

## **ZAKAT DISTRIBUTION POLICY OF UMAR BIN KHATTAB AND COVID-19 CRISIS**

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### **ABSTRACT**

This research aims to analyze the distribution of the zakat policy of Umar bin Khattab and to relevance it with the condition of the pandemic of COVID-19 in Indonesia. This research uses a qualitative-descriptive approach with content analysis and library research techniques. The result showed that Rasulullah SAW has confirmed to those who he made as zakat takers to distribute zakat assets taken from the rich to the poor, not returned and stored into the state treasury, which is then allowed to distribute zakat out of the area where zakat is collected due to certain factors which the priest or leader deems emergency, such as a disaster and a drought that has caused local residents to have difficulty getting supplies of much-needed staples and drinks. So it can be concluded that: (1) among the forms of Umar bin Khattab's zakat distribution policy are: (a) distributing zakat outside the area where the zakat is collected, (b) paying great attention to illat in determining mustahik, (c) setting priorities distributing zakat and alms to the poor; (2) various policies of Umar bin Khattab have strong relevance to the current state of the COVID-19 pandemic crisis.

**Keywords:** Umar; distribution; zakat; pandemic; COVID-19.

### **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis kebijakan distribusi zakat Umar bin Khattab dan merelevansikannya dengan pandemi COVID-19 di Indonesia. Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik content analysis dan library research. Hasil penelitian menunjukkan bahwa Rasulullah saw. telah menegaskan kepada orang-orang yang beliau jadikan sebagai petugas pengambil zakat untuk menyalurkan harta zakat yang diambil dari orang kaya kepada orang miskin, bukan dikembalikan dan disimpan menjadi kas negara yang selanjutnya bolehnya pendistribusian zakat ke luar dari wilayah di mana zakat itu dikumpulkan disebabkan faktor tertentu yang dipandang darurat oleh imam atau pemimpin, seperti terjadinya bencana dan kekeringan yang menyebabkan penduduk setempat mengalami kesulitan dalam mendapatkan pasokan makanan pokok dan minuman yang sangat dibutuhkan. Sehingga dapat disimpulkan bahwa: (1) di antara bentuk kebijakan distribusi zakat Umar bin Khattab adalah: (a) mendistribusikan zakat ke luar wilayah dimana zakat tersebut dipungut, (b) memberikan perhatian yang besar terhadap illat dalam menetapkan mustahik, (c) menetapkan prioritas penyaluran zakat dan sedekah kepada fakir miskin; (2) berbagai kebijakan Umar bin Khattab memiliki relevansi yang kuat dengan kondisi krisis pandemi COVID-19 saat ini.

**Kata kunci:** Umar; distribusi; zakat; pandemic; COVID-19;

## INTRODUCTION

The World Health Organization (WHO) announced the status of a global pandemic on March 11, 2020, after the Covid-19 virus outbreak emerged in Wuhan and then spread to more than 180 countries/regions in the world. Some of the world's credible research institutions predict the adverse effects of the spread of this outbreak on the global economy (Wren-Lewis, 2020). For Indonesia, the Minister of Finance of the Republic of Indonesia, Sri Mulyani Indrawati, predicts economic growth in the worst-case scenario will reach minus 0.4% (Azwar, 2020). Even the World Bank (World Bank) predicts the number of people who will live in extreme poverty due to this outbreak will increase to 922 million worldwide (Bank, 2020).

Among the forms of efforts called for and carried out by the world in order to reduce the spread of this epidemic is social or physical distancing. Unfortunately, this movement had the effect of decreasing overall economic activity. Physical distancing or tightening and restricting community activities, shocks the supply side of the economy and decreases production. Then with the silence at home, most workers will lose income, especially in the industrial sector. Companies or business actors, especially those that are highly dependent on cash flow (cash flow) experience limited liquidity to fulfill their obligations to third parties (Surico, Paolo, 2020). Furthermore, the chain of economic downturns caused by COVID-19 not only caused (large) downward shocks in real economic fundamentals, but also damaged the smooth running of market mechanisms and created a balance between demand and supply (Tazkia, 2020). As a result, the middle to lower economic class, especially the micro and informal people with daily income, will be the group most vulnerable to the impact.

As a country with the largest Muslim population in the world, Indonesian Muslims can basically give their best role through various forms or models of philanthropy in Islamic economics and finance (Sakni, 2013). Islam as a religion that teaches humans to love, love and support each other, has a generous or philanthropic configuration from its teachings (Uyun, 2015). Among them are orders to give zakat which can have implications not only for increasing faith in Allah, fostering a high sense of humanity, eliminating stingy, greedy and materialistic traits, fostering peace of life, cleaning and developing possessions, but also can overcome various problems in life. social, economic, educational, environmental and other aspects of life (Kasdi, 2016). Furthermore, zakat can increase production, promote investment, expand employment, reduce social inequality, and improve economic growth (Marathon, 2007). This

role is expected to be able to overcome the economic shocks that occur and the entire community, especially Muslims, can participate in contributing to recovering these shocks.

During the time of the Prophet Muhammad, the obligation to pay zakat from those who were wealthy was directly controlled by the Prophet. so that the practice of zakat can run well in accordance with the demands of the law, so that the benefits of zakat can be felt directly by the mustahik right away. Such practices underwent a shift when Prophet Muhammad (pbuh). has died. Death of the Prophet. considered by some apostate Muslims as the end of the implementation of zakat, so that many do not want to pay it. At the time of the Caliph Abu Bakr al-Siddiq, after the Prophet. died, people who did not pay zakat were fought. Abu Bakr fought many wars against apostates and hypocrites who refused to pay zakat. Unlike Abu Bakr, during the leadership of Umar bin Khattab, zakat was managed with better management. Even Umar intervened to find mustahik in houses. He did not hesitate to carry a sack of wheat to give to his poor people. Umar bin Khattab gave many fatwas related to zakat, and gave birth to brilliant solutions (Haikal, 1963). Umar's Ijtihad deserves to be used as a basis, analyzed, and used as material for comparison by the generations who came after him.

One of the important concerns of Umar bin Khattab is to always carefully and carefully control all the potential natural resources owned by the State, for example, the head tax of the dzimmi kafir, kharaj (productive land tax), and zakat as a state fiscal instrument. This is because zakat is not only a ritual of worship that binds a servant to Allah alone, but zakat is a social security for the Muslim community. Zakat is like an umbrella that protects against disasters and crises (Uwais, 2005) and can increase production, promote investment, expand employment, reduce social inequality, improve economic growth (Marathon, 2007).

In the context of zakat, Umar bin Khattab poured several new policies that had never been established by the previous Caliph. These policies are the result of his understanding of the Qur'an and Sunnah, not thoughts that have no basis in the Shari'a. For example, especially in the current crisis context, Umar implemented a very flexible policy in the issue of zakat distribution, namely in the form of an order by Umar bin Khattab to one of his governors, Amr bin al-Ash in Egypt, to send assistance to residents of Medina who were in a famine known as the year of Ramada, in which aid was collected from the Egyptian population, but was not distributed in Egypt but was sent to Madinah. The crisis situation at that time was described as poor conditions and many people contracted the disease from the bubonic plague (contagious disease) that appeared in the land of Syria and caused many people to die so that trade through the country of

Syria stopped. This situation has a major impact on government, economy, social and health. In this reality, Umar bin Khattab's policies which are often flexible with space and time can be used as a basis in responding to economic development in Indonesia with all of its variables, especially those related to the issue of zakat. History has also recorded in gold ink, how Umar bin Khattab when he became a caliph was able to provide policy breakthroughs in the management of zakat which had a positive and beneficial impact on the community (Sari, 2015).

Starting from the description above, it is interesting to see further how the zakat distribution policy carried out by Umar bin Khattab and make it relevant to the current COVID-19 crisis. Several previous studies, such as Aflaha (2019), Maniroh (2018) & Munif (2012), have examined how the policies that have been taken by Umar bin Khattab in withdrawing zakat during his reign. However, these studies are not relevant to the crisis context.

What will be discussed in this research is how Umar bin Khattab's policies in the distribution or distribution of zakat. These opinions and policies will be discussed, analyzed and relevant to the current state of the COVID-19 pandemic crisis. Therefore, this research was conducted with the aim of analyzing the distribution policy of Umar bin Khattab's zakat and making it relevant to the conditions or crisis times of the COVID-19 Pandemic in Indonesia. The formulation of the problems that will be answered in this research are: (1) how was the zakat distribution policy of Umar bin Khattab in the crisis conditions of his time; (2) how is the relevance of Umar bin Khattab's zakat distribution policy to the context of the current pandemic crisis.

## **RESEARCH METHOD**

This research uses a descriptive qualitative approach, an effort to understand the various concepts found in the research process, using content analysis techniques and library research. Content analysis technique is a research method used to find out the conclusions of a text. Or in other words, content analysis is a research method that seeks to reveal the manifested and latent ideas of the author. While library research in this study uses types and sources of secondary data obtained from research results, articles and reference books that discuss topics related to the research theme (Iskandar, Azwar, 2019).

## **RESULT AND DISCUSSION**

In several verses, it is reported that Umar bin Khattab had several popular opinions on the issue of zakat. This view of Umar bin Khattab is of course his understanding of the law which was extracted from the verses of the Al-Qur'an and the traditions of the Prophet. In this discussion, Umar's policy on zakat is classified into two parts. First, Umar bin Khattab's policy in distributing zakat. Second, the relevance of Umar's policy in zakat during the COVID-19 pandemic crisis and the elaboration of its role in economy.

### **Umar bin Khattab's Policy in The Distribution on Zakat**

#### ***Distribution on Zakat Out of The Area where it was Collected***

Basically zakat is property that is obligatory to be fulfilled by someone who has the advantage of property to be empowered in order to meet the needs of those in need, such as the poor, debtors, converts, amil zakat, my servants, people who are traveling, and jihad fi sabilillah. Thus so that wealth does not circulate in the hands of the rich only (See Q.S. al-Hasyr verse 7). Rasulullah saw. has also stressed to the people he made as a zakat collector to distribute zakat property taken from the rich to the poor, not returned and kept into the state treasury. In a narration from Ibn Abbas, he said, the Prophet sent Muadz ibn Jabal to Yemen while instructing, "Invite them to testify that there is no God who has the right to be worshiped except Allah and I am the messenger of Allah. If they obey you, then tell them that Allah obligates them to establish five daily prayers. If they obey you, then inform them that Allah obligates them to pay zakat on their property taken from the rich among them and channeled to the poor among them (H.R. Bukhari, Shahih al-Bukhari no. 1395).

It explains that the fact that zakat is taken from the rich in a certain area to be redistributed to the poor in the area. In other words, the collection and distribution of zakat property should be done in the same place. And this is what was practiced in the time when Rasulullah saw. still alive. Similarly during the leadership of Abu Bakr and Umar bin Khattab. In a narration it is mentioned that Umar bin Khattab wrote a will for the caliph who would replace him. Among the contents of the will is that he (the new caliph) should take zakat from the property of the rich among them and distribute it to their poor (Qasim, n.d.).

In another narration, Abu Ubaid mentions that a poor woman came to Umar complaining that Muhammad bin Abi Maslamah who was assigned to take zakat in his area did not give a share of zakat for him. Then he called Muhammad and said to him, "O Muhammad, what should you say before Allah about this woman? Indeed, Allah has sent His Prophet saw, then we

believe and we follow him. He carries out what Allah has commanded by distributing zakat to those who are entitled to it. Similarly with the caliph after him, namely Abu Bakr, he did the same. "Then Umar gave the woman wheat and oil while he told her to meet him in Khaibar (the woman's district). And he ordered Muhammad bin Abi Maslamah to give the woman's rights from the zakat accumulated in Khaibar (Qasim, n.d.).

From the above narration, it can be concluded that Umar did not give part of the zakat to the poor woman from the zakat property accumulated in Medina, because the woman was not from the people of Medina. Umar bin Khattab actually advised him to return to Khaibar, the area where he lived and told Muhammad bin Abi Maslamah to give him a portion of zakat from the property accumulated in Khaibar.

However, if the needs and distribution of zakat for the mustahiknya in the zakat area is collected, then it is allowed for the zakat manager to transfer the zakat to other areas in need. This can be observed from the atsar narrated by Abu Ubaid in the book of al-Amwal, that is, when the messenger of Muadz came to Umar in Medina with a third of zakat property. Umar also said to Muadz, "I did not send you to take taxes or jizyah. I only sent you to take zakat from the rich among them, then you return it to their poor. " Muadz said, "I did not come with a property from this zakat unless after no one else has the right to receive it. The following year Muadz sent half of Yemen's zakat property and Umar did the same by asking for the property to be returned. And in the third year, Muadz sent all the zakat property and Umar continued to do the same, until Muadz said, "I did not find anyone who took this zakat" (Qasim, n.d.).

Abu Ubaid explained that, "All the hadiths that have been mentioned about the distribution of zakat above, have asserted that every community is more entitled to receive zakat on their own property so that they reach the point where they no longer need it. We see that they are more entitled to receive zakat on the property, not to the community in other areas. However, the sunnah has explained about the honor and ethics of neighbors and also the proximity of the house of the entitled (poor) to the house of the rich." (Qasim, n.d.). Ibn Qudamah also argued, it is not permissible to distribute zakat property from the district where the zakat is collected to other districts unless there is an advantage of zakat property after it is channeled to those who are entitled to receive it in that district. He argues with the atsar narrated by Abu Ubaid above (Maqdisi, 1985).

Commenting on the above, Yusuf al-Qardhawi explained that Umar bin Khattab's denial of Muadz's actions for the first time and his confirmation of this many times was evidence that

the zakat distribution mechanism was actually carried out in the area where the zakat was collected. Likewise with Umar's approval of Muadz's actions after the repeated refusal process, it is evidence of the possibility of distributing zakat to other places if there are no more mustahiks who have the right to take zakat (Al-Qardhawi, 2006).

On the other hand, if there are very tough conditions faced by Muslims in certain areas, such as disasters and other calamities, then zakat can be distributed from the place where it was collected to the area that was hit by the disaster. That is what Umar bin Khattab did when he gave orders to his governors to send aid to the people of Medina who were in a poor condition called the year of Ramada. In one narration it is stated that Umar sent a letter to Amr bin al-Ash, the then governor of Egypt. The letter contains an order to send food aid to Medina residents who are in a state of starvation and drought due to prolonged famine. Amr bin al-Ash also sent staple food assistance which was carried by the camel group, where the base had entered Medina and the end was still at Mesir. Every household from the population affected by the famine at that time could enjoy the food borne by the camel. They also slaughtered the camels for food and the cloth used to carry the food they used as clothing (Atsar Narrated by Ibn Huzaimah in Shahih Ibn Huzaimah no. 2367, Al-Hakim in Al-Mustadrak no. 1471).

The above Atsar was narrated by Ibn Huzaimah in his book Sahih in the discussion of the amil part of the property of zakat, as also narrated by al-Hakim in the book al-Mustadrak in the book (chapter) zakat. This narration explains the possible distribution of zakat outside the territory where the zakat is collected due to certain factors considered by the priest or leader, such as disasters and droughts that cause locals to have difficulty in obtaining a supply of essential food and beverages.

#### ***Umar's Attention to Illat in Determining Mustahik***

Among the things that distinguish between zakat and some other types of giving, such as alms, gifts and infak is the provision of people who become mustahik (those who are entitled to receive zakat). If alms or gifts can be given to anyone, then zakat can only be channeled to certain groups that have been mentioned in the Qur'an (See Q.S. al-Taubah verse 60).

One of the eight *asnaf* (groups) who are entitled to receive zakat mentioned in surah al-Taubah verse 60 are converts, that is, those who want to be heartbroken by being directed to Islam, or professing Islam, or preventing their evil against the Muslims or helping them against their enemies and so on (Penyusun, 2013). Sayyid Sabiq even divides the criteria of those whose hearts will be melted with zakat into two, namely converts from Muslims and converts from

infidels. Converts from this group of infidels are meant to be attracted to Islam. As for the converts from the Muslims due to the still weak faith they have or the potential for ugliness and damage that can be prevented by giving the zakat to them (Sabiq, 2004).

While al-Qardhawi details the people who were previously given zakat by the Prophet saw with the excuse to bind their hearts (*ta'liful qulub*), as follows (Sabiq, 2004):

1. The people who are expected to give that part they and their people converted to Islam. Among these people, such as Shafwan bin Umayyah.
2. People who are worried about its ugliness and it is expected that by giving that part they will stop from its ugliness and the ugliness of those who are with it. As in the narration of Ibn Abbas it is mentioned that a group of people came to the Prophet saw. If they are given property, then they praise Islam and say, "This is a good religion". But if they are not given, they will curse and curse Islam.
3. People who have just converted to Islam. They are given zakat to strengthen their footing on Islam. Thus, because people who have just converted to Islam have abandoned their old beliefs, they also sacrifice everything they get from their parents or relatives. And it is not uncommon for them to be isolated in the midst of their families and threatened with threats related to their livelihood. People like this, who have sold their souls to God and left their world because of Him are very deserving of support and help.
4. Some figures from the Muslims who have followers from among the infidel figures. It is hoped that by giving zakat, it can have a positive effect on their Islam. The scholars take the example of Abu Bakr giving to Adi ibn Hatim and az-Zabarqan ibn Badr even though their Islam was strong, but that part was given because of their position among their people.
5. People who are figures from the group of Muslims who still have faith and they include people who are heard and obeyed by their people. By giving zakat to them, it is hoped that the faith of his people becomes strong and he can give instructions for his people to jihad and others. For example, the gift of the Prophet saw. to some hypocrites and those who are still weak in faith from the spoils of war Hawazin. And it is noted, later on most of them have a strong Islam.
6. The forces that are on the border with the enemies of Islam. They were given zakat in the hope that they would survive to maintain the border from enemy attacks so that they could protect the Muslims who were in the city.



7. A group of people from the Muslims who are needed in withdrawing zakat property from those who must be forced to issue it. Unless they fight, then they are given a choice by tying their hearts (ta'liful qulub).

In the time of Rasulullah, the people who became converts were determined directly by him. Al-Thabari details some of the names of converts in the time of Rasulullah saw. complete with the origin of their tribe. From the Bani Umayyah there is Abu Sufyan bin Harb, from the Bani Makhzum there is al-Harits bin Hisham and Abdurrahman bin Yarbu', from the Bani Jumah there is Shafwan bin Umayyah, from the Bani Amir bin Lu'ai there is Suhail bin Amr and Huwaithib bin Abdil Uzza, from Bani Asad bin Abdil Uzza has Hakim bin Hizam, from Bani Hashim there is Sufyan ibn al-Harits bin Abdul Mutthalib, from Bani Qazarah there is Uyainah bin Hishn, from Bani Tamim there is al-Aqra 'bin Habis, from Bani Nashr there is Malik bin Auf, from Bani Salim there is al-Abbas bin Mardas, from Tsaqif there is al-Ala 'bin Haritsah (Al-Thabari, 2000).

The scholars say that in some narrations it is said that Umar bin Khattab refused to give zakat to some converts who came to ask for a share of zakat as they got in the time when the Prophet was still alive. In the book of al-Sunan al-Kubra it is narrated that Uyainah bin Hishn and al-Aqra 'bin Habis came to Abu Bakr ra. and said, "O Caliph of the Prophet, Indeed in our place there is a swamp land that does not grow grass and does not benefit, we hope you give us the right to manage it and cultivate it. Then he (the narrator) mentioned the consent of Abu Bakr and his order to ask for the testimony of Umar, and that Umar deleted Abu Bakr's letter saying, "Indeed, first the Messenger of Allah gave you a share in order to bind your hearts when Islam was still weak. Now that Allah has glorified Islam, then go and earn a living." (Atsar Narrated by al-Baihaqi in As-Sunan Al-Kubra no. 13568. Ibn Abi Hatim in Tafsir Ibn Abi Hatim no. 10377)

In commenting on the above narration, related to the ijthihad of Umar bin Khattab who did not give a share to those who used to be converts in the time of the Prophet saw. and likewise in the time of Abu Bakr, the Maliki school, the Syafi'i school and the Hanbali school, stated that converts still get a share of the property of zakat absolutely because of the existence of a qath'i (clear) text that confirms their existence. While some opinions other than the three sects state that the converts have been cut off with the success of Islam. However, if it is necessary to bind their hearts, then they can be given the portion of zakat that has been determined for them. The Hanafi school argues that converts are no longer entitled to part of the zakat property (Penyusun, 2013).

They understand that the existence of converts is only in the early days of Islam, where at that time a much needed strategy to bind one's heart to enter Islam and remain in it.

If you pay close attention to Umar's expression above, "Indeed, the Messenger of Allah gave a share to you in order to bind your hearts where at that time Islam was still weak. Now that Allah has glorified Islam, then you go to earn a living. these people have changed the nature that made them given zakat before, namely ta'liful qulub (binding their hearts) to Islam because Islam was still weak at that time. The nature of converts is not different from the nature of indigence, poverty or gharim (people in debt), all of which are traits that are legal illats that can change with changing conditions. And a legal provision can be realized in accordance with the existence of the illat, if there is illat, then the law exists. Vice versa, if illat does not exist, then in general the law also does not apply.

This is in accordance with one fiqh rule, namely "الحكم يدور مع علته ثبوتا وعدمًا" (the law applies according to the existence of the illat) (Al-Sa'di, 2011). Thus, the nature of converts can still apply when and where Islam needs it. As with the nature of needy, it may be that someone in the past year was included in the criteria of being poor, but in the following year they changed their status to become a rich person and at that time they were no longer entitled to receive zakat (Al-Madani, 2002).

Another example of Umar bin Khattab's point of view in determining mustahik based on his concern for illat is his policy towards soldiers who do not go to war. A soldier who initially gets a part of his zakat assets to become provisions in jihad, then for some reason he does not go to the field of jihad, it is obligatory for him to return the assets he has obtained to Baitul Mal. In al-Sunan al-Kubra it is narrated that Umar wrote a letter, as conveyed by Amr bin Abi Qurrah, he said, "Surah Umar came to us, which said," really some people took from this zakat property to jihad on the road. Allah, but they turned away and did not go to jihad. So whoever does this, then we are more entitled to the property he took until we take the treasure back. " (Atsar, Al-Baihaqi, As-Sunan al-Kubra no. 13580).

The history above explains that Umar did not want zakat assets to be distributed to those who did not go to jihad. That is because the verse of the Al-Qur'an states that zakat is allocated for mustahik fi sabilillah. This attribute (fi sabilillah) is at the same time an illat for them to get zakat. Thus, when they turn away from their original desire for jihad, then automatically they come out of the nature of fi sabilillah and with that they are no longer entitled to the property of zakat.

### ***The Amount of Zakat Received by Mustahiq***

The target of zakat distribution has been clearly stated in the word of Allah surah al-Taubah, verse 60. This has also been explained in the Sunnah of the Prophet Muhammad in more detail. However, there are some things that are still zhanni (not fixed) from the arguments that mention about the distribution of zakat to the mustahik. Among these things are about the amount of zakat that must be received by the mustahik. This problem is different from the amount of zakat that must be paid by a muzaki, where the amount of zakat that must be spent by a muzaki is explained in detail in the sunnah of the Prophet.

Regarding the amount of zakat that mustahik must receive, there are several problems that require the ijtihad of the scholars. First, the distribution of zakat to only one part of the eight groups of people who are entitled to zakat. Second, the part that should be obtained by the poor, considering that the main purpose of zakat is to distribute the excess assets in the hands of the rich to the needy and the poor. Third, the level of zakat that should be received by amil (the person managing zakat).

A person who wants to pay his zakat is not required to distribute the property to all groups mentioned in surah al-Taubah verse 60. A muzaki or amil zakat may distribute the zakat they get to one group only if there is the expected benefit. In a narration, Umar bin Khattab said, "To whichever group of the eight groups mentioned in the Al-Qur'an you give zakat, then it is valid." (Al-Thabari, 2000). In another narration it is stated that Umar also gave zakat that was collected to him only to one family (Atsar History of al-Baihaqi in As-Sunan Al-Kubra no. 13509)

The thing above also provides information that zakat is not obliged to be divided equally among each of the eight groups. Therefore, Umar also gave part of the wages to zakat officials (amil) according to their work, not one-eighth of the zakat they collected. Ibn Zaid said, "Umar and the people who were with him did not give one-eighth of the zakat property to amil. They give amil the part that is in accordance with their work." (Al-Thabari, 2000). From this history, it can be understood that Umar bin Khattab was very eager to alleviate poverty with zakat assets. For him, zakat assets should be distributed to the poor until they turn into people who no longer need zakat in the future. In a narration it is stated that he said, "If you (the amil) distribute the property of zakat, then it is sufficient for the poor." (Qasim, n.d.). In another narration it is also stated that he was once asked about the zakat assets that were collected from a remote area. He

replied, "By Allah, really I will return to them the treasure until the poor among them each get a hundred camels." (Atsar History of Ibn Abi Syaibah in Al-Mushannaf no.10748).

### **The Relevance of Umar bin Khattab's Zakat Policy Distribution in Indonesia**

The main wisdom of the shari'ah of zakat, if viewed from the aspect of the relationship between muzaki and mustahik, is so that the property in the hands of the rich can be channeled to the needy. That is as Allah has explained in surah al-Hasyr verse 7:

كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

"...So that it will not be a perpetual distribution among the rich from among you." (Al-Hasyr: 7)

Umar bin Khattab paid great attention to the problem of distributing zakat. He even always advised his amil to always distribute the zakat that has been collected so that the needy and poor can be elevated to a prosperous status. Therefore, the focus of distributing zakat during the reign of the two Umar was in the area where the zakat was collected.

### **The Relevance of Zakat Distribution Polic Outside The Collection Area**

The distribution of zakat in the place where zakat is collected is a significant difference between the zakat system in Islam and the tax or tribute system that was known by world civilization before Islam or in the dark ages of Europe and others. Yusuf al-Qardhawi argues, in the age of ignorance and in the dark ages, both in Europe and on other continents, taxes (tribute) were taken from farmers, employees, laborers, traders and others who had struggled to find sustenance, poured sweat, stayed up late. at night and tired by day. Then the treasure that had been obtained by the shedding of sweat, blood and tears was handed over to the inspector of the king to be brought to the glittering palace in the capital. Then the treasure is used to strengthen the throne of the king, lift his prowess and strengthen those around him, such as guards, defenders and loyal followers. If the treasure had some residue, it was used to expand the capital city and enlarge the palace as well as to propose the inhabitants. If there is still the remaining tax funds, it will be allocated for the construction of the closest city that is subject to the palace. At the same time, they forget the poor areas that have taken the trouble to collect these assets, even though from there they took the assets (Al-Qardhawi, 2006).

In the context of zakat in Indonesia, the management of zakat concerning the collection and distribution of zakat is regulated by Law 23 of 2011 concerning Zakat Management, which states that zakat management is carried out by an agency established by the government, namely BAZNAS (Badan Amil Zakat Nasional) and is assisted by institutions that are formed by the private sector by fulfilling predetermined requirements such as Lembaga Amil Zakat (LAZ).

Thus, when viewed from the perspective of the authority possessed by BAZNAS and LAZ as regulated in the above-mentioned Law in CHAPTER II Article 6, it is possible that BAZNAS and official amil zakat institutions can be said to have a position as priests who has the right to determine adultery policies in Indonesia. Moreover, if it is seen that the existence of BAZNAS or LAZ is almost in every region, it is very possible to distribute zakat funds collected by each Zakat Collecting Organization (OPZ) outside its region.

Yusuf al-Qardhawi argues that basically zakat should be distributed in areas where zakat is collected as a realization of the fulfillment of the rights of the closest person and the right mechanism in fighting poverty and training each region to be sensitive to the fulfillment of their respective needs. More than that, the poor in the region are of course also very dependent on the zakat collected in their area, thus they should be the most priority distribution targets. However, al-Qardhawi did not see opinion above as something absolute and standard. If a fair leader or imam with the consideration of the Shura Majlis sees that there is a benefit for Islam and Muslims in distributing it outside the area where zakat is collected, then it is fine (Al-Qardhawi, 2006).

Among certain reasons that can be used as reasons for distributing zakat from one region to another is that the area is in a bad condition due to natural disasters such as natural disasters or other calamities such as the plague. The occurrence of natural disasters or epidemics that result in material loss and psychological pressure as is currently happening, deserves the attention of zakat managers both at the regional and national levels. This is for several reasons. First, basically people who are in a state of disaster or are affected by a plague are people who desperately need help from others. They are not only experiencing a crisis materially, but are also in a weak mental state that needs support and encouragement to get back up. If this is the case, then without a doubt, they are the group entitled to receive zakat. Second, the allocation of zakat funds to areas affected by calamities and disasters by zakat managers at the national level such as BAZNAS is not problematic from a regional perspective. This is if it is assumed that the zakat is collected at the national amil which has a distribution spectrum within the boundaries of the Unitary State of the Republic of Indonesia. Third, from the practice of distributing zakat that was carried out during the time of Umar bin Khattab, for example, it was found that the policy of distributing zakat collected in Egypt was still under the power of the Islamic government in Medina to areas affected by the famine that occurred in Medina and its surroundings. Also during the reign of Umar bin Abdul Aziz who brought zakat property from Africa to other

regions because mustahik zakat was not found in Africa. As well as some scholars say that people who get disaster can be categorized as gharimin.

In addition to the agreement of the scholars on the obligation to distribute zakat in areas where zakat is collected when there are mustahik who are entitled to receive it, it is also agreed that it is permissible to distribute zakat assets that are in a surplus condition and no more mustahik have the right to receive it to other regions. However, if one observes the condition of poverty in the Indonesian context, which can be said to be evenly distributed in every province and district of this country, then of course this is not so substantive to be discussed broadly. However, as a scientific discourse, of course this can also be put forward regarding the possibility of distributing zakat in surplus Islamic countries such as Brunei Darussalam to be channeled to Indonesia through the role of BAZNAS.

With the current utilization of digital technology, Umar's policy has become very relevant to implement, especially during the COVID-19 pandemic crisis like today. With digital technology, the middle to upper class people who are classified as muzaki can be temporarily facilitated, the poor who are victims of the pandemic can also be helped. The digitization of zakat allows services to muzaki and mustahik to be carried out without face-to-face interaction. Mustahik does not need to visit the zakat counter and amil zakat does not need to bring in mustahik to distribute zakat funds. That way, zakat can be optimized in helping to meet the basic needs of the poor affected by COVID-19 in all affected areas of Indonesia, and at the same time still supporting social distancing policies. Among the innovations that can be made are through mobile banking, internet banking, marketplaces, online payments or the use of a crowd funding platform such as Kitabisa.com as an effective medium in collecting and distributing zakat. With a digital platform, several related parties such as muzaki, amil and mustahik can be integrated into one application. That way, the national zakat ecosystem will be formed digitally on a large scale without regional or regional boundaries. In the end, digital-based zakat management, especially in the current situation, is expected to help reduce the impact of the spread of the COVID-19 outbreak which is still a big threat to Indonesia.

### ***Relevance of Policy in Determining Zakat Recipient Illat Category.***

It is very interesting to study regarding the policy of Umar bin Khattab in the issue of zakat distribution is the determination of the people who are entitled to the zakat assets. Umar bin Khattab refused to give his share of zakat to those who were converted to Islam (people whose hearts were diluted to convert to Islam or were consistent in it) at the time of the Prophet.

This was done by Umar because he saw that the illat of law in these people had disappeared. Therefore, they can no longer be said to be mustahik zakat. Illat that is meant is the condition of Islam which requires a strategy of binding one's heart with assets to convert to Islam and the condition of the object of da'wah which must be tied with wealth.

By making illat as the basis, it can be concluded that the part of converts is still valid as long as Islam still requires a ta'liful qulub (binding heart) strategy in inviting or strengthening one's commitment to Islam. According to Syaltut, basically, Umar bin Khattab's actions towards converts at that time were not acts of abolishing existing laws so that they had implications for the loss of the converts until the end of time. The only action that was taken by Umar was to place the rightfulness of converts to the right place, which if the nature that made him entitled was there, then someone would receive the zakat property (Syaltut, 2001).

In the context of the contemporary Islamic community in Indonesia, apart from converting to Islam, there are also converts who are actually Muslims, but they have a very fragile faith and become targets of apostasy movements that are intensified by missionaries using the mode of economic assistance. According to Rasyid Rida, currently the group of people who have the most right to be tied up (known as converts) are those who are targeted by missionaries to have their hearts melted so that they join in their protection or enter their religion. In fact, it can be observed that the big countries that are donors of this apostasy mission, donate a lot of money for the success of the mission (Ridha, 1990). In line with Rida, Syaltut also argues that there is no doubt that today Muslims need strengthening materially and spiritually for the duafa to ward off the flow of apostasy aimed at them by the enemies of Islam. He revealed that if the enemies of Islam use a public service strategy by which they are able to deceive people with weak faith and turn them into enemies of Islam, then why don't the Muslims dispel them with this strategy to protect people with weak faith, even though Al- The Qur'an has opened wide the way to get there and has explained this with clear lafaz, which contains all its meanings and shows the direction of its goal (Syaltut, 2001).

Based on the explanation above, it can be said that the policy of Umar bin Khattab in the matter of converts is not to decide the laws that have been stipulated in the Al-Qur'an, but what he does is establish the law according to the existence of his illat. In this day and age, the illat of converting to Islam clearly exists without a doubt. One of the converts who deserve serious attention are the economically weak Muslims and weak faith, where they are the target of a very rampant apostasy project. Even so, it cannot be denied that there is a view that says that the duafa

who are the target of Christianization are not converted to converts, but into the poor. Meanwhile, the programs implemented in the framework of the da'i cadre to dispel Christianization are classified as *ashaffi sabilillah*.

Therefore, the distribution of zakat can be programmed by amil institutions such as BAZNAS or LAZ in order to dispel the flow of Christianization aimed at Muslims with weak economies and weak faith who are increasingly worrying, especially in the current state of the COVID-19 pandemic crisis.

### **Relevance of Priority Policy for Zakat Recipients**

Another issue that is no less important to raise is related to the policy of distributing zakat assets, which should also be considered is Umar bin Khattab, who did not require that all of it be divided equally among all asnafzakat. Umar bin Khattab prioritized the poor and poor and was very urgent at that time to get zakat assets. In contrast to Umar bin Khattab, Umar bin Abdul Aziz on the contrary made a provision so that the zakat assets were distributed evenly to all zakat mustahik who had the right to receive it, without distinguishing one of them.

Umar bin Khattab's policy in distributing zakat is the amount that mustahiks are entitled to receive. Umar bin Khattab saw that zakat assets should be allocated to fully fulfill the needs of the needy and poor. Umar even argued that it was permissible to give the funds collected from zakat assets to one poor family only, if that would bring benefits. On the other hand, he also allowed the distribution of large amounts of zakat to help residents of an area affected by a large-scale disaster.

Basically, the amount of property that must be given to the mustahik returns to the maslahat scale which is considered more priority by the priest. In this case BAZNAS (Badan Amil Zakat Nasional) which is given the mandate to manage zakat in Indonesia is assisted by private institutions that have fulfilled the requirements to carry out functions as amil institutions in accordance with Law No. 23 of 2011 plays an important role in determining the amount that must be distributed from the collected zakat funds to mustahik. According to the author, the distribution of zakat does not only look at the quantity and nominal aspects of the assets given to mustahik. However, more than that, to optimize the role of zakat as an instrument in alleviating poverty, a zakat empowerment mechanism is needed with a system of control and monitoring of the development of mustahik conditions. This can be done by creating a mustahik grouping system based on the efforts and tendencies of each.



Regarding the issue of the amount of zakat that mustahik must accept, the author does not lean towards the opinion of Umar bin Khattab in full, but Umar's opinion can sometimes be used and applied, depending on the conditions and benefits needed in this country. Likewise with the amil part, it does not have to be set 1/8 or 12.5% of the collected zakat funds as has been done by several private amil zakat institutions in several regions. Because the zakat law aims to distribute assets in the hands of the rich to those in need (needy and poor). If the 12.5% chance of this zakat property is assigned to amil, it tends to open undesirable doors to amil's own integrity and orientation. In other words, an amil or amil ranks in an OPZ (zakat management organization) receive a share that may be less than 12.5% or even more than that according to their work and integrity.

Umar bin Khattab's policy has relevance to the conditions and context of the current COVID-19 pandemic crisis, namely that zakat payments for muzaki can be prioritized or focused on poor people who are directly affected by COVID-19, as one who is entitled to receive it (mustahik). either in the form of direct cash assistance, non-cash assistance, or business capital assistance. National, provincial, city and district BAZNAS can work together or take advantage of the Zakat Management Unit (UPZ) at the sub-district and village level, RT and RW and surrounding mosques in order to optimize zakat distribution to the affected poor. BAZNAS and these units can invite the community to raise funds to help relatives in the neighborhood who are experiencing difficulties, and invite the community to participate in family food security (logistics) through labor-intensive programs or cash for *work*.

## **CONCLUSION**

Based on the results and discussion, several things can be concluded. First, among the forms of Umar bin Khattab's policies in distributing zakat are (1) Umar bin Khattab distributes zakat outside the areas where the zakat is collected due to considerations of certain needs and benefits, such as crises and disasters; (2) Umar bin Khattab paid great attention to illat in determining mustahik; (3) Umar bin Khattab prioritized the distribution of zakat and alms to the poor, especially in resolving the crisis of hunger and poverty. Second, the various policies of Umar bin Khattab have strong relevance to the current state of the COVID-19 pandemic crisis, so that they can be a reference for establishing zakat policies in Indonesia. Among them: (1) distributing zakat outside the area of collection is a very good opportunity for strengthening the role of zakat more broadly for people affected by COVID-19, especially with the use of digital

technology; (2) zakat distribution can be programmed by amil institutions such as BAZNAS or LAZ in order to dispel the flow of Christianization aimed at Muslims who are economically weak and weak in faith who are worried about the current disaster or pandemic crisis of COVID-19; (3) the payment of zakat for muzaki can be prioritized or focused on the poor directly affected by COVID-19, as one who is entitled to receive it (mustahik).

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