

Development of Employment of Zakat and Waqf for Remote Communities: The Case of The al-Qur'an Waqf Board

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Abstract: *This paper discusses the development of utilization of zakat and waqf funds managed by the Al-Qur'an Waqf Agency (BWA) in order to help the community, especially on remote islands and remote areas during a pandemic. The purpose of this paper was to get an overview of the development of forms of utilization of zakat and waqf funds by BWA in helping the community. This paper belonged to the field of research on Islamic law and social institutions with a qualitative type of research. Data was collected through interviews and documentation, and analyzed using descriptive analysis. The results of the study stated that BWA developed forms of utilization of zakat and waqf in the health, religious and socio-economic sectors, by creating the Against Covid-19 Strengthen Indonesia program. The old programs were still a priority, such as several waqf programs and Peer to Peer Zakat. The conclusion of this paper was that the development carried out by BWA in utilizing zakat and waqf was carried out by analyzing the current pandemic situation. They remain focused on the old program while opening humanitarian services for people affected by Covid-19 on remote and inland islands.*

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Introduction

History proves that the practice of Islamic philanthropy has provided progress for Muslims in various aspects of life. This spirit of giving in the classical era was actually able to improve people's well-beings until it reached the peak of its glory (Efendi, 2021, Uswatun Hasanah, 2003; Depag, 2007: 128).

The concept of philanthropy in Islam is known as zakat, infaq, alms, and endowments (ZISWAF)(Rachman, 2020). In philanthropy, there is a religious ethos that has a social dimension. It reflects a moral and spiritual value that aims to improve the quality of life both as individuals and society in general (Bamualim & Abubakar, 2005). Because of this, many verses of the Qur'an juxtapose prayer with the obligation to pay zakat.

This research departs from the fact that the pandemic has resulted in many changes, both in government policies, applicable laws (Efrinaldi, 2022; Sulistiani, Siska Lis, Intan Nurrachmi, 2021), behavior, especially the practice of community donations (Efendi, 2021; Kholidah & Hakim, 2021). Community philanthropic institutions also respond to the conditions that occur by distributing funds charity which in fact they can only help momentarily, but not in a long term (Dzaky et al., 2022).

This paper raises the issue of the utilization of public funds, especially zakat and waqf, which are devoted to remote communities, the majority of whom are in remote areas or islands that are difficult to reach. For this reason, the author presents a philanthropic institution that has tried to utilize the zakat and waqf funds they receive to be realized in programs that can help these marginalized communities. The institution is the Qur'an Waqf Board.

Al-Qur'an Waqf Board has a mission that is not easy. This institution carries out the mission of teaching the Koran to all corners of the archipelago, especially areas that are prone to education and aqidah. BWA is also committed to helping preachers carry out Al-Qur'an guidance to remote areas, and developing innovative waqf programs for the welfare of the people (BWA, 2019). Based on the mission above, the BWA waqf project includes Fighting Covid-19 Strengthen Indonesia which is synergized with other waqf projects such as Al-Qur'an endowments and coaching, water action for people, spreading light for bright Indonesia, productive endowments, and so on (BWA, 2020). Al-Qur'an waqf with coaching is a priority for this institution, which is complemented by several supporting programs (Heru Binawan, 2010). This has contributed greatly to the increasing number of waqf programs distributed to the community. As of 2020, BWA has distributed 22 waqf of motor da'wah, 15 waqf of ketinting boats, 3 da'wah boats, 31 waqf of clean water facilities, 7 waqf of power generation facilities, and 1,014,052 collections and distribution of al-Qur'an waqf (<http://www.wakafquran.org/newbwa/html>).

During this pandemic, BWA has been trying to maximize the potential of zakat and waqf that they collect from the community. Such as providing assistance to people infected with Covid-19, people affected by layoffs, and so on. In fact, BWA has also turned the boat waqf which has been used to deliver waqf from the community to remote parts of the country to become a Floating Clinic by collaborating with Kimia Farma to help residents of remote areas in 8 areas of the Thousand Islands. This clinic started to operate on December 1, 2020 until July 2021 (<http://www.wakafquran.org/newbwa/html>).

The pandemic condition is very influential not only in the health sector, but also in the economic field of society. Obviously, the participation of the private sector, especially Islamic philanthropic institutions, is highly expected (Zakiy et al., 2022). The character of zakat which is an obligatory worship for rich Muslims holds enormous potential. But on the other hand, its distribution is limited to eight asnaf. Likewise with the nature of zakat assets that are not eternal and belong to asnaf when they have been given. This will certainly hamper their productivity because the recipients of zakat funds can just put these funds according to their wishes and needs

(Romdhoni, 2017). In contrast to zakat, waqf has the nature of an eternal and long-lasting property, when it is donated, the property no longer belongs to the waqif and also does not belong to the beneficiary of the waqf. So that it can certainly be used for things that are productive in an effort to improve people's lives (Fadhlullah Mudzakkir, 2018). As for other people's funds such as infaq and alms can be given to people in need.

There are several studies that examine the utilization of waqf and have a theme of offense with this paper. Utilization of zakat and waqf can be used as a solution to reduce poverty. This will lead to increase community empowerment (Eficandra, Syukri Iska, 2017; Iska, 2020; Romdhoni, 2017) and social welfare (Md.Mahmudul Alam, Shawon Muhammad Shahriar, 2018). In order for zakat and waqf funds to play a role in increasing community empowerment, they must be assimilated to productive activities (Erie Hariyanto, Muhammad Taufiq, Zainal Abidin, Miftahul Ulum, 2020; Pulungan, 2022; Usman, 2013, 2014). Several Muslim countries have implemented waqf management aimed at improving people's lives (Kasdi, 2017). For example the management of waqf in Kuwait which is growing rapidly and providing welfare to the community (Nur Azizah Latifah, 2019). Likewise in Nigeria, where the empowerment of Muslim households there is carried out through the synergy of waqf, zakat and alms funds. Funds are collected to improve educational, social and spiritual facilities and reduce poverty in the Muslim community in the country (Amuda, 2013). When a pandemic hit, it was hoped that waqf and zakat could help people get through life's difficulties (Harahap et al., 2021; Sudirman Sudirman, Ramadhita, 2022; Zakiy et al., 2022). For this reason, waqf and zakat institutions needed to implement a number of strategies so that they can utilize waqf for the benefit of the people (Dzaky et al., 2022; Harahap et al., 2021; Kholidah & Hakim, 2021; Tiswarni, 2016, 2023).

The articles above generally discuss the utilization of zakat or waqf for the welfare of society. The utilization of zakat or waqf can be done jointly or partially in the fields of education, spiritual, economic, social, and others. The article contrast to this research, which focuses on the utilization of waqf and zakat for remote communities during the Covid-19 pandemic.

The focus of the problem in this paper is how to develop forms of utilization of zakat and waqf funds at the Al-Qur'an Waqf Board in helping marginal communities during the Covid-19 pandemic. The goal is to reveal the development of forms of utilization of zakat and waqf funds that are adjusted to the situation and conditions of the community during the pandemic. It was hoped that this paper would provide an overview of the developments carried out by BWA in utilizing zakat and waqf funds for remote communities during the Covid-19 Pandemic. The development carried out can be an alternative for other philanthropic institutions to jointly provide benefits to the community, especially those affected by the Covid-19 pandemic.

Research Method

In the study of Islamic sciences, research on waqf and zakat can be included in the field of research on Islamic law and social institutions. Meanwhile, if you look at it in terms of its type, this research is a qualitative research with a case study approach, which contains a thorough description of the subject under study (Elvera & Astarina, 2021). According to Baidhowi, as quoted by Huda, case study research is useful for discovering the uniqueness of what is being studied (Huda, 2011). Related to this research, using a case study approach, readers will find information about the uniqueness of BWA as an Islamic philanthropic institution.

The reason for choosing this institution is that BWA made its debut as an al-Qur'an waqf institution which later expanded to become a waqf institution in general. Because its program not only collects and distributes al-Qur'an waqf but also other endowments. Then, as time went on, BWA developed by opening services for receiving zakat, infaq, and alms. This research was carried out for about 6 months (June-November) 2022 with the research location of the BWA Head Office in Jakarta and other locations.

The author's data sources were BWA administrators, and BWA field partners in remote areas. Data collection through several techniques, namely: a. Documentation, in the form of newsletters, and data from the official BWA website. b. Observation, which is used to obtain an overview of the practice of empowering zakat and waqf; c. Interviews with several informants who really understand the utilization of zakat and waqf, including Hazairin (BWA Publication and Cooperation Section and an important actor distributing waqf and zakat to remote communities), Rita (Wakif Relation Center BWA), Fortito (BWA Field Partner in Mentawai), and Arifuddin Anwar (BWA Field Partner in Eastern Indonesia).

The data that had been obtained from various parties was then checked using a triangulation technique (Sugiyono, 2020). These writers sometimes checks by asking the same questions to different informants or asking the same questions again at different times to get more accurate data. The data analysis used was descriptive analysis, which was carried out in all stages of this research.

Utilization of Zakat and Waqf

a. Utilization of Zakat

In language, the word zakat is the mashdar of the wordage which means holy, blessed, growing, and praised (Iqbal, 2019). According to Yusuf al-Qaradawi, the word zakat is mentioned 30 times in the Qur'an, of which 27 of them are mentioned in one verse along with prayer (al-Qaradhawi, t.th: 39). This shows the importance of zakat worship for Muslims who can purify their assets and bring blessings to them. In terminology, zakat is issuing a number of assets with a certain level to be given to those who are entitled to receive it (Summa, 2022).

From this definition it is clear that zakat is not obligatory for all Muslims, only for those who have sufficient assets, the obligation must be carried out (Iska, 2020). Obviously, by still paying attention to the conditions conveyed by the scholars. Zakat is obligatory in the second year of Hijriyah,

but related regulations only appear in the 9th year of Hijriyah when the foundation of Islam has been solid, the area of Islam is expanding and the Arabs embraced Islam in droves. These regulations include the procedure for collecting zakat, objects that must be zakat, the size and percentage level of zakat (Summa, 2022).

In the Qur'an it is stated that the parties entitled to receive zakat are asnaf eight. Today there are many interpretations regarding who can be included in the eight asnaf categories. BAZIS DKI Jakarta identifies eight asnaf as follows; The first and second are the poor; Zakat funds for poor and needy groups are directed at social compensation and providing capital for productive activities. Third, amil includes administrative needs, management operational costs, and the cost of increasing the awareness of the people's zakat. Fourth, converts, in the form of assistance for coaching activities convert as well as help for the preaching board. Fifth, riqab; intended to free economically weak communities from the debt trap of land leeches. Sixth, gharimin, which is helping individuals or Islamic institutions that have debts due to development activities or other activities. Seventh, sabilillah, including providing education fees, research assistances, worship activities, da'wah, and others. The eighth last, ibn sabil, is like a scholarship for students and undergraduates both at home and abroad (Bamualim & Abubakar, 2005).

Zakat is an Islamic philanthropic activity (Rachman, 2020). Utilization of zakat may charity-based which are generally in the form of gifts for the benefit of social services. This is only provides short-term benefits, but it can meet the urgent needs of people who are entitled to receive zakat. Meanwhile, zakat for social justice is a form of giving that is intended to improve people's welfare (Md.Mahmudul Alam, Shawon Muhammad Shahriar, 2018), because it serves to narrow the boundaries between the rich and the poor. This zakat orientation is institutional and systemic change, therefore its activities are directed at changing the mindset, behavior, and social order of society (Bamualim & Abubakar, 2005). In other words, zakat for social justice boils down to changing the circumstances of the recipient so they can be independent.

During the pandemic, many waqf institutions are engaged in helping the government and the community overcome the negative impacts (Kholidah & Hakim, 2021; Sari et al., 2021). Various programs are carried out such as providing medicines, PPE for health workers in hospitals, distributing hand sanitizers to the community, and to promoting a culture of healthy living.

b. Utilization of Waqf

Ibn Manzur mentioned that waqf literally came from the word waqf *waqafa-yaqifu* which mean *al-habs* that was holding (Manzur, n.d.). Furthermore, Luis Ma'luf stated that waqf meant withholding something in the way of Allah (Ma'luf, 1992). As for the terms, the scholars differed in defining it (Zuhaily, n.d.). A brief definition that was considered to represent all existing opinions is the definition of Ibn Qudamah which was quoted directly from the hadith of the Prophet, which reads "hold the origin and give the results" (*in syi'ta habbasta wa tashaddaqa biha*) (Al-Kubaisi, 1977). The

hadith was found in various hadith books such as Kitab Shohih al-Bukhariy (al-Bukhari, t.th/II: 130), Sunan at-Turmudzi (At-Turmuzi, t.th/V: 388) and Sunan Ibn Majah (Ibn Majah, t.th/VII).

Although the practice of waqf has existed since the time of the Prophet, the detailed provisions of waqf are not found in the Qur'an or Sunnah. In the Qur'an there are only verses that generally encourage Muslims to spend or give charity (Q.S. al-Baqarah: 254, 265, and 267) and there are no verses that specifically explain waqf. While in the hadith, there are only a few hadiths that study waqf, such as the Hadith about Umar who waqf a plot of land in Khaibar, and no detailed explanation was found regarding the pillars, conditions, and ways of optimizing it.

Reflecting on history, waqf has been proven to be able to provide welfare for the community (A'yuni, 2018; Iska, 2020; Md.Mahmudul Alam, Shawon Muhammad Shahriar, 2018). A number of facilities and infrastructures are funded by waqf such as mosques, schools, public facilities and so on (Khan, 2015). However, due to a rigid understanding of waqf in the past, most uses of waqf were limited to religious and educational aspects (Mutalib & Maamor, 2016), not touching other aspects of life such as the economy, health and culture (Didin, 2004).

In order to maximize the potential of waqf for society's prosperity, various changes were made, such as issuing regulations oriented towards productive waqf (Rozalinda, 2015), expanding the coverage area for waqf utilization, including nazhir waqf as one of the important elements of waqf activities, to issue regulations regarding the permissibility of cash waqf (Fadhullah Mudzakkir, 2018). This is all carried out systematically so that the condition of waqf which has so far been underdeveloped becomes optimal for its development and utilization for the welfare of society.

Zakat and waqf are two community funds that can be used to improve people's welfare (Erie Hariyanto, Muhammad Taufiq, Zainal Abidin, Miftahul Ulum, 2020). Although these two funds have different characteristics, both in terms of law, nature, implementation procedures, to their utilization, both have proven to contribute to each other in alleviating poverty and increasing the self-sufficiency of the people (Efendi, 2021; Fadhullah Mudzakkir, 2018; Rachman, 2020).

Result and Discussion

Utilization of Zakat and Waqf in Helping Remote Communities during the Pandemic.

BWA is a waqf institution that focuses on collecting and distributing Al-Qur'an Waqf along with coaching for the people who receive it. For 4 years, BWA has consistently limited its institution to the Al-Qur'an waqf program. However, after seeing first-hand the conditions of the community in the field, BWA then expanded by creating special waqf programs, such as waqf for clean water facilities, electricity waqf, ship waqf, and others (Tiswarni, 2016). Furthermore, BWA has also developed community fundraising that is not only devoted to waqf funds, but also penetrates other community funds such as zakat, infaq, and alms.

In order not to be seen as deviating from its name, BWA in its journey continues to make Al-Qur'an waqf as the main program. While other programs are considered as supporting programs that can support the success of al-Qur'an waqf (Hidayat, 2016).

During the Covid-19 pandemic, BWA tried to contribute in utilizing zakat and waqf to help the community. The utilization of these two people's funds covers the fields of religion, health, social and economics.

1. Utilization of Zakat and Waqf in the religious field

In the religious field, the utilization of waqf is only devoted to waqf funds. The program realized is Al-Qur'an Waqf and Development (WAP) for remote communities or isolated tribes. WAP is the main program of BWA which is intended not only to distribute the Koran, but also to provide guidance to the community. The coaching includes teaching reading and writing of the Koran, understanding Islam, and training for teachers of the Koran and preachers to strive to elevate the message of Islam in remote islands and isolated tribes. Regarding this program, Hazairin explained:

We continue to develop project innovations that are really needed by the community, because we understand that there are many community problems and if we don't try to implement them, they will pile up. One of them is the problem of the absence of the Koran. Al-Qur'an waqf program is our strength. Initially, BWA realized that there were indeed many needs for the Koran among this community. Second, our dream is the Koran as a guide for life that we can share among the people. That way, God willing, the development of the people's thinking will be much better (Interview Hazairin, 20 Juli 2022).

Some forms of utilization of waqf and zakat in the religious field are:

- a. Distribution of al-Qur'an waqf and guidance and life assistance to people who have just embraced Islam with zakat. Muallaf groups are important targets for distributing the Koran along with coaching because they are not yet fluent in reading the Koran and their religious understanding is still shallow. Most of these converts also belong to the poor so that for their lives they really need zakat assistance from the community. Therefore, BWA then synergizes the distribution of waqf and zakat to them. Fortito on one occasion provides an example:

For example when distributing the WAP program to the Mentawai West Sumatra. Among the people who received al-Qur'an waqf were converts who, in addition to needing waqf to increase their religious knowledge, also needed zakat funds to help their lives. The converts were scattered in several villages assisted by preachers in the Mentawai Islands (Interview Fortito, 28 Juli 2022).

The same thing was also stated by Rita:

We distributed WAP to people in the Simalungun Region, North Sumatra. In addition to receiving al-Qur'an waqf along with coaching, converts also received zakat funds to help their daily economic conditions (Interview Rita, 20 Juli 2022).

The distribution of waqf and zakat funds to the community can optimize their utilization to increase community empowerment and quality of life.

b. Allocation of waqf and zakat to the poor in remote islands.

Remote island communities in Indonesia face complex problems. From a spiritual perspective, they do not receive guidance and assistance with the means to increase their religious knowledge. Materially, most of them are also below the poverty line. Their work can only fulfill their daily needs, making them in dire need of zakat assistance from the community. This is what motivates BWA to distribute waqf and zakat to poor people on remote islands. Usually, the distribution of zakat is accompanied by the distribution of waqf to the community. Hazairin explained:

The distribution of waqf objects is directed at marginalized communities, in the sense that they are marginal because they live in remote parts of the country or remote islands, marginal because it is difficult to access progress and technology such as rural tribal communities, and marginal because of poverty and unequal development (Interview Hazairin, 20 Juli 2022).

During the pandemic, BWA not only distributed waqf to these remote communities, but also distributed zakat to support people's daily lives which were increasingly difficult. For example, as stated by Fortito on one occasion:

BWA when channeling Al-Qur'an Waqf and Development (WAP) to the Mentawai Islands helped the poor. The WAP program which targeted people on remote islands was also provided with zakat, infaq, and alms funds. They could be called mustahik zakat given also zakat funds, so that the empowerment was carried out more optimally, because it did not only target the spiritual aspect (waqf of the Qur'an), but also the physical aspect (zakat) (Interview Fortito, 9 Agustus 2022).

At the time of the Covid-19 pandemic, BWA has channeled hundreds of thousands of al-Qur'an endowments to communities on remote islands as well as communities in the interior where it is difficult to get the Qur'an. Some of the locations of the distribution of waqf al-Qur'an and Construction (WAP), among others:

- a) 10 thousand al-Qur'an waqf accompanied by guidance to the people in Bengkulu, especially the people on Enggano Island, the outermost island in this province.
- b) 10 thousand al-Qur'an waqf accompanied by community guidance in South Sumatra, with details of 4 thousand in OKI, 4 thousand in OKU, 2 thousand in the Pagar Alam area.
- c) 20 thousand al-Qur'an waqf for the community in Jambi which were scattered in several areas such as Muaro Jambi, Tanjung Jabung Barat, Tanjung Jabung Timur, Tebo, Kerinci, and Merangin (bwa.id. Upload 5 Agustus 2022; Interview Hazairin, 20 Juli 2022).

WAP program has been trying to be realized optimally. Although the people's need for the Qur'an still cannot be fully met. Hazairin realized this:

This program has been maximized, although it is still far from expectations. Because when it comes to the Koran, if 80% of Indonesia's population is Muslim (around 200 million), and half of

them don't have the Koran, how much should be provided. There are 100 million Korans that must be provided within 2 years, meaning 50 million in a year. In the al-Qur'an waqf program there are also submissions from the community. We call it non-project. So is the request for Iqra's book. If we fulfill everything or wait for the realization of our project, we'll see if there are any donations. There are also requests that come from local governments, such as requests from the regional government of Tanah Datar in West Sumatra. Because we already know each other, they asked for 1,000 Korans. Yes, we love them, because they have a Maghrib Koran program (Interview Hazairin, 20 Juli 2022).

The waqf and zakat programs at BWA reach out to remote communities who really need it. When the pandemic hit, the flow of people moved from one place to another also experienced problems. This matter hindered the distribution of waqf and zakat programs. For example, as expressed by Hazairin:

The distribution of al-Qur'an waqf and guidance was directed at remote island communities. Usually, before the BWA team came to the distribution location, the waqf Qur'ans were first sent to the location. This was to prevent the BWA team from arriving at the location, but the Koran still hadn't arrived. This became difficult when the government restricted people's travel due to Covid-19. Let alone traveling across provinces, even between cities was very difficult. Therefore, when the waqf Qur'an arrived at the location, the BWA Team in charge of monitoring and distributing the waqf objects could not leave. This caused the al-Qur'an waqf to be held up for months and could not be distributed and utilized by *mauquf 'alaih*. Likewise the distribution of zakat which was directed at people on remote islands also cannot be given (Interview Hazairin, 20 Juli 2022).

Even though human movement was restricted during the pandemic, the enthusiasm to donate to the community turned out to be even higher. BWA noted an increase in waqf and ZIS funds from the community, so that every month it is not less than 6 billion (BWA, 2020).

Based on the information above, it can be understood that during the pandemic, the WAP program for remote communities and converts is still being carried out even though it adapts to pandemic conditions. Zakat funds are allocated to meet the urgent needs of residents in remote areas who are increasingly difficult because the distribution of goods to their areas is hampered due to the Covid-19 pandemic.

According to the author, the development of waqf and zakat utilization carried out by BWA is due to the desire to increase community empowerment in what is really needed by the community. The potential of waqf and zakat can certainly be used to improve community welfare (Iska, 2020; Md.Mahmudul Alam, Shawon Muhammad Shahriar, 2018).

2. Utilization of zakat and waqf in the health sector

Al-Qur'an Waqf Board utilizes zakat and waqf funds in the health sector. Some of the programs implemented include:

a). Floating clinic for remote island communities

During the pandemic, BWA collaborated with Kimia Farma to create a Floating Clinic program to help residents on the small islands of the Thousand Islands. This Floating Clinic used a motor boat (KM) Exploring Remote Islands of the Archipelago (JPTN) Fatahillah which was a waqf ship from the community. This ship was modified in such a way that it could function as a complete clinic with health facilities and medicines. The floating clinic carried out medical treatment and health education to the community on 8 islands in the Thousand Islands used the Road Trip method from early December 2020 to July 2021. The islands visited by the BWA floating clinic included Kelapa Island with 172 patients, Harapan Island with 138 patients, Pulau Panggang, Pramuka Island (m.republika.co.id).

This collaboration not only provided free medical treatment to the community, but also provided information and understanding to the community regarding a Clean and Healthy Lifestyle (PHBS). Thus, people could improve literacy, health conditions, and a healthy lifestyle (Interview Hazairin, 20 Juli 2022). In addition, these health services also reached pregnant and lactating women, as well as stroke patients. Apart from being provided at the floating clinic, health service activities were also provided at the Child-Friendly Integrated Public Space (RPTRA) (m.republika.co.id)

Likewise with free medical social services on Sebesi Island, Lampung by using the Doctor Care Da'wah Ship. Sebesi Island is a remote island closest to the Krakatau Archipelago in the Sunda Strait. The island, which is inhabited by thousands of people, does not have a health center or doctor. There are only 2 village midwives. The existing health facilities are only the auxiliary health center (Pustu), which is in a neglected and empty condition. Awareness of healthy life of the people on this island is still lacking. So that various diseases spread on this island without proper treatment from health workers. For this reason, BWA used a modified waqf ship to transport a number of health workers, medicines and medical devices to provide free medical services in addition to coaching for healthy living for the community (bwa.id. Upload 5 Agustus 2022).

Regarding the funds for health, Hazairin explained that the majority of the funds used were alms given by Muslims. This is in the following expression:

If the field of medicine is different. We were raising funds for the help of sick people whose project was called alms humanity. Usually the people whom we were going to give assistance to are those who had submitted them themselves and those who had submitted them from us. One thing that was emphasized at BWA, did not let the person receiving it commit fraud. For example, if he didn't have the right, then he made it up so he had the right, that's what we had to avoid (Interview Hazairin, 20 Juli 2022).

Free health services also targeted people on Tunda Island and Panjang Island in Serang, Banten. On these two islands there were no puskesmas, no doctors, only one village midwife. Because of this, many people who suffered from diseases were left alone because access to health care was expensive and far from their homes. Even many toddlers in Panjang Island

suffered from malnutrition due to lack of knowledge and supervision from parents about their children's food (bwa.id. Upload 5 Agustus 2022).

b). Distribution of masks, hand sanitizers, medicines and vitamins to remote island communities.

With regard to the distribution of masks and medical equipment to communities on remote islands, Arifuddin Anwar, Field Partner of BWA and Da'i in NTT said:

On Adonara Island and Flores Island, NTT, BWA also distributed masks and hand sanitizers to coastal communities. The distribution was also accompanied by socialization on healthy and clean living to avoid the Covid-19 virus and other dangerous diseases (Interview Arifuddin Anwar, 19 Agustus 2022).

Hazairin in this regard also added:

During the pandemic, we also distributed health kits to friends in the regions, they distributed them. There were no obstacles in distributing it, it was even much easier because they really need it. Just like PPEs were changed every day, so were oxygen cylinders distributed as well (Interview Hazairin, 20 Juli 2022).

c). Distribution of 560 PPE packages to health workers, some of them distributed to communities in remote areas. Each PPE package consisted of 35 pcs of Hazmat, 35 pcs of Special Medical Masks, 35 pcs of special medical glasses, and 1 box of medical gloves.

BWA's efforts to utilize zakat and waqf to help communities affected by the pandemic have been realized by trying to raise as many people's funds as possible. This was conveyed by Rita:

During the pandemic, people's lives became even more difficult. BWA administrators were very aware of this, who were trying to get as much funds as possible from the community. When the funds were collected, the team immediately distributed them to the community. When distributing, BWA received great support from the local government. They voluntarily offered assistance to teams on duty such as accommodation during distribution, vehicles that delivered teams to distribution locations. So that the BWA Team was able to complete distribution targets more easily while distributing PPE, masks, hand sanitizers to the community and local health facilities (Interview Rita, 20 Juli 2022).

BWA is trying to develop forms of utilizing community funds that are collected by participating in helping communities affected by the pandemic. Rita says:

We choose programs based on what is needed by the community, and that is what we realize even though it is far from sufficient (Interview Rita, 20 Juli 2022).

Before the pandemic, BWA did not really budget public funds for the health sector. Usually, zakat funds and other donations are used for health costs for poor people in need. However, during the pandemic, there were several changes in the allocation of waqf objects and zakat funds. The use of waqf objects such as waqf ships is diverted from delivering waqf to remote islands to floating clinics that deliver medicines and PPE to communities and

health facilities. In fact, some waqf funds were also diverted to purchase oxygen cylinders for the community. Meanwhile, zakat funds are still distributed to help overcome community difficulties.

BWA also responded to the pandemic situation by creating a special program called the Against Covid-19 Strengthen Indonesia Program. This program is a new program initiated by BWA to help remote communities. There are several forms of services in this program including: 1). Food aid, hand sanitizer, to remote communities affected by the pandemic (Interview Rita 20 Juli 2022); 2). PPE package assistance for health workers and the community; 3). Care assistance for Covid-19 patients and independent isolation.

The condition of the community when the pandemic hit is indeed more difficult, not only in terms of health but also in terms of economy (Efendi, 2021; Harahap et al., 2021). Therefore, the government and philanthropic institutions are moving quickly to reduce the negative impact of Covid-19 on the community (Dzaky et al., 2022; Razzack et al., 2022; Sudirman Sudirman, Ramadhita, 2022). This also inspired BWA to create a new program Fight Covid-19 Strengthen Indonesia which combs not only people in urban areas, but also to remote parts of Indonesia.

The special program initiated by BWA is a quick response to see the situation of the people who really need assistance with basic needs and medical equipment (Interview Hazairin 20 Juli 2022). Basic needs are increasingly difficult to obtain because of the PSBB set by the government on the one hand and the declining ability of the community to meet their needs on the other hand. The humanitarian assistance carried out by BWA is also carried out by other philanthropic institutions such as Dompot Dhuafa, Basnaz (Sudirman Sudirman, Ramadhita, 2022) and others.

In addition, BWA also replaced the use of waqf ships which were originally used to deliver waqf Qur'ans to remote islands into floating clinics. This clinic is intended for use by remote communities in the Thousand Islands (Interview Hazairin 20 Juli 2022). This certainly indicates BWA's changes in the utilization of zakat and waqf during the pandemic.

3. Utilization of zakat and waqf in the socio-economic field

Zakat funds are allocated to the social sector. While part of the waqf funds is intended for its utilization for the socio-economic sector of the community. This was stated by Hazairin:

Programs that have been developed include waqf al-Qur'an programs, water waqf, electricity waqf, special da'wah waqf (boat and motor waqf). So we also want to develop waqf such as residential buildings/buildings that can later be rented out and productive (Interview Hazairin, 20 Juli 2022).

The utilization of zakat and waqf in the socio-economic field, among others:

- a. Peer to Peer Zakat Program, namely a program by channeling all zakat funds to designated asnaf. In this case BWA does not take part as a manager.

Hazairin explained:

Zakat is still minor because we do zakat peer to peer. So that means we don't take a dime. We are not amil zakat, nor do we register with Baznaz. So we are like people who give zakat to us and then we

distribute it to those who are entitled to it in full. BWA's position is not as an amil. However, many who donate zakat to BWA are directly distributed to those who are entitled. For example, from the alms giving project for humanity, there are those who are sick, then there are those who are growing there, there are those who are ghorimin, the poor, basically asnaf zakat, so we distribute zakat there (Interview Hazairin, 20 Juli 2022).

- b. Clean Water Facility Waqf Program, namely a waqf program targeting remote communities who have difficulty with clean water facilities (Tiswarni, 2016: 154).

Hazairin says:

If the program is WAP, then we specifically focus on Muslim communities, not targeting non-Muslim communities, except for their own wishes. But when it comes to other programs, we don't discriminate about the religion. Like the case of water waqf in Bima. We distributed water waqf there which turned out to be a warehouse for qori in Indonesia. Most of the big mosques in Jakarta have imams from Bima. However, it turned out that missionaries from NTT had visited the area, so there were also non-Muslim people. In that area there is a water waqf program. Our water project supports 1 mosque and 2 churches, one Protestant church and one Catholic church. After the realization of the program, before the inauguration we made a cheerful circumcision event. As far as I can remember, there were 21 children who participated in this program, 11 of whom were non-Muslims. So we don't choose to be selective so they are happy (Interview Hazairin, 20 Juli 2022).

- c. Bright Indonesia Spread Waqf Program

Hazairin in one of his interviews stated:

When realizing the electricity waqf program. The BWA team went into the field not only to survey the possibility of implementing the electricity waqf program for the community, but at the same time to record the people who really need help in their lives due to the Covid-19 pandemic. They received information from local clerics and community leaders about the people affected by Covid so they needed immediate assistance with their living expenses (Interview Hazairin, 20 Juli 2022).

- d. Special Waqf Program

A special waqf aimed at supporting the distribution of WAP, especially in areas that are prone to faith, prone to education, and Muslim minority areas[20].

During the pandemic, the special waqf distributed by BWA included motorcycle ketinting waqf for Muslim fishermen in NTT, fiber ketinting waqf for Muslim fishermen in Pandanaran. Regarding the ketinting waqf, Ustad Arifuddin Anwar explained:

The ketinting waqf is intended for Muslim fishermen who do not have the capital to buy ketinting. They end up trapped in debt to loan sharks so that their economic conditions become even more difficult, especially during the current pandemic. BWA has distributed

ketinting waqf so that Muslim fishermen here are free from the snares of moneylenders and can meet their family's daily needs (Interview Arifuddin Anwar 19 Agustus 2022).

According to the author, BWA remains consistent with its original goals by focusing more on collecting and distributing waqf for remote communities on islands and remote tribes that receive less attention from the government (Interview Hazairin 20 Juli 2022). Because of this, the distribution of waqf al-Qur'an, and waqf of clean water facilities such as in Mentawai (Interview Fortito 9 Agustus 2022), or the distribution of waqf for da'wah motorbikes and ketinting waqf in NTT were still carried out even during the pandemic (Interview Arifuddin Anwar 10 Oktober 2022). This is what makes BWA so unique and different from other Islamic philanthropic institutions.

The utilization of zakat and waqf funds to help people during a pandemic can be seen from the following table:

Table 1
Receipt and Disbursement of Al-Qur'an Waqf and Zakat Funds in 2020

People's Fund	Program	Reception	Production
	Al-Qur'an and Endowment (WAP)	40.765.584.389	31.169.933.799
Waqf	Waqf for Clean Water Facilities (WAFP)	5.755.388.148	2.356.498.340
	Waqf Spreads the Light of Indonesia Bright	539.194.500	276.526.000
	Special Waqf	2.920.467.375	1.945.377.779
	Productive Waqf	389.338.700	4.789.678.825
Zakat	Zakat Peer to Peer	2.549.786.719	888.801.131

Source: BWA Financial Report 2020

When the Covid-19 pandemic hit the world, Indonesia was no exception, many Islamic philanthropic institutions created programs to help affected communities (Sudirman Sudirman, Ramadhita, 2022; Zakiy et al., 2022). In fact, the agency has allocated more community funds that are managed to handle the pandemic situation and help the community.

The Qur'an Waqf Board also allocated these two funds to help the community when the pandemic hit. Waqf funds are given to the community in accordance with the existing waqf program. The zakat fund is also distributed to the community when waqf beneficiaries also find it difficult to meet their daily needs. It can be seen that the utilization of zakat funds is

more on charitable giving, while waqf funds are for social welfare (Huda, 2009; Md.Mahmudul Alam, Shawon Muhammad Shahriar, 2018).

According to the authors, what BWA does is in line with what other philanthropic institutions do. The difference is, when other institutions change their programs by allocating more community funds to respond to the deterioration of the situation and condition of the community during the pandemic (Sari et al., 2021; Zakiy et al., 2022), BWA instead continues to allocate community funds, especially waqf for programs that usually run. This is certainly inseparable from BWA's consistency in its work program and BWA's understanding that waqf must be distributed in line with the intention of the waqf giver.

So, with regard to the utilization of ZISWAF funds to help the community during the Covid-19 pandemic, the authors see that BWA continues to carry out the waqf program by adjusting to the Covid-19 pandemic situation. The waqf program is still a priority, but adjusted to the conditions and needs of the community during a pandemic. BWA also continues to optimize its services to help communities affected by the pandemic. When they distribute waqf to remote islands, they also bring hygiene kits and food packages for affected communities. In fact, BWA allocates most of the zakat, infaq, and alms funds to help directly affected communities.

This article has limitations because it only looks at the utilization of zakat and waqf managed by BWA during the pandemic. However, from the research findings, it can be understood that the management of community funds has a great responsibility. The managing institution must remain focused on utilizing people's funds in accordance with the wishes and conditions of the wakif. On the other hand, zakat and waqf institutions are also required to be responsive to situations and conditions that occur in the community. So that community institutions must be able to be creative in utilizing people's funds so that they can provide maximum benefits to the community.

Conclusion

Based on the previous description, it can be concluded that BWA is developing a form of utilization of zakat and waqf in the health and social fields by creating the Fight Covid-19 Strengthen Indonesia program. The old programs remain a priority, such as in the religious sector with the Al-Qur'an Waqf and Development (WAP) program, and socio-economic through the waqf program for clean water facilities, the electricity waqf program, the ketinting waqf program and the da'wah motor waqf as well as the Peer to Peer Zakat program. Peers. The important thing from this research is that BWA in utilizing zakat and waqf is carried out by analyzing the current pandemic situation. They remain focused on the old program while opening humanitarian services for people affected by Covid-19 in remote areas. This paper was a research that had received DIPA assistance from UIN IB Padang in 2022. For this reason, the research team is grateful to the parties who helped carry out the research so that it can benefit many people.

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