

Mitigating the impact of Covid-19: Social Safety Net from Islamic perspective

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Abstract

Purpose – This study aims to propose priority solutions for mitigating the impact of the Covid-19 pandemic through the Social Safety Net (SSN) based on the Islamic objectives. 31

Design/methodology/approach – The analytic network process method is used in this study. Focus group discussions and in-depth interviews with relevant stakeholders were used to collect data and supplemented by a literature review to explore comprehensive information. 27

Findings – The findings indicate different opinions among experts, including regulators, practitioners, associations and academics regarding the most important priority solutions to the impact of Covid-19. However, experts agree that the highest priority solution is the SSN program in the lineage sector, specifically the distribution of the Family Hope Program. A program in the field of protecting the mind is the second priority solution. The program in the field of soul and wealth is the third priority solution.

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Originality/value – This study contributes to the development of government policy to deal with the socioeconomic impact of Covid-19 based on the Islamic objectives by mapping the SSN through the five elements of protection, namely, faith, soul, mind, lineage and wealth protection based on priority solution.

Keywords Social Safety Net, Social economic development, Priority solution, Covid-19 impact, Islamic objectives, Analytic network process

Paper type Research paper

1. Introduction

The pandemic of Covid-19 has had a significant impact on Indonesian society. The effect of this pandemic is not only on health and medical areas but also on other aspects, such as the economy, education, sociocultures, religion and others. The Indonesia's economic growth has reached negative growth in the first quarter in 2021 (-0.71%). Further, it has increased into positive growth in the second quarter. Nevertheless, in the third quarter it has decreased to 3.51% . The decrease in Indonesia's economic growth (Q2–Q3) can be seen in Figure 1.

In response to the pandemic outbreak, the government imposed social restrictions and lockdown policies (Ansari *et al.*, 2021; Sarea and Bin-Nashwan, 2021), leading to a fall in business activities and enforce them to follow health protocols. The impact of this economic downturn has resulted in increased unemployment, poverty and divorce cases (Sholihah *et al.*, 2020), which then causes social stress and reduces community mental health (Gunawan *et al.*, 2020). The Indonesian Government has implemented several Social Safety Net (SSN) strategies to solve the problems affected by the Covid-19, such as health assistance, cash transfers, Family Hope Program (FHP), electricity subsidies and prework card program to reduce the socioeconomic impacts on the community. However, the support programs that were not correctly structured resulted in overlapping aid recipients (Roziqin *et al.*, 2021; Yuda *et al.*, 2021). As of December 2020, the SSN has not been able to solve the socioeconomic problem of Covid-19 optimally, whereas the number of people infected with Covid-19 continues to increase every day.

Covid-19 issues cannot be solved by focusing solely on one aspect but must be addressed holistically to include societal problems. Thus, SSN can refer to the Islamic objectives in

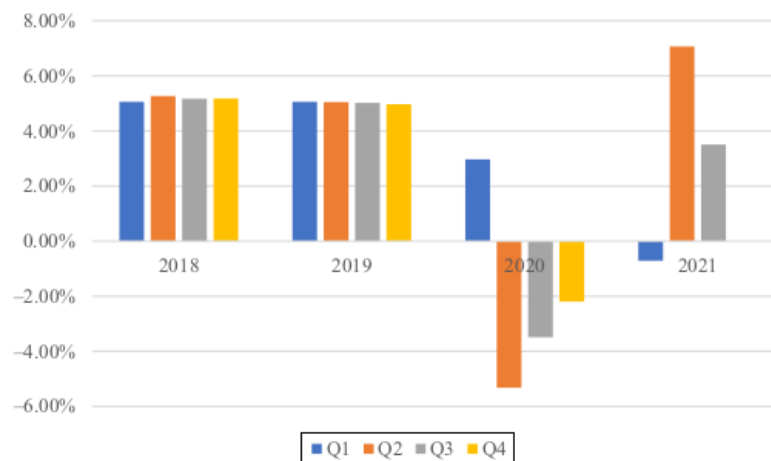


Figure 1.
Summary of
Indonesia's economy
growth Q1–Q3

Source: Statistics Indonesia (2021 a)

overcoming various problems (Rosly, 2010; Bedoui and Mansour, 2015). According to Al-Ghazali, in the Islamic objectives, *Maslahah* that means advantage/merit/benefit is the main goal in life. There are five main points in the Islamic objectives through *Maqāṣid al-Sharī ah* including faith, soul, mind, lineage and wealth which must be maintained to achieve *Maslahah*. This basically derives from the Qurānic Al-Anbiyaa (QS.21:107), "We have sent you, O Prophet, as a mercy to the whole world." This situation necessitates policymakers broadening their horizons and considering Islamic objectives as the foundation for decision-making. The Islamic objectives influence decision-making and focus on realizing welfare through poverty alleviation (Mohammadi *et al.*, 2020). Looking at this aspect, this study raises a research question: what is a priority solution (SSN program) in dealing with the Covid-19 impact-based Islamic objective?

According to previous research, SSN is managed as noncontributory and nonbinding assistance that supports a country in dealing with crises (Gentilini and Omamo, 2011). Earlier research on SSN only looked at specific areas of assistance, such as food and health care during times of crisis (Devereux, 2002; Bin-Nashwan *et al.*, 2020). Gallagher *et al.* (2021) suggested that the SSN be improved to mitigate the economic impact of Covid-19. Anwar *et al.* (2020) concentrate on different stakeholders' preparedness and collaboration in solving the Covid-19 issue, particularly in the health sector. Bitler *et al.* (2016) and Akseer *et al.* (2020) concentrate on solving the poverty and maternal and child malnutrition. There has been no prior study that thoroughly examines the SSN based on the Islamic objectives. Thus, this research bridges the gap of literature through analyzing priority solutions to optimize SSN based on the Islamic objectives in encountering the impact of Covid-19 in Indonesia. Expert groups comprising regulators, academics, practitioners and organizations are consulted to collect information.

2. Literature review

2.1 Social Safety Net

The SSN is a program that aims to protect the community, particularly vulnerable groups by ensuring social well-being (Amjad *et al.*, 2018). An ideal SSN program must consider a variety of factors such as economic, political, cultural and demographic conditions, among others (Askari *et al.*, 2015). There are indicators to assess the performance of the SSN, such as the number of beneficiaries, benefit levels and the program's impact on poverty alleviation and reducing inequality (World Bank, 2018). SSN program aims to reduce poverty and other forms of vulnerability. As a result, program selection and its implementation are critical to ensure that it is on target and provides long-term benefits (World Bank, 2018). The chosen SSN program must be capable of reducing poverty, protecting vulnerable groups, protecting income and poor workers, ensuring income distribution and providing long-term benefits (Askari and Arfaa, 2007). Economic, educational, health and food assistance are SSN programs those various countries have put in place.

Since the multidimensional crisis of 1997–1998, Indonesia has also implemented the SSN program (Ministry of Development National Planning, 2014). The SSN is a component of the Indonesian state's foundation, namely, the 1945 Constitution, and it contributes to the realization of just and equitable development. A social protection system in Indonesia is designed by strengthening social security institutions, structuring social assistance, developing an integrated social service system and increasing the inclusiveness of persons with disabilities and the elderly (Ministry of Development National Planning, 2014). To deal with the effects of Covid-19, the government must implement strategic policies for ensuring the social security. Covid-19 is a health crisis as well as a socioeconomic crisis.

2.2 Social Safety Net in Islamic perspective

The concept of social justice is one of the guiding principles in establishing an social safety net (SSN) in Islam (Askari and Arfaa, 2007). Individual security, family community and community insurance are the four stages of social security in Islam (Aprianto, 2017). The government must construct an SSN to ensure the lives of its citizens when they are unable to meet their own needs. In Islam, SSN can take the form of both consumptive and productive assistance. For example, as an SSN in Islam, zakat provides both consumptive (short-term benefits) and productive (long-term benefits) assistance (Widiastuti et al., 2022; Widiastuti, Cahyono, et al., 2021; Widiastuti and Rani, 2020). Social responsibility is stated in the Qur'anic Surah Maidah (QS.5:2), Qur'anic Surah Al-Fath (QS.48:29) and Qur'anic Surah Al-Hujurat (QS.49.10), which instruct people to help each other in goodness. In the Islamic perspective, one form of mutual help is the command to pay zakat and the recommendation to give charity. This aims to achieve a fair distribution of income and reduce the gap between the rich and the poor (Iqbal et al., 2019; Ismail and Shaikh, 2015).

From an Islamic perspective, establishing SSN program can apply the concept of *Maqāṣid al-Sharī'ah* (Islamic objectives) as a success indicator. Islam as a guideline provides comprehensive practical solutions and ideas (Asad Ibrahim et al., 2014). SSN that refers to *Maqāṣid al-Sharī'ah* or objective of Islamic law will be able to create *Maslahah* and avoid *Mafsadah* (harms). According to Al-Ghazali, *Maslahah* means benefit, merit, advantage or welfare. Thus, the SSN can be implemented optimally and solve various problems. *Maqāṣid al-Sharī'ah* or the objective of Islamic law is based on Islamic ontology and epistemology, with the *Qur'an*, *As-Sunnah*, *Ijma'* and *Qiyas* serving as primary legal sources (Said et al., 2018). *Maqāṣid al-Sharī'ah* has been used to connect social responsibility in the Islamic perspectives (Laldin and Furqani, 2013; Baehaqi et al., 2020). *Maqāṣid al-Sharī'ah* is an instrument used to validate the compatibility of Islamic reform programs with Islamic principles (Shinkafi and Ali, 2017). *Maqāṣid al-Sharī'ah* is also used to validate every human activity, whether in the economic, social, environmental, political or other fields (Lamido, 2016). *Maqāṣid al-Sharī'ah* is a guide for welfare both in this world and in the hereafter (Shinkafi and Ali, 2017).

There are two concepts in *Maqāṣid al-Sharī'ah*. The first is *Maqāṣid al-Sharī'ah* according to Al-Ghazali. According to Al-Ghazali (450H-505H/1058-111AD), *Maqāṣid al-Sharī'ah* consists of five elements that must be fulfilled to achieve welfare/*Maslahah*: faith, soul, mind protection, lineage and wealth protection. *Maslahah* at faith protection means binding rules as guidelines for activities and the existence of sharia conformity assurance mechanisms on all aspects (Soediro and Meutia, 2018). *Maslahah* at soul protection means maintaining the health and safety of the entire community, both in life, mental and psychological (Soediro and Meutia, 2018). *Maslahah* at mind protection means maintaining intellect and mind as well as improving the quality and capacity of human resources (Soediro and Meutia, 2018). *Maslahah* at lineage protection means maintaining health (physical and mental) and family safety (Soediro and Meutia, 2018). *Maslahah* at wealth protection means avoiding economic activities that are prohibited by sharia, increasing community economic productivity and the economic potential of resources (Soediro and Meutia, 2018). The second is *Maqāṣid al-Sharī'ah* according to As-Syatibi, which was divided into three components: *dharurriyat* (basic need), *hajjiyat* (secondary need) and *tahsiniyat* (tertiary need) (Chapra, 2008). The mapping of the components of needs and the five elements of objective from an Islamic perspective (*Maqāṣid al-Sharī'ah*) are used as the

foundation in program selection and the success indicators of the SSN programs. That is to create welfare for all as mentioned in Qur'anic Surah Al-Anbiyaa (QS.21:107), Qur'anic Surah Al-Baqarah (QS.2:29), Qur'anic Surah Al-Jathiyah (QS.16:14) and Qur'anic Surah Al-Isra (QS.17:66).

3. Method

In analyzing the data, this study uses a qualitative approach using the analytic network process (ANP) technique. In-depth interviews, focus group discussion (FGD) (primary data), and literature reviews (secondary data) were used as data sources. According to Saaty and Vargas (2006), ANP is a decision-making tool where the options considered are based on expert experiences. Furthermore, ANP is a developed method of the Analytic Hierarchy Process, a decision-making method based on multicriteria built without assumptions (Saaty and Vargas, 2006). The ANP technique is distinguished by the fact that experts are valued as a source of data for solving problems (Ascarya, 2005). It is used to avoid bias in data collection when informants do not understand the problem or the meaning of the content that the researcher wishes to investigate. This method is commonly used to solve the problem of survey techniques that tend to be biased because they collect data from people who are not proficient in their fields. Therefore, the ANP method is used in this study to propose priority solutions in the process of solving the impact of the Covid-19 pandemic.

The researchers divided the informant clusters into four groups: academics, regulators, practitioners and associations (see Table 1). Academics are Indonesian experts in the fields of Islamic objective and macroeconomics. Meanwhile, Practitioners refer to informants who are directly responsible for the implementation of social security programs. The third is an Association group related to the organizations that implement the SSN program. As represented by the House of Representatives of the Republic of Indonesia and the Ministry of Social Affairs, the Indonesian Government is referred to as the Regulator group. The information gathered during the data collection process is the expert opinion of each group, which is then arranged into a questionnaire format using Super Decisions software (Mawardi et al., 2022). ANP research has three steps: decomposition, pairwise comparison and analysis. Figure 2 shows the research framework in which the SSN in Islamic objective is formulated through problem analysis and solutions based on five aspects of *Maqāṣid al-Sharī'ah*.

No.	Representative	Name	Affiliation
1	Academician	SR	Universitas Airlangga
2		IR	Universitas Airlangga
3		AR	Universiti Teknikal Malaysia Melaka
4	Practitioners	HD	Yatim Mandiri Foundation
5		MZ	Al-Mustofa Foundation
6		AW	Dompot Dhuafa
7	Associations	NS	Zakat Initiative Indonesia
8		KH	National Zakat Forum (East Java)
9		RZ	Indonesia Board of Mosque
10	Regulators	AS	National Zakat Board
11		AB	House of Representative Republic Indonesia
12		NV	Ministry of Social Affairs

Source: Compiled by authors (2021)

Table 1.
Profile of experts

3.1 Step 1: Decomposition

The decomposition step in this study was done through several stages. First, identify the problem of Covid-19 (see Table 2).

Second, the determination of indicators used as the basis for formulating solutions in handling the Covid-19 problem. Third, formulating of various solutions to the Covid-19 problems through SSN. The results from step 1 will be carried forward in the next step by creating a comparison questionnaire, which will be evaluated by an expert to determine the most important solution (SSN).

3.2 Step 2: Pairwise comparison

The second step is to quantify the model by compiling a questionnaire, which is then filled out based on the experts' professional opinions on a scale of 1–9. 1 indicates the same effect, 2–3 indicate a slightly more significant influence, 4–5 indicate a larger influence, 6–7 indicate a dominant influence and 8–9 indicate an absolute influence. Following the completion of the questionnaire filling process, the questionnaire data is computed and processed.

3.3 Step 3: Analysis

The third stage involves analyzing and explaining the results. The data will be analyzed in Microsoft Excel, and the results will be processed in Super Decision software. At this point, the rater agreement and geometric mean will be computed. Rater agreement is an assessment of the degree of agreement among respondents. The geometric mean, on the other hand, is the individual evaluation of each choice made by the respondents. Following the completion of the processing, the acquired findings are evaluated and confirmed through FGD with the specialists. The verified results are then discussed in the research findings.

4. Results

Based on the information obtained from focus group discussions, in-depth interviews with experts and previous research, several solutions were proposed to mitigate the impact of the Covid-19 pandemic.

Table 3 shows solutions in dealing with the impact of Covid-19 in five aspects according to the Islamic objectives: solution in faith, soul, mind, lineage and wealth.

4.1 Priority solution according to expert group

The results of survey data processing from the experts through ANP show that there is different priority solution from all expert groups in the handling of the Covid-19 pandemic.

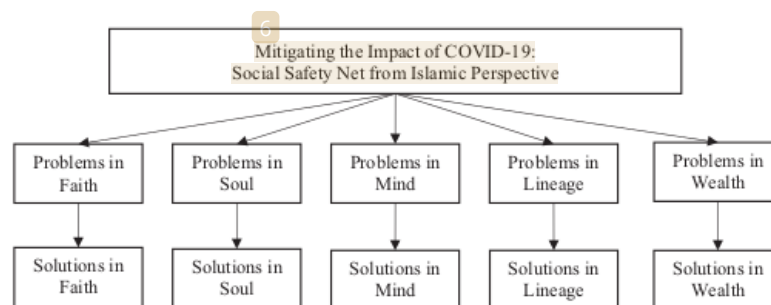


Figure 2. Research framework of social safety net

Source: Compiled by authors (2021)

Islamic objectives (<i>Maqāṣid al-Sharī'ah</i>)	Problems	Supporting literatures
Faith	The social function of the mosque is not optimal Limited religious activities during the pandemic Not optimal distribution of zakat and non-zakat funds	Sarnoto and Hayatina (2021) Sarnoto and Hayatina (2021) Widiastuti <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2022)
Soul	Limited medical equipment The limited range for Covid-19 test The threat of death when infected with Covid-19 The threat of transmission of the Covid-19 virus Threats of hunger and malnutrition Community food security is threatened	Nindrea <i>et al.</i> (2021) Nindrea <i>et al.</i> (2021) Nindrea <i>et al.</i> (2021) Nindrea <i>et al.</i> (2021) Paramashanti (2020) Kurmaedi <i>et al.</i> (2021), Marwanto and Pangestu (2021)
Mind	Less effective online learning methods The quality of learning decreases which can result in a decrease in the quality of human resources The staff is not optimal in distributing aid Less organized problems in each area Lack of online learning facilities Limited internet connection, especially in remote areas Disruption of learning activities during the pandemic Psychological health threat because of pandemic Lineage Limited facilities for child development Limited programs that can effectively ensure maternal and child health Limited maternal and child health programs Ineffective facilities for pregnant women Lack of harmony in the family The threat of an increasing number of divorces during the pandemic Wealth Increasing number of unemployed Increasing number of poverty MSMEs are lack productivity because of the decline in people's purchasing power Lack of government intervention in meeting the basic needs of the community Credit relaxation lacks effective Less than optimal basic need assistance and cash transfer Less than optimal prework card program Not optimal poverty reduction	Sundari <i>et al.</i> (2021), Tairas and Soenanto (2022) Sundari <i>et al.</i> (2021), Tairas and Soenanto (2022) Sundari <i>et al.</i> (2021), Tairas and Soenanto (2022) Sundari <i>et al.</i> (2021) Sundari <i>et al.</i> (2021), Tairas and Soenanto (2022) Sundari <i>et al.</i> (2021) Sundari <i>et al.</i> (2021), Tairas and Soenanto (2022) Situmorang (2021) Mahendradhata <i>et al.</i> (2021) Kusumaningrum <i>et al.</i> (2021) Hazfiarini <i>et al.</i> (2021), Kusumaningrum <i>et al.</i> (2021) Delmaifanis <i>et al.</i> (2021) Hasan <i>et al.</i> (2021), Huriyani <i>et al.</i> (2021) Hasan <i>et al.</i> (2021), Huriyani <i>et al.</i> (2021) Kurmaedi <i>et al.</i> (2021) Kurmaedi <i>et al.</i> (2021) Apriani <i>et al.</i> (2021), Daga <i>et al.</i> (2022) Qodir <i>et al.</i> (2020) Widiastuti <i>et al.</i> (2021) Daga <i>et al.</i> (2022), Amrullah <i>et al.</i> (2019) Widjaja and Sijabat (2021) Daga <i>et al.</i> (2022)

Source: Authors' primary data (2021)

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Table 2.
Problems during
Covid-19

Academics and practitioners argue that distributing FHP assistance should be the top priority that must be implemented immediately. Associations and regulators agree on the importance of certain aspects of the soul. However, the association group chooses to prioritize the supply and distribution of basic food assistance. The regulators, on the other hand, deemed the Clean and Healthy Lifestyle Implementation Program, as well as the Curriculum Adjustment and Online Learning Facilities Provision Program, to be the highest priority. The regulator group also demonstrated promising results, with faith-related

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Islamic objectives	Solution	Supporting literatures
Faith	Improving the social function of mosques	Qotadah (2020), Dahlan <i>et al.</i> (2021), Sarnoto and Hayatina (2021)
	Using technology development for activities in <i>majlis</i> of science	Widiastuti <i>et al.</i> (2021)
	Creating guidelines for the implementation of worships	Sarnoto and Hayatina (2021)
Soul	Maintaining supply and distribution of basic food	Widiastuti <i>et al.</i> (2021)
	Improving access to literacy related to health service	Kusumaningrum <i>et al.</i> (2021), Nindrea <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2021)
Mind	Encouraging the community to have clean and healthy lifestyle and habits	Kusumaningrum <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2021)
	Curriculum adjustment and provisions on online learnings	Kusumaningrum <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2021)
	Providing variety of counselling services	Widiastuti <i>et al.</i> (2021)
Lineage	Confirmation of every information received	Widiastuti <i>et al.</i> (2021)
	Distributing assistance for the program of family hope	Widiastuti <i>et al.</i> (2021)
	Using the service of family counseling and complaints provided by Ministry of Women Empowerment and Child Protection	Kusumaningrum <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2021)
Wealth	Maximizing the use of technology for health service and consultation	Mahendradhata <i>et al.</i> (2021)
	Distributing financial assistance through cash transfers and salary subsidy for workers	Ascarya (2021), Widiastuti <i>et al.</i> (2021)
	Providing financial relaxation and tax incentives for business actors	Ascarya (2021)
	Easy access to business capital and entrepreneurial assistance	Apriani <i>et al.</i> (2021), Widiastuti <i>et al.</i> (2021)

Table 3.
Solutions through social safety net (SSN)

Source: Authors' primary data (2021)

programs, specifically improving the Social Function of Mosques, ranking third in terms of addressing the social-economic impact of Covid-19. Even though each group of experts has a different point of view, the solution developed is in accordance with the Islamic objective, which requires that all aspects be considered.

4.2 Priority solution according to all group

Table 4 depicts the divergences of opinion of stakeholders regarding the priority solution that must be implemented in Indonesia to deal with the Covid-19 pandemic. However, combining the scores will result in a joint priority solution from academics, practitioners, regulators and associations (see Table 5).

With an agreed-upon value of 0.33984, all experts agree that the family hope distribution program is the priority. The second priority is mind solutions, which include two programs: curriculum adjustment and provisions for online learning facilities and providing a variety of counseling services. There are five solutions with the same agreement value in the third priority (0.025885). Two of the solutions are related to the soul, namely:

Expert group	Safety net solution	Aspect of Islamic objective	Agreement	Priority	Social Safety Net from Islamic perspective
Academics	Family Hope Program assistance distribution	Lineage	0.04438	1	
	distributing cash transfers assistance and salary subsidy for workers	Wealth	0.03946	2	
Practitioners	Maintaining supplies and distributing basic food assistance	Soul	0.03944	3	
	Family Hope program assistance distribution	Lineage	0.03690	1	
	Providing financial relaxation and tax incentives for business	Wealth	0.03285	2	
Regulators	Easy access to business capital and entrepreneurial assistance	Wealth	0.03285	3	
	Implementation of clean and healthy lifestyle and habits	Soul	0.03722	1	
	Curriculum adjustment and provisions on online learning facilities	Mind	0.03722	1	
	Easy access to business capital and entrepreneurial assistance	Wealth	0.03606	2	
Associations	Improving the social function of mosques	Faith	0.03028	3	
	Maintaining supplies and distributing basic food assistance	Soul	0.03868	1	
	Family Hope program assistance distribution	Lineage	0.03825	2	
	Curriculum adjustment and provisions on online learning facilities	Mind	0.02949	3	

Table 4.
Priority solution according to expert group based on the Islamic objectives

Source: Data processing result, compiled by authors (2021)

Priority	Solution	Agreement	Aspect of Islamic objective
1	Distribution of the Family Hope program assistance	0.33984	Lineage
2	Curriculum adjustment program and provisions on online learning facilities	0.02789	Mind
3	Provisions of various counseling services	0.02789	Soul
	Maintaining supplies and distributing food assistance	0.02588	
	Improving literacy related to health service access	0.02588	Wealth
	Distributing cash transfers assistance and salary subsidy for workers	0.02588	
	Providing financial relaxation and tax incentives for business	0.02588	
Easy access to business capital and entrepreneurial assistance	0.02588		

Table 5.
Priority solutions according to all groups based on the Islamic objectives

Source: Data processing result, compiled by authors (2021)

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- (1) maintaining supplies and distributing food assistance; and
- (2) improving literacy related to health service access.

Meanwhile, the following three wealth-related solutions are:

- (1) distributing cash transfers assistance and salary subsidies for workers;
- (2) providing financial relaxation and tax incentives for businesses; and
- (3) providing easy access to business capital and entrepreneurial assistance.

Overall, all experts agree that the priority solutions for overcoming the impact of Covid-19 are those related to overcoming problems in the areas of lineage, mind, soul and wealth.

5. Discussion

According to the findings, the distribution of the FHP is the primary strategy for coping with the social-economic impact of Covid-19 (0.33984). FHP is a solution for lineage aspect. However, the FHP is deemed appropriate to achieve welfare (*Maslahah*) because it does not only focus on solving one aspect. The main goal of the FHP is to eliminate poverty and provide access to the economy, education and health care, as well as many other social security programs (Ministry of Finance, 2015). This is in accordance with the definition of *Maslahah* at lineage protection which means maintaining health, safety and security of family; at wealth protection which means economic potencies and productivity; and at mind protection which means increasing quality and capacity of community (Soediro and Meutia, 2018). The FHP program is primarily intended for individuals who fall into one of the several vulnerable categories (Rosalina et al., 2018). The FHP effectively reduces the burden on disadvantaged populations (Bangun et al., 2019). The FHP in Indonesia is a social assistance program for families that meet the requirements and are carried out by members to improve the poor's behavior (Rosalina et al., 2018). The FHP is deemed critical because it addresses the basic living needs of every impacted family (Aminudin et al., 2018; Yuningsih et al., 2018). However, Misnawati et al. (2019) stated that the impact of FHP had not been maximized in terms of education and facilities. For this reason, it is necessary to have other programs that support the optimization of the priority SSN program. Experts agree that the SSN program in mind, soul and wealth is the next priority.

The SSN program's second priority is a mental health program that includes:

- curriculum modification and providing online learning facilities; and
- providing various counseling services.

The pandemic has pushed learning activities to be conducted digitally, thus these two solutions are worth considering. This is in accordance with *Maslahah* at mind protection which means increasing the ability and capacity of the community accompanied by supporting facilities (Soediro and Meutia, 2018). The government is also in charge of providing online learning opportunities, particularly for students from low-income families who face difficulties accessing digital resources and incurring high internet connection costs (Chaturvedi et al., 2021). As a result, the government provides educational data more than 5 GB to address this issue.

Furthermore, learning program planning is critical because education is critical to ensure human resource quality and reducing poverty (Taufiq and Dartanto, 2020). As a result, to address the impact of Covid-19 on the education sector, the government must develop a curriculum adjustment program as well as provisions for appropriate online learning facilities as an SSN (Abidah et al., 2020; Chaturvedi et al., 2021).

As part of the provision of various counseling services, various economic training may also be provided. Because of a social distancing policy, individuals increasingly engage in online activities such as buying and selling. As a result, the government and the stakeholders may provide training in a wide range of economic activities, including digital marketing. Furthermore, counseling services are essential in dealing with Covid-19 patients and educating the public about Covid-19 (Azeez *et al.*, 2021).

The third priority answer is a variety of initiatives in the field of soul and wealth. The first initiative in the realm of the soul is keeping supplies and giving food assistance. This solution is supported by previous research (Aday and Aday, 2020; Cardwell and Ghazalian, 2020; Hobbs, 2020). During the pandemic, there was a rise in demand for specific items, such as necessities and medicines, whereas demand for others fell (Obayelu *et al.*, 2021; Sardjono *et al.*, 2021; White *et al.*, 2021). Furthermore, people feel panic buying; thus, they buy in huge numbers (Hall *et al.*, 2021). As a result, products become scarce and prices escalate. This scenario will make it challenging for people whose purchasing power falls during the pandemic; the impoverished would find it challenging to meet their food needs. As a result, the government must implement food security programs to ensure adequate food supply and distribution, particularly for disadvantaged people. Second, increase literacy concerning health-care access. This is an effort to achieve *Maslahah* by maintaining health (Soediro and Meutia, 2018). Increasing public literacy in health care must be accompanied by the availability of real-time information (Sch *et al.*, 2020). The most important thing that the community should be aware of is the availability of health-care services. As a result, the government must ensure accurate information by integrating national data with numerous ministries and essential stakeholders, such as the media.

Solutions in the sphere of wealth are included in the third priority. According to the experts, the SSN program in the wealth sector, namely, (a) distributing cash transfers assistance and salary subsidy for workers, is a priority. People's salaries fell during the epidemic, which was caused in part by layoffs and a drop in public consumption (Caraka *et al.*, 2020; World Bank, 2020). According to the most recent figures, 19.10 million Indonesians are unemployed or working with decreased hours because of the pandemic (Statistics Indonesia, 2021b). As a result, it is critical to provide cash transfers and pay subsidies to workers. The following program is (b) providing financial relief and tax incentives for businesses. This finding is reinforced by Munandar (2020), which claims that tax relief is an effective means of dealing with the economic impact of Covid-19. In response to the effects of Covid-19, the Indonesian Government released the Minister of Finance Regulation No. 28/PMK.03/2020 on the provision of tax breaks for products and services in the context of dealing with the Covid-19 epidemic. According to the Ministry of Finance (2021) survey of 12,822 respondents, tax incentives granted to the community have a favorable impact and play an essential part in the SSN. This is also demonstrated by economic growth, which climbed by 7.07% in the second quarter of 2021 compared to the previous year, which had a -5.32% economic contraction (Statistics Indonesia, 2021c). The following SSN initiative in the wealth sector is easy access to business capital and entrepreneurial assistance. The program is critical for ensuring the economic stability. According to Prasetyo and Kistanti (2020), entrepreneurs' bits of help have a crucial role in creating business opportunities. This campaign is also primarily targeting MSMEs, as the most vulnerable business group to Covid-19.

Finally, while each expert group has a different opinion on which program is the most important, all of the programs that have been agreed upon as priority solutions are interconnected to optimize Covid-19's handling in providing social security to the community. In the context of the Islamic objectives, the developed solution must overcome all factors, including religious

issues. Although all experts believe that the Religious SSN program is not a priority solution, the regulator believes it is one of the priority solutions for forming an ideal SSN. The SSN initiative aims to enhance mosques' social function. Because mosques are the community's closest point of contact, critical information about the Covid-19 outbreak can be disseminated through them.

The solutions mentioned above are the highest priority when evaluating the SSN system from an Islamic perspective. The level of needs is used to develop solutions, with a focus on necessities. Furthermore, the developed approach considers five areas of Islamic goals: protecting the faith, soul, mind, lineage and wealth. As a result, the SSN is more structured, on target, and capable of achieving the primary goal of poverty alleviation, especially for vulnerable populations. The solution proposed by the experts is a comprehensive SSN system that monitors socioeconomic challenges, particularly during the Covid-19 outbreak in Indonesia.

6. Managerial implication

This study has several implications for all the stakeholders. First, implication for the government. The government must optimize the FHP in overcoming the socioeconomic impact of Covid-19. Optimization can be done through targeted distribution, increasing the accessibility of health and education services, and noncash distributions that increase economic productivity. Second, practitioners and associations must assist the government in solving the Covid-19 problem, both in the form of fund donations (zakat, alms, *waqf*, corporate social responsibility and so on) and volunteer from each affiliation. Third, the SSN program will not succeed without the support of the community, therefore the public must comply with health protocols to prevent the spread of the impact of Covid-19.

7. Theoretical implication

This research formulates an SSN based on Islamic perspective. Through this study, priority solutions can be developed that must be carried out by the government when experiencing a pandemic crisis. In addition, this research is expected to be a source of policy formulation to counter the negative impacts of a pandemic that may occur in the future.

8. Conclusions

In the Islamic objectives, *Maslahah* or welfare is the main point. The Islamic objectives can be achieved by protecting five aspects which include the protection of faith, soul, mind, lineage and wealth. Based on the Islamic objectives, this study emphasizes which SSN program should be prioritized in dealing with the impact of Covid-19. The FHP, a program in the lineage sector, distribution is the best solution for dealing with the socioeconomic effects of Covid-19. For the impact of Covid-19 to be handled optimally, this program must be complemented by other programs. According to the findings of this study, experts agree that curriculum adjustments and provisions for online learning facilities, provision of various counseling services, maintenance of supplies and distribution of food assistance, improving literacy related to health service access, distributing cash transfers assistance and salary subsidies for workers, providing financial relief and tax incentives for businesses and easy access to business are all important.

This study is limited to the country of Indonesia, which undoubtedly has distinct characteristics from other countries. Further research can be conducted to determine the best solution by conducting comparative studies with other countries dealing with the impact of Covid-19. However, this research has offered a complete analysis by identifying priority solutions in each dimension based on the Islamic objectives. In addition, further research can be conducted to investigate the impact of SSN policy on various aspects of life in society before and after the implementation, based on Islamic objectives approach.

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Mitigating the impact of Covid-19: Social Safety Net from Islamic perspective

ORIGINALITY REPORT

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