



Distributing Philanthropic Funds to Indonesian Muslims amid the Pandemic through a *Maṣlahah* view: Weaving Social Safety Nets or Fortifying the Healthcare System?

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Submitted : 24-08-2023

Accepted : 08-12-2023

Revision : 26-10-2023

Published : 29-12-2023

Abstract: The COVID-19 pandemic has exerted profound effects on the socio-economic landscape of the Indonesian populace, giving rise to vulnerable social segments. Throughout this period, BAZNAS, LAZISNU, and LAZISMU have overseen and allocated philanthropic resources from the Indonesian Muslim community for the mitigation of COVID-19-related challenges. The objective of this study is to address the inquiry regarding the allocation of funds for managing COVID-19 through a *maṣlahah* perspective, utilizing data sourced from documents of the three *Amil* institutions and insights gathered from interviews. The investigation reveals a congruence between BAZNAS and LAZISNU in their fund distribution practices, both demonstrating a concerted endeavor to leverage Islamic philanthropy for the establishment of social networks. Conversely, LAZISMU places greater emphasis on establishing a social health system amidst the pandemic, as evidenced by health programs being accorded second priority after social humanitarian initiatives. Nevertheless, a comprehensive conclusion may be drawn that all three institutions prioritize health and humanitarian concerns as focal points in the distribution of *zakat*, *infaq*, and alms within the context of the pandemic. From the standpoint of the *maṣlahah* theory, the prioritization rationale indicates that the allocation of *Zakat*, *Infaq*, and Alms funds is predominantly rooted in *maṣlahah ‘urfiyyah* (or *maṣlahah mulghah ghair mu’tabarrah*) rather than *maṣlahah syar’iyyah*.

Keywords: Islamic Philanthropy, Pandemic, *Maṣlahah*, Distribution

Abstrak: Pandemi COVID-19 telah menyisakahkan dampak bagi kehidupan sosial dan ekonomi masyarakat Indonesia. Di antara dampak tersebut adalah munculnya kelompok sosial rentan. Pada saat pandemi, BAZNAS, LAZISNU dan LAZISMU, mengelola dan menyalurkan dana filantropi dari muslim Indonesia bagi penanganan COVID-19. Tujuan riset ini untuk menjawab pertanyaan penyaluran dana untuk penanganan COVID-19 dengan pendekatan *maṣlahah*, di mana data diperoleh dari dokumen-dokumen tiga lembaga amil tersebut serta hasil wawancara. Penelitian ini menemukan bahwa antara BAZNAS dan LAZISNU sama persis dalam praktik pendistribusiannya, yaitu lebih banyak berupaya menjadikan filantropi Islam untuk penciptaan jejaring sosial. Sedangkan LAZISMU punya penekanan lebih untuk menciptakan sistem kesehatan sosial di tengah pandemi, karena program kesehatan

ditempatkan sebagai rangking dua setelah program sosial kemanusiaan. Meskipun demikian, ketiganya bisa disimpulkan sama-sama menjadikan kesehatan dan kemanusiaan dalam konteks pandemi sebagai pusat perhatian dalam pendistribusian zakat, infak dan sedekah. Dalam perspektif teori *maṣlahah*, alasan dari pengutamaan tersebut menunjukkan praktik pendistribusian ZIS yang lebih didasarkan pada *maṣlahah ‘urfiyyah* (atau *maṣlahah mulghah ghair mu’tabarah*) dibandingkan *maṣlahah syar’iyyah*.

Kata Kunci: Filantropi Islam, Pandemi, *Maṣlahah*, Distribusi

Introduction

Islamic charitable activities in Indonesia, encompassing *zakat*, *infaq* (donations), and alms giving, exhibit a growing trend that persists over time.¹ Even amidst the pandemic, the three prominent institutions managing *zakat*, *infaq*, and alms funds in Indonesia—the National Zakat Agency (BAZNAS), the Nahdlatul Ulama’s Zakat Institute (LAZISNU), and the Muhammadiyah’s Zakat Institute (LAZISMU)—have reported that the philanthropic funds they received and disbursed during the pandemic surpass those of pre-pandemic years.² Indeed, the economic well-being of the Indonesian populace has undergone substantial adversity during the pandemic. The socio-economic ramifications of the COVID-19 pandemic have given rise to new vulnerable social segments, including orphans who lost parents due to the pandemic, workers impacted by terminations, daily wage laborers facing dwindling job opportunities, entrepreneurs grappling with bankruptcy, and various other affected groups.

This circumstance led the Indonesian Ulema Council (MUI), serving as the overarching institution for entities overseeing *zakat*, *infaq*, and alms funds in Indonesia, to issue a fatwa concerning the proper utilization of *zakat*, *infaq*, and alms funds during the pandemic. The aim is to ensure their effective contribution to addressing the challenges posed by the COVID-19 pandemic.³ In alignment with this fatwa, the overarching goal of this research is to elucidate the interconnection between the aforementioned phenomena, particularly delving into the extent to which the three major institutions overseeing *zakat*, *infaq*, and alms funds in Indonesia contribute to the management of the newly identified vulnerable social groups that have arisen in the aftermath of the pandemic.

The response to this inquiry is discernible in the reports released by BAZNAS, LAZISNU, and LAZISMU. These institutions responsible for the management of philanthropic funds have employed *zakat*, *infaq*, and alms resources to address the challenges posed by the COVID-19 pandemic.⁴ Numerous preceding research reports⁵ have also underscored the contributions of these and other philanthropic institutions at the local level in addressing the conditions precipitated by the COVID-19 pandemic.⁶ Nevertheless, the dissemination of institutional reports and the comprehensive findings from prior

¹ Masnun Tahir, “Integrasi Zakat Dan Pajak Di Indonesia Dalam Tinjauan Hukum Positif Dan Hukum Islam,” *Al-‘Adalah* 12, no. 1 (2017): 507–24.

² Julaiqhah Anggraini and Bayu Sindhu Raharja, “Analisis Strategi Penghimpunan Dana ZIS Masa Pandemi COVID-19 Pada Organisasi Pengelola Zakat (Studi Kasus Di LAZ SOLOPEDULI Jawa Tengah)” (UIN Surakarta, 2022).

³ MUI mengeluarkan Fatwa MUI Nomor 23 Tahun 2020 tentang pendayagunaan zakat di masa pandemi Covid-19.

⁴ Fauzan Karback et al., “Peran Lazismu Jawa Timur Membentuk Masyarakat Mandiri Dalam Menghadapi Pandemi Covid-19,” *Human Falah: Jurnal Ekonomi Dan Bisnis Islam* 7, no. 2 (2020).

⁵ Muhammad Riza Hafizi and Putri Mei Ismil Kholifah, “Peranan Lembaga Amil Zakat Infak Dan Sedekah Muhammadiyah Dalam Kesejahteraan Masyarakat: Bukti Dari Kalimantan Tengah,” *Journal of Islamic Social Finance Management* 2, no. 1 (2021): 13–26.

⁶ Mansur Efendi, “Pengelolaan Filantropi Islam Di Tengah Pandemi COVID-19 (Studi Pada Komunitas Kurir Sedekah),” *Filantropi: Jurnal Manajemen Zakat Dan Wakaf* 2, no. 1 (2021): 1–19.

research fail to illuminate the specific responses of these philanthropic institutions to the identified vulnerable social groups mentioned earlier. Furthermore, they do not elucidate the prioritization criteria employed as a guiding framework for identifying recipients amid the complexities of the COVID-19 pandemic.⁷

Hence, the examination of the substantial contribution of the three institutions overseeing zakat, infaq, and alms funds in mitigating the socio-economic repercussions of the pandemic becomes imperative, particularly in relation to the aforementioned vulnerable social groups profoundly affected by these circumstances. Their constructive involvement is discernible through the systematic distribution of zakat, infaq, and alms funds, guided by a benefit-oriented priority scale framework (*maṣlahah*). This approach is intricately linked to the establishment of a robust social safety net, recognized as efficacious in addressing the socio-economic crises stemming from the pandemic.⁸

This study adopts a qualitative research approach, employing a descriptive-analytic analysis method.⁹ The rationale behind this methodology is to elucidate and expound upon a specific occurrence and its contextual nuances. In this instance, the empirical portrayal focuses on the distribution of philanthropic funds by BAZNAS, LAZISMU, and LAZISNU, within the framework of addressing vulnerable social groups adversely impacted by the COVID-19 pandemic. The primary data for this study is derived from the official reports documenting the allocation of zakat, infaq, and alms funds by BAZNAS, LAZISMU, and LAZISNU. Classified as a mixed research design, encompassing elements of both library and field research, the employed data collection methods include interviews, observation, and documentation.

Distribution and Utilization of Zakat, Infaq and Alms Funds

BAZNAS, LAZISNU, and LAZISMU refer to the allocation and utilization of *zakat*, *infaq*, and alms funds to recipients as “programs”.¹⁰ The three principal Islamic philanthropic entities in Indonesia employ five programs for the allocation and utilization of zakat, infaq, and alms funds. However, the nomenclature of these programs is not entirely uniform, despite the similarity in their content. BAZNAS, for instance, encompasses five programs for the distribution and utilization of zakat, infaq, and alms funds, denoted as follows: social (humanity), health, education, economics, and religious (*da’wah*).¹¹ Meanwhile, the designations for the five programs governing the distribution and utilization of *zakat*, *infaq*, and alms funds at LAZISNU encompass health, humanity, socio-religious, education, and economics. Conversely, LAZISMU has designated its five programs for the distribution and utilization of *zakat*, *infaq*, and alms funds as economic, *da’wah*, social humanitarian, health, and education programs.¹²

⁷ Ersa Dwi Aprilianto and Tika Widiastuti, “Pemberdayaan Ekonomi Masyarakat Melalui Pendistribusian Zakat, Infak Dan Sedekah Pada Masa Pandemi COVID-19 Studi Kasus: Lazismu Surabaya,” *Jurnal Ekonomi Syariah Teori Dan Terapan* 8, no. 2 (2001): 221.

⁸ M Hasanah, “Optimalisasi Peran Zakat Dan Wakaf Sebagai Jaring Pengaman Sosial,” *At - Tasharruf: Jurnal Kajian Ekonomi Dan Bisnis Syariah* 1, no. 2 (2019).

⁹ Rukin, *Metodologi Penelitian Kualitatif* (Takalar: Yayasan Ahmar Cendekia Indonesia, 2019), 30.

¹⁰ Aprilianto and Widiastuti, “Pemberdayaan Ekonomi Masyarakat Melalui Pendistribusian Zakat, Infak Dan Sedekah Pada Masa Pandemi COVID-19 Studi Kasus: Lazismu Surabaya.”

¹¹ Sri Fadillah, Rini Lestari, and Yuni Rosdiana, “Organisasi Pengelola Zakat (OPZ): Deskripsi Pengelolaan Zakat Dari Aspek Lembaga Zakat,” *Kajian Akuntansi* 18, no. 2 (2017): 148–63.

¹² Fadillah, Lestari, and Rosdiana.

The correlation between the programs governing the distribution and utilization of zakat, infaq, and alms funds by BAZNAS, LAZISNU, and LAZISMU is intertwined with vulnerable social groups in Indonesia who bear the brunt of the pandemic’s impact. These groups encompass: (1) orphans whose parents succumbed to the COVID-19 pandemic, (2) workforce segments grappling with job terminations, (3) informal communities facing financial distress, and (4) entrepreneurial entities undergoing financial challenges. These social groups are explicitly identified within the recipient list for zakat, infaq, and alms funds. Nevertheless, the categorization of their individual identities within the distribution and utilization programs for *zakat*, *infaq*, and alms funds varies among BAZNAS, LAZISNU, and LAZISMU. All programs at BAZNAS encompass them as recipients of *zakat*, *infaq*, and alms funds. In contrast, LAZISNU incorporates them as beneficiaries through its social, religious, and humanitarian programs, while LAZISMU designates them as recipients within the social humanitarian and health programs for *zakat*, *infaq*, and alms funds.

Another notable observation is that, based on the nominal amounts of zakat, infaq, and alms funds distributed by BAZNAS, LAZISNU, and LAZISMU through their respective distribution and utilization programs during the pandemic, there exists a congruence in the order of priority programs between BAZNAS and LAZISNU. The prioritization of programs at BAZNAS is as follows: (1) social (humanitarian) programs, (2) religious (da’wah) programs, (3) education, (4) health, and (5) economics. Similarly, the programs at LAZISNU (as per crowdfunding data) are sequenced as: (1) humanity, (2) socio-religious, (3) education, (4) health, and (5) economics. In contrast, the programs at LAZISMU, arranged in order based on the nominal amounts of distributed zakat, infaq, and alms funds, are as follows: (1) social humanity, (2) health, (3) education, (4) da’wah, and (5) economics.

BAZNAS and Humanitarian Priority Program

During the pandemic period, BAZNAS distributed and allocated zakat, infaq, and alms funds through various programs, listed here in descending order based on nominal amounts: (1) social (humanitarian) programs, (2) religious programs (da’wah), (3) education, (4) health, and (5) economics. It is noteworthy that the prioritization of distribution programs at BAZNAS extends not only to a centralized approach but also to optimal distribution in key areas, notably Cirebon Regency.¹³ This sequence reflects the prioritized order of programs that BAZNAS deems to have a more substantial impact. The detailed recapitulation data pertaining to this aspect is presented in the following table:

Year	Social (Humanity)	Health	Education	Economy	Religion (Da’wah)
2020	Rp 148,505,149,820	Rp 21,718,848,377	Rp 26,234,154,746	Rp 15,212,008,476	Rp 37,102,381,837
2021	Rp 197,854,631,973	Rp 22,344,311,916	Rp 44,384,678,127	Rp 40,443,048,878	Rp 52,080,194,717
2022	Rp 28,485,153,970	Rp 8,209,264,950	Rp 23,122,783,823	Rp 11,186,502,081	Rp 13,860,928,554

Source: BAZNAS Monthly Financial Report

The primary humanitarian programs of BAZNAS, encompassing the distribution of zakat, infaq, and alms, consist of “BAZNAS Disaster Response” and “BAZNAS Active Services”. BAZNAS’s response to the Covid-19 pandemic is integrated into the “BAZNAS Disaster Response” and health programs. Within the framework of these programs, BAZNAS disburses zakat, infaq, and alms funds

¹³ Mohamad Sobirin, “Focus Group Discussion (FGD) with BAZNAS Daily Management” (Cirebon, 2022).

to address the economic and social crises arising from the COVID-19 pandemic. In this regard, BAZNAS subdivides its efforts into two principal programs: the “Special Distribution Program” and the “Program Security Distribution Program”, both of which are currently operational.¹⁴ In the case of the “Special Distribution Program”, BAZNAS directs its efforts to channel zakat, infaq, and alms funds into two specific and critically essential programs designed to address the adverse effects of COVID-19. These programs are the health emergency program and the socio-economic emergency program.

Within the health emergency program, BAZNAS has implemented strategic measures, which involve public education initiatives promoting a clean and healthy lifestyle. Additionally, disinfection efforts have been undertaken in various public spaces, including schools, offices, train stations, and terminals. Furthermore, BAZNAS has facilitated the installation of hygiene sinks in several bustling centers to facilitate regular handwashing for the public. Furthermore, BAZNAS has undertaken remedial efforts, encompassing the provision of Personal Protective Equipment (PPE) for healthcare professionals distributed to COVID-19 referral hospitals. Additionally, BAZNAS has established isolation rooms for individuals exhibiting symptoms of COVID-19 infection at the BAZNAS Health Home (*Rumah Sehat Baznas, RSB*).¹⁵

In relation to the Socio-Economic Emergency Program, BAZNAS directs its efforts towards the provision of family logistics packages, aimed at ensuring family food security during the implementation of Large-Scale Social Restrictions (*PSBB*). Additionally, BAZNAS has introduced a significant innovation called the Cash for Work (*CFW*) program. Under this initiative, BAZNAS collaborates with numerous informal workers affected by COVID-19, such as online motorcycle taxi drivers and public transportation operators, engaging them in disinfectant spraying activities in public spaces and compensating them for their services. Furthermore, the Socio-Economic Emergency Program prioritizes the distribution of *zakat fitrah* to affected families. BAZNAS also extends direct cash assistance to individuals in need, as part of efforts to sustain their purchasing power amidst the pandemic.

Another crucial distribution program amid the COVID-19 pandemic is the security program for existing and ongoing BAZNAS initiatives. In the context of the Large-Scale Social Restrictions (*PSBB*) implemented due to COVID-19, BAZNAS has swiftly enacted strategic policies to enhance the security of current recipients amidst the pandemic. These measures involve various adjustments, including: a) process adaptation, wherein the business methods of recipients are modified to secure their products from COVID-19 exposure, alter marketing patterns, and adjust coaching methods; b) output adaptation, exemplified by recipients who work as tailors shifting their focus to the production of cloth masks, or honey producers increasing the volume of honey production. This proactive adaptation by BAZNAS serves as a preventive measure to ensure the sustainability of recipients undergoing coaching amid the economic crisis triggered by the COVID-19 pandemic.

In the report document detailing the execution of the COVID-19 handling program by BAZNAS, the funds allocated for the distribution were drawn from various sources: zakat funds totaling IDR 578,461,063, infaq funds amounting to IDR 8,044,333,016, CSR funds totaling IDR 34,000,000, and donations summing up to IDR 429,120,000. The aggregate sum of these contributions is IDR

¹⁴ Sobirin.

¹⁵ Sobirin.

16,085,914,079. Notably, the predominant allocation of zakat, infaq, and alms funds was directed towards the Health Emergency Program, particularly curative efforts such as the provision of Personal Protective Equipment (PPE) for healthcare workers, the establishment of isolation rooms at RSB, among others, totaling IDR 9,852,156,722. The distribution breakdown reveals that 72% of the funds were channeled to the Health Emergency Program, followed by 25% for the Socio-Economic Emergency Program, and a minimum of 3% for the Security program.

In its operational implementation, BAZNAS categorizes distribution initiatives into several programs. The primary category is the Special Distribution Program, encompassing activities addressing both Socio-Economic Emergency and Health Emergency. The second category includes Existing Program Security Programs along with Supporting Programs such as Online Training. Within the Special Distribution Program, there are a minimum of four derivative programs, namely: 1) Health Emergency Distribution, entailing the provision of personal protective equipment for medical personnel at six BAZNAS Health Homes and other hospitals in Indonesia; 2) Cash for Work Distribution, segmented into three activity groups for Vulnerable Groups based on poverty level, MSMEs, and individuals with disabilities; 3) Food Assistance Distribution, comprising essential items packaged in family logistics packages, ready-to-eat food, and zakat fitrah rice packages; and 4) Cash Assistance Distribution, involving the disbursement of short-term living support for COVID-19-affected recipients through various channels like transfer, postal money order, or fintech platforms such as *Gopay*. In practice, BAZNAS classifies recipients into distinct clusters, including those involved in education and *da'wah*, MSME actors, informal workers, individuals affected by layoffs, and others.

In the realm of existing security programs, there are a minimum of four program derivatives. These include: 1) Covid-19 Disaster Response Village, involving activities such as disinfectant spraying, installation of COVID-19 educational media, construction of sinks, health checks, PPE distribution, formation of task forces, production of herbal medicine and healthy drinks, and dispensing basic necessities; 2) Distribution of the BAZNAS Microfinance Program Covid-19, comprising elements like capital financing, cash for work, family farming, micro-outlets, design of COVID-19 educational materials, distribution of packaged rice, and promotion of healthy lifestyles; 3) BAZNAS Livestock Center Action for Covid-19 Response, entailing activities like the distribution of family logistics packages, processing of blessed dishes, and the slaughtering of sacrificial animals; and 4) Family Logistics Package and Cash For Work 2020, executed through the BAZNAS online training program. This program equips family businesses with insights on operating in the digital domain and sustaining themselves amidst the challenges of the COVID-19 pandemic.

LAZISNU Priority Programs in Humanitarian and Socio-Religious Sectors

The philanthropic fund distribution program at LAZISNU encompasses five programs, namely: economic, social and religious, health, education, and humanity. However, LAZISNU does not present distribution and utilization data categorized based on these five programs. It has been asserted that during the pandemic period (2020-2021), distribution at LAZISNU prioritized the health and humanitarian programs. Nevertheless, an examination of crowdfunding data from LAZISNU throughout the pandemic reveals that humanitarian and socio-religious programs received the most significant distribution of zakat, infaq, and alms funds. Notably, the health program ranks fourth out of the five existing programs. The prioritization of certain programs over others in this order

reflects LAZISNU’s belief in the greater benefits (*maṣlahah*) derived from these specific programs. The subsequent recapitulation details the crowdfunding data at LAZISNU during the COVID-19 pandemic.¹⁶

Analyzing the data presented below, it becomes evident that although humanitarian and socio-religious programs receive the largest nominal distribution, the health program is positioned as the fourth priority among the five programs at LAZISNU. Contrary to this order, both humanitarian and socio-religious programs allocate significant attention to specific social groups. The prominent focus areas for LAZISNU include: (1) orphans whose parents succumbed to the COVID-19 pandemic, (2) working individuals affected by job layoffs, (3) casual daily workers facing increasingly limited job opportunities, and (4) entrepreneurial groups experiencing bankruptcy. This conclusion is drawn from the information extracted from the table below:

No.	Program	Funding and Distribution	Number of Donors
1	Health	Rp 309,590,605	2,254
2	Humanity	Rp 1,730,262,994	4,239
3	Social Religious	Rp 1,014,867,103	4,015
4	Education	Rp 325,451,913	2,007
5	Economy	Rp 100,622,741	682
	Amount	Rp 3,480,795,356	13,197

LAZISMU and the Reach of its Philanthropic Fund Distribution

In the context of LAZISMU, the data on the distribution and utilization of *zakat*, *infaq*, and alms funds encompasses three key aspects: the distribution of beneficiaries, program-based activities, and the nominal funds distributed. It is important to note that the available data pertains solely to the pandemic period in 2020. Regarding the distribution aspect of beneficiaries at LAZISMU in 2020, it spans 127 districts and 30 provinces within Indonesia, along with outreach to 8 foreign countries, namely Hong Kong, Malaysia, Egypt, Myanmar, Palestine, Sudan, Turkiye, and Yemen. The total number of beneficiaries includes 122,297 individuals and 2,538 institutions.¹⁷

Meanwhile, the program-based activities in the distribution and utilization aspects at LAZISMU are detailed in the table below:

Program	Activity Achievements	Recipient group	Achievements
Economy	MSME Formation/Assistance	MSME Group	1062
	Farm	Breeder Group	1
	Agriculture	Farmer group	19
Social Da’wah	House renovation	Number of Houses	90

¹⁶ Mohamad Sobirin, “LAZISNU Documentation Year 2022” (Jakarta, 2022).

¹⁷ LAZISMU, *Buku Laporan Tahunan LAZISMU 2020: Filantropi Islam, Krisis Dan Ketahanan Hidup Di Era Pandemi Covid-19* (Jakarta: LAZISMU, 2020), 25-9.

	Dissemination of Religious Preacher	Preacher	151
	Help for Converts (<i>Muallaf</i>)	Converts (<i>Muallaf</i>)	359
Humanity	Disaster Relief Distribution	Activities	2495
	Disaster Preparedness Training	Activities	6
	Humanity House	Number of Houses	359
Health	Health services	Activities	319
	Health Education	Activities	300
	Ambulance Service	People	571
Environment	Clean Water Sanitation	Activities	124
Education	Sang Surya Scholarship	Scholarship grantee	1580
	Mentari Scholarship	Scholarship grantee	3619
	Save Our School Program	Schools	429
Qurban	Rendang-MU	Cans	60000
	Pequrban	Livestock for <i>Qurban</i>	400

Concerning the monetary funds allocated to established programs, it is evident that social and humanitarian initiatives receive the most substantial distribution. On the other hand, when considering the count of beneficiaries, the programs primarily focused on religious outreach (*da'wah*) and health are the ones with the highest number of recipients.

Meanwhile, the segments of society vulnerable to the repercussions of the pandemic encompass: (1) orphans who have lost parents due to the COVID-19 pandemic, (2) laborers impacted by job layoffs, (3) informal sector daily workers facing increasingly restricted job opportunities, and (4) entrepreneurs grappling with business bankruptcy. Additional demographic groups with larger numbers fall under the purview of social humanitarian and health programs. In alignment with the program pillars delineated during the 2020 pandemic, the COVID-19 crisis is characterized as a disaster situation. Consequently, these groups are incorporated into disaster relief activities within humanitarian programs, along with health services within health programs.

The fundamental principles guiding LAZISMU in the administration of zakat, infaq, and alms funds are outlined in the Decree of the LAZISMU Sharia Council Number: 001.Sk/Ds/17/A/2018, which pertains to the Guidelines for the Collection and Distribution of Zakat, Infaq, and Alms Funds. This set of guidelines serves as the framework employed by LAZISMU in the distribution of zakat, infaq, and alms funds, including during the COVID-19 pandemic. LAZISMU engages in partnerships with 36 collaborators for the distribution and utilization programs of zakat, infaq, and alms funds. These collaborators extend beyond entities external to the Muhammadiyah organization and include partners within the Muhammadiyah network.

Framework for Prioritizing Distribution through *Maṣlaḥah*

Maṣlaḥah, etymologically denoting *al-khair* (goodness), *al-nafʿu* (benefit), and *al-husn* (kindness), serves as a theoretical framework to scrutinize the principle of a priority scale as manifested in the distribution practices of *zakat*, *infaq*, and alms funds. Etymologically, *maṣlaḥah* is characterized as encompassing concepts such as benefit, interest, usefulness, and necessity.¹⁸ *Maṣlaḥah* is frequently juxtaposed with the term *mafsadah*, denoting evil, harm, misery, and danger.¹⁹ In terminological terms, *maṣlaḥah* can be elucidated as the endeavor to preserve the rights of human beings by attaining benefits and averting harm. This is not solely rooted in rationality but is also guided by Islamic law; if Islamic law proscribes something, Muslims are obliged to accept that prohibition as beneficial.²⁰

The definition provided above clarifies that *maṣlaḥah* is perceived as inherently good according to common sense, as it promotes well-being and averts harm for individuals. Additionally, *maṣlaḥah* is considered both a goal of Islamic law and a method of *ijtihad*. Scholars have refined the *ijtihad* method by examining the substantive aspects of Sharia texts to uncover the underlying purpose of legal prescriptions, thereby identifying the *maṣlaḥah* associated with every human action.

This study focuses on discerning which benefits take precedence over others in the allocation of *zakat*, *infaq*, and alms funds to recipients by entities such as BAZNAS, LAZISMU, and LAZISNU. Specifically, the study explores the prioritization of distribution programs in sectors such as health, economics, and social welfare. To address these inquiries, the research adopts the *maṣlaḥah* theory formulated by Aṭ-Ṭūfi. The selection of Aṭ-Ṭūfi's *maṣlaḥah* theory is driven by its suitability for interrogating societal issues, particularly in weighing the benefits derived from endeavors to establish a social safety net against those arising from the creation of a public health system amid a pandemic. This choice is pivotal for understanding the principle of priority scale in the distribution of *zakat*, *infaq*, and alms funds carried out by BAZNAS, LAZISMU, and LAZISNU.

According to Najm ad-Din Aṭ-Ṭūfi, there exist two categories of goodness and benefit, known as *maṣlaḥah: maṣlaḥah ʿurfīyyah* (not explicitly mentioned in Sharia texts) and *maṣlaḥah syarʿīyyah* (explicitly mentioned and determined by Sharia texts). Despite *maṣlaḥah ʿurfīyyah* not being explicitly mentioned in Islamic legal sources, while *maṣlaḥah syarʿīyyah* is explicitly stated in the texts of Islamic legal sources, both types of *maṣlaḥah* derive legitimacy from *syāriʿ*, the creator of Sharia—namely, God.²¹ Aṭ-Ṭūfi's elucidation of *maṣlaḥah ʿurfīyyah* bears a correlation with one of the categories of *maṣlaḥah* formulated by Al-Ghazālī, specifically known as *maṣlaḥah mursalah*. According to Aṭ-Ṭūfi, *maṣlaḥah ʿurfīyyah* or *mursalah*, and even *maṣlaḥah mulghāh*, can serve as valid evidence (*ḥujjah*) in formulating fatwas and determining legal rulings. This type of *maṣlaḥah*, at times, must prevail and take precedence over arguments found in legal sources, encompassing Sharia texts and scholarly consensus (*ijmaʿ*) among ulama.²²

Analyzing the distribution and utilization of *zakat*, *infaq*, and alms funds across the three Islamic philanthropic institutions, it is evident that BAZNAS employs more stringent and implementable recipient guidelines compared to LAZISNU and LAZISMU. Although all three institutions emphasize

¹⁸ Ahmad Warson Munawwir, *Kamus Al-Munawwir: Arab – Indonesia*, (Yogyakarta: Pustaka Progresif, 1997), 789.

¹⁹ Munawwir. 819.

²⁰ Abū Ishāq Ibrāhīm Ibn Mūsā al-Syātibī, *Al-Muwāfaqāt fī Uṣūl al-Syariʿah*, edited by 'Abdullah Darraz (Cairo: Maṭba'ah Mustafā Muḥammad, n.d.), vol. 2: 6.

²¹ Najm ad-Din aṭ-Ṭūfi, *Al-Maṣlaḥah Fi AlTasyrīf Al-Islāmī Wa Najm Al-Dīn Al-Tūfi* (Egypt: Dār al-Fikr al-'Arabī, 1980), 211.

²² Abdul Manan, *Reformasi Hukum Islam Di Indonesia* (Jakarta: Raja Grafindo, 2006), 273.

the primacy of benefit (*maṣlahah*) as the guiding principle, BAZNAS stands out for its more rigid recipient criteria.

From a legal perspective, the distribution and utilization of zakat are governed by Law No. 23 of 2011, which stipulates that zakat can be employed for productive endeavors aimed at assisting the impoverished and enhancing the overall well-being of the population.²³ Article 26 delineates that the distribution of zakat is conducted following a priority scale, with due consideration to the principles of fairness, justice, and regionalism.²⁴ As outlined in the “Zakat Handbook” released by the Directorate General of Islamic Community Guidance and Hajj Affairs under the Ministry of Religion, *zakat* distribution encompasses four innovative forms: traditional consumptive, creative consumptive, traditional productive, and creative productive.²⁵

BAZNAS, LAZISNU, and LAZISMU, in their patterns of distributing and utilizing Islamic philanthropy funds, incorporate both direct and indirect distribution models. Direct distribution involves providing funds directly to recipients, whereas indirect distribution entails disbursing funds through regional administrators or branch representative organizations. The choice of the distribution model is often influenced by the nature of philanthropic funds, which typically consist of alms donations (*infaq* and *sadaqah*) rather than *zakat*, categorizing them under utilization programs. Additionally, the decision to distribute through regional or branch-level administrators is driven by the inclusion of this type of philanthropic funds in the *zakat*, *fidyah*, and *muqayyah* category. Furthermore, this approach is justified by the belief that regional administrators possess a deeper understanding of the recipients’ circumstances in their respective localities. This approach aligns with the objective of achieving more targeted benefits from *zakat*, *infaq*, and alms funds. Each structural level, both at the central and regional levels of BAZNAS, LAZISNU, and LAZISMU, independently executes their respective distribution and utilization programs. This autonomy is driven by considerations of enhancing the effectiveness of both distribution and utilization processes. While the guidelines and execution of *zakat*, *infaq*, and alms funds distribution theoretically adhere to the principles of *maṣlahah mu’tabarah*, in practice, they demonstrate a distribution framework that effectively incorporates *maṣlahah ‘urfīyyah*.

Moreover, the distribution and utilization program of *zakat*, *infaq*, and alms funds at BAZNAS, LAZISMU, and LAZISNU is executed through two models: the aspiration model and the program model. The distribution under the aspiration model is initiated in response to requests from individuals falling within the recipient category. This approach has become more prevalent during the pandemic compared to previous periods, as the philanthropic institutions’ managers at BAZNAS, LAZISNU, and LAZISMU generally perceive these requests as urgent, particularly for health and food necessities. On the other hand, the second model is implemented as part of the institution’s vision and mission, typically devised at the beginning of the year. Nonetheless, the implementation of the initially planned program for the year is not guaranteed, especially if there are more urgent requests than the scheduled program. Consequently, the distribution and utilization program of *zakat*, *infaq*, and alms funds at BAZNAS, LAZISMU, and LAZISNU during the COVID-19 pandemic demonstrates a form of distribution and utilization guided by *maṣlahah ‘urfīyyah* or *maṣlahah mursalah*.

²³ “Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat” (n.d.).

²⁴ Riyantama Wiradifa and Desmadi Saharuddin, “Strategi Pendistribusian Zakat, Infak, Dan Sedekah (ZIS) Di Badan Amil Zakat Nasional (BAZNAS) Kota Tangerang Selatan,” *Al-Tijary*, 2017, 1–18.

²⁵ Dhiddin Hafiudin, *Zakat Dalam Perekonomian Modern* (Jakarta: Gema Insani, 2004), 34-6.

Conclusion

The distribution of *zakat*, *infaq*, and alms funds by BAZNAS, LAZISNU, and LAZISMU, the three leading institutions managing these funds in Indonesia, during the COVID-19 pandemic crisis is entirely grounded in *maṣlahah*. The underlying benefit (*maṣlahah*) is ‘*urfīyyah* or *mursalāh*, determined through the distribution program mechanism of each organization. However, these institutions differ in articulating the issue through their chosen priority distribution programs. The absence of explicit Islamic legal guidance in Sharia texts regulating this issue results in similarities between BAZNAS and LAZISNU in the distribution of *zakat*, *infaq*, and alms funds. Both institutions allocate a significant portion of these funds for the establishment of social safety nets. In contrast, LAZISMU deviates by prioritizing the distribution of these funds to create a social health system amidst the pandemic. Despite these distinctions, the positive impact is evident as they play complementary roles in addressing the effects of COVID-19 on social groups in Indonesia.

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