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Optimizing ZISWAF as a Social Safety Nets: A Lesson from COVID-19 Pandemic

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ABSTRACT

Safety nets are needed in the economic and non-economic sectors to overcome the adverse effects of the disaster. The past COVID-19 pandemic has shown the importance of a safety net to prevent extreme poverty due to disasters. In this case, ZISWAF assets should be used as a safety net to prevent a decline in people's welfare due to various disasters that will occur in the future. Therefore, this study aims to explore the potential of ZISWAF assets as a safety net in the future

This study uses the Literature Review method, comparing various result from researches to form a comprehensive review

The study results show that ZISWAF assets in the past have been used to improve people's welfare. However, there seems to be a paradigm shift today where ZISWAF, particularly in Indonesia, is only used to fulfill worship purposes, not to encourage people's welfare. Several potential method is available to be used as choices to optimize ZISWAF

It is hoped that innovations will be made to utilize ZISWAF assets to be used as a social safety net in the future to optimize ZISWAF

Keywords: ZISWAF, Waqf, Literature Review

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INTRODUCTION

The COVID-19 pandemic over the past three years has harmed Indonesia's economic and non-economic sectors. Even though the health sector is the most affected by the pandemic, various studies have shown the negative impact of the pandemic, especially on the social and economic aspects of society (Aeni, 2021). The COVID-19 pandemic has hurt the physical, psychological, and environmental conditions of society (Banerjee et al., 2020; Epifanio et al., 2021); education (Chandasiri, 2020; Dorn et al., 2021; Hoofman & Secord, 2021); mental health (Panchal et al., 2021; Rosyad et al., 2021; Sonartra, 2021); and the economics, including poverty, unemployment, and the general decrease in economic activity. (Blustein & Guarino, 2020; International Labour Organization, 2020; Khan et al., 2021; Laborde et al., 2021; Mahler et al., 2022; McKibbin & Fernando, 2020b, 2020a).

In Indonesia, the pandemic has also negatively impacted other sectors, especially the economy. For example, economic activity in several regions that depend on the tourism sector has become sluggish due to people's mobility restrictions (Atmojo & Fridayani, 2021; Pramana et al., 2022; Purba et al., 2021). There was a slowdown in economic growth in several regions in Indonesia and nationally (Malahayati et al., 2021), as well as rising levels of poverty and unemployment (Olivia et al., 2020; Suryahadi et al., 2020; Tambunan, 2021; Zacharias et al., 2021). Studies also show declining household income and expenditure due to sluggish economic activity (Izzati, 2021). During the COVID-19 era, limiting people's mobility was one of the most effective ways to limit disease transmission (van Bergeijk, 2022; Adda, 2016; Inglesby et al., 2006). However, the economic impact of limiting people's mobility is also very large. In the future, the government needs to be aware of the trade-off between health and the economy, bearing in mind that the COVID-19 pandemic is certainly not the last one to occur (Haileamlak, 2022).

In preparing for the trade-off, the government needs a social safety net. Social safety nets are a series of private and public mechanisms created by the government to ensure that people can maintain their level of consumption and not fall into deep poverty during a crisis. (Paitoonpong et al., 2008). Thus, this safety net will ensure that people do not suffer too much economically due to their limited mobility during a pandemic.

Paitoonpong et al. (2008) mention two types of social safety nets: private and public. Private safety nets can be in the form of investments, savings, or other assets collected privately and used in times of crisis. Meanwhile, public social safety nets can be in the form of government programs such as cash and non-cash social assistance that can be provided to the community in times of crisis.

Nevertheless, providing private and public safety nets is not without problems. Not all people have sufficient financial capacity to have reserves of assets or savings that can be used in times of crisis. Even so, the public safety net provided by the government will also burden the state budget if it is not implemented properly. Thus, other alternatives are needed that can be utilized as a social safety net in critical times.

This study aims to see the potential of ZISWAF assets as alternative assets that can be used as a safety net during a pandemic. Data compiled by BAZNAS for 2021 shows that the potential for Zakat in Indonesia reaches IDR 327.6 trillion (Puskas

BAZNAS, 2020). On the other hand, data from the Indonesian Waqf Agency shows the potential for cash waqf in Indonesia is up to IDR 180 trillion (Nugroho et al., 2022), likewise with waqf land in Indonesia, which has reached 55 thousand hectares.

The potential of ZISWAF assets in Indonesia is inversely proportional to their use. Zakat management in Indonesia is still not optimal, even though Indonesia already has BAZNAS (Geni & Pratiwi, 2022), likewise with waqf management, where waqf assets in Indonesia are limited to being used as Madrasas, Mosques, and Cemeteries. (Nugroho et al., 2022; Paksi et al., 2020). Therefore, this research examines how the potential utilization of zakat and waqf assets in Indonesia can be used as a social safety net during the coming disaster.

RESEARCH METHOD

This study uses the Literature Review method. A literature review systematically collects and synthesizes research results (Baumeister & Leary, 1997; Snyder, 2019; Tranfield et al., 2003). Literature Review research provides the foundations that can be used to build new conceptual models or theories (Snyder, 2019). On the other hand, literature review research can help develop a research map over time.

The stages in carrying out literature review research are: First, designing the review to be carried out, where the researcher determines the importance of this research being carried out, and what literature review approach is most appropriate. Second, conducting a review according to the design that has been planned, in which the researcher examines the literature that has been selected according to the specified scope and theme. Third, analyze the information from the collected literature; and Fourth, compile a comprehensive review.

In detail, this study uses an Integrative Review approach. In general, an integrative review approach aims to assess, criticize, and synthesize literature on certain topics, allowing for new perspectives and theoretical frameworks to emerge. (Snyder, 2019; Torraco, 2005). In this case, literature review research on the potential of ZISWAF assets as a social safety net will look at aspects of the permissibility of using ZISWAF assets in a non-traditional manner. This research will also look at the potential of these assets as a social safety net in the future pandemic.

RESULT AND DISCUSSION

ZISWAF Asset Management in the Past

Historically, the management of ZISWAF assets was carried out by the state. This is exemplified in collecting and managing zakat assets directly managed by the Prophet SAW (Faisal, 2011; Masduki, 2011). Regarding collecting Zakat, the Prophet once handled his own work as amil zakat and appointed other friends as amil. This practice was also continued in the era of the Rashidun Caliphate, especially in areas far from the center of government at that time.

In appointing amil zakat, the Prophet SAW paid attention to the quality of the person to be appointed. One of the important criteria in an amil is the quality of his honesty. The Prophet SAW once replaced an amil giving a false report regarding his duty to collect Zakat from village residents who had just converted to Islam. The Amil was afraid of the people of the village, so even though he had not carried out his duties, he gave a false report to the Prophet that the villager refused to pay Zakat. Then after another amil was sent and clarified with the village community, it was discovered that the first amil lied, so he was relieved of his duties.

Furthermore, during the Rashidun Caliphate era, the legitimacy of the Islamic government became stronger, so formal sanctions were imposed on Zakat. It is known that during the time of Abu Bakr, there was a refusal from the Islamic community in several areas to pay Zakat. So Abu Bakr then issued a decree to fight the community, assuming that people who refused to pay Zakat were classified as apostates. (Abu Zahrah, 1995; Tarigan, 2006)

During the time of Umar, Usman, and Ali, the institutional strengthening of amil zakat was increased. During Umar's time, the Baitul Maal institution, which had existed since the Prophet Muhammad SAW, had branches in the provincial capitals controlled by Islam. Umar carried out this innovation. In this case, the authority of the Baitul Maal is not only in the management of Zakat but also in managing all state revenues and their distribution for various needs.

Furthermore, during Usman's reign, a breakthrough was made in the management of Zakat, namely the division of assets into types of zahir assets and bathin assets. In this case, zahir assets can be known and counted by anyone even though they are not the owner; For example, agricultural products and livestock, which Zakat collection from both, are still managed by the government. The bathin asset is not easily seen by other than the owner, for example, money, gold, silver, and trade assets. If these assets are hidden, other people will not be able to calculate them, so the collection of Zakat from these assets is returned to their owners to calculate the amount of Zakat issued independently.

During Ali's reign, there were almost no breakthroughs like those of Umar and Usman because, during Ali's reign, the condition of the Islamic government was less stable, marked by numerous civil wars, bloodshed, and conflicts. Even so, it does not mean that the Baitul Maal cannot function properly. Baitul Maal continues to carry out its duties and functions following what has been determined in the previous government periods.

Concerning waqf assets, the management of waqf assets during the prophetic period was carried out independently by the waqif. Waqf carried out during the Prophet's time showed that its main purpose was for the welfare and improvement of the community's quality of life. Research from (Paksi et al., 2020) found several examples of waqf that were carried out in the past, such as the date palm plantation waqf by Umar bin Khattab, the Raumah Well waqf by Usman bin Affan. Apart from that, there are also examples of waqf carried out by al-Arqam, who gave his house as a place of general and Islamic studies.

Waqf allocations for welfare and education were also carried out in the post-prophet era. An example is Judge Taubah bin Ghar-al Hadramy in the era of the Umayyad dynasty, who pioneered a waqf institution under the supervision of a judge. The institution oversees and manages waqf assets given by the community in their time. Even so, in the era of the Abbassid, Ayyubid, Mameluke, and subsequent dynasties where waqf was used to feed the poor, provide scholarships for students, allowances for scholars, as well as maintenance of offices, mosques, and madrasas.

ZISWAF Management in Modern Times

ZISWAF in modern times is still being carried out as it was implemented in the past. It is just that, in modern times, ZISWAF has diverted its collection from state responsibility to individual responsibility. Only a few countries require the collection of Zakat for the community (Powell, 2009). Several Islamic countries, such as Saudi Arabia, Libya, Malaysia, Pakistan, Sudan, and Yemen, require the collection of Zakat for their people. Meanwhile, Bahrain, Bangladesh, Egypt, Indonesia, Iran, Jordan, Kuwait, Lebanon, Maldives, and the United Arab Emirates regulate and facilitate the collection of Zakat but do not oblige people to pay it through government institutions.

In Indonesia, the management of ZISWAF assets is carried out by the government and through various social organizations. Officially, the government of the Republic of Indonesia has an official agency that administers Zakat, infaq, and sadaqah through the National Amil Zakat Agency (BAZNAS). Several regulations regarding the management of Zakat can be found in Law No. 23/2011, PP No. 14/2014, Permenag No. 5/2016, among others. Meanwhile, waqf matters are under the Indonesian Waqf Board (BWI). On the other hand, the community is also permitted to form zakat management bodies called Amil Zakat Institutions, as stipulated in Law no. 23/2011 concerning the Management of Zakat

As in Indonesia, some Zakat management in other countries is also carried out collaboratively between the government and the private sector (Putriana, 2018). Countries innovating in collecting and distributing Zakat include Singapore, Malaysia, Pakistan, Kuwait, Jordan and Brunei. In these countries, the ministries of religion and their respective councils of scholars collaborated to establish zakat management bodies. Even so, people are not required to pay Zakat in these institutions. Integrating the Zakat payment system with the Bank also facilitates the Zakat payment system.

As for managing waqf in other countries, it has been carried out very well. Several countries, such as Malaysia, Singapore, Pakistan, Turkey and Saudi Arabia, can manage waqf assets very well (Paksi et al., 2020). In Malaysia and Turkey, waqf is managed properly to be used as dormitories and scholarships for students through university financing schemes. Meanwhile, even though Singapore is not an Islamic country, there is good waqf management, namely the Bencoolen complex. The complex is a mosque and shopping complex that was donated in the 1800s, then jointly managed by MUIS and a private company using a musyarakah scheme.

DISCUSSION

The Concept of Social Safety Nets in the Economy

The basic idea of a social safety net is taken from a safety net placed to save an acrobat when he falls. The safety net cannot ensure that an acrobat will not fall during the action. However, if he falls during the action, no serious injuries will occur. Likewise, the social safety net is not designed to restore people's welfare initially but only to prevent people from falling too badly so that they suffer severe poverty. The World Bank defines social safety nets as non-contributive assistance provided to vulnerable families and individuals who experience poverty (World Bank, 2018). Social safety nets include cash assistance, food assistance, fee waivers, and school food programs.

On the one hand, the social safety net program has advantages such as reducing inequality and poverty, encouraging investment, reducing the possibility of

individuals selling important assets in times of disaster, and saving people from chronic poverty (Ruelle & Rockmore, 2011). World Bank research results also show that 36% of the world's poorest people and 8% of relatively poor people are helped by a social safety net (World Bank, 2018). Likewise, although there is still much need for improvement during the COVID period, the social safety net program in America has proven to be helping people with low incomes so they do not suffer (Bitler et al., 2020). The success of the social safety net program was also found in Bangladesh, where the program was able to improve the quality of community development in 2019(Sifat, 2020).

However, on the other hand, the social safety net program also has a negative side that needs to be watched out for (Dahl, 2013; Runde, 2016; Subbarao, 2015). Various studies have shown that social safety nets tend to reduce incentives to work, reduce a person's enthusiasm/interest in improving self-quality, damage community networks/bonds, and are difficult to implement long-term because it is very burdensome to a country's finances. Once the state implements a social safety net program, it will not be easy to stop or reduce it. Findings from Dahl (2013) show a negative correlation between generosity in OECD countries and work ethics.

Subbarao (2015) shows the weaknesses of the social safety net program based on the type of program being implemented. The cash transfer program, for example, has weaknesses regarding targets. Determining the right target beneficiaries requires a lot of effort and transaction costs. In addition, families who receive cash assistance may misuse it for other needs. Meanwhile, in-kind assistance has several drawbacks, for example, the need for a place to store the goods/food until it is distributed and the emergence of transaction costs for the recipient.

ZISWAF as a Social Safety Net

Reflecting on examples of the implementation and management of ZISWAF assets in the past, it can be said that one of the main objectives of ZISWAF is to ensure the welfare of the community. In this case, ZISWAF assets should be utilized to improve living standards by encouraging increased community economic activity. Especially the management of zakat assets with the main asnaf for the poor (miskin) and the destitute (fakir).

As for the case of the COVID-19 pandemic that has occurred, we can take the lesson that people with low incomes seem to be most affected by this incident. Not only are they faced with health problems, but they are also faced with economic problems where their meager sources of income are becoming increasingly hampered. In that case, ZISWAF should be able to become emergency assets that can be used productively by the community to escape extreme poverty.

ZISWAF should also be able to become a social safety net when similar disasters occur. The safety net can be short-term, such as providing emergency shelter, public kitchens, field hospitals, and other temporary assistance. The short-term safety net is intended so that the suffering of the people, especially the poor, is not too severe during a disaster.

The social safety net can also be long-term, including health infrastructure, education, employment centers, information centers and other facilities. The long-term social safety net is intended to help restore the community's condition after a disaster. It is hoped that with the existence of infrastructure and other supporting facilities, the community can recover more quickly from the impact of the disaster, both economic and non-economic impacts.

Using ZISWAF assets as a safety net is unlikely to become a significant obstacle in utilizing ZISWAF assets. This is because examples of ZISWAF asset management carried out by the community in the past also show that the use of ZISWAF can be regulated and modified according to needs as long as it does not ignore the asnaf rights of the recipient. Even concerning waqf assets, previous examples of waqf asset management clearly show their use to encourage community economic activity and improve people's living standards, not only in mosques, tombs, and madrassas (Paksi et al., 2020).

On the other hand, ZISWAF assets can also be used to prevent future disasters from being resolved. It is undeniable that one of the causes of disasters today is global warming which occurs due to environmental degradation. The impact appears to be ecological disasters such as new disease outbreaks, floods, landslides, forest fires, and droughts. In this case, ZISWAF can be used to prevent its impact by reforesting deforested forests, building irrigation canals, financing SAR teams, and creating research centers for diseases that may emerge in the future. The designation of ZISWAF assets, as above, presumably can be an alternative solution to the utilization of ZISWAF assets so that they are not confined to the same use even though it is not prohibited. Thus the ZISWAF assets will bring more benefits as a safety net for the community. In a disaster situation, ZISWAF should be better utilized for short-term and long-term assistance in the form of disaster prevention.

CONCLUSION AND SUGGESTION

Based on historical studies that have been carried out, it can be seen that one of the main objectives of implementing ZISWAF for Muslims is to improve the welfare of society, as exemplified by ZISWAF practices carried out by friends and the best generations after. Nowadays, ZISWAF practices in Indonesia seem limited to mosques, madrasas, and cemeteries. Although this is not prohibited, it seems that it is not optimal. Reflecting on previous COVID-19 pandemic, it can be said that the world, especially Indonesia, must be better prepared for future disasters so that people do not feel a severe impact. For this reason, the use of ZISWAF assets in the future can be directed as a safety net to help communities recover more quickly from the impact of similar disasters that will occur.

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