



## “Gerobak Online”: A Model of Community Economic Empowerment During the Covid 19 Pandemic Based on a Mosque via the Zakat Collection Unit of the Al Fatah Mosque in Pacul Village, Bojonegoro Regency.

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### ABSTRACT

Zakat Collection Unit (UPZ) Masjid is one of the institutions assisting Baznas in optimizing zakat administration and distributing zakat to mustahiq in line with zakat beneficiaries' asnaf. In accordance with the applicable legislation, UPZ mosques are granted the authority and responsibility as a unit or extension of the district Baznas in helping the administration of zakat, infaq, and alms, as well as their usage to promote the welfare of the people, particularly the congregation. mosque from underprivileged households. This research employs a qualitative methodology, which provides a thorough, precise, and in-depth account of events, people's actions, or locations. This study employs a qualitative methodology to provide a comprehensive explanation of Online Cart: A Model for Developing the Economic Potential of the People in a Pandemic Period Based on the Zakat Collection Unit (UPZ) at the Al Fatah Mosque in Pacul Village, Bojonegoro Regency. Researchers employed ethnographic approaches to determine the economic issues facing the community, particularly those experienced by the mosque congregation. This research was undertaken at the Al Fatah Mosque in Pacul Village, Bojonegoro District, since its administration is deemed competent of handling zakat and bolstering the mosque congregation's finances.. This study demonstrates the effectiveness of zakat management in empowering and enhancing the economy of mosque congregations through the Zakat Collecting Unit (UPZ) in the Online Cart program, as proven by the operation of mustahiq small enterprises owned by empowered individuals. Where about five individuals are empowered in this program and have their own superior items. In this initiative, UPZ Masjid Al Fatah Pacul receives help and supervision in the form of training in digital marketing, packaging, and production of new goods, as well as partnering with Baznas Bojonegoro and the Bojonegoro Department of Industry and Manpower to build *mustahiq* capabilities.

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## INTRODUCTION

The mosque is a place of worship that serves several purposes. Aside from being a place of worship that invites humanity to worship and spread Islam, the mosque is a place of worship, dialogue, and problem-solving for humanity, so that they are able to solve problems in the world by improving their economic well-being, which will eventually become the path to eternal happiness. In the afterlife, particularly under the circumstances of the covid 19 epidemic. In this situation, Islam creates a balance in life by equating making a living for this life with praying for the life to come. And believes that the world's existence is the path to the afterlife. In addition, Islam sees individual life as equally vital as social life; making a living to improve family welfare holds the same significance as attending mosque services (Umroatul Khasanah, 2016).

Islamic teachings encourage its adherents to seek wealth or a livelihood in order to provide for their families. However, if someone has acquired wealth and is given excess sustenance over that property, it must be understood that in the property that Allah has bestowed upon us, there are rights of the poor that must be given to those who are economically disadvantaged and trapped in poverty.

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ - ٢٥٢٤ - طُورُ حَمَلًاوَلِئِلسَلِّا

*"And those in whose wealth is prepared a certain portion, (24). for (poor) people who ask and those who do not ask (25)". (Q.S. al-Ma'aarij, 70: 23-24).*

Zakat is a component of maaliyyah ijtima'iyyah devotion, which plays a significant role in Islam. Moreover, zakat has a strategic and crucial role, both in terms of worship and Islamic teachings, namely the fourth pillar of Islam, and in terms of development for the welfare of the people. As one of the five pillars of Islam, zakat is regarded as ma'luum minnad-diin bidh-dharuurah and an indispensable aspect of one's religion (Didin Hafidhuddin, 2002).

The collecting of zakat in Indonesia saw a renaissance and improvement during the 1990s. Civil society manages zakat, infaq, and alms collectively in a competent and transparent manner. This is proven by the fast rising collection of Islamic charity money, followed by the usage and empowerment of zakat, infaq, and alms monies that are becoming more efficient, productive, and effective for the needy. In the framework of poverty reduction, Zakat is also changed from the individual sphere to the societal realm (Yusuf Wibisono, 2016).

Law Number 23 of 2011 concerning Zakat Management which is an amendment to Law Number 38 of 1999 has a very important position for the development of the world of national zakat in the future, especially the spotlight is related to the potential of ZIS funds in Indonesia which reaches 217 trillion annually. So that if the zakat funds are able to be maximized in each district, it will have a major role in poverty alleviation and improving the welfare of the

community, especially the poor. In this context, the zakat management law functions as a regulator of zakat management, confirms the role of the state in providing protection for citizens who are zakat payers (Muzaki), as well as zakat recipients (mustahiq), maintaining public order by preventing misuse of zakat funds distribution, facilitating national zakat. for social change by empowering the poor through mosques (Yusuf Wibisono, 2016).

BAZNAS is the only official body established and appointed by the government based on Law No. 23 of 2011 and PP No. 14 of 2014 which has the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS). Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is a non-structural government institution that is independent and responsible to the President. Thus, BAZNAS together with the Government synergize and are responsible for overseeing the management of zakat based on: Islamic law, trust, benefit, justice, legal certainty, integration and accountability from the central, provincial to district or city levels (Baznas, 2022).

In accordance with the notion of adhering to the government structure, the BAZNAS level is split into three tiers: the Central Baznas at the national level, 33 provincial BAZNAS, and 502 district/city BAZNAS. In compliance with the requirements of the law, each BAZNAS is permitted to create a Zakat Collecting Unit (UPZ) to help in the collection and distribution of Zakat. The 2011 zakat legislation grants the head of Central BAZNAS, Provincial BAZNAS, and Regency/Municipal BAZNAS the obligation and ability to organize UPZ in government agencies, BUMN, BUMD, private enterprises, schools, sub-district offices, and mosques (Yusuf Wibisono, 2016).

The global expansion of the Covid-19 epidemic has resulted in a considerable increase in unemployment and a loss in people's economic well-being. The Covid-19 epidemic has had a substantial impact on the economic growth of the town, as indicated by the fact that many individuals have lost their employment and complained that their labor activities have been halted. During the pandemic, many disadvantaged individuals must be laid off because to a decrease in the labor force or the closure of businesses caused by limits on gathering time.

For this reason, the UPZ of the mosque is a unit formed by Baznas to assist in the task of collecting and empowering ZIS. Among the UPZs formed by the Baznas of Bojonegoro Regency is the UPZ of the Al Fatah Mosque in Pacul Village. With the establishment of the mosque as a ZIS collection unit, it is hoped that it can help the role of Baznas in Bojonegoro Regency in managing zakat, infaq and alms in Pacul Village, although currently the role of the mosque is still limited to UPZ. However, the strategic role of this mosque must be used as

encouragement for mosque administrators (takmir), especially UPZ managers and mosque congregations in alleviating poverty. Opportunities to restore and improve the economic welfare of the people, especially mosque congregations, are starting to open wide by optimizing the collection of zakat, infaq and alms and the distribution of zakat with empowerment programs through UPZ Masjid.

Since the case of the Covid-19 pandemic, in meeting their needs, people prefer to shop online rather than having to shop at supermarkets or stores. This can be seen from the increase in shopping transactions through social or digital media (Kompas, 2022). Center for Digital Society (CfDS) researcher Tony Seno said, during the Covid-19 pandemic, there has been an increase in digital or online shopping transactions in Indonesian people by 30 percent who used to like shopping in shopping. In a pandemic, shopping is done online. Digital is considered to be the right solution or method because people don't need to go out of the house or congregate, so they can avoid the risk of Covid-19 transmission. Furthermore, people prefer to shop online because it is more practical, faster in addition to government policies to carry out social restrictions and also save energy and costs for buying outside.

Cart Online is an online business launched by the UPZ of the Al Fatah Pacul mosque since March 2020 after the government announced the COVID-19 pandemic a few years ago. The mosque manager saw that during the covid 19 pandemic, many people in Pacul Village were afraid to gather or just shop outside, they were mostly at home and did not visit gathering places or supermarkets and markets to protect and prevent covid 19. This is an online business opportunity that is very wide open to run. If initially selling an item offline, then in this condition switching to online media is the right choice so that the market reach is wider and provides solutions for the public to shop during this pandemic. Under these circumstances, many people are reluctant to just go shopping at supermarkets, shops or markets. So that to meet the needs of online sales is also increasing. Online carts offer solutions to the community, starting from the daily needs that people need from food, personal protective equipment to comply with health protocols (Masks, Hand Sanitizers, etc.), toiletries, ready-to-eat foods (Pecel Rice etc.) as well as snacks. (Fried Onions, Banana Chips, Cassava Chips, Cassava Rengginang and Garut Chips) clothing and so on. Starting to market their products through online media WA, Fb, IG, etc. with a delivery order system that makes it easy for people and doesn't need to leave the house to fulfill their needs which has a reach of 15 km from Al Falah Mosque for delivery orders. If it is more than that distance, you can use delivery via goods delivery services (POS, JNE, JnT, etc.) (Ahmad Sholeh, 2022).

Based on the problems above, this study wants to make a dialectical formulation that raises the Online Cart: A Model for Developing the Economic

Potential of the People during the Covid 19 Pandemic Based on the Zakat Collection Unit (UPZ) at the Al Fatah Mosque, Pacul Village, Bojonegoro Regency.

## **METHOD**

Based on the identification and formulation of the problem, this research necessitates a more in-depth study and research to capture the challenges encountered by the community in daily life and to collect comprehensive data. This study employs a qualitative approach, which is a research method that provides in-depth information on the behavior of certain individuals, events, or locations (Lexy J. Moleong, 2012).

In this study, a qualitative approach is employed with the purpose of understanding and describing the Online Cart: A Model for Developing the Economic Potential of the People in a Pandemic Period Based on the Zakat Collection Unit (UPZ) at the Al Fatah Mosque, Pacul Village, Bojonegoro Regency clearly and in detail. In the mosque congregation, researchers employ anthropological techniques (Goerge Ritzer, 2021).

## **HASIL DAN PEMBAHASAN**

### 1. Overview of UPZ and Mosque Management Functions.

According to Article 1 paragraph 9 of Law Number 23 of 2011, UPZ is a Baznas-designated entity tasked with collecting and empowering zakat. UPZ has the responsibility and power to assist in the collection of zakat from muzakki in government agencies, the private sector, subdistricts, schools, and mosques. Becoming a UPZ has several advantages, including: 1) possessing legality, which is already based on the decision of the general chairman of Baznas; 2) the authority to administer and distribute ZIS collecting monies; and 3) the ability to utilize amil rights for operations. 4) UPZ Mosque can strengthen mosque congregations; 5) Reliable and responsible; (Perbaznas, 2018).

Pacul Village's Al Fatah Mosque UPZ is one among the UPZs established by the Baznas of the Bojonegoro Regency. UPZ is designated as a collecting unit to assist, administer, and distribute zakat, infaq, and alms. UPZ has a strategic role and chance to restore the well-being of the people, particularly the congregation of the Al Fatah mosque in Pacul Village, especially poor pilgrims. Through the productive initiative developed by the Al Fatah Pacul Mosque UPZ, the chance exists to aid in the economic development of the mosque congregation.

To promote the well-being of the populace, it is vital to adopt an effective mosque management function in which the mosque may organize activities systematically in accordance with its role. The POHACIE function (Planning, Organizing, Humanizing, Actuating, Controlling, Integrating, and

Evaluating) may be used to the administration of a mosque, with the following explanation:

a. *Planning*

Planning is a series of activities that will be carried out and arranged systematically by UPZ based on instruments and related factors. So that after becoming UPZ, UPZ Masjid Pacul made a plan in the form of a work program and RKAT for one year which was ratified by the chairman of Baznas Bojonegoro. So that the collection, utilization and distribution carried out by the Pacul Mosque UPZ can be directed and can be accounted for.

So in preparing the work program planning and annual budget plan of the Al Fatah Pacul UPZ Mosque, it involves all elements in the Pacul Mosque and also synergizes with the village government. So it is hoped that the planned programs do not overlap with the Village Government programs, instead the planned programs can synergize and contribute to each other.

b. *Organizing*

To run a mosque UPZ, an organization is needed, one of which is by appointing capable mosque UPZ managers in that section and assigning tasks, responsibilities and authorities in accordance with their respective tupoksi. In addition, training was also given on the management of ZIS so that they are truly able to serve muzakki and mustahiq.

c. *Humanizing*

In managing the UPZ of the mosque, a humane attitude is needed so that each part of the UPZ manager can know the work or main tasks of zakat management that are trustworthy, transparent and professional. Things like this can be done with FGDs among UPZ managers, mustahiq recipients and zakat education internally, especially about work plans, budget plans and organizing that have been prepared and agreed upon together.

d. *Actuating*

In the administration of the UPZ of the mosque, activating is required to motivate the implementers of the UPZ of the mosque to carry out each scheduled activity of the UPZ. In order for UPZ management to deploy resources appropriately, effectively, and efficiently in order to achieve the common goals.

e. *Controlling*

In the management and empowerment carried out by UPZ mosques, internal supervision or audit is needed. This is done not only looking for faults, but directing all attitudes and actions of the mosque UPZ manager in

order to achieve the goals and programs of the mosque UPZ in accordance with mutually agreed provisions, plans and regulations. One of the things that the UPZ of the mosque can do is with the existence of activity evaluation activities, regular supervision, and transparent financial reports, so that the UPZ of the mosque will be able to give trust to muzakki to distribute ZIS through UPZ Masjid Al Fatah Pacul.

f. *Integrating*

The management of all fields in UPZ, must not only focus on their respective tasks but must also be interconnected, starting from the fields of collection, distribution, reporting and HR must synergize and work together.

Integrating can be done by the manager of the mosque UPZ by doing the same things in accordance with the collection function as well as the utilization and empowerment of zakat.

g. *Evaluating*

A program's level of success and failure may be determined if UPZ management often conduct assessments. So that the evaluation can reveal the compatibility between the performance and the established objectives. The management of the UPZ shall conduct frequent, ongoing, and sustainable evaluations of the mosque. The Zakat collecting program may be evaluated first, followed by the distribution of Zakat, and finally the reporting of zakat activities.

2. Economic Empowerment at Masjid al-Fatah Pacul Village

UPZ Masjid Al Fatah Pacul Village's empowerment program is a sort of productive program that aims to awaken the talents of individuals, particularly mosque congregations, to satisfy their requirements and improve their economic welfare during the COVID-19 epidemic and in the context of reducing poverty. The objective is that the community, particularly mustahiq, would discover their potential and shortcomings in order to address them (Tantan Hermansyah, 2019). During the epidemic, many worshipers of the al Fatah mosque in Pacul Village lost their jobs or enterprises, causing mosque congregations to experience economic difficulties.

Therefore, the online cart productive program is the proper program to improve mustahiq business output and to alter the manner in which individuals consume digitally (Asep Usman Ismail, 2018).

Therefore, it may be argued that the economic empowerment granted to mustahiq or mosque-based mosque congregations has significance as an endeavor to promote the economic welfare of the family during the covid epidemic, thereby allowing the powerless to transcend poverty and backwardness. The widespread development of the Covid-19 epidemic in Indonesia has had a significant impact on many sectors, notably the economy. This is due to the fact that the installation of Community Activity Restrictions (PPKM) has resulted in individuals complaining and ceasing their activities,

including the community around the al-Fatah mosque in Pacul Village. In response to these issues, the administration of the al-Fatah mosque in Pacul Village cooperated with Baznas to strengthen the economy of mosque worshippers from low-income households by developing online shopping carts.

Cart Online is a tiny online company that was created in March 2020 following the announcement of the COVID-19 epidemic by UPZ Masjid Al Fatah the previous year. Because the government recommends reducing pandemic-causing behaviors during the epidemic and encourages people not to purchase or congregate, internet business options are highly promising to satisfy the requirements of the community. If an item is originally sold offline, UPZ Masjid allows mustahiq beneficiaries of cart aid to switch to internet or social media sales. Due to the fact that many individuals are reluctant to visit supermarkets or stores, internet sales are expanding. Carts Online provides the community with solutions beginning with food, personal protective equipment to comply with health protocols (masks, hand sanitizers, etc.), toiletries, ready-to-eat foods (Nasi Pecel, etc.), and snacks (Fried Onions, Banana Chips, Cassava chips, Cassava Renggawang, and Garut chips), clothing, etc. Starting to sell their products through online media WA, Fb, IG, etc., with a delivery order system that makes it easier for individuals to complete and satisfy their demands without leaving the house, within a 15-kilometer radius of the Al Falah Pacul Mosque. Order for Purchases delivery. If the distance exceeds this threshold, you may employ goods delivery services, such as UPS or FedEx (POS, JNE, JnT, etc.).

This program empowers five individuals with exceptional goods, the first of which sells fried food, grilled sausage, and pop ice, followed by Crispy Tofu, Tela Tela, and Pentol. Fourth: Serabi, and fifth: Sempol. These items have been advertised offline and online.

### 3. The Role of Partners in Economic Empowerment

In terms of marketing or business growth, the administration of the Al Fatah Pacul Mosque's Zakat Collection Unit (UPZ) provides constant help or oversight to mustahiq or mosque congregations in the operation of this online cart service. UPZ Masjid Al Fatah Pacul provides support by educating mustahiq in social media digital marketing. Whereas in the Digital era and during this epidemic, social media marketing has a huge impact, particularly on Facebook, Instagram, TikTok, and other platforms. It is envisaged that marketing using social media would increase the number of customers who purchase things from online shopping carts. In addition to providing training in social media marketing, the Zakat Collecting Unit (UPZ) of Masjid Al Fatah Pacul also teaches how to package items or food offered in online shopping carts to make them more appealing. The rationale is that unconventional or appealing product packaging now influences the appeal of UPZ Al Fatah Mosque's products to consumers (Ali Musthofa, 2021).

In addition to training support, the administration of the Al Fatah Pacul Mosque UPZ appealed to all mosque congregations and the surrounding



community to purchase food via the Al Fatah Pacul Mosque UPZ online shopping cart. The monitoring and support provided by UPZ Masjid Al Fatah Pacul and Baznas Bojonegoro Regency is not a one-time occurrence, but is performed frequently. With this help, it is intended that the online cart program may be properly handled in order to promote mustahiq's economic well-being, particularly during the COVID-19 pandemic.

In addition to collaborating with the Bojonegoro Regency Baznas, UPZ Masjid Al Fatah Pacul also collaborates with the Job Training Center (BLK) to train mosque congregations from poor families who are still of productive age to develop an online cart business business that is not only in the wet food sector, but also development in digital-based food home industry. So consumers who will buy do not have to come but can be ordered and paid for at home. In addition, UPZ Masjid al Fatah Pacul also helps mustahiq in building relationships with small entrepreneurs, one of which is by joining small entrepreneurs assisted by the Bojonegoro Regency Industry and Manpower Office (Imam Tabroni, 2021).

#### 4. Online Cart Operation Constraints

Undoubtedly, the process of establishing the Online Cart application was not without problems, but they were overcome. During the duration of the covid 19 epidemic, there will be a drop in the marketing support procedure for mustahiq's products. This is because the once-monthly support provided by the Bojonegoro Baznas has reduced since the conclusion of the Covid 19 epidemic, as a result of many internal challenges suffered by the Bojonegoro Regency Baznas. Due to the decline in mentorship, mustahiq / online cart managers now confront a lot of issues, including a decline in the number of buyers and sellers who have trouble selling their products online (Ahmad Sholeh, 2021).

## CONCLUSION

Based on the above explanation, it can be deduced that UPZ Masjid Al-Fatah Pacul Village collaborates with BAZNAS Bojonegoro Regency to stimulate the economy by developing online shopping carts. As a result of the widespread spread of the COVID-19 epidemic in Indonesia, this initiative strives to enhance the dignity of disadvantaged social strata in order to help them escape the cycle of poverty and underdevelopment.

In addition, the UPZ of Pacul Village's Al-Fatah Mosque interacts with the Job Training Center (BLK). The relationship consists of offering training to mosque congregations whose members are still of productive age but have financial constraints. After completing the program, individuals will have the skills necessary to enter a home-based digital sector. In the framework of constructing an online shopping cart company, UPZ Masjid al Fatah Pacul also assists mustahiq in establishing ties with small entrepreneurs, including joining small entrepreneurs who are supervised by the Department of Industry and Manpower.

For this reason, the author believes that this online shopping cart service should continue to operate and improve so that it might assist those living in impoverished

settings in escaping poverty and underdevelopment. In addition, it is intended that this initiative may be extended in other villages within the Bojonegoro Regency, therefore benefiting a greater number of individuals. For this reason, it is anticipated that the Government of Bojonegoro Regency would be able to give support and synergy in the form of financial aid so that this program may continue to operate and be carried out efficiently.

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