



THE IMPACT OF THE COVID-19 PANDEMIC ON THE DISTRIBUTION PROCESS AND THE APPROPRIATE TARGET OF ZAKAT FUNDS IN BAITUL MAL, ACEH TAMIANG REGENCY

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Abstract

Purpose – This research was conducted to determine how the impact of the Covid-19 pandemic on the distribution process and appropriate target of zakat funds in Baitul Mal Aceh Tamiang.

Method – In this study using a descriptive method with a qualitative approach with primary and secondary data. Data collection methods are used by observation, interviews, and documentation. The informants of this study were two people from Baitul Mal Aceh Tamiang and five respondents who had the status of *mustahik* in Baitul Mal Aceh Tamiang. Respondents were selected based on considerations. First, Baitul Mal leaders or employees. Second, *mustahik* who have received zakat are described as follows:

Results – The results of this study show that the distribution and appropriate of the target of zakat funds during the Covid-19 pandemic has many changes. Starting from changes in program planning, organizing that has changed the pattern of registration flow, the implementation of distribution has also changed by visiting the *mustahik* location directly and transferring via bank account, as well as supervision carried out before and after zakat funds are distributed. Lastly, the appropriate target during the Covid-19 pandemic remains well distributed even though Baitul Mal has not implemented a *muqayyad* (bound) zakat fund system and target appropriate during the Covid-19 pandemic has a broad view of which *mustahik* is entitled to receive it due to loss of income and other difficulties.

Practical Implications – As a practical implication, the results of this study can be used as a reference to improved comprehend how attitudes and regulations must be engaged to make all changes due to the pandemic.

Keywords:

Distribution,
Appropriate
Target, Zakat
Funds.

Article History :

Submitted:
November 21,
2023

Revised :
December 19,
2023

Published :
December
28, 2023

this article is the
result of
research funded
by BAZNAS

INTRODUCTION

Zakat comes from Arabic's word "*zaka*" which means holy, good, blessing, growing, and developing. It is called zakat because it contains the hope of obtaining blessings, cleansing the soul and nurturing it with various virtues. (Sayyid Sabiq, 2009). Zakat is cashed to be given to those who are entitled to receive it (*asnaf*). *Asnaf* itself consists of 8 groups, including: *fuqara* (impoverished people), *masakin* (poor people), *amil* (zakat managers), *muallafah qulubuhum* (the people who are softened their hearts), *al-riqab* (freeing slaves), *gharimin* (the people who are in debt), *fi sabilillah* (people who are struggle in the way of Allah), and *ibn sabil* (people who are on the journey). Zakat not only serves to help the economy *mustahik*, but also can be a balancing instrument in the economic sector. In the long run, the main purpose of zakat is to convert the role of *mustahik* into a new *muzakki* who can pay zakat from the results of his efforts. (Siti Rahmah, and Jumi Herlita, 2019)(KAMAL, 2022).

The system of distributing zakat funds from time to time has differences (N. H. Safwan Kamal, 2022). Primarily, zakat was mostly distributed for consumptive activities, but recently there has been a lot of use of zakat funds for productive activities, this effort is done in the expectation of altering social strata from the lowest to the highest. This target is a big target that cannot be simply achieved in a brief time. For this reason, the distribution of zakat must be accompanied by a complete thoughtful of the problems that exist in the recipient. If the problem is a problem of poverty, then the cause of poverty must be known so that it can find the right solution to achieve the planned target. (Tika Widiastuti, 2015). To achieve the planned target, the appropriate of the zakat fund target also plays an important role in improving the welfare of zakat *mustahik*. According to Ni Wayan Budiani, target appropriate is the extent to which the participants or program partners are right with the predetermined targets. (Ni Wayan Budiani, 2007).

But in circumstance, according to the results of initial observations in the field, during the Covid-19 pandemic, many problems were caused by the distribution process and the appropriate of the zakat fund target. Before the Covid-19 pandemic, the distribution process was carried out by calling or directly inviting all *mustahik* to come directly to the Baitul Mal office according to the schedule given. However, when the Covid-19 pandemic took place, the distribution process was also different. With the constraints of the health protocols imposed not to gather crowds involving many people, therefore Baitul Mal changed the way to distribute it. Changes in the process such as, first by going

directly to the location of the mustahik while still complying with health protocols, and second by sending zakat funds through bank accounts. With this, Baitul Mal applies to mustahik to have a bank account in their own name. Apart from changes in the distribution process, Baitul Mal must also plan again changes to the zakat fund program that will be distributed. This creates a problem for the amil to resubmit the draft program that he wants to do to the Secretariat Office and wait for the results of his decision. As a result, the process of distributing zakat funds to mustahik experienced a delay in schedule from the original plan that had been planned

Aceh Tamiang has great zakat potential according to the Regent of Aceh Tamiang via (Serambinews.com). However, the pandemic has brought society into new problems (Kassim et al., 2022). The impact of pandemic has also affected the appropriate of the zakat fund target. Where the main purpose of zakat is to change the role of mustahik into a new muzakki who can pay zakat from the results of his efforts, so that target appropriate plays an important role in selecting which mustahik really needs zakat funds. However, during the Covid-19 pandemic, the appropriate of this target seems to no longer apply to select which mustahik is entitled to receive it and change its role to muzakki, because during this pandemic all people experience difficulties, difficulties to meet food, difficulties to work or open shops as usual which results in reduced income, difficulties in implementing or adjusting the Large-Scale Social Restrictions (PSBB) policy, Work For Home, and so on, to the difficulty of finding a new job due to layoffs from the company during the Covid-19 pandemic (Budiman, 2021). Therefore, the appropriate of this target is more like being generalized between all individuals, both those who used to be muzakki due to the Covid-19 pandemic changing their status to mustahik.

LITERATURE REVIEW

Understanding Zakat

Linguistically (*lughah*), the word zakat comes from Arabic, among others: زَكَا - يَزْكُو - زَكَاءٌ - وَزَكُوءًا - وَزَكَاةٌ which has meaning "growing, holy, good, and increasing". From linguistic understanding (*lughah*) it can be known that zakat linguistically can have the meaning of growing and developing/increasing or it can mean good and purifying. While Didin Hanafuddin argues that zakat in terms of language has the meaning of *Ash-Shalahu* which means cleanliness. (Didin Hafidhuddin, 2009)(Qardhawi, 1999; Safwan Kamal, 2019; Safwan, 2021).

Meanwhile, according to the terminology, zakat is an activity or worship of issuing some of the property owned in accordance with the provisions of the sharia given to people who are entitled to receive it, at a certain time and with a certain level. (Abdul Al Rahman Al Jaziri, Book *al Fiqh 'Ala al-Mazahib al Arba'ah* Chapter I).

Zakat is one of the pillars of Islam that has a socio-economic pattern from the other five pillars of Islam (Kamal, S., Berakon, I., Hamid, A. and Muttaqin, 2023; Z Muttaqin, 2022). In addition to the pledge of tawhid (shahada) and prayer, a person is only legally admitted to the ranks of Muslims and recognized as Islamic when he has fulfilled his zakat, as also explained in Q.S At-Taubah verse 11 which means "If they repent, pray and give zakat, then (they) are your co-religionists." (Yusuf Qardhawi, 2007).

Legal Basis of Zakat

1. Al-Quran

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Means: "O men of faith, spend (in the way of Allah) some of the fruits of your good works and some of what We bring out of the earth for you. And do not choose the bad and make a living from it, when you yourself do not want to take it but by squinting at it. And know that Allah is rich and praiseworthy." (Q.S Al-Baqarah (2) verse: 267).

2. Sunnah of the Prophet (Peace Be Upon Him)

عَنْ أَبِي هُرَيْرَةَ قَالَ : قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ : سَلُونِي فَهَابُوا ۚ فَجَاءَ رَجُلٌ فَجَلَسَ عِنْدَ رُكْبَتَيْهِ فَقَالَ يَا رَسُولَ اللَّهِ مَا الْإِسْلَامُ قَالَ لَا تُشْرِكُ بِاللَّهِ شَيْئًا وَتُقِيمَ الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَتَصُومُوا رَمَضَانَ... {رواه مسلم}

Means: "From Abu Hurairah (may Allah be pleased with him) the Prophet (peace be upon him) said, "Ask me, therefore the companions wanted to ask, but

suddenly a man appeared and he sat close, knees of the Prophet (peace be upon him), do not associate Allah with something, establish prayer, pay zakat and fast in Ramadan” (Hadith Narration Muslim).

People Who Are Eligible to Receive Zakat

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Article 25 of Law No. 23 of 2011 states that zakat must be distributed to *mustahik* in accordance with Islamic law. Meanwhile, the method of distribution is mentioned in article 26 of Law No. 23 of 2011 based on the priority scale, taking into account the principles of equity, justice, and territoriality. The priority in question is from the eight groups of *asnaf* to receive zakat. *Mustahik* are those who are entitled to receive zakat. (Furqon Ahmad, 2015).

The 8 groups (*asnaf*) of the above verse are entitled to receive zakat as follows:

1. Impoverished people, that is, people who are very miserable in life, do not have property and energy and facilities that are used as tools to meet basic or basic needs (Kamal, 2018).
2. Poor people, that is, people who do not have enough livelihood and are in a state of deprivation.
3. *Amil*, the person who is given the task of collecting and distributing zakat.
4. *Mu'allaf*, people who are tamed in their hearts for the purpose that they may deign to embrace Islam or not disturb Muslims or that they remain steadfast in Islam or from their authority will attract non-Muslims to embrace Islam.
5. *Riqab*, to free slaves, including also to release Muslims held captive by infidels.
6. *Gharim*, people who are in debt because it is for interests that are not immoral and cannot pay it.
7. *Fi Sabilillah* is for the purposes of defense and success of Islam and the benefit of Muslims.
8. *Ibnu Sabil*, those who are on a journey not immoral who experience misery on their way (Kamal, 2016).

Zakat Distribution

Zakat distribution is an activity that seeks to distribute zakat funds from muzakki to mustahik with the aim of improving mustahik welfare in the economic sector so as to minimize the underprivileged community which in turn will

increase the *muzakki* group (Mursyidi, 2003)(S. K. Safwan Kamal, 2017). The concept of distribution in Islam not only prioritizes economic aspects, where the size is based on the amount of property, but distribution must also be used as a humanitarian principle, in the form of respect for the right to life in life. The distribution of property will not have a significant impact if there is no awareness among human beings between equal rights to life (Adinugraha dkk, 2018).

Zakat Fund Distribution Pattern

There are two types of zakat management and distribution in Indonesia: consumptive distribution and productive distribution. Consumptive distribution is a zakat model that is only given for today and there is no sustainability for the future. For example, food aid, clothing, and shelter. While productive distribution is a zakat model that is distributed for the purpose of empowering mustahik, to produce mustahik, or zakat funds invested in fields that have economic value in accordance with Law No. 23 of 2011 concerning productive zakat management. For example, the provision of business capital and the establishment of business premises (Furqon Ahmad, 2015).

The collected zakat funds are then distributed in a general form of distribution pattern consisting of four forms, that is: (Ei Hartantik, 2015).

1. Traditional Consumptive

Traditional consumptive distribution is zakat given to mustahik directly for their daily needs and needs such as rice, and other foodstuffs. In this form of distribution, the benefits of zakat are short-term.

2. Creative Consumptive

Distribution with a creative consumptive pattern is the distribution of zakat funds which are manifested in the form of consumptive goods and used to help mustahik in facing economic and social problems they face such as providing scholarship assistance.

3. Traditional Productive

In this distribution, zakat funds are given in the form of goods that can multiply or the main tool of work. With the provision of these goods, it is able to create income for mustahik, such as the provision of livestock, sewing machines, carts and others.

4. Creative Productive

Creative productive distribution of zakat is the provision of zakat funds in the form of additional costs for business capital for traders or entrepreneurs.

Zakat Distribution Indicators

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To achieve a good distribution process, the following distribution process indicators are needed: (Georgi Terry R dan Leslie W. Rue, 2009).

1. Planning

Planning is the process of deciding what goals to pursue over a period of time to come and what will be done to achieve those goals. Planning in a narrower sense is deciding what path to take for an activity.

2. Organizing

Organizing is the process of grouping activities to achieve goals and assigning each group to a manager who has power, who needs to supervise the members of the group.

3. Actuating

Movement is integrating or combining the efforts of the members of a group in such a way that with the completion of the tasks assigned to them will fulfill individual and group goals.

4. Controlling

Oversight is the process of ensuring that organizational and management goals are achieved. When planning a program, an in-depth analysis is needed, which includes where to know what strengths it has, or what are its carrying capacities. Then find out what weaknesses occur, or what he already knows.

Understanding Target Appropriate

According to Ni Wayan Budiani, target appropriate is the extent to which the participants or program partners are right with the predetermined target. (Ni Wayan Budiani, 2007).

Target Appropriate Indicators

To achieve good target appropriate in distribution or distribution can be seen by the type of zakat fund, where this type of zakat will be an indicator of target appropriate, as follows: (Rahmad Hakim, 2020).

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1. *Muqoyyad* zakat fund (bound)

Muqayyad zakat fund (bound) is when the donor conveys the allocation of the donated zakat fund to certain specific purposes or needs, such as zakat funds given to the poor in orphanages or infak for land purchases, and so on.

2. Dana zakat ghairu muqoyyad (unbound)

Ghairu muqoyyad zakat funds (unbound) are zakat funds that can be allocated for all policy and benefit projects according to the priority scale, in essence the funds are not used for personal interests.

Covid-19 Pandemic

In the explanation of the World Health Organization (WHO) alleged that Corona virus disease 2019 (Covid-19) is a virus that infects the respiratory system. The covid-19 virus causes flu diseases from bias to more severe illnesses such as Middle East Respiratory Syndrome (MERS-CoV) and severe acute respiratory syndrome (SARS-CoV). (Silpa Hanoatubun, 2020).

Covid-19 is a global outbreak originating in Wuhan, China at the end of 2019 which then spread to all countries in the world, including Indonesia in early 2020 in just a few months. The existence of Covid-19 has had a tremendous impact on all sectors in the world, be it the economic sector, the industrial sector, the tourism sector, and other sectors. To limit the spread of Covid-19 and reduce the transmission rate, all governments in the world impose lockdowns, including the Indonesian government. (Fotiadis, A., Polyzos, S., & Huan, T.C.T.C., 2021).

WHO reported that Covid-19 transmission occurs as a result of human-to-human contact and contaminated objects, such as accidentally inhaling spit splashes from sneezing or coughing Covid-19 sufferers, holding the mouth or nose without washing hands first after touching contaminated objects, to shaking hands or coming into contact with Covid-19 sufferers. To confirm the diagnosis of Covid-19, the doctor will perform further examinations such as blood sample tests, throat swab tests to examine sputum samples (PCR tests), chest x-rays to detect infiltrate or fluid in the lungs. (IFandi dan Nurul, 2020).

RESEARCH METHODS

Types of research

The type of research that researchers use is field research, which is research conducted by collecting field data related to the title of the study. Field research is conducted in the real-life scene. Field research is essentially a method of discovering specifically and realistically what is happening at some point in society.

Research sites

The research was conducted at the Baitul Mal Office of Aceh Tamiang Regency, Aceh Province, located on Jl. Ir. H. Djuanda, Islamic Center complex, Karang Baru.

Research subject

Research informants are people who provide information to researchers to get the information needed by researchers. While respondents are individuals who are asked for responses to questions that have been structured to become a source of data in a study. The total informants and respondents are 11 people. Respondents were selected based on considerations. First, Baitul Mal leaders or employees. Second, mustahik who have received zakat are described as follows:

Tabel 1. Informant and Respondent Data

No	Name	Status of Informants and Respondents
1.	Muhammad Asyari, S.Sos	Head of Distribution and Utilization of Zakat Funds in Baitul Mal Aceh Tamiang
2.	Mulkan Tarida Tua Tampobolon, S.Pd, LC, MHI.	Head of Baitul Mal Aceh Tamiang Regency
3.	Arintin	Mustahik of Micro Industry Business Program
4.	Patemi	Mustahik of Impoverished Elderly Program
5.	Tuti Rahayu	Mustahik of Teacher Reciting Program
6.	Poniati	Mustahik of Small Business Capital Program for Poor Families
7.	Saminah	Mustahik of Muallaf Compensation Program
8.	Sutrisno	Mustahik of Disability Program
9.	Edi Syahputra	Mustahik of Orphans Program
10.	Yassir Al-Aqib	Mustahik of Hafidz Al-Qur'an Achievement Program

11. Nabila Yumna Mustahik of Santri Assistance Program

Data source

1. Primary Data

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Primary data is data that is directly obtained by researchers from primary sources (original data) (Dayyan & Chalil, 2020)(Amin et al., 2022)(Hamid et al., 2019)(Nadilla et al., 2019). The primary data in this study is in the form of data or observations, interviews, and documentation with mustahik recipients of zakat funds and amil agencies distributing zakat funds.

2. Secondary Data

Secondary data is data obtained by researchers from other people or secondary sources so it is not original (Dayyan & Chalil, 2020)(Ariyanto & Chalil, 2017). In this study, the secondary data in the form of documents from this study are data in the form of books, newspapers, magazines, reading sources, and copy letters of mustahik admission requirements.

Data collection technique

The method used is the Qualitative method, the Qualitative Research Method is a method that emphasizes more on the aspect of in-depth understanding of a problem rather than looking at the problem for generalization research.

1. Observation

The definition of observation is an observation showing a study or learning that is carried out deliberately, purposefully, sequentially, and according to the objectives to be achieved in an observation that records all events and phenomena called observations, which are explained in detail, thoroughly, precisely, accurately, useful and objectively in accordance with the observations made (Sugiyono, 2015, 2016)(Chalil & Dharmmesta, 2015)(Furqani et al., 2015).

2. Interview

The definition of an interview is a method used for a specific task, trying to obtain information and verbally forming respondents (Hisn et al., 2021), to communicate directly.

3. Documentation

Documentation is a way of collecting data that produces important records related to the problem under study (Budiman et al., 2021). It is used to collect

data already available in document records that serve as supporting and complementary data to primary data obtained through observation and interviews.

Data analysis technique

In testing the validity of data, qualitative research methods use different terms from quantitative research. The validity test of the data in this qualitative research uses the triangulation method. Triangulation in credibility testing is defined as checking data from various sources in various ways, and at various times. Thus there is triangulation of sources, triangulation of data collection techniques, and time. (Sugiyono, 2013).

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1. Source Triangulation

To test the credibility of the data is done by checking the data that has been obtained through several sources (Yuliana et al., 2021). The data obtained are analyzed by researchers to produce a conclusion.

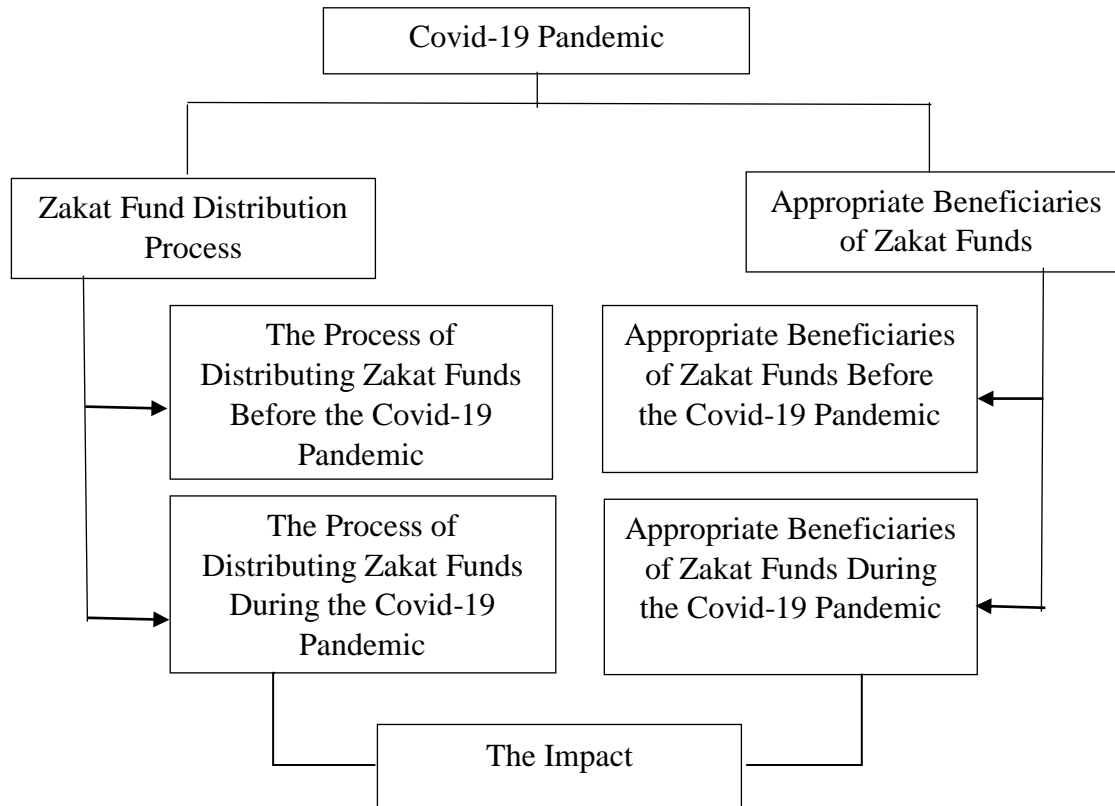
2. Triangulation Technique

Triangulation techniques to test the credibility of data are done by checking data to the same source with different techniques. For example, data is obtained by interviews, then checked by observation, documentation, or questionnaires.

3. Time Triangulation

Data collected with interview techniques in the morning when the source is still fresh, there are not many problems, will provide more valid data so that it is more credible.

Figure 1 Theoretical Framework



RESULTS AND DISCUSSION

Covid-19 is a global outbreak originating in Wuhan, China at the end of 2019 which then spread to all countries in the world, including Indonesia in early 2020 in just a few months. The existence of Covid-19 has had a tremendous impact on all sectors in the world, be it the economic sector, the industrial sector, the tourism sector, and other sectors. To limit the spread of Covid-19 and reduce the transmission rate, all governments in the world impose lockdowns, including the Indonesian government. (Fotiadis dan Huan, 2021).

The presence of Baitul Mal in overcoming the problem of the Covid-19 pandemic has an important role in order to continue to carry out the process of distributing zakat funds. In this case, to achieve a good distribution success, good POAC management benchmarks are needed.

1. Planning for the Distribution of Zakat Funds

Such changes in the planning of the zakat fund program were made during the Covid-19 pandemic, which has never happened in previous years. Baitul Mal must respond quickly and change planning, adjusting to the unrest and conditions of the community affected by the Covid-19 pandemic. Therefore, delays in the distribution of zakat funds can occur because Baitul Mal must compile and repropose a new zakat fund program.

Table 2 New Zakat Fund Program in 2021

Program Name	Number of Mustahik	Number of Distributions Per Person	Total
Small Business Capital of Poor Families	1,000 People	IDR 500,000.00 /person	IDR 500,000,000.00
Micro Industry Business Capital	464 People	IDR 1,500,000.00 /person	IDR 696,000,000.00

Source: Document of Baitul Mal Aceh Tamiang

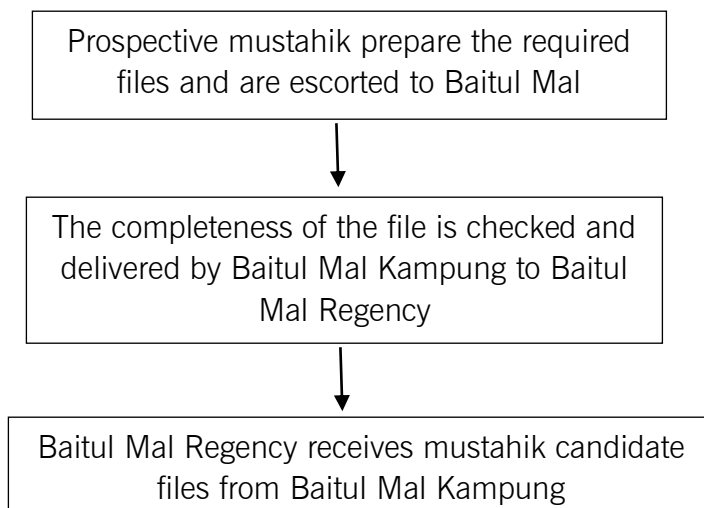
With full consideration, Baitul Mal changed several zakat fund programs to adjust to the situation and unrest experienced by the community as the report has been attached. This is done by Baitul Mal so that people who have difficulty in meeting their needs can be helped a little by the zakat funds they provide. Therefore, it is important to change the zakat fund program by adjusting to the situation of the community during the Covid-19 pandemic, although delays in the distribution of zakat funds can occur due to changes in the renewal of the proposed zakat fund program.

2. Organizing the Distribution of Zakat Funds

In Baitul Mal itself, the responsibility of each program is held by each amil body which has been decided by the chairman of Baitul Mal outside of the amil position. During the Covid-19 pandemic, the flow of the pattern of registering mustahik files to become mustahik in the appropriate program has changed, this is done by considering health protocols and large-scale crowd restrictions imposed by the government and the Covid-19 task force to reduce the increasing number of Covid-19 in Aceh Tamiang.

Figure 2. Program Requirements File Registration Flow Pattern

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In this organization, Baitul Mal Aceh Tamiang partners with Baitul Mal Kampung to collect data on prospective mustahik recipients of zakat funds and then Baitul Mal Kampung will submit it to the Baitul Mal Aceh Tamiang Regency. During the Covid-19 pandemic, Baitul Mal also participated in involving Baitul Mal Kampung to collect mustahik requirements files, which had never been done in the previous year. It can be interpreted that all activities carried out are new and different in distributing zakat funds during the Covid-19 pandemic.

3. Implementation of Zakat Fund Distribution

Baitul Mal Aceh Tamiang in distributing zakat funds during the Covid-19 pandemic has two ways they will do, first by visiting the musathik location directly and second by transferring via bank accounts of prospective zakat fund *mustahik*. These two ways of distribution are also adjusted to the existing zakat fund program, this can be interpreted that not all zakat fund programs the distribution process is carried out by visiting directly to the *mustahik* location and also not all distribution programs are carried out by transfer via bank account. Then to facilitate the distribution process by visiting the *mustahik* location directly, Baitul Mal needs additional personnel to go directly to the field, where they collaborate with Zakat and Waqf Management study program students from the IAIN Langsa campus and STAI Aceh Tamiang as volunteers.

Table 3. Zakat Fund Distribution and Utilization Program in Baitul Mal Aceh
Tamiang

No	Program Type	Distribution Pattern	How It is Distributed
1	Overseas Student Education Assistance	Creative Consumptive	Transfer Via Bank Aceh
2	Islamic Boarding School Students Assistance / Poor Families of Islamic Education	Creative Consumptive	Transfer Via Bank Aceh
3	<i>Hafiz</i> Al-Qur'an Achievement Prize	Creative Consumptive	Transfer Via Bank Aceh
4	<i>Mu'allaf</i> Compensation	Creative Consumptive	Transfer Via Bank Aceh
5	Impoverished Elderly / Independent Elderly Compensation	Creative Consumptive	Visit <i>Mustahik</i> Directly
6	Poor Orphan Assistance	Creative Consumptive	Transfer Via Bank Aceh
7	Assistance of Teacher Reciting Home	Creative Consumptive	Transfer Via Bank Aceh
8	Micro Industry Business Assistance	Creative Productive	Transfer Via Bank Aceh
9	Severe/Moderate Disability Assistance	Creative Consumptive	Visit <i>Mustahik</i> Directly
10	Small Business Capital Assistance for Poor Families	Creative Productive	Transfer Via Bank Aceh

Source: Baitul Mal Zakat Fund Program Documentation

4. Supervision of Zakat Fund Distribution

Before this zakat fund is delivered to mustahik, Baitul Mal will check the correctness of the data from the actual mustahik situation in accordance with existing requirements. For example, in one program there is a saying that the mustahik is not an employee of SOEs, the National Police of the Republic of Indonesia, and civil servants. If it does not comply with the terms and conditions, Baitul Mal will reject or blacklist the mustahik data. Then after the zakat funds are

distributed, we will supervise in terms of initial spending and will occasionally survey directly to the mustahik place after a few weeks from the initial fund handover. Baitul Mal will ensure whether it is true that the zakat funds given are used properly and produce good welfare as well.

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Therefore, the importance of supervision before and after this zakat fund is given to mustahik. This is done so that Baitul Mal can measure the extent and how much influence the zakat funds they give to *mustahik*. And how much progress the *mustahik* have made in improving the needs of those who have been helped by Baitul Mal through this surveillance. Especially during the Covid-19 pandemic, supervision is carried out in an extra way to see which *musathik* are entitled to receive zakat funds.

Good distribution will result in good target appropriate. The appropriate of the target of zakat funds has an important role in measuring or changing the function and role of *mustahik* into *muzzaki*. Target appropriate also means the extent of the achievement of the objectives of each existing program. In this case, to improve the appropriate of the target of zakat funds, a benchmark will be proposed that can measure the extent to which zakat funds have the appropriate of their *mustahik* targets. The benchmarks are *muqayyad* zakat funds (bound) and *ghairu muqoyyad* zakat funds (unbound).

However, according to the results of interviews from Baitul Mal Aceh Tamiang, they have not implemented the *muqayyad* zakat fund (bound) system but only apply the *ghairu muqoyyad* zakat fund (unbound), where the success of the appropriate obtained reaches 98-99 percent accuracy. Baitul Mal carried out targeted distribution by visiting the mustahik location directly and the help of field volunteers. It can be interpreted that to realize good target appropriate requires extra effort and cooperation.

Table 4. Zakat Fund Budget of 8 *Asnaf* Baitul Mal Aceh Tamiang Regency 2021

No	Asnaf	Amount of Money Distributed (IDR)	%
1	<i>Fuqara</i> (Impoverished People)	3,812,000,000.00	43.84
2	<i>Masakin</i> (Poor People)	3,324,400,000.00	38.23
3	<i>Amil</i> (Zakat Managers)	741,400,000.00	8.53
4	<i>Muallafah Qulubuhum</i> (The People Who are Softened Their Hearts)	80,000,000.00	0.92
5	<i>Al-Riqab</i> (Freeing Slaves)	-	-

6	<i>Gharimin</i> (The People Who are in Debt)	72,739,797.03	0.84
7	<i>Fi Sabilillah</i> (People Who are Struggle in The Way of Allah)	637,500,000.00	7.33
8	<i>Ibn Sabil</i> (People Who are on The Journey)	26,700,000.00	0.31
Total		8,694,739,797.03	100.00

Source: Document of Baitul Mal Aceh Tamiang

During the Covid-19 pandemic, the view in choosing which mustahik is entitled to receive zakat funds is slightly different from the usual situation. Baitul Mal cannot only see the feasibility of *mustahik* from the outside conditions, but they also have to see as a whole, because during the Covid-19 pandemic many people initially had jobs and then became people without jobs. Therefore, Baitul Mal is more selective in choosing which mustahik is entitled to receive it. This research is in line with several previous studies such as (Yuliana et al., 2021; Zainal et al., 2019; Zainal Muttaqin Ridwan, Fahriansah, Mutia Sumarni, 2022)

And to support the success of good target appropriate, it is necessary to involve, cooperate and honesty from all parties concerned. Whether it's cooperation between Baitul Mal and *mustahik*, or cooperation between Baitul Mal and other officers. From the involvement of this good cooperation, it will create good target appropriate and in accordance with the expectations of all parties. So that no more parties are harmed from the distribution and appropriate of the target of zakat funds carried out by Baitul Mal Aceh Tamiang.

CONCLUSIONS

The impact of the Covid-19 pandemic can be felt by Baitul Mal in the process of distributing and targeting zakat funds carried out. Where all distribution processes have changes that have never happened in the previous year. The changes that occurred in the process of distributing zakat funds in Baitul Mal Aceh Tamiang started from the planning process to the supervision process. As the results of the changes obtained as follows:

1. First, the aspect of program planning that has program changes that are tailored to the needs of the community to keep having income such as micro industry business assistance programs and small business capital assistance programs for poor families.

2. Second, the organizing aspect of the program. In this organization, during the Covid-19 pandemic, there have been changes in the flow of registration patterns for mustahik requirements files.
3. Third, aspects of implementation or movement. Where with the regulation prohibiting large-scale crowds, Baitul Mal also changed the way they moved first by going directly to the mustahik location and second through transfer via Aceh bank account.
4. Fourth, the supervision aspect. Baitul Mal will supervise before and after the zakat funds are distributed. Before the zakat funds are distributed, Baitul Mal will check the eligibility of the required requirements and after being distributed, they will supervise the expenditure of zakat funds.

The impact of the Covid-19 pandemic on the appropriate of the target of zakat funds in Baitul Mal Aceh Tamiang concluded that the appropriate of the target during the Covid-19 pandemic remained well and precisely distributed even though Baitul Mal had not implemented the *muqoyyad* (bound) zakat fund system, if the target appropriate reached 98-99% accuracy. Furthermore, target appropriate during the Covid-19 pandemic also has a broad view to choose which mustahik is entitled to receive it due to loss of income and other difficulties. And to support the success of good target appropriate, it requires the involvement of cooperation and honesty from all parties concerned.

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