

THE ROLE OF SOCIAL COMMUNITIES IN THE IMPLEMENTATION OF ZISWAF FOR THE WELFARE OF COMMUNITIES (STUDY IN THE SAVE_ID COMMUNITY IN TEGAL REGENCY)

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Abstract: *The role of ZISWAF is crucial in economic, social, cultural and educational growth in Indonesia. During the post-pandemic recovery period, as it is today, it is hoped that Muslims who have more assets can ease the burden on their brothers and sisters in the form of ZISWAF. ZISWAF distribution can be done through social communities, one of these social communities is the Save_Id community which is active in the spiritual, economic and social fields. This study aims to determine the role of the Save_Id social community in implementing the ZISWAF program in the people of Tegal Regency. This research uses a qualitative descriptive method, and data collection through observation, interviews and documentation of activities were analyzed using a deductive method. The study results explain that the Save_Id social community plays an essential role in the welfare of people in need during a pandemic and post-pandemic by receiving and distributing ZISWAF funds through several social activities that have been carried out. This research also fosters a sense of public trust in the social community, encouragement to society to be more productive, and play an active role in improving Indonesia's post-pandemic economy.*

Keywords: *Community Welfare, The Role of the Save_Id Community, ZISWAF*

Introduction

Islam teaches humans to love one another, respect, support, and adopt generosity or charity from its teachings (Adewale & Zubaedy, 2019), including through the ZISWAF program. ZISWAF is an acronym derived from the words *zakat, infaq, shadaqah and waqf*, which are forms of charity in Islam that interact with each other (Yaakob et al., 2016). ZISWAF has great potential as a means of social finance for people in need to meet their basic needs (Sulong & Mohd Noor, 2018), besides that it can uphold humanity, eliminate poverty, greed, materialism, purify the soul and create peace of life, as well as overcome socio-economic problems (Tanvir Mahmud et al., 2014). This role is expected to be able to provide solutions and overcome economic problems that occur in society, especially Muslims.

The Covid-19 pandemic that emerged in the last 2 years has become the biggest obstacle in all activities, especially in the economic (Kusno, 2020) and financial fields (Apriyanto & Ramli, 2020). Many countries have suffered losses due to the pandemic, including Indonesia. Where all distribution is stopped, consumption continues to grow, but production stops due to restrictions imposed by the government. As a result of the pandemic,

not a few people have experienced poverty, and this has happened in almost all parts of the world (Hudaefi et al., 2022). With the emergence of poverty, many crimes occur which cause great harm to other people, especially the community (Arwani et al., 2022).

Community is the biggest element in ZISWAF management (Yusuf et al., 2021). ZISWAF cannot function without the community because the community is an actor who is under the control of ZISWAF, namely as recipients and distributors of funds (Mursal et al., 2021). ZISWAF funds are distributed to people in need, including eight *ashnaf* (groups entitled to receive zakat) namely fakir, the poor, *gharim*, *amil*, *muallaf*, *riqab*, *fi sabilillah*, and *ibnu sabil*. The role of ZISWAF is very important in Indonesia's economic, social, culture and education (Hardiyanto et al., 2018). The post-pandemic recovery period is like today, it is hoped that Muslims who have more assets can ease the burden on their brothers and sisters in the form of ZISWAF (Wahab & Rahman, 2012).

It is from here that many social movements are carried out for the benefit of the lives of the poor and their consumption satisfaction. This social movement includes direct social assistance from the state, social assistance from social institutions and direct assistance from individuals who have more wealth. After the pandemic that hit Indonesia for the last 2 years, Indonesia's national economy needs to rise with the help of all sectors, one of which is by optimizing social movements through ZISWAF (Munandar et al., 2019).

Social community is a social group or people who have goals for the benefit of society and the welfare of fellow human beings (Hariadi et al., 2020). The Save_Id Social Community is one of the communities that carries out social movements in the Tegal Regency area. Save Id is an independent, non-governmental social community, formed on April 28, 2020. The background to the formation of this community, among other things, is to become a forum and ecosystem that can create civilized Muslim civilization, where in 2021 this community has been incorporated as a legal entity under the name Indonesian Muslim Madani Tegal Foundation.

In particular, this research was conducted to analyze and explain the role of the social community in implementing the ZISWAF program for community welfare and economic revival after the Covid-19 pandemic, especially community social movements that have been carried out by the Save_Id community in the Tegal Regency, Central Java. It is very important to know this, so that people are more motivated to carry out the ZISWAF program by channeling it to the social community so that it is distributed properly, thus, the process of stabilizing the Indonesian economy after the pandemic will be better and the people will be more prosperous.

Literature Review

The potential of ZISWAF is very large for alleviating poverty, among these studies are those conducted by Arief (2016), Pratama (2015) and Yayuli et al., (2021) which discusses productive zakat to alleviate poverty. To realize productive zakat funds, cooperation from the whole community is needed, the help of professional administrators with a full understanding of social responsibility as an effort to realize socio-economic justice among low-income people, as well as prosper them.

Hamidah et al., (2021) identify and examine the mechanism and contribution of productive zakat to the economic empowerment of mustahik during the covid-19 pandemic. He found that not all mustahik use productive zakat funds 100 percent to develop their business as expected, but to meet basic needs. Mustahik especially need more fulfillment with short term benefits to sustain their life.

In contrast to research Syafiq (2018) and Fitria & Lubis (2022) who focuses more on his research on increasing public awareness in the performance of ZISWAF, by increasing the religiosity of the community internally through the preaching of scholars regarding the implementation of ZISWAF. From the external side, by increasing accountability and transparency in managing ZISWAF, and increasing government participation in the dissemination of regulations regarding ZISWAF, as well as providing accreditation for Zakat, Infaq, Charity and Endowment Management and Sanctions for institutions that commit violations.

Besides that, Armylasari & Wiludjeng (2018) conducted an analysis that one of the causes of poverty is due to high unemployment rates. Unemployment and poverty have a close relationship. Because of the high unemployment and poverty rates in Indonesia, it moves the conscience of people who are better able to help the poor. Then people who are more able to establish a social community called Community “Berbagi Nasi” in Tulungagung Regency.

While Masharif (2017), examine and analyze the management and role of ZISWAF funds in empowering the people's economy. That LAZISMU Surabaya (Muhammadiyah Amil Zakat Institution) which is part of the amil zakat institution under the Muhammadiyah Surabaya mass organization with its activities in the collection and management of zakat funds that have been tested.

In addition to Masharif (2017), Mursal et al., (2021) also analyzed that LAZISMU's contribution in dealing with the impact of the pandemic with various programs, including providing scholarships, distributing basic needs, helping orphanages etc., all of this was carried out in accordance with LAZISMU's regulatory procedures and health protocols during a pandemic.

From the several previous studies described above, general similarities exist in the discussion regarding the implementation of ZISWAF in society. Meanwhile, the difference between the current research and previous research is that it focuses more on factors of public awareness regarding ZISWAF and its application by the social community, namely the Save_Id community in the Regency and City of Tegal, Central Java to restore the community's economy during a pandemic and post-pandemic.

Method

In order to develop regular research and be able to answer the topics under study, it is necessary to pay attention to systematics, construction, and techniques in each research. Therefore, the research method is a necessary research component to facilitate its completion. To get a much broader picture of how ZISWAF is implemented by the Save_Id social community, this research uses a type of field research, namely data collection conducted in the field to observe phenomena (Irkhamiyat, 2017), where the object in this study discusses the implementation of ZISWAF carried out by the Save_Id social community in the Tegal Regency area.

Researchers used a qualitative approach in this study. Suharsaputra (2012) interpret the qualitative approach as a research method by describing the reality of the field in the form of written, spoken and observed behavior. Qualitative descriptive research is used to analyze events or situations in certain areas. So this type of research provides an overview of the implementation of ZISWAF carried out by the Save_Id social community.

Researchers use deductive methods to analyze data, namely a mindset from general statements to certain characteristics (Siyoto & Sodik, 2015). Researchers use primary data sources obtained directly from the main source (Suryabrata, 1991) and secondary data sources

obtained from existing data sources, such as documentation, reports or official archives from both other institutions and the institution itself (Anwar, 2007).

The main sources for this research can be obtained from the researcher's observations for 2 years, interviews with the heads and administrators of the Save_Id community. In this study, the documentation needed by researchers was Save_Id activity reports for 2 years in the form of programs, and activity reports which were used as secondary data.

Result and Discussion

The Concept of Justice on ZISWAF

The principle of justice is in accordance with Islamic law, because Islam requires justice in all matters (Adnan & Abu Bakar, 2009). ZISWAF is part of a religious mechanism that focuses on the principle of justice through the spirit of equal distribution of income. ZISWAF funds are taken from the assets of people who have excess wealth and are distributed to people in need, but ZISWAF's goal is not to impoverish the rich. This is because the assets issued for *zakat* have certain criteria that have been determined according to sharia, because in the assets owned by a person there are some rights belonging to other people that must be given to certain groups or groups who need them so that they become blessings. Islam not only regulates *zakat* but also encourages the implementation of *infaq*, *shadaqah* and *waqf* (Yaakob et al., 2016).

The government plays an important role in regulating the management of ZISWAF, as stipulated in UU No. 23 of 2011 concerning Management of *Zakat* and UU No. 41 of 2004 concerning *Waqf*, but the government has no right to force everyone to carry it out, because its implementation is voluntary, which comes from someone's heart and is carried out with full sincerity hoping for the blessing of Allah SWT.

Zakat is obligatory and carried out in a certain way, on behalf of certain people, taken from certain funds under certain conditions, with certain payments, paid at certain times and distributed to certain people who are entitled to own it (Al-Qardawi, 1997). While *shadaqah*, *infaq* and *waqf* are halal *sunnah* and are not carried out specifically like *zakat*. When *zakat* has a *nishab*, *shadaqah* and *infaq* do not know *nishab*. *Shadaqah* and *infaq* are given by every believer who has a high or low income, regardless of whether they are broad or narrow, and can be given to anyone. *Infaq* is given in tangible form while alms can be given in tangible or intangible forms. Allah SWT explained in QS. Ali Imran verse 134 which means:

“(namely) those who spend (wealth), both in free and narrow times, and those who hold back their anger and forgive (mistakes) of people. Allah loves those who do good.”

While *waqf* is property belonging to a person or group of people whose substance is eternal or does not run out when used (Syafiq, 2018). The property is relinquished by the owner, then the property cannot be donated, inherited, or traded. The benefits of these assets are for the public interest in accordance with Islamic teachings (Razak, 2020).

The ZISWAF concept is one of the teachings of Islam which strongly recommends that every member of the community share and give to those in need. The behavior of giving and sharing is voluntary and charitable, its purpose is to make space for everyone who really needs it, and giving can also increase everyone's well-being (Sharofiddin et al., 2019). The Ministry of Finance said that 26.36 million Indonesians were below the poverty line as of September 2022 (Kacaribu, 2023). People who have wealth can be entrusted as one of the aid

for the poor who really need it in the form of ZISWAF, but no one cares, including the government (Sudirman, 2015).

Community Awareness Factors in ZISWAF Distribution

In implementing ZISWAF, the community is the most important and necessary element (Ramadhanty & Hasmarini, 2022). The community has two roles at once, which can be ZISWAF providers and also beneficiaries. According to Syafiq (2018) There are several factors that cause high or low public awareness to pay zakat, including religious, psychological, social factors, government regulations and attributes of zakat institutions.

Religiosity factor, meaning that the religiosity of respondents is not limited to knowledge, but already at the level of understanding and practice of religious teachings. The motivation to pay ZISWAF to zakat and waqf institutions also reflects high religiosity. While psychological factors are internal factors which are self-motivated without coercion from any party. If perceptions, knowledge, beliefs and attitudes are generally positive, then the actions taken will also be more positive (Fitria & Lubis, 2022).

Social Factors, is a factor of encouragement and motivation from family, relatives and peers. But ZISWAF is a religious recommendation that does not only come from encouragement from family and peers. When a person's understanding, belief, and practice of religious values is strong, then naturally he is compelled to practice these teachings. Family and social group encouragement does not always significantly influence people to be able to give ZISWAF, without religious knowledge and strong beliefs.

Government Regulation Factors have not gone well, people tend to pay ZISWAF on their own self-awareness. This is because the ZISWAF management regulations from the government have not been socialized properly. Many people think that ZISWAF is a private space between humans and their gods and the mechanism is regulated separately. Due to the lack of government regulations regarding ZISWAF, in the end, people pay ZISWAF to ZISWAF institutions on the basis of their own awareness, so that only a few people are willing to pay. People who pay ZISWAF prioritize their traditions and customs over their formal and rational traditions.

Attribute Factors of Zakat Institutions, are able to increase people's motivation in paying ZISWAF (Hakim et al., 2021). The role of the ZISWAF institution in collecting and managing ZISWAF is very important. Transparency and accountability can avoid negative impressions in the use of ZISWAF funds collected by ZISWAF institutions (Khaerunisa et al., 2021), this is also very important in the internal management of institutions. If the management of ZISWAF funds is transparent and accountable, it will lead to community satisfaction. Conversely, if it is not transparent and accountable, it will create a negative impression and undermine trust in the institution (Ridwan, 2016). Professional management of zakat institutions can increase people's motivation to pay ZISWAF. When these conditions are met, the funds collected are managed efficiently and can be used to empower communities through poverty reduction opportunities (Armylasari & Wiludjeng, 2018).

The Role of the Save_Id Community in the Implementation of ZISWAF in Society

The Save_Id community focuses its activities in the spiritual, economic and social fields to help the government in the Tegal Regency area. The purpose of the spiritual is aimed at grounding the values of monotheism in the souls and hearts of Muslims. Economic/financial activities aim to help people who are starting a business, so that it can become a platform so that their business can develop based on being free from usury in each of its programs. While

the social focus is to help brothers and sisters who are being given a test or a disaster, orphans and poor people, as well as family maintenance fighters. With eighteen core committee members and thirty eight Save_Berbagi friends, many good activities have been carried out to revive the people's economy and prosper the community, especially in the Tegal Regency area.

If ZISWAF is implemented according to the Shari'a, it will have a very big role for people whose economic conditions are middle or even below average (Masharif, 2017). Based on data and interviews obtained from the head of the Save_Id community, Frida Ghina, that Save_Id has implemented the Infaq and Alms program to realize its social and spiritual goals, including the Friday Sharing Rice program and the Groceries Roadshow in several sub-districts in Tegal Regency, including Slawi District, Adiwerna, Lebaksiu, etc.

Still in the social and spiritual sphere, Save_Id also carries out the Friday Love Market program at several mosques in Tegal Regency, including the Al-Ikhlâs Kudaile mosque, and the Asmaul Husna Mosque. The activity was in the form of congregational morning prayers and Islamic studies by inviting all the poor people around the mosque. After the review is complete, the people who get the coupons can take the basic necessities that have been provided by the committee from the Save_Id community for free.

All of these things are done by the Save_Id community to help the economy of the poor and their welfare. In a pandemic condition, it also has an important role in alleviating various community economic problems. The program is also included in the food security program initiated by the government with the aim of helping to meet the food needs of the community through the distribution of basic food items free of charge.

It is not only the poor who are assisted and prospered. In implementing Zakat, Infak and Sadaqah, the Save_Id community also provides gifts for ustadz/ustadzah and Qur'an teachers and holds activities for orphans in the Regency and City of Tegal. Among other activities is specializing orphans in several orphanages, including the Santo Aji Orphanage in Tegal City and Darussalam Al-Mubarakah Bojong, by providing assistance in the form of groceries and prayer items. Apart from that, in the month of Ramadan, the Save_Id community also held the Taqwa Olympiad and "*Generasi Bocil Taqwa*". Inspiration Tour with LKSA Putri Zaenab Masykur Adiwerna with the aim of Fatimatuzzahra Semarang, Central Java Grand Mosque, One Qur'an Institute Bandung and Tangkuban Perahu; Dream Tour with the Putri Aisyiyah Margasari Orphanage with the aim of going to the Jogokariyan Mosque, the Muslim United Mosque, and Yogyakarta YIA Airport; *Pesantren Kilat* 1443 H; Working with orphans, dhuafa, and extraordinary children at the Darul Hakim An-Nafi Balapulang Foundation; and finally the Spiritual Leadership Camp with orphans at the Pancaripis Camping Ground, Bumijawa.

In implementing Waqf, the Save_Id community carried out activities in the form of distributing 1001 Waqf Qur'ans in Kab. Tegal, City of Tegal, and Kab. Brebes, which was distributed to several mosques, prayer rooms, Islamic boarding schools, orphanages, and surrounding communities in need. Apart from that, Save_Id also facilitated several mosques and prayer rooms in Tegal Regency by providing waqf of prayer equipment in 1443 H.

On Eid al-Adha, the Save_Id community also opens opportunities for people who are given extra wealth to distribute it in the form of sacrificial animals. The activity that Save_Id has carried out during the holiday is giving eight goats as sacrificial animals at the Special Sacrifice event which is allocated in an isolated hamlet in Kab. Tegal, one of which is in Karang Sari Hamlet, Wotgalih Village, Kec. Jatinegara, and in chapter two in 1443 H in the Bumijawa – Tegal Regency.

The Save_Id community also allocates zakat, infaq and shadaqah funds provided by the community by providing assistance to victims of natural disasters, including flood victims in

the Subang, Bekasi, Karawang and Pekalongan areas in the Save_Care for Flood Victims event. The natural disaster crippled the people's economy, took many lives, and destroyed people's homes.

From the results of researchers' observations for two years, all assistance received was the result of raising donations made by the Save_Id community in each of its activities. Because this community is well known and trusted by the people in Tegal Regency, many donors have come to give some of their assets to make all the programs that Save_Id have organized successful. There are many reasons for them to donate to Save_Id, including as their zakat mal or intentionally for infaq, shadaqah or waqf on behalf of the family. In its activities, the Save_Id community is also assisted by many other social communities in Tegal Regency as well as students who are around the Tegal Regency area.

Table 1: Programs that have been carried out by the Save_Id community and their implementation in ZISWAF

No.	Program Name	Purpose	Funding Sources	Mustahiq Category
1.	Jum'at Berbagi Nasi and Roadshow sembako	Helping the economy and the basic needs of society	Zakat Mal, Infak and Shadaqah	Fakir and Poor
2.	Jum'at Pasar Cinta	Help meet the basic needs of people in need	Infak and Shadaqah	Fakir, Poor and Dhuafa
3.	Hadiah untuk Gurunda	Helping financially and the basic needs of ustadz/ustadzah and Qur'an teachers	Infak and Shadaqah	Fi Sabilillah
4.	Compensation for orphans at the Orphanage	Makes happy and helps the basic needs of the orphanage	Infak and Shadaqah	Fakir and Poor
5.	Wisata Inspirasi dan Impian	Educating and making orphans happy	Infak and Shadaqah	Fakir and Poor
6.	Berkarya bersama anak yatim piatu	Educating and making orphans happy	Infak and Shadaqah	Fakir and Poor
7.	Spiritual Leadership Camp	Increasing Iman and Taqwa as well as training the leadership of orphans	Infak and Shadaqah	Fakir and Poor
8.	1001 Waqf Qur'an and Prayer Tools	Help fulfill the worship equipment	Zakat Mal, Infak, Shadaqah and Wakaf	Waqf
9.	Kurban Istimewa	Increase public awareness of other communities in isolated places	Zakat Mal, Infak, Shadaqah, and sacrifice	Fakir, Poor, and Fi Sabilillah
10.	Save_Care	Help people who are experiencing disaster	Infak and Shadaqah	Disaster Victims

Source: The Results of Observations for Two Years and Interviews Conducted by Researchers

Conclusion

ZISWAF has dimensions of obedience and social care. With ZISWAF this can also change the fate of a person or even one group of people. The principle of justice in accordance with Islamic law, because Islam requires justice in all matters. ZISWAF is part of a religious mechanism that focuses on the spirit of income distribution. ZISWAF funds are taken from the excessive property of people and distributed to people in need, but the purpose of ZISWAF is not to impoverish the rich. This is because zakat is only taken from assets that should be accepted by certain criteria. In addition, the benefits of ZISWAF can be felt for a long time and can be our helper and savers in the hereafter.

There are several factors that cause the high awareness of the public to pay zakat, including religiosity, psychological, social, social regulation and attributes of zakat institutions. With these factors, the role of Save_id as a social community in implementing ZISWAF in the district and city of Tegal is to carry out social activities whose aim is to help the economy and basic needs and prosperity of the people who need which are classified as eight *ashnaf* at the time of pandemic and post pandemic, Assist financial and basic needs of Ustadz/Ustadzah and Qur'an teachers, practice leadership and make orphans happy and help the basic needs of orphanages, increase awareness of the community in isolated, helping people who are experiencing disasters, all of these are also to foster A sense of public trust in the social community and encouraging the community to be more productive and play an active role in improving the Indonesian economy after pandemic.

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