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SDGs Value and Islamic Philanthropy Through Zakat Institution During the Covid-19

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Abstract

Introduction to The Problem: The mission of the zakat institution as a philanthropic booster is very necessary. As an economic empowerment for the poor and to support micro businesses. Especially when the Covid-19 pandemic condition requires a wealth distribution of income and consumption from the sufficient in the weak economy condition.

Objective Study: The aims of this study is to identify the optimization of the zakat institution program which involves poverty reduction and the utilization of the poor and disadvantaged. This is in line with SDG's 1 and 8 values on poverty reduction and the provision of decent work.

Methodology: This study uses an explanatory qualitative approach. A solution review of the process of managing and utilizing money waqf at LAZ Yatim Mandiri, using primary data by in-depth interviews with waqf doers and continued with source triangulation, focus group discussion that talks about COVID-19 19 in many perspectives, accompanied by the opinion of 15 academicians and 4 experts (fiqh) waqf.

Findings: The result of this study showed that the potential for endowments must be balanced with increasing Nazir awareness and understanding to manage endowments of money in order to continue to be useful. Ascertaining the direction of philanthropic movements during pandemic to collect funds and distribute them to the poor and pandemic affected victims is a crucial point. The important advice that LAZ should make is to maintain the intensity of friendship with muzakki or donors and the needy, to create a socially oriented business and also can be appropriate and feasible with the propaganda method used. this needs to be done considering that in addition to humanity issues, other issues



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that have a severe impact on the covid pandemic 19 are the microeconomic sector and MSME.

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INTRODUCTION

Waqf in Indonesia faces many problems (Yudha, et al., 2020), because it is commonly known as non-productive waqf (Mohammad, 2011). There is also integrated management in other countries (Shaikh, 2016), Pakistan for example, some programs provide direct cash assistance and other forms of indirect support to the poor (Yusuff Jelili Amuda, 2017), while the microfinance program provides micro credit (Koto & Saputra, 2016), micro savings and micro insurance to the beneficiaries (Mutalib & Maamor, 2016). The Government of Pakistan provides full support to the microfinance industry and seeks to provide an environment conducive to the success of its operations. Conversed of waqf (Himam & Umam, 2018), is not only a religious ritual but can also touch humanity aspects by empowering its potential to maximize public wealth. Waqf has an important role in the economic development of the community (Suhaimi et al., 2014). Waqf has also succeeded in his role as an energy source in social financing in developing countries in Islamic history, because to reduce or even eliminate poverty as SDG's (Abdullah, 2018), in the first stage (goal-1) by using the zakat instrument alone is still not enough but it is necessary to maximize the potential of waqf (Sari et al., 2019). Moreover, cash waqf are waqf that have great potential that are still not optimally utilized (Y. J. Amuda et al., 2016). Furthermore, cash waqf if able to be managed systematically and structured, then waqf can be used for capital establishment of financial institutions (Miah & Uddin, 2017). So the purpose of waqf is to be able to solve social problems such as community empowerment, poverty alleviation (Chamboko et al., 2017), and human resource development can be realized (Farid, 2016).

Waqf as one of the fiscal instruments in Islam (Zaki et al., 2020), is not only studied as a religious ritual but can support humanity aspects (Alani et al., 2016). This is also the case in most Muslim-populated countries (Diniyya, 2019), has a fairly high level of participation (Muneer & Khan, 2019), and lack the capacity for development spending, so that the waqf with its institutions can be enlarged using social financial institutions (Rusydiana & Al Farisi, 2016), thus with poverty alleviation programs (Shaikh, 2016).

Not only can zakat be used as something productive (Mustafa et al., 2020), but waqaf can be and is even more flexible (Pratama & Rahadiana, 2020). Moreover, innovation of productive waqf have characteristics that have differences with the paradigm and operational with consumptive waqf (Suhaimi et al., 2014). As the characteristics

inherent in consumptive waqf that only relies on the function of worship alone (Candra & Dusturiya, 2018), but not with the benefits and development as in productive waqf (Al., 2018). So with the need for productive waqf (Umar & Aliyu, 2019), waqf can be used for development business so that the greater the perceived benefits (Elasrag, 2017). Most of the waqf in the study are still dominated by 62% non-cash waqf (Shirazi et al., 2015), while the rest are cash waqf or cash waqf (Mohd Thas Thaker, 2018). This is confirmed by data released by the Indonesian Ministry of Religion which shows that the value of land waqf is 4.359 billion m² (Wahyu Puspitasari, 2017), or more complete is 4,359,443,170 m² (Wakaf Information System, 2016). The factors that can affect the use of productive waqf (assets) include experience and insight about waqf (Shirazi et al., 2015), training and self-development, as well as responsibilities in managing the zakat itself (Hasyeilla Abd Mutalib & Selamah Maamor, 2018).

Corresponds with the previous review regarding the condition of waqf, management and usage of waqf and empirical findings (Rosadi et al., 2018). It is also what would be observed and studied at an Yatim Mandiri zakat institution, in East Java. The Yatim Mandiri Institute manages a special waqf, which specializes in optimizing the resources and independence of orphans. The management of productive waqf is more directed at the economic fields of empowerment (Rosadi et al., 2018), education (Haneef et al., 2015), and health. Management that is dominated by the development of education that is positioned at the level of high school (high school) and college (high school). The Yatim Mandiri Institute which focuses on empowering orphans.

Many zakat institutions in Indonesia and operating in Surabaya are not only Yatim Mandiri, but surely they also have other humanitarian missions besides protecting and empowering the poor and orphans (Toni et al., 2019). Especially in nowadays conditions that occur and hit around the world, namely the pandemic coronavirus disease (covid-19).

Many parties started a synergy (Yudha, et al., 2020), from ministries, the private sector, to MSMEs and of course amil zakat institutions (LAZ) who also took part in solving the problem (Aziz & Anim, 2020). Problems that started from humanity to the economy (Baiq Rizki Pratama, 2019), were quickly felt by the entire community at various levels. The middle class and above who follow the physical distancing policy, making them limited to their daily activities, starting from school, doing business, and traveling to the workplace. Moreover, lower-level communities affected by the Covid-19 pandemic are expected to have a more serious impact on their economy and finance (Abror & Hidayati, 2020). The phenomenon that is happening needs social assistance from social funds as well, and cash waqf is expected to be one of the solutions (Azhari et al., 2020; Thaker et al., 2020). So that the existence of waqf is in line with the SDG values, among the 17, there is the value of reducing poverty and maintaining and providing decent employment opportunities.

This study not only determines the subject set in the editorial title of the research, but also aims to produce a strategy model flow that is specifically related to optimizing the value of productive endowments in amil zakat institutions in Surabaya, Indonesia. Referring to the background of the problem outlined in the previous section, this research was formulated by raising research questions namely, *first*, how is the strategy model and optimizing the value of the benefit of money waqf and philanthropy fund in amil zakat institutions (LAZ) in Surabaya, and *second*, how philanthropic funds can be a solution to microeconomic problems in the covid-19 pandemic?

In accordance with the background and formulation of the problem, the purpose of this study is to obtain a strategy model flow and the optimization of the value of benefits implemented by LAZ in Surabaya, and to obtain technical results from philanthropic fund to reduce microeconomic problems in the covid-19 pandemic.

METHODOLOGY

This research uses a qualitative approach, because it is adjusted to the background and formulation of the problem. The aim is to obtain a review of answers to questions in a detailed and systematic problem formulation. Qualitative research approaches are considered appropriate because this research involves in-depth interview data mining techniques, data reduction processes, and descriptive analysis techniques (Hudaifi & Jaswir, 2019).

This research strategy is very based on the needs of data and research substance, in this research is a case study strategy (Wonglimpiyarat, 2017). The study was conducted at an amil zakat institution that manages waqf social funds, at the time and involved certain informants. In descriptive qualitative strategies using descriptive and explanatory analysis techniques. Namely the analysis that explains the study material obtained from extracting data in the field, and studies that are explained by elaboration of theory and empirical findings contained in the foundation of the theory.

In collecting data through stages, these stages are successively preceded by in-depth interviews (*in-depth interviews*) and continued with source triangulation, using secondary data. An explanation of the complete data collection techniques is following.

a. In depth interview

Interview is an activity to get information directly by expressing questions to the informant. Interviews conducted in this study were in-depth interviews face to face and with interviewees to dig deeper information so that validity can be accounted for. In this study, researchers used guide questions so that the interviews were directed. Interviews were conducted with the chairman of the Yatim Mandiri

Foundation, orphans, the community around Yatim Mandiri foundation, and BAZNAS Jawa Timur.

b. Extract documentation and literature data

Extracting secondary data related to research from sources of documents and literature as well as news in the mass media. Information or news about the development of waqf and the effectiveness of its utilization and empowerment of orphans from the internet are used as a reference in data collection.

The analysis technique used is descriptive qualitative, the purpose of which is to describe the implementation of productive waqf management processes (money and land). Then from the description, clarified with waqf theory or principle. Data analysis techniques were carried out from the beginning to the end of the study. The first stage starts with general data analysis, then continues with further sharpening of the data analysis so that it becomes more conical. The next step is to re-check the validity of the data (data validation), namely with source validation and method validation. Source validation is to clarify and confirm to several research informants who have different scientific backgrounds, the objective of which is to obtain objective data. After all data validation processes are completed, then conduct a data analysis to find the overall meaning of the data in accordance with the objectives of the study.

RESULTS AND DISCUSSION

This section is divided into two chapters namely, a review of results and discussion. The waqf management system has several stages in succession including:

Collection of Waqf

The potential of waqf needs to be maximized by carrying out waqf collection activities and many methods and techniques that can be done. The intended method is a form of endowment gathering activities that are typically carried out by an organization in order to collect endowments from the community. The waqf collection method used by Yatim Mandiri uses the direct collection method. This method is the main service developed by Yatim Mandiri. Amil zakat and waqf services are two types of services offered technically, donation pick-up services are carried out by free collection officers and donation counter services, donors can directly distribute donations to the nearest LAZNAS Yatim Mandiri branch office. The collection of waqf conducted by Yatim Mandiri starts from the waqf land with the plot system in several places. One of them is located in Bolak Banteng, a number of houses in Sidoarjo and Jambangan which are then used as MEC buildings. The collection of endowments conducted by Yatim Mandiri is not only in the form of endowments but also in the form of productive endowments. The

collection of endowments is for educational institutions or mosques. Whereas productive endowments in the form of cash that is endowments can be developed into productive activities or businesses. There is a collection or service pattern provided by Yatim Mandiri, namely the accountability, hospitality and communication reports, quality and guaranteed services.

Management of Waqf

Management of Waqf conducted by Yatim Mandiri starts when there are no other institutions that accommodate and provide skills for high school graduates, especially orphans. So, Yatim Attended the initiative to establish a vocational training center for orphans after high school. The Independent Orphanage with its head office on Jl. Raya Jambangan No. 135-137 has more than 40 branch offices and higher education institutions spread across 12 provinces throughout Indonesia. The Yatim Mandiri tertiary institutions located in the region all come from waqf. With the existence of waqf comes energy so that no need to think about land acquisition. The way to fill the energy is by gathering orphans and educational institutions such as schools, the MEC (Mandiri Entrepreneur Center) program, and Islamic boarding schools on waqf land for learning activities for orphans. The use of endowments in Yatim Mandiri is effective, throughout the year used for orphans in the form of skills training and education, including the use of endowments for the needs and development of schools ranging from junior high school, high school, to university.

Distribution of Waqf

The background to the establishment of the Independent Orphans is the resilience of orphans who need guidance and assistance to become physically and spiritually independent. Management of social funds carried out by institutions including zakat, infaq, alms and endowments. As for the distribution of funds received from zakat, infaq, and alms, it is more widely used for activities or programs at the Independent Yatim Foundation which aims to establish orphans. Did not rule out the possibility of infaq and alms funds were also used to assist the development process at the Yatim Mandiri Foundation branch office. Distribution of Waqf in Yatim Mandiri is more widely used in education units including the construction of dormitories, schools, colleges and mosques. Waqf funds are also channeled to productive business activities such as agriculture, animal husbandry, and entrepreneurship which will later become a source of income for Yatim Mandiri. Apart from being used for development activities and productive activities, endowment funds are also used for health services including independent health clinic services. The relationship of waqf with the independence of foster children cannot be released because with the educational institutions of science it can be well absorbed to their students, especially independent

orphans. So, with the existence of educational units in Yatim Mandiri it is believed to be an effective place to take orphans to become independent individuals.

Waqf and zakat-based empowerment

In the field of education, the Yatim Mandiri Foundation has several programs aimed at orphans ranging from kindergarten to tertiary levels. The programs include Sanggar Jenius, Mandiri Entrepreneur Center (MEC), Insan Cendekia Mandiri Boarding School (ICMBS) and An-Najah Indonesia Mandiri Islamic Religion Institute (STAINIM). The purpose of Sanggar Genius is to improve children's logic in problem solving and form a positive attitude in thinking, acting and saying as a Muslim, so that through this program it is hoped that they will be equipped to continue to the next level of education. Then, ICBMS is a quality formal education program that is implemented free of charge for high achieving orphans at the Junior High School until Senior High School. This education program provides academic coaching like high schools in general, which is coupled with leadership and also Islamic coaching.

Next program is the Mandiri Entrepreneur Center (MEC). MEC is a non formal education program equivalent to D1 which is focused on educating post foster orphans who have graduated from high school. This program aims to provide short courses in developing the skills or talents that they have to be more honed so that later they are able to be efficient and have the character of a disciplined, honest and trustworthy Muslim.

Impact of waqf management on the empowerment of poor children

Waqf is proven to have a very large contribution in alleviating poverty. The collection and management of waqf is felt to be quite flexible because its purpose is not only aimed at a certain group but also for mutual benefit. Waqf at the Yatim Mandiri Foundation is considered to be very useful in the process of forming the independence of orphans, both in terms of education, spiritual, and economy through programs that have been formed so that they can indirectly break the inherent poverty chain.

Waqf is a source for the Yatim Mandiri Foundation (YM) in trying to empower orphans. The endowment funds are managed and designated for fixed assets or substances that are managed with a sustainable system. The assets referred to are the facilities and infrastructure that support the programs of the Independent Yatim Foundation which aim to make orphans independent, such as not having to think about land acquisition and so on related to program implementation.

The real proof of the existence of waqf is the development of educational institutions established by the Yatim Mandiri Foundation

specifically for orphans, namely the Insan Cendekia Mandiri Boarding School (ICBMS), the Independent Entrepreneur Center (MEC), and the An-Najah Indonesia Mandiri Islamic Religion Institute (STAINIM) that continues to grow. The number of orphans participating in the program is increasing every year. Even now the Yatim Mandiri Foundation is in the process of establishing educational institutions for orphans who are evenly distributed throughout the regions in Indonesia by raising endowment funds to donors. Because facilitating quality education is the key to producing an orphan who has the mental, behavioral and independent character, especially in economic matters.

The model of optimizing productive waqf in supporting SDG's

The core part of this study is the preparation of models that are used to optimize the value of productive waqf uses. As for the simpler review in the form of a model, the model that represents the previous review, is manifested in Figure 1.

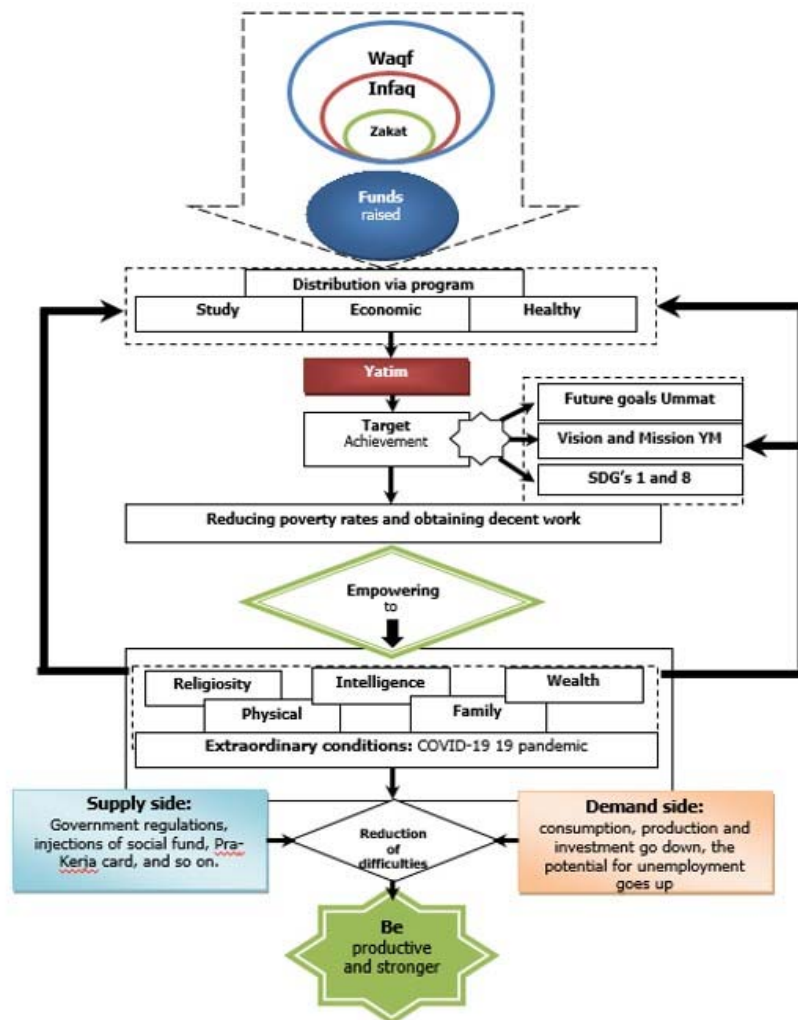


Figure 1. Waqf Optimization Model to support SDG's

This model is based on data as well as information obtained from the field using in-depth interviews and focus group discussions as data and information collection techniques. This model was built with the aim to provide understanding to readers, especially those who have scientific backgrounds and practitioners in the field of Islamic economics, in their concentration in the field of Islamic philanthropy.

Funds collected from several posts, namely the endowment post, infaq and the specific fund post, namely zakat, go to Yatim Mandiri and amil zakat other pooling funds. The funds collected are like other zakat institutions, it also manages social funds from donors and muzakki distributed to beneficiaries namely orphans into programs oriented to three aspects, namely educational aspects, economic aspects and health aspects. Specifically, for the management of waqf funds as the focus of this study is dominantly devoted to the aspect of education, namely the establishment of schools from elementary, junior high to senior high school. In addition to primary and secondary schools, Yatim Mandiri has also built an Islamic Economic College in the last two years, the format of the High School has been converted into a University based on efforts to strengthen the academic system that they do.

The development of the waqf model undertaken by Yatim Mandiri is not only focused on physical and material aspects, but also for recovery of the affected economy, for example the covid 19 pandemic.

Based on Figure 1 about optimizing the cash waqf system that cash waqf is a multifunctional philanthropy. Waqf with other philanthropic funds can be managed by developing productive aspects such as learning institutions in the form of Islamic boarding schools, campuses, Al Qur'an education parks and other relevant matters. And then economic empowerment in the form of venture capital assistance, and health in the form of health cars itinerant, the establishment of clinics, and the provision of food and nutritious intake in general society and the poor and orphans in especially.

All of these efforts are aimed at creating the goal of ummah, those are prosperity, the realization of quality of life, and equal to society in general. The ideals of amil zakat institutions are also in line with 17 SDG's values, but more specifically the realization of poverty reduction and opening up job opportunities for work productivity. The aim of improving the quality and character of the zakat institution is to establish strong religiosity, intelligence, physical and mental qualities, a high sense of solidarity.

However, of all the empowerment and waqf optimization programs carried out by LAZ, not all of them can be carried out according to plan. This is because LAZ as a fund management and channeling institution for the Ummah has responsibilities and obligations in reducing the burden on the poor and disadvantaged, especially during the coronavirus pandemic (covid-19). Health and economic problems in the form of a decrease

in consumption and production, a supply chain and a domino effect on other things that end is the potential for a crisis and recession. This is clearly felt by all elements of society. Waqf and other Islamic social funds, such as donations, alms and alms, are expected to become one of the fiscal instruments capable of boosting production and helping to ease the surge in consumption and reduce the potential for unemployment. Of course, with the support of relevant government regulations ranging from presidential regulations, ministerial regulations and regional level policies, as well as direct cash social assistance.

Optimization of Islamic philanthropy and distribution to the underprivileged and victims affected by the pandemic covid 19 is clearly not easy, and not as simple as theoretical commentary. However, this review is expected to be heard and able to be understood by many stakeholders to restore the quality of life of the community, especially small and medium-sized communities and micro-businesses to be productive and strong again as the main drivers of the economy and business fundamentals in Indonesia.

CONCLUSION

The aim for the development and propagation of Islam through education with schools or madrassas, the path of health by establishing clinics, economic channels by establishing minimarkets, gas stations and so on, is proof that the endowments of money can be managed in any form as long as its use is the benefit of the community. With the trust of donors and waqf, the vow in this case is LAZ must be responsive by reporting all developments other than as a form of transparency and professional responsibility to donors, but rather responsibility to Allah.

In accordance with the conclusions and discussions that have been described in the previous section, the managerial implications or supportive suggestions are: first, LAZ is still and always does the importance of being represented, especially waqf, the purpose of which is for productive matters, such as schools, the establishment of gas stations, markets, and other relevant things. Second, the government has carried out its role by maximizing the role of the National Amil Zakat Agency (BAZNAS) by 'collecting' zakat and other social funds including waqf funds in it, especially to support the existence of a world agenda to reduce poverty and provide a future and decent work for everyone, wrapped in an agenda called the Sustainable Development Goal's (SGD's). Third, mutual synergy with other parties who have different expertise such as bureaucrats, practitioners, academics and technicians to develop innovations and strategies in utilizing endowment funds. Especially today, waqf has been familiarly associated with a fund-raising system (crowd-funding) that uses sukuk type securities, or in layman's language called Islamic bonds.

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