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THE RISE OF INDONESIA'S ISLAMIC ECONOMY IN THE MIDDLE OF A GLOBAL CRISIS PANDEMIC

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ABSTRACT
In the history of the development of Islam in the Unitary State of the Republic of Indonesia, it is the majority religion, in its heyday. Islam reached 95 percent but decreased to 88 percent, 87 percent and in 2019 it was 82 percent of the total population of the population in Indonesia.The recorded population of Indonesia is classified from various ethnic groups from a total of 785 ethnic groups. Several other tribes are considered extinct due to mixed marriages. This is conveyed by information science and information that the number of the Muslim population in Indonesia has decreased over the past 10 years as a percentage. The number of Muslims in Indonesia as of 2020, is around 229.62 million people from community groups, mostly Javanese, Acehnese, Melayu, Sundanese, Banjar, Banten, Betawi, Bugis, Gorontalo, Arab, and Jambi tribes who are scattered throughout the Unitary State Republic of Indonesia.

Keywords: Islamic Economics, Syariah Financial, Global Crisis Pandemic.

INTRODUCTION

Islam entered Indonesia for the first time through the trade route which was used as an entry route for Muslim traders from Gujarat, Persia, Yaman, China, and several other countries. The wisdom of morals and courtesy of trading systems and settlement of contracts carried out by Muslim traders provided a separate reference for coastal communities at that time [10].Based on data from the Ministry of Home Affairs through the Directorate General of Population and Civil Registration (Dukcapil) released Semester I 2020 Indonesian Population Data [1]. Based on the Population Data for Semester I 2020, the total population of Indonesia as of June 30 was 268,583,016 people. Reporting from the press release of the Ministry of Home Affairs' Dukcapil, of that number 135,821,768 people are male residents. This number has increased by 0.71 percent compared to 2019, namely 134,858,411 people.

When these migrant traders begin to settle and mingle with the residents, automatically this simple economic study becomes a general study by itself. Economic problems and their solutions are increasingly complex as societal systems and systems development[11]. This initial bondage brought special interest for the community to become more familiar with Islamic teachings. Even simple economic problems that occur in society naturally get wise solutions from the Muslim traders and the scholars who accompany them. Trade disputes, monopoly rights, trade courtesy, an inheritance, and even the distribution of assets in the event of a divorce [36].

The Covid-19 Pandemic period has become a momentum for the economic rise in Indonesia, the global Islamic economic circle in various sectors, such as finance, food/beverage, pharmaceuticals, cosmetics, fashion,

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property, tourism, and recreational media, all of these businesses managed by Muslims apply Islamic Syariah system [28]. During the Covid-19 Pandemic, the agricultural sector was the spearhead in maintaining national economic stability (17, 18]. In this sector, it has a strategic role in maintaining national food availability, and of course, what drives this sector is those who are predominantly Muslim in rural areas. This is of course done by Muslim farmers not only in order to gain profit and turnover but also in an effort to provide benefit to others and the universe. Muslims understand their nature as creatures created to encourage each other to carry out business activities in a trustful manner [4].

The development of Islamic economic growth nationally because Islamic teachings prioritize various types of values that can be extracted and developed for human life. Such as values related to God, relationships with beings to those related to behavior and habits [14]. In the Quran itself, there are many values that can be taken, such as the values of tawhid, amanah, maslahah, ikhlas, fairness, ihsan, istikhlaf, ukkhuwah, shiddiq and other positive values. In addition, business or commerce in Islamic Syariah emphasizes the value of honesty, the value of justice, and the value of solidarity [42]. These three values make commerce in Islamic business develop rapidly in Indonesia, especially during the Covid-19 Pandemic [23].

METHOD

This study uses a qualitative deductive method that explains economic development in Indonesia during the Covid-19 Pandemic. The instrument to achieve the interests of national development growth in economic terms through the role of Muslims in driving the national economy [33]. The data analysis used in this research is qualitative analysis using comparative descriptive methods, namely describing or describing the real situation to find out and analyze the problems faced in Indonesia related to the current economic conditions.

The methodology used in this paper is literature study with qualitative data analysis. The purpose of this paper is to emphasize the existence of the Islamic economic rise during the Global Pandemic in Indonesia through the economic growth of Muslims. Indonesia is the largest adherent of Islam in the world based on the results of the 2020 Central Bureau of Statistics census, with 82 percent and 18 percent adhering to Protestant, Catholic, Hindu, Buddhist, Confucian, and other religions.

RESULT AND DISCUSSION

Result

1. Contribution of Muslims in rising the National economy

The biggest problem currently faced by the Indonesian people, especially Muslims, is the problem of poverty this is getting bigger as a result of the Covid Pandemic 19. According to data (April 2020), it is projected that the number of poor people will increase by 12.37 percent or around 33.24 million Indonesians. According to Bapenas (2020) data, the unemployment rate is predicted to increase by 4.22 million people or an increase of 7.8 to 8.5 percent of the total workforce (equivalent to 6.88 million people).

The main causes of poverty include the following: *First,* culture (attitudes and lifestyles, such as laziness and a consumptive lifestyle that tends to Islam). *Second,* structural, namely unfair policies, which do not side with the weak, for example protecting (through law) the capitalist economic system which creates inequality. According to experts, many laws in our country are not in favor of the weak, in various fields of life. *Third,* Natural, due to the disaster that caused many new poor people, such as during the tsunami in Aceh several years ago, and during the Covid-19 Pandemic.*Fourth,* corrupt behavior that occurs in various dimensions of life worsens and slows down services to the community, so that the number of poor people increases and the use and utilization of the state budget is increasingly unclear.

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The Zakat, Infaq/Shadaqah, and Waqaf (ZISWAF) sectors have enormous potential in contributing to the revival of the national economy. This is evidenced by the large potential possessed by Indonesian Muslims which needs to be explored with great seriousness, and with neat management by Amil Zakat who is trusted by Muslims.

Table 1. Map of the potential for Zakat and Waqaf in Indonesia

Number	Zakat according to its kind	Total income per Year (IDR)
1	Company zakat	6.71 trillion
2	Income zakat	139.09 trillion
3	Agricultural zakat	19.79 trillion
4	Livestock zakat	9.51 trillion
5	Zakat on savings/deposits	58.76 trillion
6	Asset Waqaf (building and land)	2,000 triliun
7	Money waqaf	188 trillion
8	the realization of waqaf	400 billion

Source: PuknasBaznas, 2020 *(processed).*

In practice, the Islamic economy has developed in the form of banking institutions and other non-bank Islamic institutions. In Indonesia, the development of learning and the implementation of Islamic economics has also experienced rapid progress. If this is carried out with good management and full responsibility, and get strong support from various elements of the Muslim community as a whole. The current strengthening of the people's economy in the context of reducing the number of poverty numbers is the result of the various impacts caused by the Covid-19 Pandemic. Poverty especially material poverty which is integrated with spiritual poverty can be overcome as best as possible, or at least can be minimized. Muslims must be strong in the life of the world to achieve happiness in this life and in the future.

2. Syariah economic development in national economic recovery

The main characteristic of the Indonesian economy, namely the large role of Micro, Small, and Medium Enterprises which is dominant carried out by Muslims with a share of more than 99 percent of the total number of business units in Indonesia today. Micro, Small, and Medium Enterprises contribute 97 percent of employment, 60 percent of the National Gross Domestic Product. Micro, Small, and Medium Enterprises contributed 58 percent of total investment, and 14 percent of total exports. Therefore, in the midst of the Covid 19 Pandemic, this sector has become one of the main drivers of national economic recovery.

Syariah's economy has the potential to become one of the pillars in efforts to recover the national economy. The development of a conducive ecosystem from the government for the economy and Islamic finance is necessary for Muslim economic actors. Syariah's economy in Indonesia has the potential to become a locomotive for national economic growth. Indonesia as the largest Muslim country is a potential market for the Islamic banking industry and Syariah-based economies.

Covid-19 pandemic has drastically changed the business world. From the market, business processes, sources of funding, consumers, labor, the workplace, to the way of working, everything has changed unlike before the outbreak. Currently, there are two choices, change or die. The change could even end in this: leaving the old, entering into a new business. The business world around the world is now preparing to face a new post-Covid-19

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pandemic. Worse, this "new" world must be faced with thin, even minus, the capital. Almost all business sectors are battered: the non-health manufacturing industry, tourism, hotels, transportation, as well as the media.

The banking and financial industries were finally affected by the collapse of the business world. In Indonesia, thousands of companies went out of business, some survived with running low capital, and only a small portion survived and was still able to make a profit. The tax stimulus from the government in the form of eliminating and postponing tax payments can only make companies breathe for a moment and then have to face a real problem: shrinking income and almost no chance of making a profit.

For entrepreneurs, it is not easy to enter into a new order that is about to start. The new order for business people is clearly different from that facing society. The new order is not just about maintaining distance, wearing masks, and living a clean and healthy life. They will face a changing market. Consumer spending patterns are also bound to change. Expenditures that were not on the budget before, such as vitamins and medical supplies, must now be purchased.

At the same time, the incomes of most of the population must have fallen dramatically as a result of losing their jobs or going bankrupt. The Head of the National Development Planning Agency of the Republic of Indonesia estimates that the poverty rate in 2021 will increase by above double-digits or 10 percent after the corona outbreak. Based on the calculation of Bappenas, the number of poor people will increase by 2 million people by the end of 2020, from the number of September 2019 which has reached 24.79 million people or 9.22 percent.

Discussion

1. The role of the Islamic economy in the midst of the Covid-19 outbreak

The gloomy market conditions will be faced by entrepreneurs in the new normal era. The primary needs industry may still survive. But those engaged in secondary and tertiary needs will be hit hard because the community will tighten up their spending. For example, data from the Association of Indonesian Automotive Industries (Gaikindo) recorded that retail sales (from dealers to consumers) in April 2020 only reached 24,276 units, a 60 percent drop from 60,448 units in March 2020. The role of the Islamic economy in such situations, namely:

First, the distribution of direct cash assistance to those in need needs to be done as a form of the role of the Islamic economy in society. The assistance that is distributed can be obtained from the collection of zakat, donations, and alms, both from those who are tasked as zakat collectors and from individuals in the community. In the distribution process, it can be focused on poor people who were directly affected by the Covid-19 outbreak.

Second, in the midst of the Covid-19 outbreak, most of the business sector, especially Micro, Small, and Medium Enterprises, experienced an adverse impact. The existence of government policies to impose various kinds of preventive measures against the spread of the Covid-19 outbreak, resulting in business actors experiencing a decrease in income due to a lack of customers. Some even had to go out of business because they could not survive. Economic actors who often find it difficult to survive are generally due to limited capital. Therefore, the existence of business capital assistance will certainly save business actors in their economic activities, further, this assistance can prevent the business sector from the threat of bankruptcy.

Third, the use of syariah financial technology can be used to create a system to achieve the main objective of smoothing the liquidity of business actors. For example, the development of a market place to gather traditional markets and Micro, Small, and Medium Enterprises in the same system. This effort is aimed at bringing together demand and supply both at home and abroad so that economic activities during the lockdown period due to the Covid-19 outbreak can gradually rise and return to stability as before.

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2. The role of cash waqaf and national economic recovery

There are several benefits that can be obtained from cash waqaf compared to another fixed object waqaf, including the amount of cash waqf that can vary so that someone who has limited funds can start giving his waqaf funds without having to wait to become a landlord first, through cash waqf, assets. Waqaf assets in the form of vacant land can begin to be utilized by building buildings or being processed for agricultural land.

One of the important goals of cash waqf includes completing the Islamic financial system with cash waqf products in the form of certificates of certain denominations given to wakif as proof of participation, helping to raise social savings through cash waqf certificates which can be in the name of loved ones, both living and dead. Waqf also increases social investment into social capital and helps develop social capital markets, creating awareness of the rich about their social responsibility towards the surrounding community so that social security and peace can be achieved.

Optimization of cash waqaf in Indonesia can be done by appointing sharia cooperatives. If we look at the data on cooperatives in Indonesia, the Ministry of Cooperatives and Small and Micro Enterprises records the number of sharia cooperatives or Sharia Savings and Loans and Financing Cooperatives throughout Indonesia as many as 4,046 units by the end of December 2019. The number of sharia cooperatives is part of all 16,549 units of savings and loan cooperatives. 7,941 of which have been certified as Cooperative Identification Numbers.

From 4,046 syariah cooperatives, data is obtained that only 300 sharia cooperatives or 7 percent of sharia cooperatives currently play a role as waqaf collectors with the ability to collect zakat recorded at IDR 300 billion. Meanwhile, various studies on waqaf state that the potential for waqaf in Indonesia reaches IDR 77 trillion. Of course, this is a challenge for the management of Islamic cooperatives to make this waqaf instrument into an instrument that makes cooperative members of the community increase their welfare through the use of cash waqaf within the framework of productive waqaf.

Referring to the number of syariah cooperatives which reached 4,046 if we assume the number of cooperative members is 2,500 members on average, the number of members of Islamic cooperatives in Indonesia reaches 10.1 million members. If the cooperative is able to optimize waqaf with a value of IDR 100,000 per member, the potential for collecting waqf in Islamic cooperatives is more than IDR 1 trillion. Until today, this means that there is no 30 percent potential that can be worked out if the calculation assumptions above are the basis for the calculation.

CONCLUSION

Economic recovery in Indonesia must involve the syariah financial economic sector, as long as the Covid-19 Pandemic is still spreading, which has made global economic conditions under heavy pressure. The impact of the current pandemic is imminent and has brought economic conditions in Indonesia into recession. The capacity of the economic growth engine has not moved optimally, it is certain that the rate of economic growth will decline at a negative level with different contraction at the level of all provinces in Indonesia, which total 34 Provinces.

In the midst of the global economic downturn, the Indonesian government needs to encourage the maximum development of the economy and Islamic finance in maintaining the economy in all provinces in Indonesia. In terms of data, the total Muslim population in Indonesia reaches 229.62 million. This amount can very well be the basis for developing the potential of the Islamic economy in driving the national economy. Economic and financial recovery must move from the Islamic financial sector. One indicator of Indonesia, which is currently ranked first in the global Islamic financial market category, with a total score of 81.93 percent on the Global Islamic Financial Report. Based on data from Bank Indonesia, the national syariah economic literacy index reaches 16.3 percent from a scale of 100 percent. This figure is an indicator that reflects the level of literacy of the Indonesian people towards the syariah economy and the level of public inclusion in Islamic financial services,

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zakat, infaq, shadaqah, and wakaq which are the potential for the Islamic economy in the era of the global pandemic crisis.

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