

# Islamic Philanthropic Solution In Handling The Economy During Pandemic Covid-19 Indonesia

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## **Abstract,**

*COVID-19, globally reported as much as 15,665,350, died as many as 638,169 recovered as many as 8,982,020, for Indonesia case COVID 19 reported as much as 95,418, died as much as 4,665 recovered as many as 53,945, and South Sulawesi case 19 reported as much as 8,612, died as much as 290 recovered as much as 5,675. Even predicted this case will still happen spike again. Of course, this will cause an impact on the economy in Indonesia. The purpose of this research is to offer Islamic philanthropy solutions during Covid-19 pandemic in Indonesia. This study uses document studies with a literature approach review. The results of this study showed that the Islamic philanthropy solution in dealing with the impact of pandemic Covid-19 There were two solutions to the Islamic Philanthropy Management System (ZISWAF) namely the first, one-way management system. In this system the accepted Community funds are distributed simultaneously to the community with a scale of micro-economic priorities. Second, the feed back management system, the distribution feedback management system with mudharabah muqayyadah (a financing product with entrusted entrepreneurs to manage funds with a profit sharing system in order to increase the benefits received by mustahik).*

**Keywords:** Islamic Phylanthropy, Covid-19

## **INTRODUCTION**

Currently the world is being renown with a virus called COVID-19, and this virus comes from Wuhan, China. COVID-19 virus is very spread so fast all over the world, globally based on data updates July 24 2020, cases COVID 19 reported as much as 15,665,350, died as many as 638,169 recovered 8,982,020, for Indonesia cases COVID 19 reported as much as 95,418, died as much as 4,665 recovered as much as 53,945, and South Sulawesi COVID 19 reported cases of 8,612, died as much as 290 recovered as much as 5,675, (WHO, 2020a)

The World Health Organization has identified the Covid-19 virus as a global pandemic. This COVID-19 pandemic not only affects the health sector, but almost the entire sector of life is impacted and one of them is the most affected economic sector. (Nurrohman, 2020) The form of efforts undertaken and campaign globally faced Pandemic Covid 19 through physical distancing has an impact on the general reduction of economic activity. (WHO, 2020b)

The pandemic Covid-19 raises a deep economic recession and leaves lasting scars through lower investments, erosion of human capital through the loss of work and school, and the fragmentation of global trade and supply relationships, even

undercut the PDRB's contraction up to 5.2 percent in global GDP at 2020, the Covid-19 ceased businesses of nearly 24 million in East Asia and Pacific. To contribute 35 million of poverty to the population, and even extreme poverty will increase by up to 922 million worldwide (The World bank, 2020). Through the scenario posed by Covid-19 some world economic institutions estimate the world economy minus 1.1% in 2020, even EIU predicts greater than that i.e. the world economy experienced minus 2.2%, Fitch, IMF predicts more extreme that the world economy reaches minus 3% in 2020. (Richard Baldwin & Mauro, 2020) Sri Mulyani estimates Indonesia's economy reaches minus 0.4% (Cantika Adinda Putri, 2020).

In the educational world the biggest challenges faced during the COVID-19 are the rising costs, which should be children online learning, Many students do not have enough money for schooling or to lecture because their parents are affected by the reduction of employees, Idle and cannot find a job (Mike, 2020) Every student has different needs and constraints based on their economic background, geography, demographics etc. (Blagg et al., 2020)

According to (Iskandar et al., 2020) A social economic policy solution that can be offered in the face of a Covid-19 pandemic in Indonesia. One solution is through Islamic philanthropy instruments such as Zakat, Infaq, Sadaqah, Waqf. Indonesia as a country with the largest Muslim population in the world certainly has a great potential to play a role against the impact of COVID-19 in the economic field. Of course in optimizing such potential is required strategy so that the results can be maximal. (Nurrohman, 2020)

The potential of Islamic philanthropy in Indonesia is characterized by the proliferation of religious sectarian philanthropy institutions, one of which is the presence of an Islamic philanthropic institution in the form of Amil Zakat (LAZ) with a very sporadic amount of officially registered number in Minister of Religious policy Affairs as many as 500 (Kurniawati, 2004), With the potential of Islamic philanthropy in Indonesia reaches 217 trillion annually (Abidin, 2013). More Islamic philanthropy funds are geared towards consumptive assistance.

Furthermore, an interest in the phenomenon of Islamic philanthropy and the handling of the economic impact of Covid-19 by looking at some of the facts that have been shown that the Islamic philanthropy activities in the pandemic are more geared towards the aid of food consumption and other basic needs, many people are losing jobs and need capital assistance. Provision of assistance in the form of basic material does not provide solutions for economic Empowering the people to rise from the economic decay in the middle of pandemic, if this is allowed then the potential of Ummah funds will backfire for Muslims who truly socialize the importance of zakat, Infaq and Shodaqoh. With the condition above, then in this study aims to find out how the Islamic philanthropy solution in handling the economy during the Covid-19 pandemic in Indonesia.

## **LITERATURE REVIEW**

### **Islamic philanthropy theory**

The term is Philanthropy from the Greek origin of the word Philein (Love) and Anthropos (human) so that the term philanthropy means the behavior of individuals who love human and the value of humanity, the love is manifested in the form of sacrifices and materials of time and energy to help others. The term is generally given to people who give a lot of funding to charity. In the Islamic world itself the term "philanthropy" is a new term that has a sense of the stability of the meanings in Arabic such as al-"ATA " al-Ijtima " i (Social Grant), Al-Takaful al-Insani (Human Solidarity) ATA " khayri (provision for good), or Sadaqah (charity). (Barbara Ibrahim, 2008)

Philanthropy in Islam (Zakat) is a public instrument that affects the demand side of the economy (Sabahaddin Zaim, 1989). Theoretically, the distribution of zakat will result in the rise of the purchasing power of the Mustahik, which will eventually increase the demand curve through the aggregate demand. (Ali Sakti, 2007). Islam advocated a Muslim to philanthropy so that wealth not only rotates among the rich (QS. al-Hasyr: 7).

Philanthropy (Zakat, Infak and Shadaqah) is an urgent thing in moslems, philanthropy emphasized in the Qur'an several times in some of the surah and paired with the required of establishing prayers, the term Zakat is repeated 72 times and paired with the Order of prayer. The term Infaq with its derivation is called as much as 71 times and alms as much as 24 times. Praying as the main worship is paired with Zakat (Q.S. Albaqarah. 77).

The potential philanthropy of Muslims manifested in the form of zakat which is mandatory, Infak, Sadaqah, Waqf, grants and other donations. In the Holy Qur'an At-Taubah [9] verses 60 and 103, Sura Al-Baqarah [2] verses 177 and 261, Surah Ali Imran [3] verses 92, verses 133 and 134, letter Faathir [35] verses 29 and 30 and a number of other verses in the Qur'an explained the position and role of philanthropy in particular zakat, Infaq and Sadaqah as evidence of the faith and love of a Muslim to good deeds that bring the world's good luck and the hereafter.

Islamic philanthropic meanings themselves are based among others: first, there is no one dichotomy between spiritual efforts and material in human life. Secondly, it becomes the character, purpose, and function of the Muslim community (relevant social creatures). Third, the concept of trusteeship about wealth and property. (Prihatna, 2005)

### **The Covid-19 Pandemic Theory**

The term "Pandemic" comes from the Greek origin of the word pot meaning "all" and demo "people", And this word is usually used to refer to a wide epidemic of infectious diseases across countries or one or more continents at the same time. (Honigsbaum, 2009).

The social impact of the pandemic is very broad, including limited travel access, restricted access to education, limited markets and other means. These are all realities emerging as a result of the pandemic with the potential for high morbidity and mortality (Qiu et al., 2017). obstruction of transportation routes, which are restricted

by military checkpoints. Airport closures and flight cancellations affect multiple trips and have an impact on the distribution of goods (Wong, G. W., & Leung, 2007)

The impact of the COVID-19 pandemic is affecting the Indonesian economy. The sectors affected during the COVID-19 pandemic are transportation, tourism, trade, health and other sectors, but the economic sector most affected by COVID-19 is the household sector. Optimizing domestic potential, reducing the BI-7 Day Reverse Repo Rate (BI7DRR), Deposit facility interest rates, and loan interest rates, Indonesia's monitoring of global and domestic economic developments is assessed properly so that inflation and stability remain under control (Susilawati et al., 2020)

## **METHODS**

The research method used a descriptive qualitative approach, namely by understanding the various concepts found in the research process, Research techniques using content analysis and library research. in this study using the types and sources of secondary data obtained from the research results, articles and reference books that discuss topics related to research themes

## **DISCUSSION**

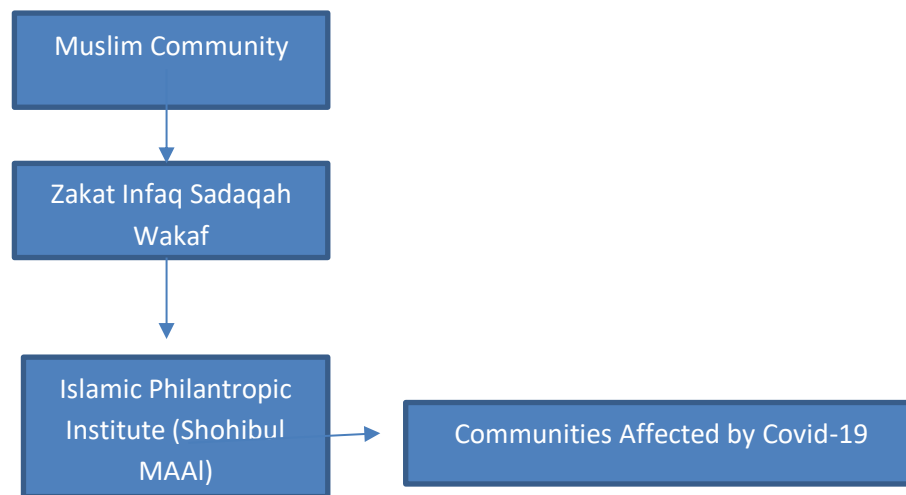
Health is essential for a productive society, while panic and disease can hinder production, consumption and distribution in economic activity (Marin, 2017; Adeola & Evans, 2018; Lawanson & Evans, 2019; Nwaogwugwu & Evans, 2019 ; Fourie, 2020). The Covid-19 pandemic has a major impact on economic conditions in Indonesia (Cantika Adinda Putri, 2020) this requires serious handling so that economic conditions in Indonesia do not plummet. During the Pandemic 24 million people lost their business opportunities and lost their jobs, the poverty rate also increased sharply, touching the number of 922 million worldwide (The World bank, 2020).

As Ibn Khaldun stated in his book that a pandemic (Plague) has a major impact on human life, The routine of life will change, the market, which was once busy, will turn out to be deserted. Likewise schools, government centers, and places where people gather. Because everyone is hiding at home to avoid the plague (Khaldun, n.d.) Observing this condition It is mandatory for Indonesia as a predominantly Muslim country to foster a good life and prosperity for all Indonesian people, as in the Qur'an states that, Islam is rahmatan Lilalamin (2: 107). The manifestation of this verse unequivocally states that Muslims are a merciful grace. This includes, among other things, fostering "good life" (hayah al-tayyibah) and "welfare" (falah), providing convenience and reducing difficulties, generation of prosperity, maintains a climate of love and compassion, and ensures freedom from moral corruption, hunger, fear and mental tension. Therefore, all institutions, including the state, must reflect a character that is compassionate, blesses, and serves the welfare of all people (Gummi, 2014). The strategy for ensuring prosperity in Islam is to harmonize the spiritual and material search for life. The concept of welfare in Islam is not exclusively worldly, or pure in the hereafter but more complementary to both to achieve maximum well-being in this life (material) and the next (spiritual) (Gummi, 2014).

There are two Islamic Pilanthropy Management Systems (ZISWAF) to overcome pandemics. First, a one-way management system. In this system, community funds received are distributed simultaneously to the community with a micro-economic priority scale. Second, the feedback management system or (feed back). In this system, the ZIS Institution acts as a facilitator for people who need funding, so that the distribution of funds is sought as a capital for business development towards independence. In this way, a net profit is obtained as an expansion of the initial capital. (Kasdi, 2016)

**The First**, a one-way management system. In this system, community funds received are distributed simultaneously to the community with a micro-economic priority scale.

**Figure 1: One Way Management System Model**

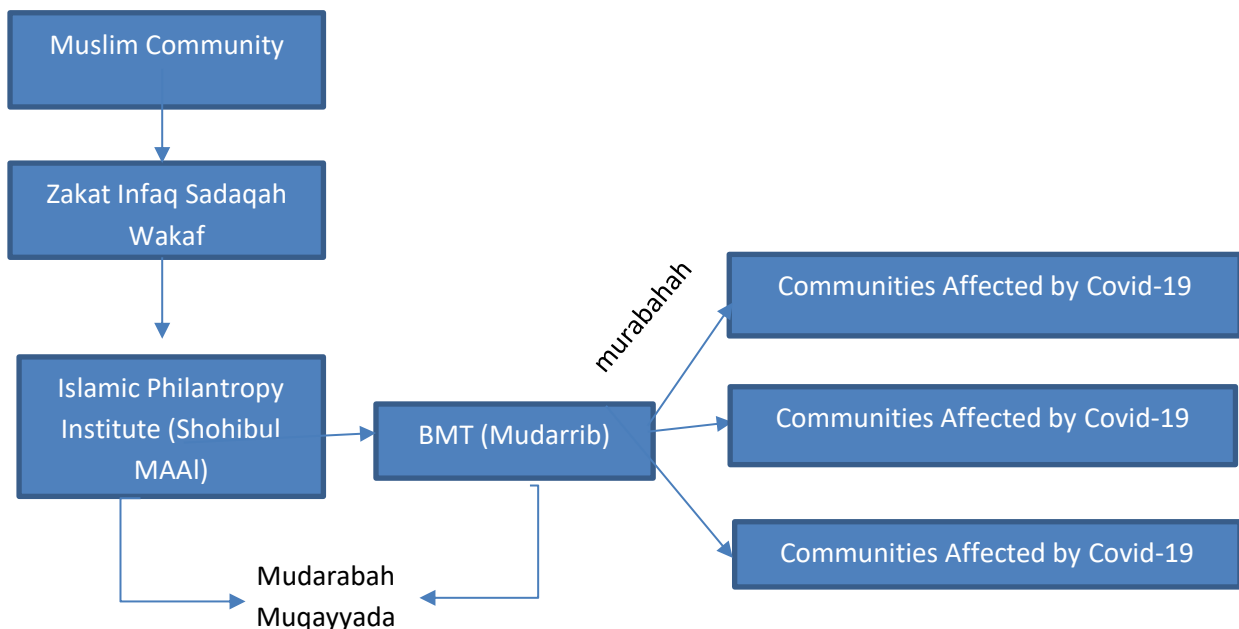


Social empowerment by means of direct distribution of funds to the poor in the form of compensation, distribution for educational facilities, distribution of funds for orphans, distribution for religious facilities, and people with disabilities who do not work, for other social activities. Second, empowerment for human resource development. You do this by providing scholarships to children of the poor and those affected by Covid-19, conduct skills training (Blagg et al., 2020). In the education sector, assistance can be provided in addition to scholarships, in the form of educational broadcasts, package books, internet packages for online lectures or schools (Kearny, Melissa S., 2015)

**The Second**, the feedback management system or feed back. In this system, the ZIS Institute as a facilitator for communities who need funding, so that the distribution of funds is sought as capital for business development towards independence. In this way, a net profit is obtained as an expansion of the initial capital. Management system for channeling feedback with mudharabah muqayyadah (financing products with entrusted entrepreneurs to manage funds with a profit sharing system in order to increase the benefits received by mustahik). Mudarabah muqayyadah is or is also called restricted mudharabah or specified mudharabah is the opposite of mudharabah muthalaqah, the mudarib is limited by

limitations on the type of business, time, or place of business. The existence of this limitation often reflects the general tendency of the shahibul al-mal to enter into this type of business world. (Adiwarman A. Karim, 2011)

**Figure 2: Feedback Management System Model Mudharabah muqayyadah approach**



Model adopted from (Murdiyah & Saepudin, 2018)

Description of the muqayyadah mudharabah scheme: **First**, the Muslim community issues Islamic Philanthropy through zakat, infaq, shadaqah and waqf. **Second**, Zakat, Infaq, Sadaqah, Waqf are collected by the Islamic Philanthropy institution, namely ZIS and the Waqf institution. **Third**, the Islamic Philanthropic Institute acts as shohibul maal then Shohibul maal distributes 100% of the funds to BMT in this case acting as mudarrib and Mudarrib distributing funds to the community due to Covid-19.

Utilization of productive philanthropy through means or efforts to bring greater and better results and benefits. The use of philanthropy is very dependent on its management. If the management is good, the community will feel its use. The utilization of this philanthropic fund is conditioned by the business climate of the target area. From the research results (Syarifudin, 2018) it is concluded that the use of Islamic Philanthropy funds (zakat) is for the empowerment of the community economy such as; used for agriculture, livestock and other small businesses.

With distribution (empowerment products for the poor by means of providing livestock whose results are enjoyed by dhuafa breeders, etc.), and empowerment with soft loans without profit sharing, especially for small traders.

To supervise and ensure whether the practice is in accordance with sharia provisions, a DPS has been established to carry out periodic supervision. Where the

supervision is based on the guidelines set by BI as follows: Supervision is carried out to ensure that the fund channeling mechanism runs according to Islamic law, namely: (1) Ensure that the terms and conditions are fulfilled (2) Examining the calculation of profit sharing in accordance with sharia principles (3) Ensure that fund management and fund distribution activities are true and do not harm all parties, (4) Ensuring that the investment that is being financed is not a business that is contrary to the Shari'a. (Adiwarman A. Karim, 2011)

The targets of Islamic Philanthropy in Handling Covid 19 are groups of students and students who experience problems with education financing, Many students do not have enough online tuition or tuition fees because their parents are affected by the reduction of employees, unemployed and unable to find work (Mike, 2020), UMKM is an UMKM that is experiencing capital problems amid a pandemic (Kadir et al., 2020), Informal workers, daily workers, layoffs and unemployment victims (Blagg et al., 2020).

## CONCLUSION

There are two solutions to the Islamic Philanthropy Management System (ZISWAF) in overcoming the Covid-19 pandemic First, a one-way management system. In this system, public funds received are distributed simultaneously to the community with a micro-economic priority scale. Second, the feedback management system or feed back, Management system for channeling feedback with mudharabah muqayyadah (a financing product with entrusted entrepreneurs to manage funds with a profit sharing system to increase the benefits received by mustahik).

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