependency assumptions on clusters and elements is a special case of ANP. (Ascarya, 2005).

Steps of research for ANP are:

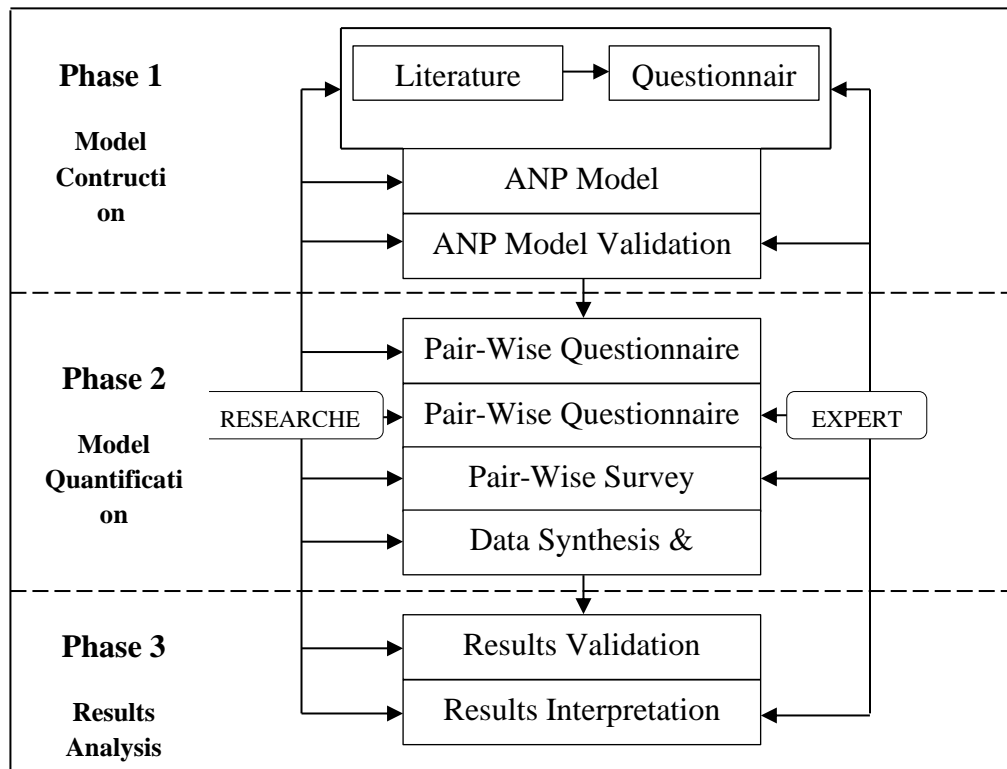


Figure 2: Research Steps of ANP

Source: (Ascarya, 2010)

## RESULTS AND DISCUSSION

### BAZNAS Policy to Dealing with COVID-19

BAZNAS in carrying out work programs is planned every year, but during a pandemic, there are some additional quotas and programs that are focused on dealing with the COVID-19 pandemic and its impacts. The distribution of ZIS during a pandemic is hope for people who are struggling economically. The existence of a pandemic of many new mustahik is caused by layoffs for workers and the loss of consumers for business actors.

BAZNAS as a zakat manager who gets a mandate has the responsibility to prosper mustahik following what was taught by the Prophet. Therefore, even in a pandemic atmosphere, BAZNAS continues to distribute and utilize ZIS by implementing health protocols to protect amil and beneficiaries from contracting the COVID-19 virus. This was conveyed by Mr. Abdul Ajiz YS, M. Sc as Head of the Division of Strategic Research, Partnership, and Publication in an interview that there are two mechanisms in the distribution of ZIS, namely in the form of distribution and utilization. Distribution is the distribution of zakat to mustahik which is short-term in consumptive form. While utilization is a form of optimal utilization of zakat without reducing its value and usefulness in the form of productive business so that it is efficient to achieve the general benefit. The two distribution mechanisms continue to run while still implementing health protocols for the safety of amil and mustahik.

BAZNAS has mapped six important aspects that are used as a guide by BAZNAS in distributing Zakat, Infaq, and Alms (ZIS) funds to deal with the

economic and social crisis due to the pandemic as follows:

- a. ensure the distribution of ZIS funds for the handling of COVID-19 following sharia law and the provisions in force in Indonesia;
- b. ensure that the distribution of ZIS funds for handling COVID-19 does not violate the protocol for handling COVID-19;
- c. ensure that the ZIS distribution mechanism for handling COVID-19 uses a push approach (going to those in need) and not a pull approach (gathering people in need);
- d. strengthen coordination with the government/Covid-19 task force in the distribution of aid;
- e. determine 6 Clusters or Mustahik groups that are the targets of BAZNAS RI in distributing aid; and
- f. Established 2 Program Groups as vehicles for BAZNAS RI in distributing aid to deal with the economic and social crisis due to the COVID-19 pandemic.

By using these 6 approaches, BAZNAS RI can distribute ZIS funds to handle the impact of COVID-19 in a measurable, effective and efficient manner. Furthermore, the division and determination of clusters or groups of recipients of ZIS assistance from BAZNAS are also very important so that the distribution of ZIS can be carried out on target. The groups of 6 clusters are the cluster of educators, micro and small enterprises (MSE), the formal labor cluster, the cluster of victims of layoffs and unemployment.

**Table 2:** BAZNAS RI Mustahik Clusters and Targets in Handling the Impact of Covid-19

No	Cluster	Mustahik Target
1.	Educators and Da'wah	Honorary Teachers/Lecturers, Ustadz, Ngaji Teachers, Preachers, Lecturers, Mrbot Mosques, etc.
2.	MSE (Micro and Small Business)	Salons, Barbers, Small Food Stalls, Mobile Traders, Etc
3.	Informal Labor	Canteen keeper, Parking attendant, OB, Becak, Opang, Massage, Round-trip Housekeeper, Etc.
4.	Formal Labor	Tenant Guard, OB, Angkot, Bajaj, Ojol, Catering Employees, Etc
5.	Layoffs and Unemployment Victims	Layoff Factory Workers, Etc
6.	Miscellaneous	According to the Assessment Results of the BAZNAS Program Implementation Team

Source: (BAZNAS RI, 2020)

## Decomposition

This stage is carried out to identify, analyze and structure the program carried out by BAZNAS in mitigating the risk of the impact of COVID-19 on the ANP network. The decomposition variables were obtained from the results of a literature review in the form of reports published by the Center for Strategic Studies of BAZNAS from the beginning of the emergence of COVID-19 in 2020 until the latest report update in 2021 and interviews which were the first phase of conducting research using the ANP method, namely model construction. After a literature review and interviews were conducted, this decomposition variable was validated by experts. This step is needed to obtain fixed data which will be used for compiling a comparison questionnaire. Data collection through questionnaires was then carried out by interviewing respondents consisting of 9 experts on Zakat, Infaq, and Alms (ZIS). The respondents are regulators, practitioners, and academics who are considered to have more control over research problems.

### Economic

1. Cash for Work
2. Dukungan bagi UMKM (Support for MSMEs)
3. Pemberdayaan Warteg (Empowerment of Warteg)
4. Paket Logistik (Logistics Package)
5. Recovery Existing Program

### Education

1. Edukasi Masyarakat (Public Education)
2. Riset Vaksin (Vaccine Research)
3. Pendidikan Komunitas Rentan (Education of Vulnerable Communities)
4. Beasiswa (Scholarship)
5. Zakat Community Development

### Social & Humanity

1. Pembagian Masker, Hand Soap, Hand Sanitizer (Distribution of Masks, Hand Soap, Hand Sanitizer)
2. Kampung Tanggap Korona (Corona Response Village)
3. Makanan Siap Saji (Fast Food)
4. Tandon Air Cuci Tangan (Hand Washing Water Tank)
5. Ambulan Siaga COVID-19 (COVID-19 Alert Ambulance)

### Health

1. Penyemprotan Disinfektan (Disinfectant Spraying)
2. APD, Ruang Isolasi, Tenda (PPE, Isolation Room, Tent)

3. Layanan Jenazah (Corpse Service)
4. Pemeriksaan & Pelayan Kesehatan (Health Checkup & Service)
5. Oksigen & Paket Imun (Oxygen & Immune Pack)

### Da'wah

1. Kampanye Zakat & Makanan Halal (Zakat & Halal Food Campaign)
2. Dakwah & Pelatihan Daring (Da'wah & Online Training)
3. Pembagian Sajadah (Distribution of prayer rugs)
4. Cuci Karpet Masjid (Wash Mosque Carpets)
5. Bantuan untuk 3.000 Dai (Assistance for 3,000 Dai)

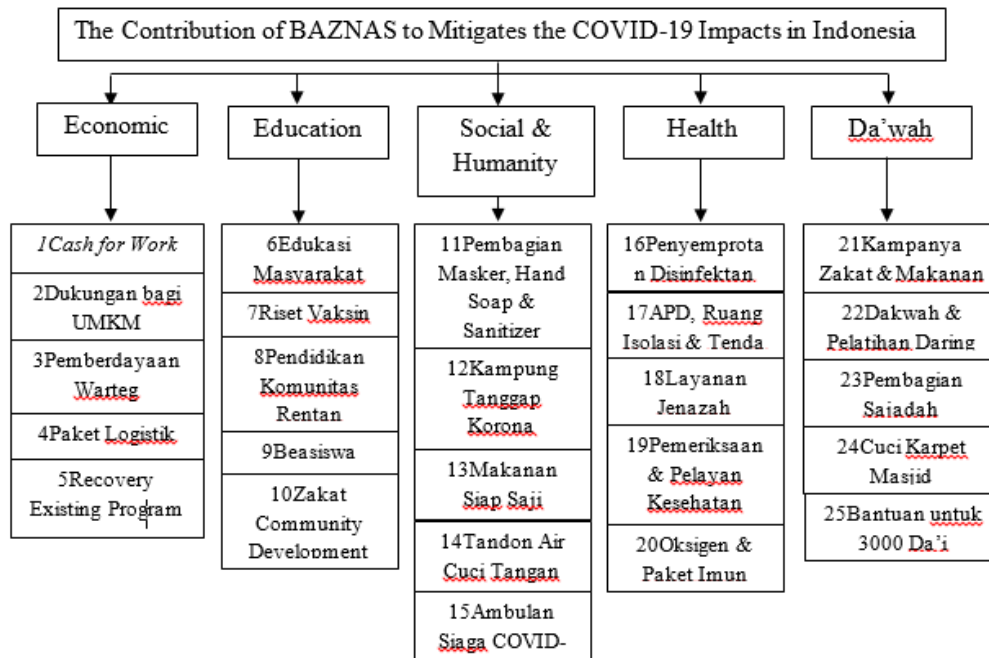
The author compiled this program based on the mapping of the program that BAZNAS carried out in the distribution of zakat, infaq, and alms (ZIS) funds during the COVID-19 pandemic in Indonesia. Overall, the distribution of ZIS funds is divided into two parts, distribution and utilization. The distribution includes programs that directly target the primary needs of mustahik and are short-term in nature, namely the social & humanity, health and da'wah fields. While the utilization is more for long-term programs, namely in the fields of economy and education.

### Conceptual Framework

Based on the identification of programs carried out by BAZNAS in mitigating the risk of the impact of COVID-19 previously, the conceptual framework of

the decomposition formulation to determine the programs and areas that BAZNAS prioritizes can be seen in the image below.

Figure 3: ANP Framework Structure



Source: Processed Data (Author)

Based on the problem identification and conceptual framework above, a priority ANP network of programs carried out by BAZNAS was formed in mitigating the risk of the impact of COVID-19 in the Super Decision 2.10 software.

The data that was processed from each expert respondent then produced six clusters that gave priority to the most important aspects, namely the BAZNAS Contribution model in the overall COVID-19 impact risk mitigation, economic criteria, education criteria, social & humanitarian criteria, health criteria and da'wah criteria. However, clusters of two to six containing criteria are united in one graph.

In the next stage, the results of data processing are described based on the accumulation of expert values consisting of academics, practitioners, and regulators. From the data processing, the average value (geometric mean) of all respondents is generated. This mean (geometric mean) and level of an agreement are

used to determine the order of priority. In addition, the numbers obtained for each indicator become the weight for the priority assessment.

The form of ANP network used in this study is the simplest form of an ANP network called a hierarchical network. The simplest form of network is a linear hierarchy which is also used in AHP. In general, the linear hierarchical structure is in the form of clusters with the highest level in the form of goals, then criteria (and sub-criteria if any), and alternatives as clusters at the lowest level.

### ANP Weighting Results

ANP data processing produces a level of agreement from the accumulation of all respondents. The following is the result of calculating the level of agreement of the respondents based on the classification of the criteria for the BAZNAS program in mitigating the risk of the impact of COVID-19.

**Table 3:** Rater Agreement Comparison

Kluster	Rater Agreement	
Contribution of BAZNAS	0.019	Very Low
Economic	0.122	Low
Education	0.127	Low
Social & Humanity	0.233	Low
Health	0.216	Low
Da'wah	0.108	Very Low

Source: Processed Data (Author)

**Table 4:** Value Intensity Level of Agreement

Very High	High	Medium	Low	Very Low
1.000	0.578	0.235	0.118	0.063

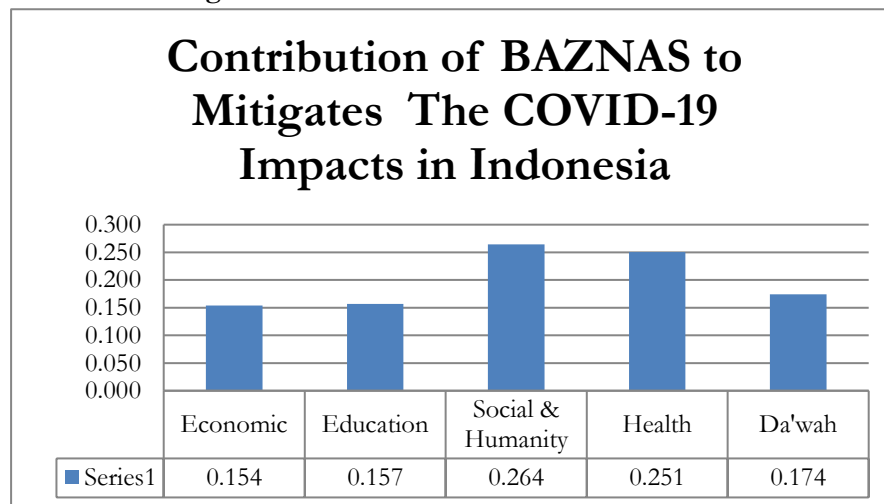
Source: (Saaty & Vargas, 2006)

Based on the comparison of the respondent's rater agreement with the value above, the results show that the highest agreement value was achieved by the social & humanitarian cluster with a value of 0.233 or 2.33%. The difference in the intensity scale of the agreement shows the similarities or differences between the experts in their answers to determine the priority of BAZNAS's contribution. The greater the

value, the more experts agree in choosing the same answer in determining priority criteria.

Furthermore, the results of ANP data processing which shows that there are five aspects that become criteria, namely the economic sector, education sector, social & humanitarian sector, health sector and da'wah field will be explained in more detail in the following figure.

**Figure 4:** Geometric Mean Results of All Clusters



Source: Processed Data (Author)

Based on the data processing, from the five aspects, social & humanitarian criteria have the highest weight and become a priority for BAZNAS's contribution to mitigating the risk of the impact of COVID-19 in Indonesia with a weight value of 0.264. This is because respondents view that social & humanity is closely related to maintaining survival or in maqashid sharia it is called keeping the soul. The next criterion is health which is the second priority with a weight value of 0.251, followed by the da'wah criteria

which is the third priority goal with a weight value of 0.174. Then the education criteria became the fourth priority with a weighted value of 0.157. The last criterion is that the economy is the last priority for BAZNAS's contribution with a weight value of 0.154.

In more detail, the ANP results show that in the economic aspect, the priorities that get the highest ranking are support programs for MSMEs (0.282), cash for work (0.216), logistics packages (0.184), existing recovery programs (0.182), and empowerment of

warteg (0.137). In terms of education, the weights can be ranked as follows, scholarship program (0.284), public education (0.217), vulnerable community education (0.203), zakat community development (0.156), and vaccine research (0.141).

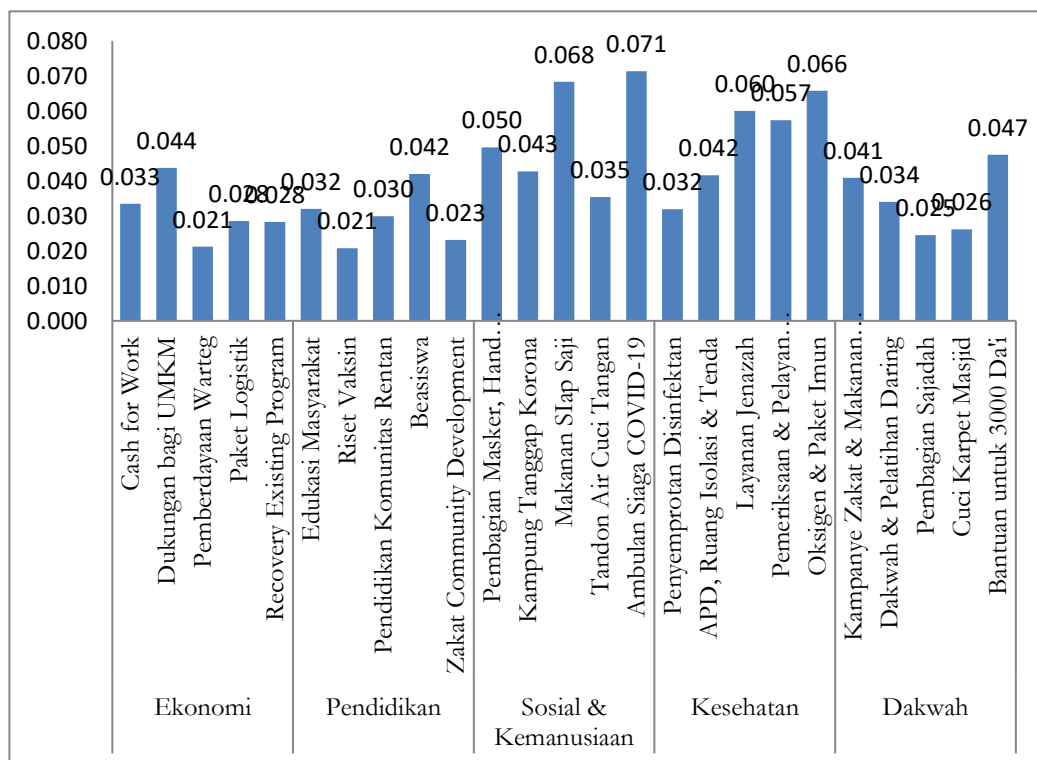
In social & humanitarian aspects, the weights can be ranked as follows, COVID-19 alert ambulance program (0.267), ready-to-eat food (0.256), distribution of masks, hand soap & sanitizers (0.185), corona response village (0.160) and washing water reservoirs. Hand (0.132). In the health aspect, the weights can be sorted as follows, oxygen program & immune package (0.256), funeral service (0.234), examination & health service (0.224), PPE, isolation room & tent (0.162), and spraying disinfectant (0.124). In the aspect of da'wah, the weights can be ranked as follows, assistance for 3,000 da'i (0.274), zakat & halal food campaigns (0.236), online da'wah & training (0.197), washing mosque carpets (0.151) and distribution of prayer rugs (0.142).

Further results show that in each criterion there are five sub-criteria in the BAZNAS contribution program. For economic criteria, there are five sub-

criteria or programs, namely: (1) Cash for Work, (2) Support for MSMEs, (3) Empowerment of Warteg, (4) Logistics Packages, and (5) Recovery Existing Program. In the education criteria, there are five sub-criteria or programs, namely: (1) Community Education, (2) Vaccine Research, (3) Vulnerable Communities education, (4) Scholarships, and (5) Zakat Community Development. Furthermore, on social & humanitarian criteria, there are five sub-criteria or programs, namely: (1) Distribution of Masks, Hand Soap & Hand Sanitizer, (2) Corona Response Village, (3) Fast Food, (4) Handwashing Water Tanks and (5) COVID-19 Alert Ambulance.

In the health criteria, there are five sub-criteria or programs, namely: (1) Disinfectant Spraying, (2) PPE, Isolation Rooms & Tents, (3) Corpse Services, (4) Health Checkup & Service and (5) Immune Packages. Finally, the da'wah criteria, there are five sub-criteria or programs, namely: (1) Zakat Campaign & Consuming Halal Food, (2) Da'wah & Online Training, (3) Distribution of Prayer Mats, (4) Washing Mosque Carpets and (5) Assistance for 3,000 Da'i.

Figure 5: Geometric Mean Results of All Indicators



Source: Processed Data (Author)

The geometric mean results from the results of limiting the entire program above display the weight of each criterion by comparing all sub-criteria. Through the picture, the data shows that the weight of the sub-criteria values is following with the priority of the criteria. In this case, the program with the highest weight is the COVID-19 standby ambulance program in the social & humanitarian cluster with a weight of 0.071.

In general, based on twenty-five programs from all of these fields, the COVID-19 alert ambulance is the top priority and ranks the highest in the priority contribution of BAZNAS in mitigating the risk of the impact of COVID-19 in Indonesia with a weight value of 0.071. As for ready-to-eat food and oxygen & immune packages, they are the second and third priority indicators because they rank after the COVID-19 standby ambulance with a weight value of 0.068 and 0.066, respectively. On the other hand, the indicator with the lowest score is a vaccine research and warteg empowerment with a weight value of 0.021 or is considered the least important by respondent experts.

Based on the results of the analysis, the social humanitarian sector and the health sector are the two main and most important priorities. This is quite understandable because in fact, during the Covid-19 pandemic, these two sectors had the most impact on society. Zakat as an Islamic social financial instrument is an effective tool to reduce the negative impact of Covid-19. As stated by [Widiastuti et al., \(2018\)](#), zakat in Islam is able to become a solid pillar of community economic and social development.

In addition, health issues are another important sector. Of course, this sector is the aspect most affected in relation to public health due to the impact of the pandemic. Zakat can be distributed to mustahiq, especially the weak groups who have also been affected by the economic impact of the lock down and other economic restrictions. Zakat can also be in the form of medical equipment assistance for those in need. Indeed, Islamic financial instruments that can be utilized for post-covid-19 recovery can be through several means, for example: zakat, waqf, soft financing (qardh hasan) from Islamic banks, takaful, or other instruments that are more 'social' ([Rusyidiana, 2021](#)).

In the end, the government, in this case Baznas, needs to intervene a lot in the context of recovering the public sector due to the negative impact of 'force majeure' phenomena such as the Covid-19 pandemic. If not, then many parties (community) will

experience difficulties and in the end it will have an unfavorable impact on the country's macro performance. Because the phenomenon of the Covid-19 pandemic according to [Laila et al., \(2021\)](#) has clearly had an impact on the economic sector, both micro and macro.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The existence of COVID-19 had a negative impact on various fields, especially health and the economy. With its very rapid spread, it encourages the government to make policies to minimize and stop its spread. By issuing a policy of Large-Scale Social Restrictions or PSBB requires the public to limit various activities, including economic activities that have an impact on increasing unemployment and poverty. To deal with this problem, the role of Muslim finance is needed, such as zakat, infaq, and shadaqah instruments. BAZNAS as an Islamic financial institution is at the forefront of dealing with this problem.

Based on the research objectives above, namely to find out the contribution of BAZNAS in mitigating the risk of COVID-19 and to find out the priorities of the programs that BAZNAS has carried out. From the results of literature studies and expert interviews, the authors formulate that there are a total of 25 programs that have been implemented by BAZNAS to deal with the COVID-19 pandemic and are grouped into five fields, namely economic, education, social & humanity, health and da'wah. Each field has 5 programs. By using the ANP method, priorities or weights are generated from each sector so that it can see how effective and efficient the programs that have been carried out by BAZNAS are and can be used as references in future policy decisions.

The results of this study are that of the five aspects studied, social & humanitarian criteria have the highest weight and become a priority for BAZNAS's contribution to mitigating the risk of the impact of COVID-19 in Indonesia with a weight value of 0.264. This is in line with the religious principle that social & humanity is closely related to maintaining survival or in maqashid sharia it is called keeping the soul and because the main objectives of the ZIS fund are for social & humanity aspect. The next criterion is health which is the second priority with a weight value of 0.251, followed by the da'wah criteria which is the third priority goal with a weight value of 0.174. Then the

education criteria became the fourth priority with a weight value of 0.157. The last criterion is that the economy is the last priority for BAZNAS's contribution with a weight value of 0.154.

### Recommendation

The author has attempted to prioritize or weight the contribution of BAZNAS in mitigating the risk of the impact of COVID-19 in Indonesia with the ANP method which is expected to produce an appropriate weighting based on the assessment of experts. However, there are some limitations in this study which are expected to be improved and refined in future research.

The indicators in this framework structure can be reviewed to be developed into more robust indicators following the latest conditions and phenomena. In the process stage of the ANP method, the next researcher can choose respondents who have a better level of expertise in discussing the theme of ZIS in Indonesia. Discussions using the FGD (Focus-Group-Discussion) method can also be carried out by bringing together experts at one time and place.

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