



## The Role of Zakat, Infaq and Sadaqah in the Post-Disaster Economic Recovery of MSMEs: Case Study at Baznas Central Sulawesi Province

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### ABSTRACT

This study aims to determine the role of zakat, infaq and shadaqah Baznas Central Sulawesi Province in the Economic Recovery Efforts for Post-Disaster Business Actors in Palu City. This type of research was a case study approach. Data collection techniques in this study were interviews, documentation, and observation. The data analysis technique used in this research uses the data analysis model of Miles, Huberman, and Saldana. The result of this study indicate that the role of Zakat, Infaq, and Sadaqah Baznas Central Sulawesi Province in the Economic Recovery Efforts for Post-Disaster Business Actors in Palu City was very important. This was indicated by the increase in the income of business actors more than double the previous income with an average nominal percentage of 259% from ten business actor informants. With the increase in the income of these business actors, they can support their families far more adequately than before so that the economic level of the families of business actors increases, this was an indication that the post- disaster economic recovery carried out by the National Amil Zakat Agency of Central Sulawesi Province has been realized with satisfactory results.

### ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana Peran Zakat, Infaq dan Shadaqah Shadaqah Baznas Provinsi Sulawesi Tengah dalam Upaya Pemulihan Perekonomian Para Pelaku Usaha Pasca Bencana di Kota Palu. Jenis penelitian ini adalah penelitian kualitatif dengan pendekatan studi kasus. Teknik pengumpulan data dalam penelitian ini adalah wawancara, dokumentasi dan observasi. Teknik analisis data yang digunakan dalam penelitian ini menggunakan analisis data model Miles, Huberman dan Saldana. Hasil dari penelitian ini menunjukkan bahwa baznas provinsi sulawesi tengah sangat berperan dalam upaya pemulihan perekonomian para pelaku usaha pasca bencana di Kota Palu. Hal ini ditunjukkan dengan meningkatnya pendapatan para pelaku usaha lebih dari dua kali lipat dari pendapatan sebelumnya dengan nominal presentase rata-rata sebesar 259% dari sepuluh informan pelaku usaha. Dengan meningkatnya pendapatan para pelaku usaha ini, mereka dapat menghidupi keluarganya jauh lebih cukup dari sebelumnya sehingga taraf ekonomi keluarga para pelaku usaha meningkat.



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## INTRODUCTION

Zakat is one of the obligations of Muslims that must be carried out every year. This zakat is very useful and plays an important role in Islamic economics, because with zakat the welfare of mankind will be equal and can improve the economy if the distribution of zakat is carried out effectively and efficiently based on the rules for zakat recipients that have been stipulated in the Al-Qur'an, including eight the asnaf group is entitled to receive zakat (Hakim, 2020).

One of the very strategic economic management teachings is zakat. In the teachings of Muslims, Allah SWT requires those who are economically capable to participate in efforts to develop the Islamic community through the practice of worship. Zakat is a practice as a form of effort to obey Muslims to the rules that Allah has established and in the embodiment of faith (which has the dimension of *hablum minallah*), but also as a form of instrument for alleviating just economic growth and poverty (Rahman, et al., 2017).

The role of zakat is very important for efforts to reduce the level of poverty in Indonesia (Hakim, et al., 2020). With Zakat as a means of poverty alleviation and support from people who are able to spend their wealth to give to those in need, however, many people's understanding of zakat has been underestimated (Hakim & Hakim, 2022). On the other hand, *infaq* has the meaning of giving or donating property other than zakat for good or giving some of the property owned to people who need it and it is prescribed by religion to give it to them, such as the needy, poor, orphans, relatives, etc. (Hakim & Noviyanti, 2022). Often in the Qur'an the terms used regarding *infaq* include the words: *sadaqah*, *zakat*, *grant*, *hadyu*, *waqf* and *jizyah* (Hermawan & Rini, 2018). *Sadaqah* is defined as a gift from someone who is willing to receive it, accompanied by a reward from Allah. The meaning of *Sadaqah* is very broad, sometimes also involving things that are apparently non-material (Hasbi, 2008). Zakat, *infaq* and alms have a very important role, including as a means of developing the Islamic religion, developing the world of education and science and developing infrastructure and providing assistance services for the benefit of the social welfare of underprivileged communities such as the poor, as well as other assistance (Hakim & Amalia, 2023).

The National Amil Zakat Agency of Central Sulawesi Province is an institution that operates in the field of collecting and distributing zakat, *infaq* and *shadaqah* funds. The National Amil Zakat Agency of Central Sulawesi Province has five work programs, one of which is helping victims of natural disasters by providing assistance in the form of material or non-material. In 2017 the total acquisition of ZIS funds was 2,135,979,338, in 2018 it was 2,230,970,588, and in 2019 it was 2,013,050,555. The ZIS funds collected each year will be distributed to parties who are entitled to receive them, one of which is to victims of natural disasters.

At the end of 2018, to be precise on September 28, the city of Palu, which is the capital of Central Sulawesi, was hit by a disaster, namely an earthquake, tsunami and liquefaction which resulted in many casualties, environmental damage and property loss. Losses and damage due to disasters that occur affect five sectors, namely, housing, infrastructure, economics, social and cross-sectors. Of the five sectors, the greatest loss and damage was in the housing sector (BNPB, 2018). The disaster that occurred affected logistics supplies, both logistics supplies in the city center and supplies of goods and services to the surrounding areas. Damage to warehousing infrastructure due to the disaster and large-scale looting by bad people in logistics warehouses resulted in goods that should have been distributed to either the city or the district ultimately not being able to be carried out optimally. On the other hand, the earthquake caused all forms of banking transactions to be completely paralyzed, so that buying and selling transactions requiring banking services were almost vacuumed for almost a month after the disaster. Daily necessities sellers tend to choose to close their shops. This is part of efforts to prioritize the safety of themselves and their families in the safest evacuation locations (Samad, et al., 2020).

The changes that occur have an impact on the decline in economic growth of around -4.49% which can increase the number of poor people by 480,960 people or 15.80% in 2019, and will increase in 2020 to 495,528 people or around 16.05%. As the post-recovery economy improves, poverty in Central Sulawesi is slowly decreasing again. It is estimated that it will decrease in 2021 to 480,950 people. Achievements in the recovery of Central Sulawesi, especially in the economic sector in the next 4 (four) years, ensure that the poverty population level is still on the track with several macro assumptions that have been set (<https://peraturan.bpk.go.id>).

Cooperative units and MSMEs (Micro, Small and Medium Enterprises) experienced a huge economic impact, so serious treatment was needed in an effort to return the economy to normal conditions. Apart from MSMEs, the number of SMEs (Small and Medium Industries) experienced the greatest damage, especially to food and beverage processing commodities, clothing and furniture. The number of industrial players has

decreased drastically, due to the impact of natural disasters such as tsunamis and earthquakes. This is a concern for the government to overcome the disasters that occur and assistance is needed from all parties to participate in contributing. One of the parties who made an effort to contribute to helping victims of the disaster that occurred in the city of Palu at that time was the National Amil Zakat Agency for Central Sulawesi Province.

Previous research related to this topic has been carried out, Efendi (2017) stated that victims of natural disasters can be given zakat on the grounds that they fall under mustahiq criteria such as faqir, poor and qharim (people who are in debt). This is what makes the wisdom of zakat, namely for social justice which equalizes human rights. Haris (2017) further stated that one of the public issues that poses a challenge to the duties of Islamic da'wah institutions is the problem of poverty, especially in Indonesia. By empowering zakat institutions that are managed professionally, they can overcome all the things that cause poverty.

Fitrianto (2018) stated that the collection strategy at the Kuantan Singingi National Zakat Agency (BAZNAS) consists of various program models such as consumptive zakat programs, health services in the form of livable health assistance for ansaf, and productivity zakat programs such as skills training and venture capital. in various businesses. Sartika (2018) states that the zakat that has been given to mustahiq has played a role in supporting the economic improvement of the recipient if it is consumed in productive activities. Mardiantari (2019) stated that the existing zakat management mechanism at LAZISNU Metro City is quite good, but there are still several parts that are not optimal due to the obstacles faced. Nurwati and Hendrawati (2019) stated that the obligation of zakat for Muslims has material and non-material benefits and is able to contribute to creating social welfare. This is also included in the context of poverty alleviation efforts.

Meanwhile, Nasution & Prayogi (2019) stated that the management of the Muhammadiyah Amil Zakat Institution must focus more on the productive use of zakat, through giving zakat to help mustahik. Masrurah & Farid (2019) stated that there is a positive and significant influence between productive economic management on poverty alleviation in Lumanjang City with  $R^2=0.6739$  which shows that 67.39% of poverty alleviation variables can be influenced by zakat management variables by other variables not included in the model simple regression. Furthermore, Khasandy & Badrudin (2019) stated that zakat in Indonesia has no effect on economic growth and social welfare. Besides that, the welfare of the country's people has a negative value for the HDI and GINI indexes but has a positive value for the percentage of poor people.

Thus, this research is a very urgent research to be carried out so that it will be discussed in more detail about the role of Zakat, Infaq and Sadaqah in the economic recovery of post-disaster business actors in the city of Palu.

## RESEARCH METHOD

The method used in this research is qualitative research. This is due to obtaining research results that are descriptive and analytical in nature. The definition of a qualitative approach is as a research procedure that produces descriptive data in the form of written or spoken words from respondents or observable behavior (Harris, 2010).

By using a case study approach, In. Case study research focuses intensively on one particular object which is studied as a case (Gunawan, 2013). This case study is to provide a broad overview of the role of zakat, infaq and shadaqah in the economic recovery of business actors after the disaster in Palu City. In this research, the data used are primary data and secondary data. The data collection methods used by researchers are observation, interviews and documentation. Data collection was carried out directly by visiting the relevant institutions and conducting interviews with two sources appointed by the institutions. After the data is collected, data analysis is carried out, data analysis carried out by researchers, namely data collection, data condensation, data presentation, and drawing conclusions.

## RESULT AND DISCUSSION

### The Role of ZIS in Post-Disaster Economic Recovery

Zakat funds must be distributed to people who are entitled to receive them in accordance with Islamic law which has been determined by the existing principles of equality. As is done by the National Amil Zakat Agency of Central Sulawesi Province in carrying out its duties through several work programs to improve the welfare of its mustahik. In an effort to restore the economy of the victims of the earthquake, tsunami and liquefaction, the Central Sulawesi Province National Amil Zakat Agency has a good work program in carrying out its role to help the community's economy from several divisions or parts of Baznas itself, namely, Prosperous Central Sulawesi, Healthy Central Sulawesi, Central Sulawesi is caring, Central Sulawesi is intelligent, Central

Sulawesi is Taqwa. The Sulawesi Province Amil Zakat Agency is carrying out post-disaster economic recovery through two aid models, namely: consumptive and productive aid.

### **Consumer Assistance**

Consumptive assistance is direct assistance given to those who are less fortunate and really need help for their daily living needs. In Islamic religious teachings, there is what is meant by consumptive zakat assistance. basic needs such as basic food and house repair costs. During the earthquake, tsunami and liquefaction disaster that occurred in 2018 in Palu City, the National Amil Zakat Agency for Central Sulawesi Province provided some assistance to disaster victims to help their lives.

Based on the Disaster Assistance Report Document of the National Amil Zakat Agency for Central Sulawesi Province, it is known that the recipients of post-disaster assistance for school needs from the National Amil Zakat Agency for Central Sulawesi Province were 513 people, with total funds disbursed amounting to IDR 35,830,000. Of the aid issued by Baznas, it was given directly to schools, the rest of the school distributed it directly to the remaining people affected by the disaster. This assistance is included in one of the BAZNAS programs, namely Smart Central Sulawesi.

During the earthquake, tsunami and liquefaction disaster that occurred in 2018 in the city of Palu, the National Amil Zakat Agency for Central Sulawesi Province provided assistance in the form of mattress equipment totaling 82 mattresses, 200 basic food packages and 10 temporary housing units (HUNTARA), from this assistance those who received 384 people benefited, with total funds spent amounting to IDR 293,622,500. This assistance is included in one of the categories of the Sulteng Peduli work program, where the aim of Sulteng Peduli is to help disaster victims.

During the disaster, the National Zakat Agency for Central Sulawesi Province not only provided assistance in the form of education, logistics and temporary shelter, but they also provided assistance with the cost of repairing mosques affected by the disaster amounting to Rp. 41,365,000 to the 3 affected mosques. From the explanation above, we can see that the distribution of aid provided by the Central Sulawesi Province Amil Zakat Agency to the victims of the earthquake, tsunami and liquefaction disasters has been sufficient to help the affected victims, and the distribution pattern used is a traditional consumptive distribution pattern where the aid is given to disaster victims used to meet their daily needs.

### **Productive Zakat Assistance**

The National Amil Zakat Agency for Central Sulawesi Province during the earthquake, tsunami and liquefaction disasters also provided assistance in the form of productive aid. Productive assistance is in the form of zakat funds provided to mustahik for them to use to develop their businesses (Zalikha, 2016). As explained by Mrs. Rosdan as head of the finance section of the National Amil Zakat Agency for Central Sulawesi Province. The first thing we did was conduct a survey of the locations worst affected by the disaster and record how many family members lost their homes and businesses, for example the cabinet makers in Tondo, they lost their homes and business equipment so they could not continue their business. In this case, we help to start the business again by providing assistance in the form of business equipment, cash and logistical assistance. Not only cabinet makers but also all business actors affected by the disaster, we also provide the same assistance, such as cash and business equipment (carts) (Rosdan, Interview, 06/02/2022, 10:00 WIB).

In addition to distributing aid funds to business actors, we have an active role, there is also a program to collect funds that are collected every day amounting to 10 thousand from business actors that we have helped and once a month the money is handed over to us, and these funds We distribute it back to business actors who have not received assistance, so that the assistance we distribute can also be evenly distributed.

### **Strategy of the Zakat Amil Agency in Post-Disaster Economic Recovery**

George A. Steiner in his book entitled Management Policy and Strategy, defines strategy as coming from the Greek word strategos, which means general. Therefore, the word strategy literally means "the art of generals". This word refers to the main concern of an organization's top management. Specifically, strategy is the placement of the company's mission, setting organizational targets by considering external and internal forces, formulating certain policies and strategies to achieve targets and determining their implementation ideally so that the organization's main goals and targets will be achieved (Steiner & Miner, 1997).

In post-disaster economic recovery, the Central Sulawesi Province Amil Zakat Agency implemented several strategies, including:

### a) Providing Business Capital Costs

This provision of business capital costs is given to business actors affected by the disaster so that their businesses can return to normal operation. The Central Sulawesi Province Amil Zakat Agency provides cash funds amounting to 2,000,000 to each business actor. According to the results of an interview with Mrs. Rosdan as Chair of the finance section of the Central Sulawesi Province Amil Zakat Agency (Rosdan, Interview, 06/02/2022, 10:00 WIB) stated that when a disaster occurs we go to the locations affected by the disaster and survey the business actors or mustahik who are affected and see the losses experienced by their businesses. After that, we will provide assistance to restore the business.

**Table 1.** Comparison of Income Gain Before and After Receiving Business Capital Assistance from the Amil Zakat Agency, Central Sulawesi Province

No	Name	Monthly Income		Percentage	Type of Business	Adress
		Before	After			
1	Asnia	Rp 500.000,00	Rp 1.500.000	200%	Penjual Keripik	Jl. Cokroaminoto
2	Fatmawati	Rp 1.500.000	Rp 2.100.000	40%	Penjual Nasi Kuning	Jl. Komodo
3	Matpai	Rp 1.000.000	Rp 2.000.000	100%	Penjual Bawang Goreng	Jl. Cemangi
4	Irawati	Rp 700.000	Rp 1.300.000	86%	Penjahit	Jl. Lasoso
5	Mulyani	Rp 500.000	Rp 1.500.000	200%	Penjual Kue Kering	Jl. Dr. Wahidin
6	Ramla	Rp 500.000	Rp 2.000.000	300%	warung Binte	Jl. Setia Budi
7	Hermawan	Rp 1.500.000	Rp 2.500.000	67%	kios/Toko	Jl. Darusalam
8	Umiyati	Rp 186.000	Rp 2.790.000	1400%	Makanan Siap Saji	Jl. Cokroaminoto
9	Syahril	Rp 800.000	Rp 1.500.000	88%	Penjual es Kelapa Muda	Jl. Bantilan
10	Ervina	Rp 700.000	Rp 1.500.000	114%	Loundry	Jl. Samudra
Total		Rp 7.886.000,00	Rp 18.690.000			
<b>Average Income</b>				<b>259%</b>		

Based on the table above, we can conclude that mustatahik's income before and after receiving assistance from the Central Sulawesi Province National Zakat Agency experienced an increase in income of more than two-fold with a nominal percentage of 259% from 10 business informants. This is in line with the indicators set by Baznas, with increasing income they can meet the daily living needs of their families and from their income they are also able to pay infaq according to their abilities.

Success benchmarks can be interpreted as a measurable benchmark that can be used to assess an activity or a minimum target determined in planning an activity (Daraba, 2018). In measuring success in the post-disaster economic recovery program, there are several indicators set by the Central Sulawesi Province National Zakat Agency, namely that it can be said to be successful when the mustahik who have received assistance are in two conditions. The first condition is when mustahik can develop their business with the assistance they have received from the Central Sulawesi Province National Zakat Agency, and the second condition is when mustahik can change their status from mustahik to muzakki.

### b) Provision of Production Equipment

The provision of production equipment is supporting assistance for business actors in restarting their businesses. This assistance usually takes the form of production machines, shop equipment, sales carts and other production equipment according to Mrs. Rosdan's explanation in the interview:

At the time of the disaster, we from Baznas gave 50 carts to traders on the coast of Talise because during the disaster the worst location hit by the tsunami was on the coast of Talise which resulted in all their carts, equipment and places of sale being destroyed, approximately the amount of funds what we spent on cart assistance was 218,746,500.

**c) Social Assistance Provider**

Social assistance is provided to business actors who fall into the poor and vulnerable categories in accordance with the 8 ASNAF groups who are entitled to receive assistance. This assistance is in the form of basic necessities, housing improvements, and educational assistance for their children. In accordance with Mrs. Rosdan's explanation in the interview: we also help with living expenses, starting from basic necessities, or children's school fees in the form of scholarships, we do this to avoid the business results obtained from not being used much for living needs, so that the results of the business can be used for develop his own business.

**d) Advanced Help**

Advanced assistance is assistance provided to business actors who want to further develop their business but are constrained by costs. In this assistance, business actors wishing to receive this assistance are required to submit an application for business capital assistance to the National Zakat Amil Agency of Central Sulawesi Province. This is in line with what was explained by Mrs. Rosdan in an interview stating that the strategy for post-disaster economic recovery is to submit requests for assistance, so for business actors who we have helped at the beginning, we direct them to make requests for further assistance for the continuity of their business and for help accelerate the economic recovery of these business actors (Rosdan, Interview, 06/02/2022, 10:00 WIB).

**Obstacles faced in Distributing Disaster Aid**

All work programs implemented during the earthquake, tsunami and liquefaction disasters in Palu City certainly had problems in distributing them to victims of these disasters. There are several obstacles experienced by the National Amil Zakat Agency of Central Sulawesi Province, including:

**a) Difficulty of access to the disaster site**

The disaster that occurred in the city of Palu resulted in a lot of infrastructure and roads being badly damaged, both access by land, air and sea routes were still difficult to reach, resulting in delays in the distribution of aid to the disaster location. In accordance with what Mr. Fahri as distribution staff explained, when we want to go to a disaster location, it is difficult for us to reach the location because along the way many buildings have collapsed and the roads are cracked, as well as through other routes such as sea routes and air routes which are currently the weather conditions were less favorable.

**b) Lack of coordination between community institutions and the disaster post**

In accordance with the explanation of the Central Sulawesi Province National Zakat Agency itself, it is a community institution which at that time also experienced difficulties in coordinating with other community institutions, resulting in the disaster post being overwhelmed in coordinating incoming aid, resulting in uneven distribution of aid.

**c) Inappropriate follow-up surveys**

The follow-up survey is a survey conducted by Baznas to business actors who have been given assistance. In the process, the National Zakat Agency for Central Sulawesi Province experienced problems with the business address or residence of the mustahik being assisted because when a disaster occurred the mustahik occupied temporary housing which resulted in a mismatch between the initial address recorded and the new address, and the mustahik did not confirm the connection. The new address was given to the National Amil Zakat Agency for Central Sulawesi Province, so that when carrying out a follow-up survey, Baznas did not find the mustahik's new address. On the other hand, Baznas has appealed from the start to the mustahik that when they move, they must report to Baznas. This is in accordance with what has been explained by Mrs. Rosdan as head of the finance section of the Central Sulawesi Province National Zakat Agency (Rosdan, Interview, 06/02/2022, 10:00 WIB).

## CONCLUSION

The results of study carried out are the conclusions regarding the role of zakat, infaq and shadaqah of the National Amil Zakat Agency of Central Sulawesi Province in the economic recovery of business actors after the disaster in Palu City. This is shown by the increase in income of business actors more than double the previous income with an average nominal percentage of 259% from ten business actor informants. With the increase in income of these business actors, they can support their families much more adequately than before so that the economic level of the families of business actors increases, this is an indication that the post-disaster economic recovery carried out by the Central Sulawesi Province National Amil Zakat Agency has been realized with satisfactory results.

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