



Zakat, Infaq, Sadaqah, and Wakaf (Ziswaf) Funds and the Post-disaster Recovery of Mount Semeru Eruption

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Abstract. The purpose of this study was to find out how the pattern and implementation of the distribution of ZISWAF funds as part of Islamic teachings in the context of regional recovery after the Mount Semeru eruption disaster. This study uses a qualitative approach, with data collection through interviews, observation, and documentation as well as conducting validity tests through triangulation of sources and techniques. The data analysis went through three stages: data reduction, data presentation, and drawing conclusions. The results of the study indicate that there is a program implementation that is running well at BAZNAS Lumajang. This can be seen from the results that have been felt by the community after the implementation of the program, starting from the initial stages of prevention to recovery. In addition, the establishment of cooperation and synergy between local governments, DPRD and Baznas in post-disaster recovery efforts. So that the programs implemented can complement each other, be integrated and have a broad impact on the community.

Keywords: Ziswaf Distribution · ZISWAF · Regional Recovery · Post-Disaster

1 Introduction

The eruption of Mount Semeru which hit Lumajang and surrounding areas and the eruption of Mount Semeru, as well as subsequent eruptions, have caused nearly 48 people died, 22 people to be missing, 169 people were injured and 5,205 houses were damaged which caused 6,022 people to become refugees (BNPB): 2021). Living in a refugee camp that is not conducive causes various impacts for the displaced community, including health impacts and psychological impacts, especially for children.

Not only that, the eruption of Mount Semeru also has an impact on the lack of clean water for the community, there are no learning and teaching activities because schools were damaged by volcanic ash and hit by cold lava, public health was threatened, and there was not enough healthy food to eat. Residents and the death of economic activity, especially in the agricultural sector. In addition, the break of the Gladak Perak Bridge, which connects Malang Regency and South Lumajang, so that community activities are very limited.

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It is estimated that the loss carried out by PUSKAS (Center for Strategic Studies (Baznas) which was caused by the eruption of Mount Semeru in reaching more than Rp. 310 billion. This loss includes public infrastructure and affects the economic activities of the community in the fields of plantations, agriculture, animal husbandry, trade, mining and Meanwhile, BNPB stated that it was still calculating losses related to the damage caused by the eruption of Mount Semeru, because the impact of the loss was extraordinary. The losses included 5 things, namely destroyed residential areas, destroyed infrastructure, the death of the economy, social and cross-sectoral sectors. Which contributed a lot to the loss was the damage to residents' settlements which reached 65 percent (BNPB: 2021).

Zakat is one of the pillars of Islam that must be fulfilled by Muslims. The Messenger of Allah placed zakat as one of the main pillars in upholding the religion of Islam (HR. Sahih Bukhari), which explains the special obligation to spend part of one's property for social good. How important the role of zakat as an instrument for economic development is evidenced by the many literatures that examine the legal, management, potential and role of zakat in poverty alleviation. One of the significances of zakat in building the community's economy is that zakat can be used as a source of funds in economic, social, defense and security development, as well as other development programs, according to the needs of the State.

One of the causes of the non-functioning of zakat as an instrument of equity and economic development, the implementation of zakat has not been optimal and the target of zakat is not effective because zakat management has not been implemented properly. Therefore, a more optimal management of zakat is needed so that it can increase the role and function of zakat [1].

In the Qur'an Surah At-Taubah verse 60 clearly explains that the distribution of zakat must be distributed to 8 predetermined asnaf, but the problem of distribution and the conditions that must be met, there is no detailed explanation either in the Qur'an. And Hadith, so that there are various differences of opinion regarding this matter, then consideration of the goals and benefits is needed [2].

Furthermore, in recent times, the distribution of zakat for disaster relief has just emerged. As reported by Wahid (2017) that zakat acts as a social security mechanism that plays an important role in rebuilding the lives of disaster victims. Taking the example of the Zakat Unit of the Universiti Kebangsaan Malaysia, the Zakat Institutions of Selangor and Kedah, and the Zakat Foundation in Pakistan which contributed to the flood victims.

Not only that, Islamic philanthropy for disaster programs has also been widely carried out, as explained in previous research, namely by Fatihatul Izzah [3] who analyzed how effective the disaster assistance program was carried out by DMC Dompot Duafa in three disaster locations, meaning that the distribution carried out by DMC Dompot Duafa is carried out with a series of programs designed to cope with disasters.

In addition to Dompot Duafa, BAZNAS for the Special Region of Jogjakarta also does the same thing, namely distributing through program management to cope with disasters in various regions, this is explained in Ahmad Hidayatullah's research [4]. Then came the research that discussed or looked for a solution model of zakat for disaster relief as done by Sulistyowati [5] and Muhammad Hasbi Zaenal, et al. [6]. This is stated in the mechanism for distributing zakat funds which must be distributed to eight

asnaf, one of which is Al-Masakin which literally means people in need, meaning that if it is connected with disaster assistance, distribution can be made to anyone who needs assistance after a crisis or disaster [6].

In addition, LAZ DASI NTB as a zakat institution also carries out distribution activities for disaster assistance. LAZ DASI NTB collaborates with 28 institutions to help raise funds and become ZIS donors in the implementation of the post-disaster Lombok Regional recovery program.

Therefore, based on the study of the theory used, this study will focus on distribution, but there are three topics that will be the main focus. The first relates to the distribution pattern, the second relates to the implementation of the distribution, and the third relates to the results of the implementation. With regard to the distribution pattern, in the context of post-disaster regional recovery, the distribution of ZISWAF funds must be consumptive, productive or both. Furthermore, about how to implement the distribution of ZISWAF funds in the recovery of Lumajang and Malang districts after the disaster. And the last is how the results after carrying out the implementation, are there any changes felt by the beneficiaries, especially the community.

2 Theoretical Review

2.1 Distribution of Zakat, Infaq, Sadaqah and Waqf

Research by Ahmad Hidayatullah [4], discusses how program management to cope with natural disasters can contribute to victims of natural disasters. Research by Fatihatul Izzah [3], discusses how effective it is in conducting aid distribution programs for disaster victims.

Research by Muhammad Hasbi (2018), discusses the zakat fund model for disaster relief. Research by Sulistyowati [5], discusses how to model integrated zakat and waqf funds for disaster management. Research by Habibah et al. [7], discusses the determination of zakat recipients for disaster victims.

Research by Andi Bahri [8], discusses how to optimize the management of zakat funds aimed at the economic development of the welfare of the ummah. Research by Sri Wahyuni [9] discusses the task of LAZ in zakat management, especially in utilization.

Nurlaili Adkhi's research [10], discusses the opportunities for funding sources and financing for natural disasters from waqf in the form of waqf placed in the form of sukuk. The potential for cash waqf link sukuk is very large and can be used in the form of post-disaster infrastructure development and assistance to victims.

Research by Zuhra Nadilla P (2019) requires funding to cover losses and damage due to natural disasters in several areas including Jogjakarta, Central Java, West Sumatra and Bengkulu. This fund is sourced from sukuk as one of the solutions for post-disaster development in the region.

Research by Achmad Room Fitrianto [11] Prospects of Sukuk in Financing Disaster Mitigation Program Development: Initial Concepts of Infrastructure Development in Providing Solutions to Shrimp Farmers Affected by the Porong Mud Valcano Mud. The Murabahah Sukuk or Musyarakah Sukuk model can be applied to support the productivity of shrimp farmers. This is because shrimp farmers have a fairly large risk, in the

form of failure to pay, market risk, liquidity risk and trust risk and moral hazard. So it takes many parties to make this program a success.

2.2 Distribution of Zakat, Infaq, Sadaqah and Waqf Funds (ZISWAF) for Disaster Victims

The Zakat, Infaq, Shadaqah and Waqf Fund (ZISWAF) for Natural Disaster Victims in article 60 paragraph 2 of Law number 24 of 2007 concerning disaster management states that “the government and local governments encourage community participation in providing funds sourced from the community”. can be in the form of alms, grants and zakat. Zakat funds are distributed to victims of natural disasters according to the laws and regulations concerning the management of zakat and according to the laws and regulations concerning disaster management. And this article is the spearhead and legal basis for the Zakat Agency which will empower zakat in tackling natural disasters [4].

Victims of natural disasters are included in one of the *mustahiq* zakat groups, namely people who are entitled to receive zakat, namely the faqir and poor groups and those who need it from an economic point of view in order to meet their daily needs from the zakat. Thus, anyone who is already very economically pressed to meet the needs of his life, especially fellow Muslims, then they may receive zakat. This is the case with victims of natural disasters who are in a very urgent and emergency situation [4].

2.3 Post-disaster Regional Recovery

Perka BNPB Number 11 of 2008 contains guidelines for post-disaster rehabilitation and reconstruction which serves as a reference for how to handle post-disaster areas (Perka BNPB: 2008).

Rehabilitation is the improvement and restoration of all aspects of public or community services to an adequate level in post-disaster areas with the main target being to normalize people’s lives in post-disaster areas (Perka BNPB: 2008).

Rehabilitation is carried out through environmental improvement activities in disaster areas, providing assistance to repair community houses, repairing public infrastructure and facilities, health services, psychological social recovery, reconciliation and conflict resolution, restoration of security and order, socio-economic recovery, and restoration of public services (Perka BNPB: 2008).

Recovery itself includes three things, namely, economic recovery, physical and mental recovery. However, this study will only use two aspects, namely physical and economic recovery. The following are indicators of post-disaster area recovery:

- 1) Disaster Area Environmental Improvement
- 2) Providing Assistance for Community House Repair
- 3) Repair of Public Infrastructure and Facilities.
- 4) Health Services
- 5) Psychological Social Recovery
- 6) Restoration of Security and Order
- 7) Socio-Economic Recovery
- 8) Restoration of Public Service Functions

3 Research Methods

This study uses a qualitative research approach. The use of this qualitative-descriptive approach and type is intended to obtain an overview of the implementation of the management of zakat, infaq and shadaqah funds in the context of regional recovery after the Mount Semeru eruption disaster in Lumajang, East Java.

This research was conducted at the National Amil Zakat Agency of Lumajang Regency, and the Ziswaf Distribution Location in the Mount Semeru eruption disaster area. The main informants in this study were the Head of Baznas, vice chairperson, Empowerment Manager, Finance Manager, and employees and disaster victims who received assistance.

4 Result and Discussion

4.1 Pattern of Distribution of Zakat, Infaq, Shadaqah, and Waqf Funds (ZISWAF) in the Recovery of the Post-disaster Lombok Region

In carrying out the distribution, zakat institutions such as BAZNAS KAB. LUMAJANG is certainly required to design programs in a planned and orderly manner. In addition to good program design, zakat management institutions need to prioritize the program. The prioritized programs are, of course, programs that have broad and long-term effects, and are right at the root of the problem. Distribution pattern in Baznas Kab. Lumajang went through several stages starting from planning and designing the program, the steps for implementing the distribution to the evaluation process.

4.1.1 Distribution Program Planning and Design

The eruption of Mount Semeru in Lumajang Regency required Baznas Kab. Lumajang plans disaster management by designing ZISWAF fund distribution programs that focus on how to overcome the problems caused by the eruption of Mount Semeru, in other words, the priority of making programs designed is for disaster emergency response and post-disaster area recovery.

At this stage, planning is fully the responsibility of the Program Director, as the author observes in the field. Program ideas are carefully thought out by the Program Director, after finding ideas that are in accordance with the targeted targets, the next step is the presentation of these program ideas to the President Director, the designed programs may or may not be implemented.

Based on the results of interviews with the program director related to program design for regional recovery after the eruption of Mount Semeru, there are 3 main targets and objectives that must be achieved, the first is to save lives or communities affected by the eruption of Mount Semeru, the second is to keep the community alive after the disaster by fulfilling needs, the third is to restore the condition of society both physically and economically.

4.1.2 Distribution Stages Designed by Baznas Kab. Lumajang

Baznas Kab. Lumajang divided the stages of distributing ZISWAF funds specifically for disasters into three main stages, namely emergency response with a percentage of funds distributed by 27%, post-disaster by 17% and post-disaster recovery by 56%.

Based on interviews, information was obtained that when the first eruption of Mount Semeru occurred which was centered in Sembalun and had not taken many victims, at that time Baznas Kab. Lumajang created an emergency response program that only distributes urgent needs in the community such as tarpaulins, basic necessities, food, pempes for children, milk and clean water. After the second eruption of Mount Semeru which was quite large and took many victims, both injured and dead, Baznas Kab. Lumajang is to go directly to the location, from Sembalun to KLU to evacuate victims by ambulance.

The next stage is post-disaster, which can be seen at that time the government was not ready in the field, then Baznas Kab. Lumajang plunged into remote remote areas that had not received assistance, and the condition of the community also could not do anything, could not work, so the distribution carried out was still related to consumption, basic necessities, clean water, tarpaulins to make large tents so that people were affected by the eruption. Mount Semeru can take shelter and other assistance. After that, the Program Director began to think about how the community could have a home individually or as a family, so the *Huntara* (Temporary Residential) program was initiated, which is a shelter made of tarpaulin specially made for each family.

4.1.3 The Third Stage is Recovery or Post-disaster Recovery

This stage is carried out after several months after the disaster, Baznas Kab. Lumajang began to design programs for recovery, starting from making a simple semi-permanent house program, so that people no longer use shelters made of tarpaulin and feel safer than before.

From the excerpt from the interview, it can also be seen that there is a 1000-well Waqf program, to restore the condition of the community regarding the need for clean water for daily life. After that followed by other recovery programs such as programs for economic recovery which will be discussed in more detail in the next sub.

Baznas Kab. Lumajang for post-disaster Lombok recovery are as follows:

4.1.3.1 *Huntara* (Temporary Occupancy)

Huntara is a program of Baznas Kab. Lumajang who provided assistance in the form of temporary shelter for the Lombok people affected by the eruption of Mount Semeru. It is hoped that the community will be able to occupy a more appropriate place compared to a less suitable refuge location.

4.1.3.2 Al-Qur'an and Mukenah Assistance

This program is a program by distributing worship facilities to communities affected by the eruption of Mount Semeru so that they can continue to worship by wearing clean and holy clothes.

4.1.3.3 MCK Construction

It is the construction of toilets for public facilities, because when many houses are destroyed, the toilets are also destroyed.

4.1.3.4 Vilatara (Temporary Villa)

Villaantara is a program of Baznas Kab. Lumajang who provided assistance in the form of houses made of wood or the like so that people were not afraid to occupy them. This assistance is to minimize residents living in refugee camps and so that residents can resume their normal activities.

4.1.3.5 Tough Merchant

This program is one of the programs carried out to restore the economic condition of the community, namely by providing assistance in the form of rombongan to traders, kelontong merchant, petshop for animal and birds, food and beverages merchants, etc.

4.2 Implication of the Distribution of Zakat, Infaq, Shadaqah, and Waqf Funds (ZISWAF) in the Recovery of the Post-disaster Semeru Eruption

Summary of the implications of the special distribution of disaster Baznas Kab. Lumajang can be seen in Table 1.

The implications of this research are practical implications related to strengthening the implementation of the ZISWAF distribution program for disasters in the field. From the results of the research conducted, it turns out that the development of distribution forms with consumptive and productive-based distribution patterns can be used to overcome the socio-economic problems of post-disaster beneficiaries. The distribution used by BAZNAS KAB. LUMAJANG is not only carried out in accordance with theory but also by looking at amil zakat institutions in various regions that carry out disaster programs in the field, besides that it does not conflict with statutory regulations. The implications of this study will also explain the extent of the impact felt by the community, especially the beneficiaries after the implementation of programs from BAZNAS KAB. LUMAJANG.

Table 1. Implications of the Distribution of Zakat, Infaq, Shadaqah, and Waqf Funds (ZISWAF) in the Recovery of the Post-Disaster Semeru Erption.

No.	Distribution Program	Implication
1.	Free Ambulance	It has an impact on improving community health in Lombok continuously, because this program continues to this day. The public perception that initially thought that an ambulance was a luxury item whose facilities were difficult to obtain has now changed, because it is cheap to get this facility at BAZNAS KAB. LUMAJANG.
2.	Logistics Assistance	Impact on the sustainability of community life and reduce the number of victims who fall. The impact can be seen until now where the refugee community continues to live as usual. The impact that can be seen from the existence of this program is not only on the positive side, but also on the negative side, namely the behavior of the people who become spoiled, not a few people who come to the BAZNAS KAB branch office. LUMAJANG to ask for groceries and others even though the disaster has passed.
3.	Public Health Checkup	The existence of a free health program that is still running regularly is a blessing for the community, this program changes the behavior of people who were initially apathetic about health due to various factors such as no cost and others to be more concerned about their health. The public showed great enthusiasm, so they flocked to carry out this health check.
4.	The water of life	With this program, the community can be helped to fulfill their bathing, cooking and other needs. This program is indeed a solution, but on the other hand it is short-term, the community becomes not independent in meeting their needs, in addition to the community's independence, the existence of this program makes the community dependent, greedy behavior to get more water than others can be seen clearly. The sustainability of this program when run in the long term turns out to have an impact on people's mental and behavior that is not good.
5.	Huntara	The provision of shelter assistance has a positive impact on the community, the mental condition of the community is gradually being restored, the return of the community to live in their respective lands with the shelter provided to inspire enthusiasm for normal activities as usual. It can be seen that the community really takes care of the temporary housing they have, maintaining cleanliness so that their respective families still feel comfortable.
6.	Al-Qur'an and Mukenah Assistance	The existence of this program is indeed positive, because it provides facilities for worship tools to the community, the mukenah and the Al-Qur'an belonging to the community can be used freely by anyone, but this freedom makes people neglect to maintain the existence of the Qur'an and the cleanliness of the mukenah.
7.	MCK construction	The existence of this program is indeed very helpful for the community, but the facilities provided in general do not seem to make the community want to maintain cleanliness together, it is clear that the public toilets that were established some time ago have been damaged and dirty, although they can still be used, their existence can actually cause new problems, especially health.
8.	Villantara	The construction of houses in the context of physical recovery is a basic need needed by the community, with the fulfillment of these basic needs it will support and encourage recovery in other sectors. The construction of this house encourages people to be able to carry out their activities as usual, carry out economic activities and so on. This program not only has a positive impact but also has a negative side, namely the jealousy of the people who do not get assistance when BAZNAS KAB. LUMAJANG can only cover funds for 20 houses in a village or village, although in the end all the people whose houses are damaged will be built by the government to build an anti-eruption house for Mount Semeru, but the level of patience and behavior of the community is certainly different.
9.	Construction of Places of Worship	The program for building mosques and prayer rooms is also a form of program aimed at physical recovery. The availability of worship facilities has an impact on the behavior of people who return to worship activities such as praying, reciting the Koran, ta'lim assemblies and other religious activities as usual in congregation. Mosques and prayer rooms are the trigger for harmony and unifying the community in the midst of unstable conditions.
10.	Happy School	The construction of this school also has an impact on the mental recovery of the children and gradually relieves the trauma. The children who are the beneficiaries of this assistance are very excited to be able to go to school again, learn and play together with their friends.
11.	Wakasur	The impact of this program is also on the behavior of the community, when there is a shortage of water, the community continues to complain, but after this program the community is very grateful, the drilled wells that were built one year ago are still very well guarded by the community, so the physical condition of the well is still very good. looks well maintained and the piping is also not damaged.
12.	Tough Merchant	This program has a continuous impact on the beneficiaries, the real impact that can be seen is that the traders who are passionate about running have now become regular donors of BAZNAS KAB. LUMAJANG. However, it is undeniable that there are also traders who do not use these carts seriously, they are only left idle without being used.
13.	KEMOS	After the existence of this program, the community was very enthusiastic about participating in this guidance and empowerment activity, the community regularly held associations fostered by Mr. Sarkawi, where this association was not only assisted by the management of KEMOS, but also da'wah activities to the community. The behavior of the community is not all straight and can be fostered, there are also groups that do not work as expected, this happens because of the ignorance and disinterest of the community towards the program.
14.	Green Village	The last program is Kampung Hijau, this program is also very beneficial for communities affected by the eruption of Mount Semeru, especially the center of the eruption of Mount Semeru, namely in North Lombok Regency, people can use their yards to grow vegetables to meet their daily needs. The existence of a green village development program with an organic system was welcomed by the enthusiasm of the community to carry out coaching activities, the community now routinely follows the green village maintenance development until now.

5 Summary

5.1 Conclusion

This research focuses on how the distribution of ZISWAF is carried out and then how this implementation can provide results that can be felt by the community. BAZNAS KAB. LUMAJANG divides the distribution of ZISWAF funds specifically for disasters into three main stages, namely emergency response, post-disaster and post-disaster recovery. At the emergency response stage using traditional consumptive distribution patterns, in the post-disaster stage using creative consumptive distribution patterns, while at the recovery stage there are two types, namely physical recovery with creative consumptive and creative productive distribution patterns, then economic recovery with conventional productive distribution patterns and creative productive.

The implementation of the distribution of zakat, infaq, shadaqah, and waqf funds (ZISWAF) in the post-disaster recovery of the Lombok area begins with planning for distribution activities, with five distribution steps, namely, social media funding or visiting donors, surveying locations that need assistance, budgeting the funds needed to be purchased and made into packages, distributing aid and making accountability reports to donors.

5.2 Suggestion

In future research, it is hoped that further research can be carried out which is still related to this thesis, for example conducting more research on programs that aim to improve the economy in the community, this can be studied more specifically and in depth.

Suggestions for institutions in the future to strengthen programs that are productive in nature that can produce for the community, whose impact can be felt in the long term by the community.

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