

# Digitalization of Zakat in Stimulating Community Socio-Economic Development in the Middle of the Covid-19 Pandemic (Maqashid Syariah Perspective)

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## ABSTRACT

The Covid-19 pandemic seems to have harmed people's lives, especially in social and economic aspects. The Islamic finance sector can solve these problems because, in principle, Islamic economics aims to achieve public welfare. Zakat, infaq, alms and waqf is one form of activity in Islamic economics, which is part of the form of compulsory worship and advice from Allah SWT. Previous studies have stated that the management and distribution of zakat, from direct assistance to community empowerment assistance, is effective in helping improve the community's social and economic welfare. Applying zakat with the community's principles and returning to the community can encourage economic equity, especially during the Covid-19 pandemic, like today, where many people's economic activities are hampered. The digital zakat system is a breakthrough to increase the effectiveness of the management and distribution of zakat to the community. The digitization of zakat also makes it easier for the community to distribute zakat obligations. Coordination from various parties, such as the government, zakat institutions and academics, is needed in developing the zakat digitization system to achieve maximum results. With the application of Maqashid Syariah in managing digital zakat, it is hoped that zakat can be right on target in meeting human needs.

**Keywords:** Covid-19, Maqashid Syariah, Zakat.

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## I. INTRODUCTION

The Covid-19 pandemic has had significant impacts and changes in various aspects of people's lives, primarily social and economic factors. Indonesia is one of the countries that have a significant economic impact. In 2020, in line with the start of the Covid-19 pandemic in Indonesia, Indonesia's economic growth rate experienced a fairly high contraction, namely 2.07% from 2019 (BPS, 2021). The Covid-19 pandemic can potentially cause an economic crisis in Indonesia. Asian countries experienced this condition in 1998 when people faced unreasonable price increases and a large amount of money in circulation, causing massive inflation (Saharuddin & Rama, 2017). Preventing this requires policy instruments to increase Indonesia's total GDP, one of which is by optimizing the financial sector.

The financial sector influences a country's economic growth (Suhendra & Ronaldo, 2017). The function of financial institutions is to collect funds from the public and channel them back into the form of credit or productive financing in the real sector so that this can trigger economic growth (Rizki & Fakhrudin, 2015). Indonesia's financial sector is controlled by conventional and sharia principles (Sunarsih, 2017). So far, Islamic financial institutions have played an important role in Indonesia's economic growth, especially during the Covid-19 pandemic. This can be seen from the value of assets in Indonesia's Islamic financial sectors, which have experienced a greater increase than in conventional financial sectors (OJK, 2020). Based on an Islamic perspective, economic activity aims to achieve human welfare (Farida, 2015). Two main things are needed to achieve human life's goals: *falah* and *maslahah*. *Falah* comes from Arabic from the verb *aflaha-yuflihu* which means success, glory or victory. *Falah* is a form of glory and victory in life (Santoso, 2016).

One of the financial activities managed by Islamic financial institutions is zakat. Zakat is one of the most important acts of worship for Muslims. Allah SWT orders all Muslims to perform zakat, namely activities related to cleaning worldly assets (Setyani *et al.*, 2020). Zakat is part of the pillars of Islam, which plays a role in building the pillars of upholding the Islamic religion. Zakat has provisions regarding the time and amount that must be carried out by all Muslims, such as zakat fitrah and zakat property, who is obliged to issue zakat, and who must receive zakat has also been determined (Hafidhuddin, 2002).

Apart from being a form of obedience to the commands of Allah SWT, as seen from its function, zakat is also a worship that shows the concern of Muslims towards fellow human beings (Fathoni, 2019). Therefore zakat is a form of prayer that has a major impact on human welfare in social and economic terms.

In addition to zakat, Allah SWT encourages Muslims to carry out infaq, alms, and endowments to purify assets and prosper all people. In contrast to zakat, which has its own rules and regulations, infaq and alms can be done by anyone (Sanusi, 2009). Infaq is more likely to refer to material gifts, while charity is more than that, including doing non-material goods (Sanusi, 2009). Furthermore, waqf, in principle, is almost similar to infaq and alms, but waqf refers more to objects whose substance is eternal and can be utilized for the good and welfare of many people, such as land, buildings, money, precious metals, and even vehicles (Nawawi, 2013). Zakat, infak, alms, and endowments are now better known as *ziswaf* to shorten their mention.

Zakat is an activity of setting aside part of personal property to be given to others in need with the aim of mutual welfare. Indonesia itself has many Islamic financial institutions that are dedicated to managing zakat. One of the official government institutions tasked with managing zakat is the National Zakat Amil Agency (BAZNAS). Besides, there are other institutions in the form of private, non-profit organizations and Islamic banking institutions that have collected zakat in Indonesia (Rozalinda, 2014). The growth in the acquisition of zakat from year to year, which zakat management institutions collect, has also increased (Latifah & Lubis, 2019). The increasing public interest in implementing zakat is a new bright spot in overcoming social and economic problems amid the Covid-19 pandemic.

According to Zaenal *et al.* (2017), the development of zakat and waqf is part of social obligations that can improve the quality of life of zakat recipients, with the concept of participation in this program essential to get greater utility. Well-managed zakat and waqf can be important economic tools. Zakat and waqf can alleviate poverty, reduce government spending and contribute to justice and better socio-economic development (Dutsinma & Dansabo, 2017). However, the performance of zakat institutions is still lacking, and the assessment methods are not appropriate for measuring their performance (Kasri, 2016). In addition, the management of zakat distribution is still lacking (Lubis *et al.*, 2011), causing zakat distribution not to reach *asnaf* or the intended recipient of zakat due to lack of publicity by the authorities and lack of public knowledge (Ab Rahman *et al.*, 2012).

On the other hand, some Muslim experts have used *maqasid sharia* or sharia goals to propose reform and revival of Islam in various aspects of life and address various societal problems per Islamic principles. The traditional classification of *maqashid* is emergency needs (emergency), necessities (*hajiyat*), and luxuries (*tahsiniyat*), furthermore needs will be divided into the maintenance of faith, soul, wealth, mind and offspring (Kholisha *et al.*, 2020). As part of Islamic social finance, the collection and distribution of zakat must be in line with the principles of Islamic social justice or *maqashid sharia* to improve the quality of the *ummah* and achieve sharia goals (*maqashid*), which emphasize human welfare from a spiritual, physiological, intellectual and economic perspective.

Apart from the problems above, the development of the digital industry as it is today provides a new bright spot for zakat associations in Indonesia. The current industrial world, which refers to the industrial revolution 4.0, requires industry players to be able to apply information technology in their activities (Ellitan, 2020). The industrial revolution 4.0 brought changes to human life and work systems, encouraging collaboration with automation and digitalization (Schwab, 2016). In addition, the industrial revolution 4.0 also changed people's behaviour in carrying out economic activities, where people tend to be more interested in digital transactions than conventional transactions (Mumtaha & Khoiri, 2019). Zakat collection institutions can use this to develop digital-based services.

Based on the explanation above, the authors are interested in raising the topic of digitizing zakat in its contribution to improving people's welfare amid the Covid-19 pandemic, which will be discussed in this article. This article aims to inform readers about the great benefits of zakat in improving people's welfare, so it is expected to increase public awareness to carry out zakat. This article is a literature study in which the author collects secondary data sourced from books and previous research journals related to the topic of discussion in this article. These literary sources will then be studied and rearranged systematically in the debate.

## II. LITERATURE REVIEW

### A. Concept of Zakat and Wakaf

In Arabic, zakat can be interpreted as growth, increase, or purity of wealth, improving or getting better, or it can also be interpreted as blessing, development, cleanliness, praise, and improvement (Sulistiyowati, 2018). Zakat has three main dimensions, spiritual, social, and economic, so the distribution of zakat is related to social and economic dimensions (Nasution *et al.*, 2011).

Kahf (2000) identified two models of zakat management in several contemporary Muslim countries: the obligatory and voluntary (Table I). Indonesia implements a voluntary zakat payment model through government agencies or other legal institutions based on self-assessment and also through non-governmental organizations (Kasri & Putri, 2018).

TABLE I: ZAKAT MANAGEMENT

Model	Government	Non-Government
Obligation	Saudi Arabia, Pakistan, Kuwait, Yaman, Sudan, Libia	Malaysia
volunteer	Bangladesh, Bahrain, Indonesia, Yordania	Singapura, Mesir, Algeria, Indonesia, Afrika Selatan

Source: (Sulistyowati, 2018)

The mechanism of zakat and waqf is considered a concept is given in Islam that serves people in need (Hassanain, 2015). Waqf is a charitable financial institution established by holding the price of objects to spend its income forever to meet different needs depending on the choices and conditions made by its founder (Ismail Abdel Mohsin, 2016). Zakat and waqf are instruments institutionalized by Islam to fight poverty or social and economic problems and improve people's welfare (Dogarawa, 2009). Zakat generates a flow of funds and recruits the necessary human resources. At the same time, waqf provides material infrastructure and creates a source of income that is used, among others, in activities to improve social welfare at both the family and community levels. Zakat and waqf play a role in the development of community welfare, namely;

### 1) Economic Development

Zakat funds can be used for economic development programs that aim to improve the economic level of society through business and entrepreneurship opportunities (Ibrahim, 2008). Helping groups directly involved, zakat has played a role in an equal distribution of economic instruments to reduce poverty, improve quality of life, and provide a comfortable and prosperous life (Ibrahim, 2008).

### 2) Social Development

The distribution of zakat aims to develop the social quality of society by meeting the needs of asnaf groups, such as housing, subsistence, and health care. The inequality that occurs in social and economic aspects can undermine society as a whole and affect the harmony of social life if left unchanged (Ab Rahman *et al.*, 2014). Therefore, social justice-oriented approaches such as zakat must be presented as a form of solving social problems. Preserving social welfare is an influential agenda that needs to be addressed to improve social quality in society. The provision of quality policies, programs, and services must be made to meet the community's basic needs and overcome social problems that threaten people's lives (Ab Rahman *et al.*, 2014).

### 3) Educational Development

Apart from focusing on economic and social development, zakat also pays attention to community education. Through training, asnaf can improve the quality and identity and produce skilled and competitive asnaf. Educational development programs can increase a high interest in learning without being hindered by limited costs (Meerangani, 2019).

## B. The Concept of Maqashid Sharia

The term maqashid sharia is a compound word formed from two words, namely maqashid, which means purpose, intent, goal, or policy, and sharia which means referring to Islamic law. Maqashid sharia covers all aspects of human life: economic, political, social, and theological. So, maqasid sharia can be defined as a fundamental purpose or goal, as described in Islamic law, for the benefit of humankind (Al-Raysuni, 2006). The main goal of maqashid sharia is to bring benefits and avoid harm because of the purpose of establishing law in Islam. Maqashid sharia is the values and legal goals implied in its laws. Without sharia law, it will cause chaos in the order of people's lives in religion, economy, and society.

Maqasid is conventionally classified based on the hierarchy of needs and the inner strength of its goal. This classification, which is the first, most famous, and most important category of maqashid sharia, is divided into three levels, namely daruriyyat (necessity), hajiyyat (complimentary), and tahsiniyyat (luxuries) (Auda, 2008a). There is agreement among experts on the fact that necessities are the highest level of maqashid and that they form the basis for complements and luxuries. Complements and luxuries support and depend on needs. The highest human needs occupy the most elevated position at the maqasid hierarchical level. They represent the minimum basic human needs for survival, well-being, and meaningful life. The survival of humans as living beings on earth and their prosperity in Other Realms depends on the availability/provision of necessities included in urgent needs, and their absence will always cause severe difficulties and difficulties that will lead to losses. Life, chaos, and chaos in human society, while in the hereafter, happiness will not be attained (Auda, 2008b).

Budiman *et al.* (2017) divide the level of need (al-daruriyyat) into two parts as implementation for research, namely: (1) early (religious), preservation of religious values or the afterlife; and (2) Dunyawī (worldly), the preservation of goals related to this world which include the maintenance of life, reason, progeny, and wealth (Fig. 1). Based on this separation between the early and the dunyawī, the conceptual framework of this research was constructed.

Needs cover the basic things that make human life possible on earth, build a decent life for man in this world, and ensure the good pleasure of Allah in the next world. They are the pillars of life whose loss is enough to ruin human life and generally cause anarchy in human society. Urgent need, according to Atiyah (2007), is a situation where someone will perish or be on the verge of perishing unless someone takes part in what should be prohibited. This situation then makes it permissible to partake in what should be prohibited.

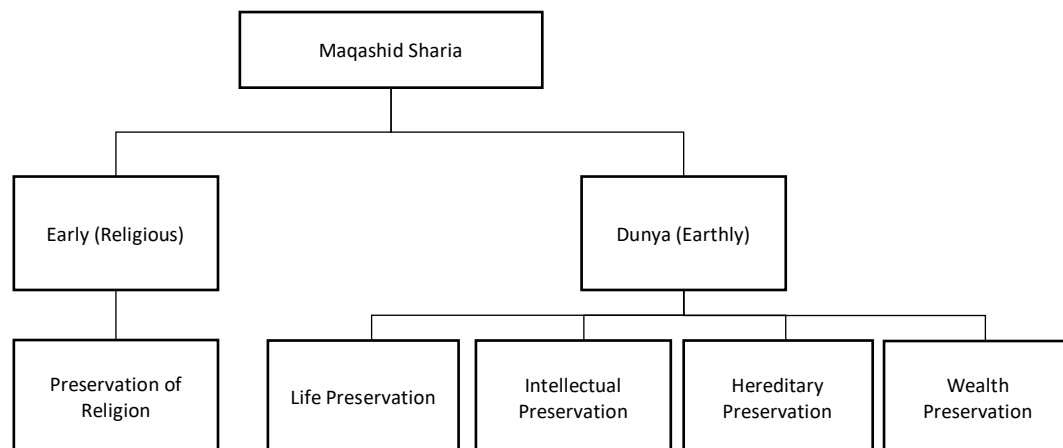


Fig. 1. Maqashid Sharia Framework.  
Source: Budiman *et al.*, 2017

### C. The Concept of Zakat and Maqashid Sharia

The term maqashid refers to goals, objectives, principles, aims, objectives, or ends (Auda, 2008a). When referred to as maqashid sharia, the word denotes the purpose behind the rules in sharia. There has been a detailed discussion of this elsewhere; thus, this brief paper does not need to elaborate further (Kamali, 2012). However, given its relevance to the maqasid of zakat and waqf, its objectives would fall under the special category of maqasid al mu'amalat (financial transactions). Among the broad objectives upheld by the Islamic law of financial transactions and contracts, Ibn 'Ashur identifies five maqashid such as: circulation of wealth (rawaj or tadawul), transparency (wuduh), preservation (hifz), durability and continuity (thubat), and equity ('adl) (Ibn 'Ashur, 2006). Other goals include the transfer of ownership (tamlik), construction of civilization ('imarah al-ard'/umran), and legitimate acquisition of wealth (kasb) (Auda, 2008a).

Likewise, zakat and waqf institutions that play an essential role in the development of Muslims, both in terms of education, health, infrastructure, and the economy, do have certain maqasid behind their implementation in the Shari'a. According to Al-Mubarak (2016), among the main maqashid that must be upheld by zakat and waqf institutions are the following:

- a) One of the main goals behind implementing charity in the Qur'an, including zakat and waqf, is purifying the heart by curbing selfishness and material greed. This can be seen from Surah al-Taubah (9:103), which instructs the Prophet Muhammad to take alms from believers' wealth to purify and sanctify them. In addition, Surah Aal-i-Imran (3:92) requires believers to spend their wealth in the way of Allah from their most beloved possessions, which directly destroys one's desire for greed and materialistic greed. The previous verses have mentioned how the Companions understand the purpose of waqf and donate their best wealth for the sake of Allah. This corresponds to enriching one's spiritual life by training one to eliminate material excess.
- b) Zakat and waqf as assets (mal) are generally considered to be transferred from the rich to the poor. It creates a circulation of wealth through the transfer of ownership, serving the general maqashid raraj. The inherent purpose behind circulation is to prevent the rich from getting richer and the poor from getting poorer, thus creating a balanced and fair economy. This is also reflected in the Qur'anic verse Surah al-Hashr (59:7). This verse also urges believers to take proactive actions in reducing the gap between rich and poor and alleviating poverty in society, thereby demonstrating the direct role of zakat and waqf in financial inclusion.
- c) In several verses (51:19, and 70:24-25), the Qur'an mentions a different purpose of zakat: that it is the 'right' of the poor and destitute. It emphasizes the Qur'an's emphasis on alleviating poverty

through zakat. Zakat as obligatory zakat for the poor is undoubtedly an essential tool for poverty alleviation, which has been proven historically.

- d) Another maqashid of zakat affirms an individual as part of the larger Muslim community, as verse 9:11 underlines. It also emphasizes the importance of zakat as the most important pillar of Islamic finance. Zakat contributes to building an individual's Islamic identity and is a fundamental element of communal harmony and cooperation among Muslims.
- e) Waqf generally consists of real assets that will be developed and converted into productive assets so that benefits can be reaped continuously. This means that economic activities under the waqf program must be sustainable, efficient, economically feasible, and profitable so that the principal assets are not consumed and do not provide benefits. Thus it complements the maqashid of perpetuity and continuity (thubat) in specific terms, and the maqasad of preservation of wealth (hifz al-mal) from a broader perspective.
- f) Waqf was initially intended to give land and assets that have not been developed into worthwhile projects, thus fulfilling the maqashid of civilization development (i'mar al-ard). Surah Hud (11:61) refers to isti'mar (construction of civilization) as the purpose behind the creation of human beings, thus making humans responsible for nurturing 'umran (civilization). Waqf projects, such as hospitals, educational institutions, lodging and resorts, public parks, public facilities, and the like, are real examples of waqf's contribution to the construction of civilization. Likewise, zakat has the potential to contribute to the development of 'umran by the influx of wealth into the economy, as happened during the reign of Umar bin Abd al-Aziz.
- g) The verse in Surah al-Taubah (9:103) instructing Rasulullah SAW to collect zakat implies that the government or other responsible authority must collect zakat. Therefore, zakat institutions need transparency, good governance, legal documentation, and the creation of job opportunities for many people to serve in the zakat collection process. Likewise, waqf institutions must be properly managed to maximize their utility. This is a secondary goal (maqashid tab'iyah) for zakat and waqf institutions. Habib Ahmed suggested that Muslim countries and governments should strengthen their administrative, legal, and regulatory frameworks and effective organizational structures to improve the collection and distribution of zakat and waqf for poverty alleviation. Transparency, good governance, diligent administration, and job creation are among the core tools for social inclusion. In fact, without this, social inclusion would still be impossible. This links the great potential of zakat and waqf with inclusive finance.

### III. METHOD

The method used in writing this article is the literature review method. The literature review is a systematic, explicit and reproducible method for identifying, evaluating, and maintaining scientific works due to research and ideas that researchers and practitioners have produced. The literature review method aims to analyze and synthesize the knowledge that will be examined to find space for further research (Cresswel, 1994). The stages of the literature review in this study were based on the four stages stated by Ramdhani *et al.* (2014), namely selecting the topics to be reviewed; tracking and selecting relevant articles; performing literature analysis and synthesis and organizing review writing. The literature sources used in this study are books and previous research journals related to the topics to be discussed using the keywords zakat, zakat digitization, maqasid sharia, zakat and maqashid sharia, zakat, and economic development.

### IV. RESULTS AND DISCUSSION

#### A. Zakat and Community Welfare during the Covid-19 Pandemic

Zakat activities are a unique system that covers financial, economic, social, political and moral aspects (Leli, 2020a). Indonesia has regulations on the management of zakat, which both official government and private institutions carry out. The presence of these institutions can increase the effectiveness of zakat management regulations so that they can be distributed to community groups in need (Atabik, 2015). Some of the results of previous research show the success of zakat management institutions in improving the social and economic welfare of the community. The Yatim Mandiri National Amil Zakat Institution (Laznas) in the East Java Province carries out zakat management by distributing it to the target, namely orphans. Apart from providing raw assistance, Laznas Yatim Mandiri East Java also conducts self-development activities for orphans to improve their skills and economic resilience in the (Syukron & Fahmi, 2018). Likewise, the Padang City National Amil Zakat Agency (Baznas) involves muzakki groups in managing and distributing zakat aid in Padang City (Zulhendra, 2017). This can increase distribution that is right on target to underprivileged people who need funds for their daily living needs, health costs, and education costs.



Furthermore, at the Dompot Duafa National Amil Zakat Institute, West Java, they innovated by presenting an independent community economic program by forming livestock groups and farmer groups at the village level (Saepudin *et al.*, 2017). These groups increase the financial activities of rural communities, which are dominated by livestock and agricultural activities. Increasing the community's productivity will also improve the welfare of the people in the village. The Amil Zakat, Infak and Alms Muhammadiyah Institution (Lazismu) in Surabaya City also did the same thing. Lazismu Surabaya City has a Bina Mandiri Entrepreneurship (BMW) program to empower small businesses by providing business capital assistance, interest-free soft loans, assistance in product marketing, and spiritual guidance to the community (Setiyowati, 2017). The Cirebon Regency Amil Zakat, Infaq and Sedekah Alms Institution (Lazisnu) has also provided business capital assistance and interest-free soft loans (Sugita & Wulandari, 2020).

Apart from going through zakat institutions as described above, zakat management can also be carried out by cooperative community groups. As was done by the Banten Province Micro Indonesian Micro Basin Cooperative (BMI), apart from providing spiritual support and assistance to the community, it also organizes community empowerment programs, especially for those of productive ages (Suardi & Hafidz, 2021). One of the leading programs carried out by the Banten Province BMI Sharia Cooperative is to provide livable housing grants to the community to improve social welfare and encourage community economic productivity (Hermawan & Waluya, 2019). Productive assistance such as that carried out by Lazismu and Lazisnu and these sharia cooperatives can be utilized by people who receive assistance by developing their businesses. So far, community small business activities or MSMEs have always experienced problems related to a lack of capital to run a business and usually cannot reach loans from banks or other official financial institutions (Tedjasuksmana & Nagel, 2019). Activities like this are also in line with the Indonesian government's program, which encourages community economic empowerment through MSMEs, thus encouraging economic growth and social welfare. Community economic development like this also follows the principles of Islamic economics, where an economic activity's main goal is to improve society's welfare broadly and evenly (Sumarni, 2020).

Zakat has an important role in improving people's welfare. This is because the primary purpose of zakat is for poor and poor groups, which is the instrument for Muslims in support of government efforts to equalize community income (Sardiana & Zulfison, 2018). Zakat can contribute to reducing poverty in Indonesia by distributing assistance to underprivileged communities (Ramadhan & Cahyono, 2019). The distribution of zakat to the community will provide an opportunity to increase the income of the disadvantaged so that it can move the wheels of the community's economy, which will ultimately be able to drive Indonesia's economic growth (Sholihah & Suhendar, 2021). Furthermore, research shows that zakat instruments, especially waqf, can increase Indonesia's agricultural, forestry, fisheries and mining production (Setyaningsih *et al.*, 2019). This is because maximum land use can increase resource-based economic activities, increasing employment for people's welfare and encouraging economic growth in a positive direction.

The Covid-19 pandemic has caused an increasingly unequal distribution of the Indonesian people's economy, which has the potential to cause an economic crisis. The economic crisis resulting from the Covid-19 pandemic can be minimized by an even distribution of zakat buildings, especially to people who have had a significant impact on their economy (Harisah *et al.*, 2021). Community economic equality can be achieved through the zakat program, especially in current crisis conditions (Darmawan & Desiana, 2021). These equalization efforts can be carried out by channeling aid that is right on target, strengthening endowments and venture capital assistance (Iskandar *et al.*, 2020). In addition to adjusting to current pandemic conditions, zakat programs can be carried out by maximizing the regulation and management of productive zakat and educational assistance for students affected by this pandemic (Amirudin & Sabiq, 2021). This is because the principle of zakat, which is a form of social insurance that encourages people's economic problems, is not only the responsibility of the state but is the responsibility of the entire community itself to help each other through zakat (Irfandi & Maisyal, 2020; Leli, 2020b).

However, the management of zakat in Indonesia itself cannot be optimal. Indonesia, with a majority Muslim population, does not yet have laws and regulations that require zakat like other Muslim-majority countries such as Sudan, Jordan and Saudi Arabia (Setyani *et al.*, 2020). So this can be an indication that zakat activities in Indonesia have not significantly impacted society's welfare nationally, especially during the Covid-19 pandemic as it is now. What needs to be considered is the need to establish policies, laws, and regulations related to the implementation of zakat for the community, especially Muslim people. In addition, socialization activities regarding the importance of zakat for society need to be intensified again (Sahri & Paramita, 2020). Aside from being tasked with managing and distributing zakat, Zakat management institutions also have the responsibility of being a source of information for the public about zakat (Mursidah *et al.*, 2020). The purpose of socialization and public education is to increase public awareness of the importance of the role of zakat in improving the social and economic welfare of the community.

### B. *Maqasid Sharia Approach in Zakat Management*

The obligation of zakat is an obligation that is not only related to acts of worship but is a social charity related to the broader community in this case, and there are two obligations, namely obligations to Allah and obligations to fellow human beings. Zakat is not a goal, but a means to an end, namely, realizing social justice to alleviate problems related to social welfare (Qodir, 1998). Zakat is a form of social security that has been taught in Islam. Islam does not want a displaced society deprived of food, clothing and housing for their families. A Muslim must fulfil his life's needs by trying and working hard, but if he is unable, the community helps meet these needs.

Based on the perspective of maqashid sharia, from two sources of teachings, namely the Al-Quran and Hadith, legal aspects, especially in the field of muamalah, were developed by scholars. The law is not formed for the law itself but for another purpose, namely the benefit of humankind. Maqashid sharia is a comprehensive and dynamic framework for developing alternative theories of economic development (Lamido, 2016). As-Syatibi argues that implementing Islamic rules is to achieve benefit or prosperity. As-Syatibi and Al-Ghazali further offer a theory in maqashid sharia by limiting sharia provisions to five essential elements or universal values (al daruriyyah al-khams), namely religion, soul, intellect, lineage and wealth (Hapsari & Abidin, 2016; Oladapo & Ab Rahman, 2017).

#### 1) *Preservation/Maintenance of Faith (Al-Din)*

Maintenance of faith at the individual level is achieved through implementing various types of worship, such as the five daily prayers, fasting, and pilgrimage (Afridi, 2016). The institutional zakat program will fall into this category if it can facilitate Muslims to perform their worship.

#### 2) *Preservation/Maintenance of Life (An-Nafs)*

Life is essential and valuable for everyone. Preserving everyone's life is equally important and mandatory for every individual and society. This study analyzes the extent to which the zakat program can bring every Muslim to maintain his life.

#### 3) *Preservation/Maintenance of Offspring (An-Nasl)*

Islam is very concerned about lineage to maintain the continuity of Islam and Muslims. This also means ensuring that the relationship between men and women is respectful and responsible. The zakat program must also facilitate Muslims to maintain individual rights to have a lineage.

#### 4) *Intellectual Preservation/Maintenance (Al-Aql)*

Al-Aql, or reason, is a great gift from Allah to humankind and one of the human capacities that distinguish humans from animals. Allah has commanded that Muslims should protect this precious gift by making mental use of it for the benefit of all, not for any evil or anything that can lead to destruction. Allah and the Prophet also commanded every Muslim to use his mind to gain knowledge to achieve success (fallah) in this world and the hereafter (Afridi, 2016). The zakat program must cover asnaf educational needs, as well as religious education or general education.

#### 5) *Wealth Preservation/Maintenance (Al-Mal)*

Acquiring a property is a basic human need. Everyone owns the property and wants to have all the necessary protection and security for the property. Islam has ordered that no one violates and acquires another person's property without a valid reason and a proper contract (Afridi, 2016). The zakat program must facilitate eight groups (asnaf) to earn halal income because one of the objectives of zakat is to distribute wealth and property.

Zakat plays an essential role in poverty alleviation, so the efficiency of zakat institutions in their distribution must be a priority. Preservation of lineage and assets must be the concern of the two zakat institutions. Lineage preservation may have other innovative programs, such as birth assistance. Preservation of wealth, such as capital assistance, is the key to encouraging the poor to improve their standard of living. Therefore, zakat institutions must use the maqashid perspective to assess their performance. The zakat distribution method is still focused on periodic transfer payments, which cannot solve the problem of poverty in Islamic societies. The current distribution concept must be refreshed with a new approach that can produce more entrepreneurs among asnaf to be independent and able to support themselves and their families for a better life. The long-term goal of this project is to generate and raise competitive Muslim entrepreneurs. Zakat capital assistance distributed to asnaf who meet specific criteria will be used to start or continue their business (Zakaria, 2014).

Capital is only given to asnaf who are already trained and undergo a process from the entrepreneurial aspect to improve mastery of asnaf from the theoretical and practical aspects of the business world. A group of asnaf who are given capital assistance must have skills in accounting, business planning, stock management, etc. This ensures they have the perfection of thinking and high spirits to stabilize the family. Helping the poor by giving money directly to buy their needs is only a short-term solution (Ab Rahman *et al.*, 2012).

The issue that arises is whether the central zakat institution distributes zakat in the form of capital assistance to asnaf who are committed, meet the requirements and have the criteria to become entrepreneurs (Ramli *et al.*, 2011). Supervision must be carried out efficiently by zakat institutions after channeling capital assistance to asnaf. Monitoring forms such as periodic visits at least once every six months, account audits, suggestions, equity participation, and monthly reports must be made to ensure that the business carried out by asnaf helps them in terms of income and makes them zakat (Ramli *et al.*, 2011). It is necessary to improve the zakat management system to overcome the problem of inefficiency, especially in the aspect of distribution. Human resources also play an important role in zakat institutions distributing zakat. The low quality of human resources can cause zakat to be inconsistent with its function (Fitriani & Priantina, 2016). The human resources of zakat institutions must understand the purpose of zakat to achieve maqashid sharia. So, zakat is expected to be a sustainable means to fulfill all aspects of maqashid sharia.

### C. Digitizing Zakat

The development of the industrial revolution 4.0 has become an essential factor in people's economic activities. Lately, along with digitizing the financial sector, many fintech financial services have emerged that fully use the digital system in their activities (Pambudi, 2019). The main focus of fintech activities is as an intermediary between lenders and loan recipients in the context of entering into loan agreements that are carried out using an online system (Darman, 2019). The concept applied in fintech services is similar to zakat management by zakat institutions. Zakat institutions collect funds or assistance from the community, which is redistributed to needy people (Sudiyo & Fitriani, 2019). In this regard, the challenge faced by zakat institutions is to increase the use of technology or digitalization of zakat, as well as increase the capacity of human resources involved in its management (Hakim *et al.*, 2019).

The principle of digitizing zakat is carried out as a whole, starting from the interface to the community to the management system in zakat management institutions. Several previous studies have tried to create an application and web-based zakat interface system to facilitate the collection and distribution of zakat. A web-based online zakat application has been developed at the Bogor City National Amil Zakat Agency (Baznas). This application can clarify access rights between users to make it easier for the community to assist with more organized and accurate reporting (Putri & Ernawati, 2019). Dompot Duafa Republika does the same thing, where an application can make it easier for muzak to make a donation and zakat transactions anywhere (Moenir & Herdyanti, 2021). Furthermore, in a study, an even more significant breakthrough was made by creating a smartphone-based application to integrate zakat management institutions in Indonesia in one integrated application (Sehiling *et al.*, 2019).

This innovation is very helpful, especially for the community, because all zakat services in Indonesia can be done in one application and can be done via their respective smartphones. Seeing the high number of smartphone users in Indonesia, this application effectively reaches more people to contribute to implementing zakat. In addition, based on the zakat institution services described in the previous point, the presence of an application like this is a solution for people who need and experience economic problems. Digital management applications and systems can also increase the accountability of zakat management institutions due to more structured management (Yonoki *et al.*, 2017). A more accurate reporting and distribution system will also increase the effectiveness of the management and distribution of zakat to the broader community (Handayani *et al.*, 2020). However, designing the online-based zakat system must also pay attention to Islamic principles and laws related to zakat, such as property ownership and determining the calculation of the amount according to fiqh science (Anggraeni *et al.*, 2020).

Interestingly, digital zakat management increases public trust in zakat management institutions, so public interest in ziswar is also growing (Syafira *et al.*, 2020). Digital zakat management is also effective for distributing zakat during the Covid-19 pandemic (Pati *et al.*, 2021). This is due to the community's increasing online activity amid the pandemic, which has encouraged various sectors to adapt to the digital system.

Based on this, concerning the management of zakat, it is necessary to make productive efforts in the perspective of maqashid sharia to achieve the benefit of humankind, the welfare and the prosperity of society at large. Efforts made with the process of digitizing zakat in order to achieve the goals implied by zakat, realizing social justice to prosper society, as well as being one of the efforts that can lead to maqasid sharia provisions in the management of zakat so that it can fulfill human needs in five aspects namely faith, life, lineage, intellect, and wealth. These digitization efforts must be disseminated to the public so that the aims and objectives of zakat are truly conveyed.



## V. CONCLUSION

Based on the results and discussion above, it can be interpreted that zakat is a solution to overcoming the social and economic problems experienced by the community during the Covid-19 pandemic. Zakat can enable the economy of the community and return to society. Digitizing the zakat system is the key to increasing community participation in carrying out zakat, given Indonesia's high number of internet and smartphone users. The development of zakat digitalization requires contributions from various parties, including the government, zakat management institutions, and academics in Islamic economics and technology, to collaborate to form an Indonesian Zakat system. This strategy can unite all people, with the ultimate goal of increasing the welfare of the Indonesian people in particular and Indonesia's economic growth, in general, is following the provisions stipulated based on maqashid sharia. For further research, it is expected to be able to carry out analysis and case studies on digital zakat management institutions based on the principles of maqashid sharia to see the implementation of digital zakat management in society.

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