

COMMUNITY ECONOMIC EMPOWERMENT THROUGH INFAQ AND SHADAQAH IN LAZISMU CIREBON REGENCY SHARIA ECONOMIC LAW PERSPECTIVE

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Abstract

This study examines the role of infaq and sadaqah in community economic empowerment, specifically focusing on how these practices contribute to the economic welfare of individuals, particularly those with disabilities. Infaq refers to the management or distribution of assets to fulfill needs that are pleasing to Allah SWT, while sadaqah involves the voluntary donation of assets or non-assets, beyond zakat, for the benefit of society. The research employs a qualitative approach utilizing a phenomenological method, with data collection through observation, interviews, and documentation. The findings indicate that the economic empowerment of communities through infaq and sadaqah is achieved by supporting Micro, Small, and Medium Enterprises (MSMEs) owned by individuals with disabilities, whether these businesses are established or non-existent. The economic impact of this initiative is significant, as it provides financial assistance to vulnerable groups. A review of Shariah economic law confirms that community economic empowerment through infaq and sadaqah aligns with Islamic principles, including the principles of monotheism, justice, honesty, truth, public interest (al-maslahah), and goodness, all of which are in harmony with the tenets of Shariah economic law.

Keywords: *Economic Empowerment; Infaq; Shadaqah.*

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BACKGROUND

In upholding the economic condition of the people to realize prosperity, zakat is a major part, zakat is one of the main things in Islam. Where zakat is one of the pillars of Islam. Prayer is also described as a pillar in religion and is sometimes compared to the obligation to fulfill zakat in the Qur'an. This is a sign of the degree of conformity to prayer and zakat, QS. Al-Baqarah/2:110:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ۚ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِّنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ ۚ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

Translation:

"And pray and pay zakat. And all the good that you do for yourself, you will get it (reward) with Allah. Indeed, Allah is All-Seeing of what you do."¹

The obligation to be a Muslim has fulfilled the provisions in paying zakat, which almost every Muslim knows that zakat is one of the five pillars of building in Islam. In addition to knowing the obligations, Muslims must also know the punishment for those who ignore it. Because of this, Allah stipulates the obligation to pay tithe for all people whose needs have been met. Zakat is also said to be clean (taharah), because by issuing zakat, the assets that are bestowed from the individual zakat paid are actually clean from sins, errors that accompany it, because of the property being claimed, there are other people's rights to join the property. So if zakat is not given, the property contains other people's privileges, and if we use it or eat it, it means we have eaten other people's property which is forbidden.²

In Indonesia, as the country with the largest Muslim population in the world, even though it is not an Islamic country, it has also paid attention to one aspect of sharia that has been required since the third year of this hijriyah. This concern is proven by the positivization of Islamic law which was originally unwritten into a written rule of Islamic law, namely Indonesia's positive law on zakat with the promulgation of Law Number 38 of 1999 concerning Zakat Management which was later replaced by Law Number 23 of 2011 concerning Management of Zakat. Zakat.³

In Law No. 23 of 2011 concerning Zakat Management it is stated: 1. Considering: that paying zakat is an obligation for capable Muslims in accordance with Islamic law 2. Article 1 Paragraph 2 explains "Zakat is an asset that must be issued by a Muslim or a legal entity. efforts to be given to those who are entitled to receive it in accordance with Islamic law. 3. Article 1 Paragraph 5 explains

¹ Al-Qur'an Al Karim, Surah Al-Baqarah verse 110

² Zulkifli, Smart Practical Guide to Understanding Zakat (Pekanbaru: Suska Press, 2014), p. 4

³ Asmu'i Syarkowi, Litigation Aspects of Zakat Cases According to Invitation Law, Varia Judiciary, Law Magazine Year XXXI No. 362 (January 2016), p. 114.

"Muzakki is a Muslim or business entity who is obliged to pay zakat". Law Number 23 of 2011 concerning Zakat Management in general provisions mentions the existence of muzakki, but in its articles there is no regulation regarding muzakki as subjects of obligatory zakat, including criminal sanctions if the obligatory zakat does not want or is reluctant to pay zakat. Whereas the rules regarding sanctions are deemed necessary because without rules regarding sanctions for muzakki, the existence of this law will not function, because it does not have binding or coercive power. However, some people state that this law has been running as it should, as the name implies, namely the zakat management law, this law regulates planning, implementation, and coordinating activities in the collection, distribution, and utilization of zakat.⁴

In the Compilation of Sharia Economic Law article 675 zakat is a manifestation of some of the assets owned to those who are entitled to receive it. In accordance with the statement above, that in order to increase the utilization of zakat proceeds, it must be managed institutionally (official assessment) in accordance with Islamic law. For example, an institution formed by the government, namely BAZ (Amil Zakat Agency) or managed by the private sector, namely LAZ (Amil Zakat Institution).⁵

For the sake of alleviating the problems of life inequality, backwardness, ignorance and eliminating the disease of society in this case begging, therefore BAZ or LAZ make a contribution to mustahik to improve their welfare, both in the fields of education, economy, social and so on.

The Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute (LAZISMU) Cirebon Regency has a good role in the role of infaq and shadaqah in the economic empowerment of the community here. For the surrounding community, they are quite enthusiastic about the programs issued by LAZISMU, Cirebon Regency. From the community who are quite enthusiastic so that it really helps the program issued by LAZISMU in improving the welfare of the surrounding community. There are many programs held at LAZISMU, such as Mentari scholarships, empowerment to help MSMEs, empowerment for people with disabilities and others. Although some of the surrounding communities are enthusiastic about LAZISMU, there are still people who still do not know the function of LAZISMU in Cirebon Regency. So, every day socialization must be carried out to the surrounding community, also must provide information to the public related to the function of LAZISMU Cirebon Regency. The method taken during socialization is to socialize through social media such as WhatsApp, Instagram, Twitter, and Facebook.⁶

In Islamic Economics, the Amil Zakat, Infaq and Sadaqah institutions have a very important role, such as maintaining the economic welfare of the

⁴ See Article 1 Paragraph 1 of Law Number 23 Year 2011 concerning Zakat Management

⁵ In accordance with Article 6 of Law no. 23 of 2011 concerning Zakat Management states that BAZNAS is an institution authorized to carry out zakat management tasks nationally. And article 17 of Law no. 23 of 2011 concerning Zakat Management also explained that to assist BAZNAS in the implementation of the collection, distribution, and utilization of zakat, the community can form LAZ.

⁶ Interview with Mr. Fadli Adin Budiarjo as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on December 03, 2021.

community, especially the middle economic community. The existence of this institution at least answers the government's problems regarding the problem of overcoming poverty in the community can provide a hope for mustahik who have been experiencing difficulties in their economy can be helped by the existence of amil Zakat, Infaq and Sadaqah institutions.⁷ As for some of the problems that exist in LAZISMU Cirebon Regency related to Community Economic Empowerment, namely the lack of human resources so that the programs run by LAZISMU Cirebon Regency are not optimal and problems related to the community such as not using the business capital that has been provided by LAZISMU properly or In fact, there is no business carried out by the community.⁸

LITERATURE REVIEW

After the author conducted various searches and searches related to the title of this study, the author found several previous studies related to the title of the study. First, the research thesis written by Annisah Hartiwi Wulandari,⁹ "Strategy for the Utilization of Zakat Funds Through Community Economic Empowerment" 2010. Using qualitative methods. The results of the research in this thesis are to explain the strategy of utilizing funds, understanding, types. The similarity with the author's research is in the title of the study which discusses community economic empowerment and the qualitative methods used. The difference with the author's research is that the author discusses community economic empowerment, community welfare and the absence of a strategy for utilizing funds.

Second, a research journal written by Qurratul Uyun,¹⁰ " Zakat, Infaq, Shadaqah and Waqf as Configuration of Islamic Philanthropy 2015. Using qualitative methods. The results of the research in this journal are only to explain the definition, types and configurations of Islamic Philanthropy. The similarity with the author's research is in the title of the research which discusses Infaq and Shadaqah and the qualitative method used. The difference with the author's research is that the author discusses community economic empowerment, community welfare and the absence of Islamic philanthropy configuration.

From the two research topics that have been described above, it turns out that there has been no specific and comprehensive review of the role of the home industry in increasing income which is specifically studied in terms of the income of workers and resellers. income of workers and resellers. This is where this study differs from other studies.

RESEARCH METHODOLOGY

The method used in this study is a qualitative method with a

⁷ Ita Maulidar, "Effectiveness of Utilization of Zakat, Infaq and Shadaqah (ZIS) Funds in Efforts to Improve Community Welfare (Case Study: Baitul Mal Aceh for Economic Empowerment Program), Thesis, 4.

⁸ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on March 24, 2022.

⁹ Annisa Hartiwi Wulandari, "Strategies for Utilization of Zakat Funds Through Community Economic Empowerment", Thesis (Jakarta: Syarif Hidayatullah State Islamic University, 2010).

¹⁰ Qurratul Uyun, "Zakat, Infaq, Sadaqah and Waqf as Configuration of Islamic Philanthropy", Jurnal Islamuna, Vol. 02, No. 02 (2015).

phenomenological approach. According to Moleong in Herdiansyah said that qualitative research intends to understand the phenomena of what is experienced by research subjects such as behavior, actions, motivations, perceptions and so on.¹¹

The research approach used is a phenomenological approach. Phenomenology is the science that deals with phenomena that manifest themselves from the researcher's consciousness. In this study, researchers observed phenomena that occur in people's perceptions of economic empowerment through Infaq and Shadaqah at LAZISMU, Cirebon Regency.¹²

Data collection methods used are observation, interviews and documentation. *First*, observation is a data collection technique that is carried out by observing and systematically recording the observed phenomena.¹³ *Second*, interview is one of several techniques in collecting data or information.¹⁴ *Third*, documentation is the collection of data obtained through documents that can be in the form of images or writing.¹⁵

This study uses technical analysis of data obtained from interview notes, interview results and documentation. By organizing data, sorting and selecting it to be used as a unit so that it can be managed, synthesizing it, finding and determining patterns, determining what is important and needs to be studied, and deciding what can be told to others.

BASIC CONCEPTS

Community Economic Empowerment

Community economic empowerment is to strive so that people's economic growth can take place quickly. In addition, community economic empowerment also aims to make the economy stronger and more modern. The strategy is centered on efforts to accelerate structural changes that strengthen the people's economic position in the national economy.¹⁶

Community economic empowerment is strengthening production factors, strengthening distribution and marketing control, strengthening communities to get adequate wages/salaries, and strengthening communities to obtain knowledge, information, and skills, which are carried out in multi aspects, both aspects of the community and aspects of society. policy. Sumodiningrat (1999) put forward concepts related to economic empowerment as follows: First, the people's economy is an economy organized by the people. An economy run by the people is a national economy rooted in the potential power and ownership of the wider

¹¹ Haris Herdiansyah, *Qualitative Research Methodology*, (Jakarta: Salemba Humanika Publisher, 2011), 9.

¹² Haris Herdiansyah, *Qualitative Research Methodology*, 66.

¹³ Supardi, *Research Methodology* (Mataram: Smart Press Foundation, 2006), 137

¹⁴ Fendi Rosi Sarwo Edi, *Psychodignostic Interview Theory* (Yogyakarta: Leutiko Prio, 2016), 1

¹⁵ Hardani, *Qualitative and Quantitative Research Methods* (Yogyakarta: Pustaka Ilmu, 2020), 149

¹⁶ Kholidah Attina Yopa, "Model of Community Economic Empowerment Through Cultural Tourism Villages in Kebondalemkidul, Prambanan, Klaten, Central Java", Thesis (Yogyakarta: Yogyakarta State University, 2017), 18.

community to run their own economy. The definition of the people is all citizens. Second, people's economic empowerment is an effort that aims to make a strong, large, modern, and highly competitive economy in the correct market mechanism. Because the constraints in terms of people's economic development are like structural constraints, therefore efforts to empower the people's economy must be carried out through structural changes. Third, people's economic empowerment, not only by increasing productivity, providing equal business opportunities, and only providing capital injections as a stimulant, but must be balanced with close cooperation and partnerships between partnerships that are already developed and those that are still weak and not yet developed..¹⁷

Infaq dan Shadaqah

Infaq according to the language (lughat) comes from Arabic which means the word anfaqo-yunfiqu, which means to spend or finance, the word Infaq becomes special when this associated with efforts to realize the commands of Allah SWT. Thus, infaq is only related to or only in material form, while there are laws that are obligatory (including zakat, nadzar), there are sunnah infaq, permissible and even haram. According to the Indonesian dictionary, Infaq is assets issued, including zakat and non-zakat. Meanwhile, according to the terminology of the Shari'a, Infaq means removing some of the assets we have from income/income for an interest that is commanded by Islamic teachings..¹⁸

The general understanding of Infaq is Shorful Mal Ilal Hajah which has the meaning of managing or issuing assets to meet needs. The purpose of necessity is to spend wealth in goodness that is pleasing to Allah SWT. Everyone who has good faith spends infaq, whether it is low income, whether it is narrow or spacious. In another sense, infaq is donating or giving sustenance (gift of Allah) or spending something to be given to others based on sincerity and done because of Allah SWT. One of the meanings of Infaq is to spend wealth..¹⁹

Sadaqah is derived from Arabic which means a gift given by Muslims to others spontaneously and voluntarily without being limited by a specified time and amount. Sadaqah in general has the meaning of giving wealth in the way of Allah SWT, whether the property is given to a poor family, or to other people. The meaning of Sadaqah is often contaminated, namely by giving wealth for certain purposes in the way of Allah SWT. Likewise, what has been written in the Qur'an, many have explained about Sadaqah with wealth. Linguistically, Sadaqah comes from the word Sidq, which means right. Muslim narrates that Sadaqah is Burhan (Evidence). The meaning of Sadaqah is broader than just Infaq and Zakat. Sadaqah does not only issue and give wealth, but Sadaqah includes all good deeds and deeds. The explanation described in a hadith that gives a smile is Sadaqah. This means

¹⁷ Andi Kesumawardani, "Analysis of Community Economic Empowerment Through the Home Industry Area Program (Khilan) in Palopo City", Thesis (Makassar: Hasanuddin University, 2017), 19-20.

¹⁸ Qurratul'aini Wara Hastuti, "Infaq Cannot Be Categorized As Illegal Charges", *Journal of Zakat and Waqf*, Vol. 3, No. 1 (2016), 43.

¹⁹ Sri Herianingrum, "Empowerment of Zakat, Infaq, and Shadaqah Funds Through Empowerment of Farmers at the Al-Azhar Zakat Institution in Surabaya", *Journal of Theoretical and Applied Sharia Economics*, Vol. 6, No. 12 (2019), 2542..

that Sadaqah does not only include wealth, but our deeds also include Sadaqah.²⁰

Sadaqah is part of the assets or non-assets issued by a person or in a business entity outside of zakat for the benefit of the community. In terms of Islamic law, the notion of Sadaqah is the same as that of Infaq, including its provisions and laws. However, there is a difference that lies only in the object in question. This means that Infaq is only related to material and non-material things, either in the form of giving objects or also in the form of money, labor or services, refraining from committing crimes, saying takbir, tahmid, tahlil, even the simplest one, namely a smile to others sincere.²¹

Positive Law of Infaq and Sadaqah

Infaq and Sadaqah in Indonesia are not carried out separately, but are combined with the regulation on Zakat, Infaq and Alms (ZIS). And Indonesia already has a law that regulates Infaq, namely Law Number 23 of 2011 concerning Management of Zakat, as stated in Chapter I concerning General Provisions, especially Article 1 point 3 which stipulates that Infaq is property issued by a person or business entity other than zakat for the public benefit. Furthermore, in Law no. 23 of 2011 concerning Management of Zakat The fourth part is about Management of Infaq, Alms, and other Religious Social Funds. Article 28 which reads "First, in addition to receiving zakat, BAZNAS or LAZ can also receive Infaq, Alms, and other religious social funds. Second, the distribution and utilization of Infaq, Alms, and other religious social funds as referred to in paragraph (1) is carried out in accordance with Islamic law and carried out in accordance with the designation pledged by the giver. Third, the management of infaq, alms, and other religious social funds must be recorded in a separate book."

From Law Number 23 of 2011 concerning Zakat Management, it can be understood that all matters relating to the receipt, management and distribution of Infaq and Sadaqah assets are carried out by following the receipt, management and distribution of zakat, which are distinguished only in terms of recording the books, for distinguished from the recording of zakat management books.²²

Sharia Economic Law

Economic law in a country can grow and develop along with its economic growth. The more developed the economy in a country, the more demands for regulation. These arrangements are needed to realize legal goals such as legal certainty, legal benefits, and legal justice.

In realizing the objectives of the law, it must be imbued with community culture (volgaeist). The Muslim majority community has begun to realize the importance of legal regulation in an economic activity (muamalat) based on

²⁰ Nurman Jaya, "The Concept of Alms from Yusuf Mansur's Perspective in The Miracle Of Giving", Thesis (Lampung: UIN Raden Intan, 2017), 25..

²¹ Nur Aini, "Management of Zakat, Infaq and Alms in an Effort to Increase Economic Income of MSME Actors at BAZNAS Pasuruan City", Journal of Islamic Economics, Vol. 12, No. 1 (2020), 99.

²² Qurratul 'Aini Wara Hastuti, "Infaq Cannot Be Categorized As Illegal Charges", ZISWAF Journal, Vol. 3, No. 1 (2016), 51-52.

Islamic law. These economic activities can be in the fields of sharia banking, sharia insurance, sharia pawnshops, sharia consumer financing, and even in dispute resolution it is necessary to make arrangements based on Islamic law. Therefore, legal regulation in the economic field is very important in realizing the needs of every individual, society, and state.

Economic law is a set of legal rules that regulate the economic field for the benefit of individuals, society, and the state both nationally and internationally. While the definition of Islamic economic law will be explained first about the definition of Islamic economics itself.

Based on the explanation described above, Islamic economics is related to all economic activities that can be carried out by individuals, communities, and countries based on Islamic teachings. Thus, the definition of Islamic economic law is as a whole of legal norms made by the government to regulate various activities in the economic field and to realize the interests of individuals, society, and the state based on Islamic law.²³

Sharia Economic Law Principles

According to Muhammad Kholid, the principles of Sharia economic law are as follows:

The principle of monotheism, Islam bases economic activity as an effort to provide worship to Allah SWT, so that the purpose of business is not merely seeking profit or material satisfaction and personal interests but seeking the pleasure of Allah SWT, and spiritual and social satisfaction. The principle of monotheism in institutions is very essential because this principle teaches humans that in human relations, it is as important as the relationship with Allah SWT. Islam bases economics as an effort for people who want to try as a provision to worship Him.

The principle of justice, justice is a very important principle in the mechanism of the Islamic economy. Being fair in an institution is not only based on the law but also based on considerations of natural law. Nature was created based on the principles of balance and justice. The principle of Al-Maslahah, benefit is the goal of establishing the law Islam is to get happiness in this world and the hereafter by taking advantage and rejecting harm.

The principle of representative (caliphate), humans are the khilafah (representative) of God on earth. Man has been equipped with all the mental and spiritual and material characteristics to enable him to live and carry out his mission effectively.

The principle of Amar Ma'ruf Nahi Munkar, amar ma'ruf is the obligation to use the principles of Islamic law in activities within an institution and not to deviate from Islamic law.

The principle of Tazkiyah, tazkiyah means purification, in the context of development, this process is absolutely necessary before humans are assigned the task as agents of development. If this can be done well, then any development and development carried out by humans will have no effect except for the good for themselves, society, and the environment.

²³ Faisal, Islamic Economic Law Module, (Lhoksumawe: Unimal Press, 2015), 5-7.

The Falah principle, is the concept of human success. In this principle, the success achieved while in this world will contribute to success in the hereafter as long as this success is achieved with the guidance of Allah SWT.

The principle of Honesty and Truth, this principle is reflected in every management and distribution in the Institution.

The Principle of Benevolence (Ihsan), this principle teaches that in an institution, every institution is always equipped with kindness to always be useful for many people, both of the same religion, countryman, countryman, and fellow human beings.

The principle of accountability (Al-Mas'uliyah), this principle includes accountability between individuals and other individuals or communities.

Kifayah principle, this principle is related to the obligation of every Muslim to care for each other. The purpose of this principle is to eradicate poverty and fulfill the primary needs of all members of society in order to avoid kufr.

The principle of balance (Wasathiyah/T'tidal), Islamic law recognizes personal rights with certain limits. Islamic law determines the balance of individual interests and the interests of society.²⁴

DISCUSSION AND DISCUSSION

Community Economic Empowerment Through Infaq and Sadaqah at LAZISMU Cirebon Regency

Based on the results of research in the field and analysis from researchers, it can be concluded that the form of empowerment carried out by LAZISMU is community economic empowerment. The economic empowerment of the community in question is by carrying out business empowerment activities for MSMEs and people with disabilities, both existing businesses or not having businesses at all. The activities carried out by LAZISMU include many things, including providing business technical knowledge or business mentoring periods. Therefore, community economic empowerment in LAZISMU is in accordance with the organization's vision and mission, namely to prosper the community through productive economic activities. To obtain complete data and information regarding community economic empowerment carried out by LAZISMU, namely through field research on the community through in-depth interviews with semi-structured questions. LAZISMU is one of the amil zakat institutions that has a vision of making LAZISMU a trusted amil zakat institution and able to change the status of mustahiq to muzakki through the empowerment program it holds. However, it is not easy to realize this vision.²⁵

LAZISMU's desire as a zakat institution is to make what was originally only a mustahiq, at least it can become a munfiq or muzakki. From this community economic empowerment program, information was obtained that the beneficiaries voluntarily contributed from the income earned. This is the desire of any zakat institution that hopes that mustahiq at least become munfiq and then in the future

²⁴ Muhammad Kholid, "Principles of Sharia Economic Law in the Law on Sharia Banking", Asy-Syariah Journal, Vol. 20. No. 2 (2018), 148-149.

²⁵ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on March 28, 2022.

or five years later they can become muzzaki, not necessarily in LAZISMU but wherever they can be munfiq or muzzaki. LAZISMU's desire is that its economic problems are solved, its social problems are solved, the beneficiaries become hypocrites and in the future they can become muzzaki.

Based on interview data obtained by researchers in the initial research, there are 2 problems in the community economic empowerment program faced by LAZISMU so that community economic empowerment in LAZISMU is not running optimally. First, those in the institution include the weakness of Human Resources (HR), especially in evaluation among mustahiq who receive assistance because of the lack of human resources or limitations in human resources so that this evaluation is very lacking. public awareness in donating and giving charity at LAZISMU. Second, the problems that exist in the community include some community elements who apply for assistance funds to LAZISMU with the aim of working capital, but at the time of the survey it turned out that he did not have any business..²⁶

Community Economic Impact on LAZISMU Cirebon Regency with Community Economic Empowerment Through Infaq and Shadaqah

In general, the effects of community economic empowerment carried out by LAZISMU include: First, getting media to increase income for the necessities of life. Second, get a place or place to develop the skills and potential of the community. Third, increase knowledge and insight. Fourth, there is an intention to become muzzaki. Fifth, from all the positive benefits or effects that the community can get, it leads to independence and a sense of caring for others.

The overall effect or impact of this program is that it can help several communities economically and the wheels of business as a source of community income. In addition, they were given some spiritual motivation and business assistance. Thus, the people who are recipients of assistance from the program held by LAZISMU have a strong mental foundation spiritually, to navigate the rigors of life. Then in the end a mindset is embedded to go independent..²⁷

The people began to spend some of their wealth for the sake of Allah's religion. In accordance with the expectations of this program, that the community will be mentally independent and in the mindset to develop their business and become complete muzakki. In general, the impact of the program held by LAZISMU for beneficiaries are: First, it helps financially and the economy. Second, get a spiritual injection to increase the quality of worship, and be more sincere in living life according to God's destiny. Third, get a life motivation that aims to stay persistent and keep fighting. Fourth, gain insight into the management of income and expenditure in terms of income. Fifth, get help with product

²⁶ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on March 29, 2022.

²⁷ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on April 1, 2022.

promotion and marketing.²⁸

Empowerment in economic sustainability in this study is an example like Mr. Bunyamin. Before getting capital from LAZISMU Mr. Bunyamin did not have a business at all and there was nothing to eat because his legs were unable to find work, after getting help from LAZISMU Mr. Bunyamin opened a service as a tailor even though the results were not much but Mr. Bunyamin was still grateful because he could still eat every day.

The View of Sharia Economic Law on Community Economic Empowerment Through Infaq and Shadaqah in an Effort to Improve Community Welfare at LAZISMU Cirebon Regency

LAZISMU is a national level zakat institution that is dedicated to community empowerment through productive utilization of zakat funds, infaq, waqf and other philanthropic funds from individuals, institutions, companies and other agencies. Founded by PP. Muhammadiyah in 2002, subsequently confirmed by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 457/21 November 2002. With the enactment of the Zakat Law number 23 of 2011, Government Regulation number 14 of 2014, and the Decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015. LAZISMU as a national zakat amil institution has been reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia Indonesia number 730 in 2016.²⁹

When LAZISMU was established as a modern Infaq and Sadaqah management institution, Infaq and Shadaqah could be used as part of problem solving so that society could develop more. With reliable, professional and transparent work, LAZISMU will continue to strive to become a reliable and professional Amil Zakat Institution, so that public trust will be stronger. LAZISMU always produces utilization programs that are able to answer the challenges of change and social problems that are developing at this time. LAZISMU is found in almost all of Indonesia, making it possible to plan its utilization to reach all regions quickly, centrally and specifically.

It is hoped that with the revival of the LAZISMU manager in Cirebon Regency, the management of LAZISMU will continue to develop, which has an impact on all members and supporters of Muhammadiyah, and can make a meaningful contribution to improving the welfare of the community, as well as increasing the quantity and quality of the Muhammadiyah da'wah movement.³⁰

The next discussion, which is related to Sharia Economic Law on Community Economic Empowerment through Infaq and Shadaqah in Efforts to

²⁸ Coky Sandra Pradana Achmad Gaffar, "Impact of Zakat Infaq and Alms on Household Welfare (Study at LAZ EL-ZAWA Malang City)", Thesis, (Malang: Brawijaya University, 2017), 15..

²⁹ Rania Salsabila, "The Role of Zakat, Infaq and Alms in Improving Community Economic Welfare", Journal of Islamic Economics, Finance and Banking, Vol. 4, No. 2 (2020), 150..

³⁰ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on March 29, 2022.

Improve Community Welfare. Sharia Economic Law has several principles, namely:

The principle of monotheism, Islam bases economic activity as an effort to provide worship to Allah SWT, so that the purpose of business is not merely seeking profit or material satisfaction and personal interests but seeking the pleasure of Allah SWT, and spiritual and social satisfaction. In this case, LAZISMU has a goal to improve the welfare of the community through programs held at LAZISMU in the hope of helping the people around them.

The principle of justice, justice is a very important principle in the mechanism of the Islamic economy. Being fair in an institution is not only based on the law but also based on considerations of natural law. Nature was created based on the principles of balance and justice.

Like the interview with Mr. Ari Irawan, that:

“Every nominal amount of assistance is given to people around the community, both people with disabilities and other communities. The total nominal is around Rp. 500,000, Rp. 1,000,000 even up to Rp. 2,000,000.”

The principle of Honesty and Truth, this principle is reflected in every management and distribution in the Institution.

Like the interview with Pak Ari Irawan, that:

“Every institution must uphold honesty and truth. Likewise with your LAZIS, because this honesty and truth can make people believe in your LAZIS.”

The principle of Al-Maslahah, benefit is the goal of establishing Islamic law, namely getting happiness in the world and the hereafter by taking benefits and rejecting harm. One of the conditions that must be met so that the resulting policy can be used as a blessing for both LAZISMU and the people who receive assistance from LAZISMU. Maslahah of LAZISMU is to help and fulfill human needs. In this case, LAZISMU has a vision and mission to always be useful for people who need help.

Based on the results of research conducted in collaboration between LAZISMU and the people who receive assistance, it is an Al-Wadi'ah contract. Where Al-Wadi'ah has the principle of pure savings for those who save or entrust those who receive deposits.³¹

Then in the analysis of Sharia Economic Law, that the concept of community economic empowerment through Infaq and Shadaqah can make the value of the function of Infaq and Shadaqah to meet the needs of people's daily lives, people can gain independence in work and can overcome the phenomenon of misery, poverty, underdevelopment and economic problems. for underprivileged communities. Furthermore, it is also strengthened by what

³¹ Interview with Mr. Ari Irawan as an Employee Member of the Governing Body at LAZISMU Cirebon Regency on March 29, 2022.

Muhammad Daud Ali explained, that there are several objectives of the Infaq and Sadaqah funds, namely first, to raise the level of the poor, second, to help solve the problems of the gharimin, ibn sabil and other mustahiq. Third, spread and foster brotherhood among Muslims and humans in general. Fourth, remove the stingy nature of property owners, fifth, remove the nature of envy and social jealousy from the hearts of the poor. Sixth, bridging the gap between the rich and the poor in society. Seventh, develop a sense of social responsibility in a person, especially those who have property. Eighth, educating people to be disciplined in fulfilling their obligations and surrendering their rights to others. And the last is a means for equal distribution of income in achieving social justice.³²

So if the theory is related to the results of research found by researchers to describe the conditions of economic development experienced by the two names of the community (mustahiq) above, it becomes quite relevant, because in fact the existence of the community economic empowerment program implemented by LAZISMU can change their economic life for the better. better than before, and of course make yourself more empowered and more independent.

CONCLUSION

After conducting research at LAZISMU Cirebon Regency on "Economic Empowerment of the Community Through Infaq and Shadaqah in Efforts to Improve Community Welfare in LAZISMU Cirebon Regency Perspective of Sharia Economic Law" then the results of the research can be concluded, among others:

First, the economic empowerment of the community in question is by carrying out business empowerment activities for MSMEs for people with disabilities, both businesses that already exist or do not have businesses at all. The activities carried out by LAZISMU include many things, including providing business technical knowledge or business mentoring periods. Therefore, community economic empowerment at LAZISMU is in accordance with the organization's vision and mission, namely to prosper the community through productive economic activities. To obtain complete data and information regarding community economic empowerment carried out by LAZISMU, namely through field research on the community through in-depth interviews with semi-structured questions. LAZISMU is one of the amil zakat institutions that has a vision of making LAZISMU a trusted amil zakat institution and able to change the status of mustahiq to muzakki through the empowerment program it holds. However, it is not easy to realize this vision.

Second, the overall effect or impact of this program is that it can help some communities economically and the wheels of business as a source of community income. In addition, they were given some spiritual motivation and business assistance. Thus, the people who are recipients of assistance from the program held by LAZISMU have a strong mental foundation spiritually, to navigate the

³² Eko Raharto, "Economic Empowerment of Community Through Utilization of Zakat, Infaq and Shadaqah in an Islamic Perspective (Case Study on LAZIS Sabilillah Malang City)", Thesis (Malang: UIN Maulana Malik Ibrahim, 2019), 92-93.

rigors of life. Then in the end, the mindset to be independent is embedded. However, the success or failure of the community economic empowerment program carried out by LAZISMU can be seen from the economic condition of the community between before and after becoming a candidate for assistance, as well as the fulfillment of primary needs.

Third, in the analysis of Sharia Economic Law, that community economic empowerment through Infaq and Sadaqah is an activity or program carried out by LAZISMU that is good and in line with Islamic law, because this activity or program is in accordance with the principles of monotheism, the principle of justice, the principle of honesty and truth, the principle of al-maslahah, and the principle of goodness contained in the principles of Sharia Economic Law. So if the theory is related to the results of research found by researchers to describe the conditions of economic development experienced by the two names of the community (mustahiq) above, it becomes quite relevant, because in fact the existence of the community economic empowerment program implemented by LAZISMU can change their economic life for the better. better than before, and of course make yourself more empowered and more independent.

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