

Conference Paper

## Indonesian Economic Recovery after COVID-19 Pandemic: Qur'anic Paradigm in Community Economic Development

M. Fauzan Zenrif<sup>1\*</sup>, M. Lutfi Mustofa<sup>2</sup>

<sup>1</sup>Sharia Faculty, State Islamic University of Maulana Malik Ibrahim Malang, Malang 65144, Indonesia

<sup>2</sup>Psychology Faculty, State Islamic University of Maulana Malik Ibrahim Malang, Malang 65144, Indonesia

\*Corresponding author:

E-mail: [Zenrief1968@gmail.com](mailto:Zenrief1968@gmail.com)

### ABSTRACT

My academic concern is that so far, some studies tend to look at economic recovery, during the COVID-19 period, focusing on planning, economic and social, economic and health, economic and political, economic and distribution, economic and monetary transmission. No researcher focused on the problems: how is the performance of the individual approach used by the government in solving economic problems? What constraints are experienced in problem-solving? and how is the community approach of the Quran as a solution to the economic recovery model? By using participatory action qualitative research and content analysis of the Quranic text, the result shows that community-based, using the qur'anic paradigm, can be a monetary recovery system based on religious, social spirit. This, at the same time, confirms the significance of the community-based development approach, combined with the values of the Qur'an, in solving community economic problems, due to the COVID-19 pandemic. The findings of the study term the pattern of economic recovery with the community approach have advantages, compared to the individual approach used by the government. The study also finds that the community's policy in economic recovery opens up more opportunities for the financial independence of the community. By using the community Passing-Loos Management System (CP-LMS), the concept of the Qur'an charity values, as the basis of the religious majority of Pancasila's economic development. Thus, the results of this study indicate that the pattern of integration, between the values of the Qur'an and the Pancasila economic system, as the SDGs authorized, can present an independent community economic system.

*Keywords: Al-Qur'an, COVID-19, Community base, Economic recovery*

### Introduction

COVID-19 has paused life and brought serious economic consequences. Indonesia's economy contracted 5.32 percent, Q to Q with the first quarter, economic growth reached -4.19 percent. Household consumption fell deeply, even though consumption sustains the economy by up to 60 percent. Investment and production decreased. Exports and imports stopped. Several factories laid off a lot of workers so that unemployment increased (O'Connor et al., 2020). Experts have different views on the priority of treatment, whether health or economic. The government's efforts to solve the problem have not shown the expected results, due to the individual approach. For example, BLT, social security, interest insurance, and MSME capital assistance are individual. Policies dealing with economic problems are considered not comprehensive because they are viewed from income or economic growth. This view is a big mistake in looking at the economy

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because the main purpose of the economy is welfare, not income, GDP, or economic growth (Yusuf & Sumner, 2015). Another approach is needed in solving problems to restore Indonesia's economic stability during and after the COVID-19 pandemic. This new approach is expected to be a trigger for Indonesia's economic recovery into a V-shape.

So far, existing studies tend to look at economic recovery during the COVID-19 period, focusing on planning (Prohorovs, 2020), economics and social (Ali et al., 2022), economics and health (Fears et al., 2020), economics and politics (Amir & Amir, 2020), economics and distribution (O'Connor et al., 2020; Naudé, 2020), economic and monetary transmission. From all studies, it appears that no research explores religious approaches as an alternative for economic recovery so that the economic recession in Indonesia leads to a V-shapes pattern or at least U-shapes, avoiding the possibility of an L-shapes pattern.

Slightly different from several previous economic recession cases Nicola et al. (2020), this recession was driven by the emergence of government policies regarding social distancing and PSBB (Sarkodie & Owusu, 2021). Until August of 2020, Indonesia was still not included in the 14 countries that confirmed the occurrence of an economic recession (BPS, 2020). Even though in the second quarter and third quarter of 2020 there were indications of economic weakness that could potentially lead to negative numbers (Idele, 1997; Hossain, 2014; Habir & Wardana, 2020), the government through the Minister of Finance only changed the outlook for economic growth projections. From -1.7 percent to -0.6 percent from the previous -1.1 percent to -0.2 percent.

The approach in the PEN program provides a comprehensive stimulus both in terms of demand and supply. From the demand side, the stimulus aims to maintain people's purchasing power. The formulation is in the form of social protection programs that are both extensions of existing programs and new programs (Kementrian Keuangan, 2020a). Existing programs include the Family Hope Program, Basic Food Cards, and Pre-Employment Cards. Meanwhile, the new programs consist of Jabodetabek Basic Food Assistance, Non-Jabodetabek Cash Social Assistance, Village Fund BLT, and electricity discounts. From the supply side, the provision of tax incentives and support for the business world is aimed at maintaining business activities while increasing national production (Kementrian Keuangan, 2020b).

This article focuses its study on Indonesia's economic recovery policies that use an individual approach, not a collective approach. This individual approach is different from the way partnership works as the 17th Goal of the SDGs (Sustainable Development Goals) (Rassanjani, 2018; Christ & Burritt, 2019; Srinovita et al., 2019). On the cultural side of the religious Indonesian people, *gotong royong* is also a force for development (Hodriani et al., 2019; Simarmata et al., 2020). These two things seem to be left behind from the economic recovery approach launched by the government.

The purpose of this paper is to complement the shortcomings of the existing studies by examining specifically the Qur'anic approach in providing solutions to economic difficulties. Accordingly, three questions can be asked: (a) what are the practices for solving economic problems during the pandemic?; (b) how is the performance of the approach used by the government in solving economic problems during the pandemic, and what are the obstacles in solving the problem?; and (c) what is the approach of the Qur'an as a solution for the post-COVID-19 economic recovery model?

Based on these three objectives, this article wants to show that community-based economic recovery with the al-Qur'an paradigm is an economic recovery system based on religious social resilience (Najtama, 2017). This also confirms the significance of the community-based development approach, Ridwan (2012), combined with the values of the Koran, in solving Indonesia's economic problems due to the COVID-19 pandemic.

## **Theoretical Background**

The COVID-19 pandemic is seen as the biggest health crisis and disruption since the Spanish flu. But the pandemic is not only a health crisis but also an economic crisis (Susilawati et al., 2020;

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Kithiia et al., 2020). The intensity of the global pandemic (COVID-19) has affected the development of the global economy (Sarkodie & Owusu, 2021). The extraordinary evolution of the COVID-19 pandemic led to measures being put in place to control transmission, including travel restrictions and regional closures (Lake, 2020; Cortignani et al., 2020). The COVID-19 pandemic which has spread rapidly across the globe has led to the emergence of extreme control measures such as population confinement and closure of industrial activities, including tourism (Vidaurreta et al., 2020). The impact of the COVID-19 pandemic on the economy is very visible in the decline in economic growth (Porsse et al., 2020; Bonet-Morón et al., 2020).

This is reinforced by research that the increase in COVID-19 cases is affecting the world economy, including Indonesia (Susilawati et al., 2019). The COVID-19 pandemic, which has been defined by the United Nations, has had an impact on transportation, tourism, and trade. Health and other sectors. The "lockdown" policies taken by various countries to prevent the spread of COVID-19 have finally hampered economic activity and suppressed world economic growth.

Seeing the reality regarding the impact of the COVID-19 pandemic on the economic crisis, a medium and long-term strategy is needed to stabilize the economy during the crisis. The international response to the crisis caused by the COVID-19 pandemic is evident from the policies issued by the central bank which took a series of actions to provide liquidity to banks and markets including additional long-term refinancing operations or reducing the minimum reserve requirement (Kedia et al., 2020). Meanwhile, in India to deal with the crisis the government started several steps to solve it by starting on food security and increasing funding for health care (Mahendra & Sengupta, 2020). In Africa, the COVID-19 pandemic affected the social and economic well-being of most of its citizens during the period of social distancing as its citizens were not allowed to socialize in large groups as before, and they were not allowed to conduct business activities in the market due to the social distancing rules imposed during that period (Ozili, 2020). This is similar to what happened in Ghana where the closure of areas due to the COVID-19 pandemic has caused economic difficulties due to rising food prices (Asante & Mills, 2020).

Bank Indonesia issued a monetary policy review in April 2020 which stated that the COVID-19 outbreak had an impact on increasing the risk of a global economic recession in 2020. The risk of a global recession increased with the implementation of population mobility restrictions so that national and international transaction activities were temporarily suspended (Munifatussa'idah & Saleh, 2020). In addition, the pandemic outbreak hampers the global economy and will most likely cause a global economic crisis such as 2008 and even the "Great Depression" (Abodunrin et al., 2020). Based on this, Islam offers a solution for economic recovery based on the Qur'an. Economic recovery from an Islamic perspective includes positive and normative economics based on religion and belief in the Qur'an (Hossain, 2014). Ahmed (2010) said that one form of positive Islamic economics is donating funds to the poor with the belief that they will be rewarded in the next life in Islam. According to Erdal and Borchgrevink (2016) call it an Islamic charity. Islamic charity as a daily ritual locally and transnationally involves individuals in social practices and forms communities to help boost the economy of fellow religions. It is in these circumstances that the generosity of Islamic activism and the efforts of Muslims to realize the idea of good deeds must simultaneously be negotiated with the dynamic development of society and religion (Latief, 2017).

### **Material and Methods**

Based on the basic principles of Islamic economics including, (1) the highest power belongs to Allah *Ta'ala* and Allah is the absolute owner, humans are the leaders (caliphate) on earth, but not the real owners, owned and obtained by humans because of Allah's permission, therefore fellow brothers who are less fortunate have wealth owned by more fortunate relatives have the right to get a share, wealth must be rotated not to be piled up (Munifatussa'idah & Saleh, 2020). In line with this, Islam teaches charity or sharing in the form of (1) obligatory zakat/alms, (2) alms (voluntary charity), and (3) waqf. Apart from being a medium for distributing wealth, charity is also an instrument of social justice and poverty alleviation (Martens, 2014). In the Islamic

perspective, the monetary policy emphasizes the principles of honesty and fairness values (Yungucu & Saiti, 2016). This is by the word of God in the Qur'an Al-An'am verse 152 and Al-A'raf verse 85. The use of an Islamic perspective in dealing with the economic crisis has existed since the time of the caliph Umar Bin Khattab. The policy set by Umar Bin Khattab at that time was to postpone the giving of zakat on livestock due to the crisis in Ramadan (Adinugraha, 2013). It is narrated that Khalifah Umar ordered the zakat manager (*'amil*) during the Ramadan crisis with his order "Alms (zakat) to the people during this crisis there are still 100 goats, and not for those who are still in crisis 200 goats."

This study uses a qualitative approach. The text of the Qur'an and the government regulations are the primary data. The reports of its implementation are secondary data. Technically, data collection is obtained through data disbursement with google chrome. The data is collected in one big folder which is divided into several sub-folders of files, policy folders, news folders, research results folders, or expert views in various seminars on economic recovery. The data was analyzed and interpreted by using content analysis and thematic analysis model, used by Vaismoradi et al. (2013).

Primary data from the Qur'an is collected by using the *al-Mu'jam al-Mufahras li al-Fadh al-Qur'an al-Karim*, Fuad Abdul Baqy (Syarifuddin & Azizy, 2017). The data was analyzed and interpreted by using the *al-Mawdu'iy* (thematic) method of al-Farmawi (Al-Mahaly, 2021; Olivia et al., 2020).

## Results and Discussion

### ***The practice of solving economic problems during a pandemic***

In dealing with the problem of the COVID-19 Pandemic, the Government has taken a policy to resolve it. Pandemic problems that overlap between one problem and another, require the right policy so that the priority solution is the right root of the problem. From 2020 to 2021, the government has issued policies. From several published policies, health and economic policies seem to be priority policies.

In the context of accelerating the handling of the Corona Virus Disease 2019 (COVID-19) and national economic recovery, the President on July 20, 2020, formed a Committee through Presidential Regulation Number 82 of 2020. This committee is intended to be able to carry out recovery policies during the pandemic. The PSBB policy taken by the government to solve the COVID-19 problem has had an impact on the growth of household consumption (C) declining, where since the first quarter of 2020 it has only been around 2.84% nationally, half lower than the first quarter of 2019 which reached 4,96% (Amir & Amir, 2020). This shows the weakness of the individual approach taken by the government for the sake of economic recovery that is not in line with the resolution of the virus as a prerequisite for the movement of the national economy (Idele, 1997).

A series of policies taken by the government still use an individual or personal approach. Social safety net policies, improvement, and expansion of PKH, basic food cards, pre-employment cards, direct cash transfers, are implemented with an individual approach. Individual characteristics are also seen in the implementation of the National Economic Recovery (PEN) Program, both in the business, business, and real sectors. These policies are based on national macroeconomic calculations, using the  $CIG + X/M = Y$  approach. In this case, household consumption needs (C), investment demand for business (I), government fulfillment for basic goods (G), and the export-import sector (XM) are used as a measure of national income (Y) (van Dijk, 1987).

### ***The performance in solving economic problems***

A committee has been formed by the government to implement the government's strategic program policies in recovering the national economy. Macroeconomic Framework and Fundamentals of Fiscal Policy (KEM-PPKF) 2021, implemented through seven strategic program

policies, Health Reform; Social Protection Program Reform; Education Reform; Industrial Support; Reform of Transfers to Regions and Village Funds (TKDD); Tax Reform; and Handling Reform, such as the efficiency of basic needs for bureaucratic spending, focusing on priority programs, results-oriented, and preparing strategies to anticipate uncertainty (Bank Indonesia, 2021; Birahmat & Dedi, 2018).

The implementation of government performance in the PEN program is technically directed at interest subsidies for MSMEs, placement of funds in several banks, working capital loans, PMN for SOEs. However, until August 19, or after two months of being launched, the realization of PEN has only reached 25.1% or around 695 trillion of the 174.79 trillion budgeted by the government.

The government prepares a budget of Rp. 123, 64 trillion specifically for handling MSMEs. This is intended to maintain a sector capable of absorbing 50% of the workforce (about 60 million of the 116 million workforces). In addition, the government intends to be able to make the sector contribute 61% of the national GDP before this pandemic. Because the prepared capital investment is not accompanied by a program design, operationally handling economic recovery for MSMEs, which are still using an individual approach, is considered ineffective. Realizing this, the government recommends that fishermen should join cooperatives. The government hopes that modern and professional cooperatives can become one of the collective business institutions that can become the economic strength of the community.

Even though 62.6% of MSMEs are believed to be able to survive, 20% of MSMEs still have the potential to go out of business on the grounds that the MSME settlement approach is still individual. The possibility of MSMEs going out of business may continue to grow, because the distribution of productive MSME assistance and the distribution of 12 million MSME business loans as of September has not been able to reach the target. There are two reasons why the micro and ultra-micro MSME assistance of 2.4 per business actor has not yet reached the target, (1) program socialization has not been able to reach the lowest levels of society, (2) MSMEs who already know that they cannot fully meet the necessary administrative requirements. To save MSMEs, which are expected to survive, and can be expected to be the saviors of the Indonesian economy after the COVID-19 pandemic, it is recommended that the government also intervene to purchase MSME production.

### ***The qur'anic approach as a solution for the economic recovery model***

Seeing the weakness of the individual approach, another approach is needed in Indonesia's economic recovery, one of which is through the approach used in Islamic charity. This is because national economic problems are not only the responsibility of the government but also the responsibility of the Indonesian people as a whole. In the terminology of the Qur'an, the charity uses the terminology *shadaqah*, *zakat*, and *infaq*. The word *sadaqa* lexically means true, or according to words and reality. This word in the singular form is used five times in the Koran. In the plural, *al-sadaqat* 7 times. In the form of the word *sadaqatikum* once in Quran Surah (QS) 2:264, very sad (4:4). The word *sadaqa* is given the addition of the letter *ta marbuta*, then the word *sadaqatun* means alms (Syarifuddin & Azizy, 2017).

From some of these verses it is interesting to note when the Qur'an describes 6 out of 8 *zakat* recipients in plural terms ( *الْمَسْكِينِ*, *الْعَمَلِينَ*, *الْمَوْلَةَ قُلُوبُهُمْ*, *الرِّقَابِ*, and *الْغُرَمِينَ* ), except related to the word *سَبِيلِ اللَّهِ* ( *سَبِيلِ اللَّهِ* and *أَتَيْنَ السَّبِيلِ* ). This illustrates that Islam requires economic settlements in the form of communities, not individuals. By using the system and community analysis, Umar bin Khaththab paid attention in the economic field to the weakest people, both structurally and culturally. Umar founded Baitul Mal to be able to assist to the community. Umar's policy, on an ongoing basis, has been refined from time to time. The period of the Umayyad leadership until the Abbasid period, especially the era of Umar bin Abdul Aziz, Baitul Mal as a social institution was increasingly strengthened and received the attention of the caliph (Adinugraha, 2013). Ener and Bonner provide an assessment of poverty resolution that varies from time to time as the strength of the funding system in Islam. From this funding system, the government at that time established

various social institutions, such as hospitals, education, orphanages, places of worship (Kay, 2006).

The community-based economic building system continues to be developed according to the place and the times. In Indonesia recently, an economic development system based on Islamic charity has been established and implemented through Law number 23 of 2011. The practice of community economic building is also used by the National Amil Zakat Agency (Baznas), called Community Development Zakat (ZCD) (Susilawati et al., 2019). The concept of community-based building contributes to the emergence of community clusters that are different from businesses, but are interconnected from upstream to downstream (see Figure 1).

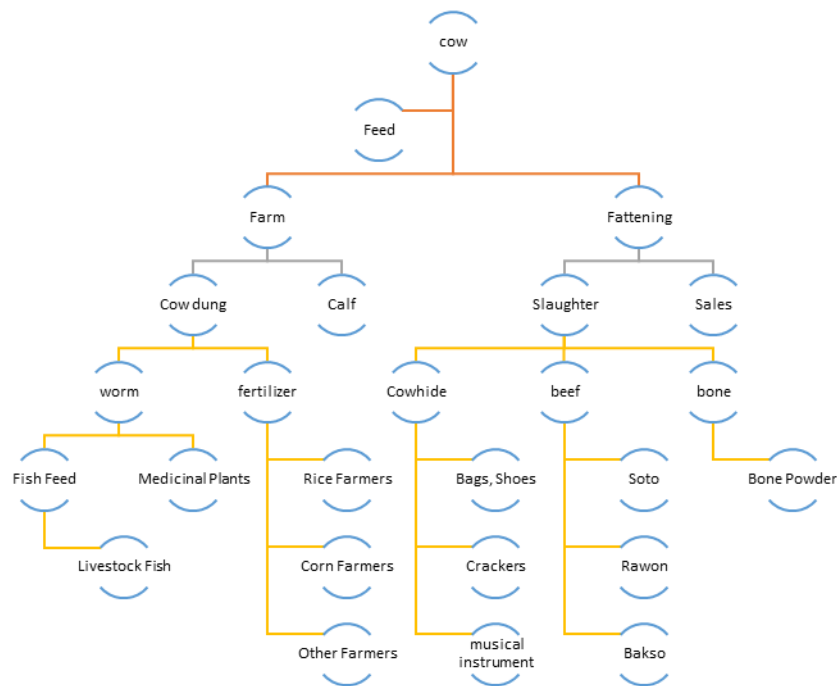


Figure 1. The community business cluster is connected

Figure 1 explains that each community business cluster is connected to building an independent community economic system. This concept is considered more capable of solving community economic problems in each region. The interdependence between one cluster and another, allows the economic cycle to revolve between communities. Such a social order can at the same time maintain relations from outside because all community needs can be resolved in their area, and it is hoped that they will be able to break the chain of transmission of COVID-19. Separately, these coaching activities have been carried out by ZCD in 100 villages throughout Indonesia, Kel. North Fort, District (Susilawati et al., 2019). Fort, Kab. Selayar Islands, Takome Village, West Ternate District, Ternate City, North Maluku, and Cikeong Village RT 05 RW 02.

This research succeeded in finding two things. First, the pattern of economic recovery with a community approach has advantages over the individual approach that has been used by the government so far. Second, this study finds that the community approach in economic recovery opens up more opportunities for the community's economic independence. The communal character of the community has been the reason for the success of the community approach. The community approach is based on the values of the Qur'an by the character of the community based on religion.

In a pandemic condition that results in socio-economic shocks, education, religion, and economic recovery approaches are needed that can maintain social resilience and awaken the spirit of togetherness. Social resilience is generated through a community approach based on the

basic culture of Indonesian society that has the spirit of gotong royong (Simarmata et al., 2020). The economic concept of Pancasila, which is based on cultural values and the nation's ideology, is in harmony with the basis of the religiosity of the Indonesian people who believe in God Almighty (Srinovita et al., 2019). However, this research differs from the concept of community-based economic strengthening (Al-Attar, 2017; Ridwan, 2012). Al-Qur'an-based community economic recovery, on the other hand, is an economic recovery system based on religious social resilience (Najtama, 2017). This also confirms the significance of the community-based development approach in solving economic problems.

The concept of the Qur'an which contains the values of Islamic charity is the basis for the diversity of the majority of Indonesian people so that it is easy to apply in society (Ambiah & Hamidah, 2019). The concept of religion has been integrated into everyday life which is easy to implement (McCawley, 1982). This concept can withstand the problems that arise during the pandemic, such as social conflicts and the decline in public confidence, because of its position which is inseparable from people's daily lives. Several factors due to the decline in the national economy will result in a decrease in people's purchasing power as a result of a decrease in income. Through channels of social solidarity and togetherness in the community.

The community-based approach has the potential to become the basis for the economic development of Pancasila, as acknowledged by Subroto (2015). Compared to the disbursement of funds through designated financial institutions, without a planning design, this finding is a form of application of various Pancasila economic thoughts with the addition of the Qur'anic foundation. Several things that are needed in a community-based economic recovery study are a study of monetary policy based on social-economic resilience, as a reflection of the Pancasila economy (Pollack & Adler, 2015). Based on the choice of values, this paper recommends an alternative approach "Community Passing-Loos Management", as shown in Figure 2.

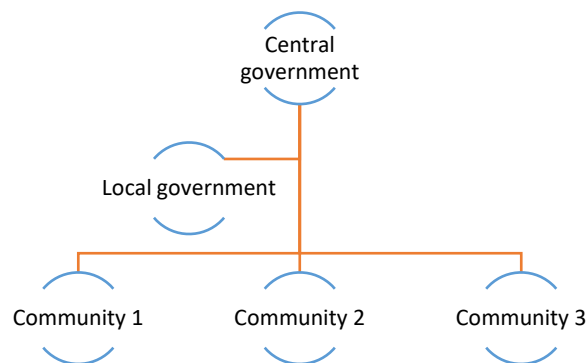


Figure 2. Community passing-loos management system

Community Passing-Loos Management System is a combination of three management systems, Community Management, Passing Management, and Loss Management. Passing Management is what Goffman calls "undisclosed discrediting information" (DeJordy, 2008). In the context of national economic recovery management, passing management functions to maintain social identity to be protected from possible bad consequences, such as discrimination (van Dijk, 1987), social isolation (Nicola et al., 2020), or distance and sense of alienation (Hunsucker & Loos, 1989). Loos Management is management that functions to regulate the efficiency and effectiveness of production. In the context of economic recovery, Loos Management is important to guide the transition period (Birahmat & Dedi, 2018).

## Conclusion

This research demonstrates the economic recovery policies taken by the government are individual. This policy is powerless to revive the Indonesian economy to survive during the pandemic, as it has been proven unable to rise the economy until the third quarter of 2020. The Qur'anic approach that puts forward the building of a community economic system has proven to be able to create a community economic system in several areas and restore the values of togetherness in the face of recession problems.

The use of the concept of the Qur'an in understanding and explaining the facts of the economic recession and its resolution has been able to provide an alternative concept for the completion of Indonesia's economic recovery by cutting the distribution route from direct orders to communities in each village. This concept provides the possibility of opening up the *gotong-royong* system as an Indonesian social system.

This research is limited to the object of study planned and carried out by the government. Sociological or anthropological approaches are suggested to be used to conduct in-depth research on social facts.

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