

# Individual and Household Economic Recovery After the Covid-19 Through Temporary Waqf Program

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**Abstract**—It is historically proven that *waqf* plays a good role as the public financial source. The relevant shape of *waqf* for nowadays context is a temporary one (*waqf mu'auqat*). This study aims to offer a temporary *waqf* program as an alternative solution in both individual and household economic recovery after the Covid-19 pandemic through *Jaring Pengaman Sosial*. This research uses a qualitative approach and a library study presented descriptively-analytically. It reveals some points: *First*, fundraising strategy on temporary *waqf* effectively covers: a) Optimization of *waqf* fund of LKS-PWU; b) Allocation of government fund; c) Reallocation of BAZNAS and LAZ fund; d) Reallocation of CSR fund; e) Initiation of fundraising through influencers, related institution, and community. *Second*, collaborative management of temporary *waqf* fund strategy involves five parties covering government (executive, legislative, and judiciary); public figures (Islamic scholars, influencers, and media owners); company (banking, industry, small industries); institution (LKS-PWU, BAZNAS, LAZ); and people (*waqf* giver, receiver and auditor). *Third*, comprehensive temporary *waqf* program implementation strategy is done in five phases: coordination, socialization, education, actualization, and evaluation. As the central part, the actualization phases include five types of productive business activities i.e *muzara'ah-mukhabarah, musharakah, mudarabah, kafalah-daman* and lawful banking system.

**Keywords**—the Covid-19, household economics, Social Safety Net (*Jaring Pengaman Sosial*), temporary endowment (*waqf al-mu'auqat*)

## I. INTRODUCTION

The Covid-19 pandemic has impacted on Indonesian economy in the whole level ranging from the low, middle to high. In the low level, people's purchasing power decreases while some small business can't normally operate that give them difficulties in paying monthly installment. The same occurs at the middle level, such as the filming industry, which is coping with obstacles in production activities while the cinema is closed. The high level, meanwhile, such as the manufacture industry, garment, tourism and flight, get very significant income decrease even bankruptcy. Some of them even made employee's firing [1].

As an alternative solution, the government has prepared economic stimulus in the real sector based on the categorization of the Covid-19 affected group. *First* is individual and household groups with the program of *Jaring Pengaman Sosial* (Social Safety Net). *Second* is small and middle-class business, corporation or real sector with the program of *Jaring Pengaman Sektor Riil* (Real Sector Safety Net). *Third* is the financing sector group with the program of *Jaring Pengaman Sektor Keuangan* or Financing Sector Safety Net (Kementerian Koordinator Bidang Perekonomian or Coordinating Ministry for Economic Affairs). Among these categories, individuals and household group needs to prioritize since they cope with difficulties in fulfilling daily needs because of temporary lay-off, fire or even

unemployment. Indonesian Ministry of Manpower (*Kementerian Tenaga Kerja RI*) noted that 3.06 million workers were fired per May 27, 2020 that it led the minister, Ida Fauziah, to speak that the problem possibly affects on the increase of unemployment rate [2].

One of the governmental economic stimulus programs of *Jaring Pengaman Sosial* is *Kartu Prakerja* (Pre-employment Card). Digital browse reveals data that this program had entered its sixth phases's registration period since last Auguts 27, 2020. The current total amount of *Kartu Prakerja* users is 2.280.880 with the following details: The first phase was 168.111; the second phase was 288.154; the third phase was 224.615; the fourth phase was 800.000, and the fifth phase was 800.000. These numbers are ironic considering that the registrars reached some dozen million. The first three phases were registered by 10.4 million people, while the fourth got 1.2 million and the fifth got 1.7 million registrars [3–5].

The data shows actual proof of the Covid-19 pandemic's tremendous impact in economic aspect among individuals and households. Therefore, this study aims to support the government's program on *Jaringan Pengaman Sosial* by suggesting *shariah* based economic idea. More specifically, it is more about temporary *waqf* or Islamic endowment (*waqaf al-mu'qqat*) as a strategic program in recovering both individual and household economies after the Covid-19 pandemic.

## II. METHODS

In this research, we formulate three academic questions: *First*, how is the effective fundraising strategy of temporary *waqf*? *Second*, how is the collaborative temporary *waqf* management? *Third*, how is the comprehensive implementation strategy on temporary *waqf*?

To answer those questions, this research uses a qualitative approach through library study and presenting the data descriptive-analytically. We compiled data from relevant literature, mainly scientific journal articles, reports, news and other reliable references. We then analyze the data as well as possible to construct the idea as the answers of the mentioned academic questions.

## III. RESULTS AND DISCUSSION

### A. The Effective Strategy of Temporary Waqf Fundraising

The effective strategy of temporary *waqf* fundraising consists of the following steps:

*First* is optimizing temporary cash *waqf* managed by specific *waqf* institutions, such as LKS-PWU (*Lembaga Keuangan Syariah-Penerima Wakaf Uang* or *Sharia* Financial Institution-Recipient of Money *Waqf*). Since pioneered by the former president Susilo Bambang Yudhoyono last 2010, the optimization is needed because the movement of money *waqf* has not well developed yet even got inclined to be stagnant. In fact, the data of LKS-PWU per March 2018 shows that the

amount of collected money *waqf* was about 199 billion IDR. According to Imam Teguh Saptono, the vice of BWI (*Badan Wakaf Indonesia* or Indonesia *Waqf* Board), the potency of *waqf* from Indonesian middle-class Moslem reaches 11 trillion per year while potency of the asset can reach 2000 trillion in a year [6].

*Second* is allocating government's fund as a part of economic stimulus program in the real sector through *Jaring Pengaman Sosial* (Social Safety Net). In this context, the government can create a new budget estimation or take the portion of other programs that functions the same as *Jaring Pengaman Sosial*. For instance, the government can turn the budget portion from online training of *Prakerja* (Pre-employment) users about one million IDR considering that the total budget for the whole users reaches 5.6 trillion [7]. Taking 25% only, the budget for temporary *waqf* numbering 1.4 trillion can be available.

*Third* is reallocating of BAZNAS (*Badan Amil Zakat Nasional* or The National Board of Zakat) and LAZ (*Lembaga Amil Zakat* or Private Zakat Institution) fund for temporary *waqf*. Although the *waqf* can only be distributed among Moslems, both BAZNAS and LAZ have various fund types to distribute for people at general either Moslem or not, such as *infaq* (spending in the way of Allah), charity, religious social funds, and corporate social responsibility fund. Actually, BAZNAS had conducted a distribution program of those funds to help the whole covid-19 affected group [8]. Therefore, it only needs reallocation. In addition to direct assistance, the fund can be allocated for temporary *waqf*. Moreover, the amount of funds in BAZNAS and LAZ reaches the number of trillion over years. At last 2019, for example, the total national amount reached 10.07 trillion [9].

*Fourth* is reallocating fund from corporate social responsibilities, such as banking institution (*shariah* and conventional), industry and UMKM (*Usaha Mikro, Kecil dan Menengah* or Micro, Small and Medium Enterprises). CSR (Corporate Social Responsibility) or social fund has big potency to be temporary *waqf* financial source because it amounts to a trillion since one cooperation might own social fund numbering billions. For instance, PT Gas Negara Tbk (PGN) budgets fund as much as 1.3 billion to help the Covid-19 handling [10].

*Fifth* is initiating fundraising of temporary *waqf* fund through the role of influencers such as *selebgram*, digital fundraisings or crowd funding platform like KitaBisa.com, or philanthropic communities such as *Komunitas Peduli Covid-19* (Caring Community of the Covid-19). This fundraising model potentially brings abundant fund sources of temporary *waqf* because of Indonesian characteristics as generous people. According to a data from Charities Aid Foundation (CAF), Indonesia is the first top country at the World Charity Index. This shows that Indonesia is the most generous country in last 2018 with 59% score. Moreover, mutual cooperation (*gotong royong*) culture of Indonesian people is very clear from the existence of 148 *zakat amil* institutions and about 400

philanthropy institutions spreading across Aceh to Papua [11]. As a matter of fact, some influencers were also successful in raising funds for the Covid-19 overcome. For instance, Rachel Venny got 7.5 billion, while Arief Muhammad got 2.6 billion [12]. In line with it, fundraising platforms such as kitabisa.com successfully got donations 700 billion IDR since 2013 to 2019 [13].

#### B. Collaborative Strategy on Temporary Waqf Management

The temporary *waqf* program needs professional management by prioritizing collaboration among some interested parties. At least, the collaboration involves some following parties:

*First* is the government. It consists of executive, legislative, and judiciary. Those three institutions play a role in providing protection, guidance, and support so that the law and rules relating to the temporary *waqf* can optimally and maximally run. For instance, The Law number 41/2004 about *Wakaf*, particularly article 16 verse (3), mentioned that movable objects qualified as the subjects of temporary *waqf* are those which will not be faded because of consumption such as: a) money; b) precious metal; c) securities; d) vehicles; e) intellectual rights; f) leasing rights; and g) other movable objects according to shariah rules and current law [14].

Meanwhile, at the Indonesian Government Rule number 42/2006 about the implementation of The Law 42/2004 on *Wakaf*, the 22nd article explained procedural lines of money *waqf* as following: 1) money *waqf* should be in IDR (Indonesian Rupiah) currency; 2) if the money is still in foreign currency, it needs conversion to IDR; 3) money *waqf* givers are required to; a) be present in *Lembaga Keuangan Syariah Penerima Wakaf Uang* (LKS-PWU) to declare his/her willingness to put the money as *waqf*; b) explain the ownership and the origins of money that he/she will put it as *waqf*; c) deliver the money in cash to LKS-PWU; d) fill the form of willingness declaration as *waqif* to fulfill requirement of AIW (*Akta Ikrar Wakaf* or *Waqf Contract Pledge*) making process; 4) If the *waqif* can't be present as mentioned in verse (3) letter (a), he/she can appoints his/her vice for this specific purpose; 5) *Waqif* can declare *waqf* pledge on movable objects i.e. money to *nazir* before PPAIW (*Pejabat Pembuat Akta Ikrar Wakaf* or Official Certifier of *Waqf* Deeds) which will forward the deed to LKS-PWU [15].

*Second* is the public figure. The public figure play a suitable role to their expertise background:

- Islamic scholars (*ulama*), Islamic teachers (*ustadh*) and preachers (*da'i*) can contribute by doing socialization, education, and motivation relating to temporary *waqf* significance as the alternative solution on economic recovery after the Covid-19 pandemic. Some medias can also get involved in this context, such as Friday sermon, mass learning at the mosque or homes (*majlis ta'lim*), school, *pesantren*, university, both offline and online routine learning meeting (*pengajian*), government institution, corporation and others. As a

brief description, the significant potency of preaching influence is clear from the number of mosques and small mosques (*musalla*) units in Indonesia reaching about 800.000 [16] while *pesantren* across Indonesia comes 25.983 in figure with about 3.692.700 *santri* or *pesantren* students [17]. The numbers can be further multiplied to the intensity of sermon as well as routine and incidental meetings held at those units. This is the significance of coordination and collaboration among Islamic scholars, teachers and preachers so that socialization, education, and motivation steps of temporary *waqf* program can optimally and maximally run.

- Public figures with big influence or so-called *influencer*, such as popular preachers, celebrities, *selebgram* (celebrities on Instagram social media application), youtuber and owners of digital fundraising platform can participate in socializing, motivating and initiating temporary *waqf* fundraising. Relating to socialization and motivation, *Ustadh* Yusuf Mansur through the website of PPPA Darul Qur'an promoted the term *millennial wakaf*. It means that the term is not only identical to vacant land or popular among the elderly or those with stable economic income. He confirmed that there is no specific requirement on *waqf* as well as age and wealth limit. Therefore, everybody, either rich or poor, elderly or young, respectively, has a chance to fulfill the *waqf* in order to get divine reward as much as possible [18]. Furthermore, relating to fundraising initiation, fundraising platforms have enormous potency as clear from kitabisa.com platform established since 2013 which now has owned 3.850.333 #OrangBaik (GoodPeople) involved and 63.964 Galang Dana Yang Sudah Kitabisa Fasilitasi (Fund Raising that We Can Facilitate It Already) [19].
- The owners of electronic media (television and radio), mass media (newspaper and magazine) as well as digital media (digital sites and social media) play roles to massively socialize, disseminate and report on the temporary *waqf* program. As a big figure of the potency of those media, The Indonesian Ministry of Communication and Information last 2019 released that there exist 1.106 television channels in Indonesia. This figure clearly indicates that television still becomes the main choice for Indonesian people to access information (<http://www.kpi.go.id>). Relating to the mass media, the number of *Jawas Pos* daily readers is about 1.4 million, while *Kompas* comes with about 1.2 million [20]. As for digital media, according to the latest report of *We Are Social*, in 2020, there exist 175.4 million internet users in Indonesia. This means that 64.5% of Indonesian total population numbering 272.1 million, have access to the virtual world [21]. Most of them are social media users in which Indonesian Facebook users number reach 120 million, while Instagram's are 56 million [22]. Therefore, it makes very much sense, that socialization,

dissemination, and reportage of temporary *waqf* program through electronic, mass and digital media potentially lead to massive, effective and efficient results.

*Third* is the corporation. This covers banking institution (shariah and conventional), industries and UMKM (Micro, Small and Medium Enterprises) which serves as temporary *waqf* fund sources, mainly from CSR (Corporate Social Responsibility) program. At the last 2015, The Minister of Women Empowerment and Children Protection, Yohana Susana Yembise, mentioned that CSR's fund annual potency reaches 12 trillion a year [10]. On the other hand, according to Saidi and Abidin, as cited by Pujiono *et al*, there exist four models of CSR implementation in Indonesia. They consist of: a) direct involvement. The corporation itself organizes social activities or delivers its donation directly to the receivers without any third parties; b) they do it through foundation or social organization under management of the corporation or its group; c) they merge with other parties, such as social organization or non-governmental organization, governmental institution, university or mass media; d) they support or get involved in a consortium. Most corporations today choose the first model. However, they tend to make this CSR program as incidental one instead of a sustainable one. In this context, temporary *waqf* can be one of CSR sustainable programs [23].

*Fourth* is the institution. This covers LKS-PWU, BAZNAS and LAZ. These three institutions are assigned as the executors of the temporary *waqf* program with responsibilities to collect, organize, invest, distribute, and report. According to the director of *Pemberdayaan Zakat dan Wakaf, Ditjen Bimas Islam* (Zakat and *Waqf* Empowerment, Directorate-General for Guidance of the Islamic Community), Fuad Nasar, the key factors to improve use and quality of religious economic potency management are coordination and synergy among The Ministry of Religious Affairs and *zakat/waqf* managerial institutions such as BAZNAS, LAZ, BWI, and LKS-PWU. Furthermore, *zakat* and *waqf* administrators as well as organizers in all lines, are community servants supposed to professionally work and serve responsibly and considerably in receiving, organizing, distributing, and reporting each *rupiah* (IDR) of *zakat*, *waqf*, *infaq*, charity, and other social funds [24].

*Fifth* is people. The people can be divided into three categories: a) *waqf* giver (*waqif*); b) *waqf* organizer (*nazir*); c) Those who get benefit from *waqf*. Al-Zuhaili mentioned that according to most of Islamic scholars, the requirement of *waqf* consists of: *Waqf* giver or *waqif*, *waqf* receiver or those whom the *waqf* is addressed to (*mauquf 'alaih*), *waqf* object (*mauquf bih*) and *waqf* transaction (*sighat*) [25, p. 744]. Additionally, *mauquf 'alaih* or *nazir* needs to be fair (*'adalah*) and expert (*kifayah*). Meanwhile, according to Indonesian Government Rule no. 42/2006 about the implementation of The Law 41-2004 on *Wakaf*, the second article mentioned that the *nazir* can be an individual, organization, or legal entity.

### C. *Comprehensive Strategy of Temporary Waqf Implementation Program*

The comprehensive strategy of temporary *Waqf* implementation program covers these following five phases.

*First* is the coordination phase. Regarding the fact that this temporary *waqf* program requires collaboration among some elements, it needs intense coordination to equalize steps, mainly relating to vision, mission as well as actions to take. The significance of this intra-sectoral collaboration was mentioned by the director of *Pemberdayaan Wakaf Kementerian Agama* (*Waqf* Empowerment Body, Indonesian Ministry of Religious Affairs), Hamka. He said that *waqf* management needs strong collaboration among sectors, so that its potency can be maximally optimized for the sake of general people's welfare. In national level, for instance, The Ministry of Religious Affairs needs to establish cooperation with *Badan Wakaf Indonesia* (Indonesia *Waqf* Board; BWI) to avoid any overlapping of primary works and function. Meanwhile in the international level, cooperation needs to be established with, for example, Islamic Development Bank (IDB) on capacity improvement, empowerment as well as professional management as had been practiced in Middle East countries, Bangladesh, Malaysia, and other countries.

This is in line with *waqf* in historical perspective where the Prophet Muhammad PBUH made dialogue or coordination with Umar ibn al-Khattab RA on *land waqf* management system [26]. The talk's main point is that the *waqf* program needs inter-sectoral collaboration instead of mono-sectoral individual ones.

*Second* is the socialization phase. It needs to socialize and announce agreed vision, mission, and action through several media ranging from electronic, mass to digital. It can be in the form of *Iklan Layanan Masyarakat* (ILM or Public Service Advertisement), which is creatively composed just like commercial advertising involving script writers, art directors and an advertising company. Among effective ILM indicators is ability to make the targeted audience appreciate the advertisement and capture its meaning. Relating to this, Pujiyanto [23] mentioned that strategies to create effective ILM consist of courage to take a risk, challenging common assumptions, and taking the chance of change as well as using the ability to use a new perspective [27]. The main point of this talk is that the promotion of the temporary *waqf* program should not only compile socialization and announcement, but also attractive and persuasive to drive people in order to participate and give their contribution.

*Third* is the education phase. Involved parties in the temporary *waqf* program need to get guidance and support from a variety of educational activities. This phase can be directed to create alternative solutions on a variety of problems that Fanani found in Indonesia's money *waqf* management. Among others, it covers the lack of professional *nazir*, the absence of an effective fundraising system, the weak management system, and the variability of distribution priority [28]. Firmly, Ridwan mentioned that professional *nazir* is the

key success of productive *waqf*. Meanwhile, its qualification is maximum competency on human skills such as trustworthy, human technical such as transparency and human relation such as having a large network [29].

*Fourth* is the actualization phase. As the main part of temporary *waqf* program implementation, this phase involves business activities which potentially become an income source for temporary *waqf* receivers. Based on data browse on Islamic Economics and Finance perspective [30, p. 734], five types of relevant and potential business activities in temporary *waqf* program are as follow:

- *Muzara'ah-Mukhabarah* (crop-sharing) on farming and plantation sectors. It can be implemented, among others, by turning the temporary *waqf* fund into land rent cost, then giving a chance to temporary *waqf* receivers, either individual or group, to manage the land such as by cultivating any plant. This scheme is identical to a good example of Caliphate Umar who managed the land in Khaibar area while addressing the profit for social welfare. It productively manages the land on the perspective of profit sharing. The *nazir* gets 10% of the profit while the rest 90% was for people's welfare [31]. In this context, *nazir* serves as a temporary *waqf* manager while common people are either individuals or groups who manage the land through farming activities. On the other hand, percentage of profit sharing can be well divided based on The Law or government rule. As a consequence, it can be advantageous for both *nazir* and common people by also considering any relevant opinion of Islamic scholars such as Indonesian Council of *Ulama* (MUI).
- *Musharakah* (profit loss sharing). This can take form, for example, by giving temporary *waqf* fund to three persons so that they can work together in a single business, such as a culinary one. The scheme was formulated in investment activities as clear in the real sector and is advantageous according to target market and risk acceptance criteria. If this investment activity gives profit, the net profit (after subtracted by operational cost) will then be divided as same as how the Law of *Waqf* determines, namely 90% profit for *waqf* addressee (*mauquf 'alaih*) while 10% is for manager or *nazir* [6]. In this context, *nazir* is a temporary *waqf* manager while common people are either individuals or groups who run the business.
- *Mudarabah* (profit sharing). An example of its implementation is turning *waqf* fund into capital for improving UMKM (Micro, Small and Medium Enterprises). Moreover, this scheme is considered legal according to Hanafi and Hanbali schools as well as Ibnu Taymiyyah. They mentioned it lawful to manage the fund through *mudarabah* or profit-sharing contract. The profit will then be delivered to *mauquf 'alaih* while maintaining *waqf* property's basic value [32].

- *Kafalah* and *daman* (guarantee-security) on person or goods. This can be implemented, for instance, by turning the temporary *waqf* fund to fulfill daily basic needs, such as consumption, health and education, and the likes. However, it is required to return the *waqf* objects by either the temporary *waqf* receiver or the managers. This scheme can be an alternative solution in the new normal situation in the midst of the Covid-19 pandemic because people generally need cash help to fulfill their basic need in which, according to data from BPS (*Badan Pusat Statistik* or Central Bureau of Statistics), each person approximately needs about 1.3 million in a month [33].
- Accordingly, an economical family expert from The Department of Family and Customer Science, Bogor Agriculture Institute, Istiqlaliyah Muflikhati, mentioned that 55% Indonesian family get decreasing income during the Covid-19 pandemic. This then leads 63% Indonesian people to worry about their own economic families [34]. Although this scheme needs further discussion particularly on its legality in Islamic law aspect or *fiqh*, it is essentially in line with a purpose of *maqasid syariah* (main objectives of Islamic law). This is because it serves as *al-daruriyyat* (primary need) or massive *al-hajjiyyat* (secondary need) which is upgradable to *al-daruriyyat*.
- Lawful banking. It can be practiced, for example, by trusting the *waqf* fund to either shariah or conventional banks so that they can invest it in legal (*halal*) ways. Later on, the profit will be delivered to the *waqf* receivers as a direct cash assistance. This scheme is also relevant to the new normal condition during the pandemic era. It had been further implemented in some countries such as Malaysia, Bangladesh, and Jordan through cooperation between *nazir* and shariah banking. In this context, shariah banking can play, at minimum, four roles: the *waqf* fund receiver and distribution manager, the custody of cash *waqf* certificate; as well as the cashier for *nazir*. *Nazir*'s banking account itself will be well maintained by sharia banking and will get profit according to the type and principle of product that they agree upon, such as giro, *wadiah* (saving instrument), *wadiah* saving account, or *mudarabah* (profit sharing) saving account [35].

An important note relating to actualization phase of temporary *waqf* fund is an obligation to return it in a complete form to be redistributed to any new receivers depending on the priority scale that the manager determines. The responsibility of returning money back should belong to the temporary *waqf* receivers or those who manage it depending on the type of contract or business type.

*Fifth* is the evaluation phase. Managers are required to report temporary *waqf* program implementation transparently and accountable before related elements, such as government, public figures, corporation, managing institution, and common

people. Among others, this evaluation phase, mainly the reporting, functions to verify implementation of transparency and accountability principles in temporary *waqf* program management to improve the public trust. Therefore, there should both internal and external audits from public accountants [36]. On the other hand, this phase can use SWOT analysis to map the aspect of Strengths, Weaknesses, Opportunities, and Threats relating to the temporary *waqf* program implementation.

#### IV. CONCLUSION

Discussion from introduction to the result of this study reveals that *waqf* is historically proven to play an essential role as a public financial source. Meanwhile, the form of *waqf* with immense potency and relevance to this nowadays situation is a temporary one. This article offers an idea of the temporary *waqf* program as an alternative solution for economic recovery on both individuals and households after the Covid-19 pandemic. It also aims to support government effort with its *Komite Penanganan Covid-19* (The Covid-19 Handling Committee) and *Pemulihan Ekonomi Nasional* (National Economic Recovery) relying on five main programs covering Indonesia *Aman* (Safe), *Sehat* (Healthy), *Berdaya* (Empowered), *Tumbuh* (Growing) and *Bekerja* (Working).

Furthermore, this writing's scientific contribution is an idea construction on the temporary *waqf* program ranging from effective fundraising strategy of temporary *waqf*; collaborative strategy of *waqf* fund management to comprehensive strategy of temporary *waqf* implementation. As the implication, we suggest that the idea written in this research can be a part of the government's program relating to economic stimulus in the real sector, namely *Jaring Pengaman Sosial* (Social Security Net) while recovering individual and household economic after the Covid-19 pandemic.

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