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## Infraq Box Program (KOIN) in Improving the Role of Shodaqoh Based on Local Wisdom

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### ARTICLE INFO

#### Keywords:

Zakat  
Infaq  
Shodaqoh  
Non-profit  
Sharia economy

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All authors have reviewed and approved the final version of the manuscript.

<https://doi.org/10.37275/arkus.v8i2.189>

### ABSTRACT

Zakat, infaq, shadaqah and waqaf is an instrument used from the time of the Prophet and is one of the most effective instruments in overcoming economic problems. The government's step in developing the potential of the Islamic economy in Indonesia, which is based on a large Muslim population, is one of the early stages of the development of the Sharia system in Indonesia. The potential of ZISWAF has now been realized and has begun to be carried out both centrally and in the regions. UPZIS Lawang District is one of the non-profit regional institutions engaged in collecting infaq, shadaqah and zakat under LAZISNU Malang Regency. The motto of one day one thousand shadaqah gives its charm to the community. In addition, the collection of funds is carried out using methods that are not as common as other shodaqoh. The method used in this study is qualitative. Qualitative methods are used to see the community's knowledge of the institution and become a reference for assessing the opportunities and challenges in maximizing the potential of ZISWAF in the community. The existence of regional non-profit institutions can indirectly be one of the tools that can assist the government in the welfare of the surrounding community in various targeted fields.

### 1. Introduction

As a country with the largest Muslim population in the world, the Ministry of Religion recorded that the percentage of the Muslim population in Indonesia is 87.2% and accounts for 13.1% of the total adherents of Islam in the world. In line with a large Muslim population, Indonesia should be able to maximize the potential of sharia. The teachings on zakat, infaq, shodaqoh, and waqaf (ZISWAF) have been taught by the Prophet Muhammad SAW to his friends and followers to be issued every time.<sup>1,2</sup>

Studies on zakat and shodaqoh do show success rates that vary in each case, but many studies produce positive results. The results of previous studies stated that the potential for zakat in Indonesia increased from the previous figure of Rp. 4.45 trillion in 2004 to Rp. 9.09 trillion in 2007. Zakat can play a role as a source of funds that has a great opportunity to lift the poverty rate. Another study also

states that the ZISWAF funds collected at BAZNAS can help reduce poverty in Indonesia in the same way as poverty reduction funds from the government.

The challenge regarding the minimum number of ZISWAF realizations that already exist in Indonesia is a shared task to improve the welfare of the community, especially the underprivileged. One of the challenges faced is the low level of public awareness in paying ZISWAF. Other studies also explain that people still have low knowledge and interest in zakat. The low awareness regarding ZISWAF can be resolved by briefing or socializing related to ZISWAF. This study aims to determine the role and mechanism of shadaqah or infaq management of the people of Lawang District using the KOIN method or infaq box.

ZISWAF is an activity with social and religious values in it, but ZISWAF has different laws, management procedures and requirements even though they are grouped under the same name. The



concept of infaq is a form of worship with two dimensions, namely vertical and horizontal dimensions, which is a manifestation of a servant's obedience to Allah SWT. The horizontal dimension or social dimension, which is the embodiment of caring for others.<sup>3</sup>

Sadaqah is more common than infaq, if infaq is related to material, while material and non-material shadaqah. Examples of shadaqah in the form of material such as giving money to the children of the poor every Friday, while in the form of non-material such as smiling at others. Waqf is an asset that is entrusted by a person or group as a public benefit or transfers personal property rights into the property of an entity that provides benefits to the general public.

In contrast to infaq, waqf and shodaqah, the management and conditions of zakat are a bit more complicated and have been regulated in the Qur'an, even zakat recipients are limited to only seven ashnaf groups. Zakat is giving part of the property with certain conditions which are required by Allah SWT to the owner to be handed over to those who are entitled to receive it. Zakat itself consists of two types, namely zakat fitrah, zakat which is required for all Muslims in the month of Ramadan and zakat maal, zakat which is paid at any time on one nisab of property owned by Muslims for one year. In addition, zakat can also function as working capital for underprivileged communities to create jobs, so they can earn income and fulfill their daily needs.<sup>4</sup>

In the current perspective, local wisdom can be seen as a social system that produces self-organization within a cultural framework of society. Local wisdom is a variable that has categorization, where human culture has aspects of local wisdom consisting of ideas, social activities, and artifacts. Local wisdom is not only an expression of art found in an area, the meaning of local wisdom has a broad meaning and also a very important role to maintain regional potential and local culture. Local wisdom also contains values that can stem the flow of changing times, becoming a regional character as well as a national character. Local wisdom is the national identity from the aspect of cultural character development that functions to build the nation's character (national and character-building).<sup>5,6</sup>

Local wisdom is valued not only as a culture in the form of art that can be enjoyed by our five senses. The meaning of local wisdom can also mean community habits combined with customs, culture, or religion in a community group. Local wisdom can be interpreted as a view of life that is owned by a group of local people as a form of embodiment of cultural elements and habits of the community. local wisdom is the result of human intelligence obtained through their life experiences in bermuamalah (social society). In this study, local wisdom refers to community activities and habits that are integrated into religious elements. The habit of storing valuable objects, be it money or jewelry, in a container has become one of the habits of the Indonesian people. This habit is then combined and matched with elements of the Islamic religion, namely infaq, waqf and shodaqah, so that a new habit emerges, namely, shodaqah, giving infaq and waqf with a saving system like people's habits.

## 2. Methods

This research is an observational study. The procedure and presentation of research results were carried out qualitatively with a descriptive qualitative approach. The data collected from the results of this study included primary and secondary data. Primary data collection was obtained through an in-depth interview process using interview guidelines. Meanwhile, secondary data collection will be carried out using observation and documentation. The selected informants were three key informants, namely the manager of JPZIS Dukuh Simpang and also UPZIS Lawang District. In this study, the sampling technique used was snowball sampling. The analysis technique consists of three stages or data analysis techniques using the Miles and Huberman model.

## 3. Results and Discussion

UPZIS Lawang District is an institution that oversees JPZIS or Collector Network in each hamlet in Lawang District. UPZIS as the supervisory and advisory board has the main responsibility, namely designing work programs, and also overseeing the process of collecting funds received by the community



through each JPZIS. In the management of ZISWAF, institutions have an important role in empowering the people's economy. Key informants selected in this study used one manager of UPZIS Lawang District who served as deputy chairman of UPZIS Lawang District. While the second and third speakers were the chairman and advisor of JPZIS Hamlet Simpang, Malang.

Introduction to the program was not easy at first. Comparative studies and collection of ideas to develop work programs are carried out carefully and maximally by the manager, even with limited human resources. Socialization and introduction of the coinization program to the community were initially carried out by members of UPZIS Lawang District through recitations or activities for Muslim women. The purpose of the socialization is so that the community understands the opportunities for ZISWAF for others and also the great benefits of ZISWAF both in the social dimension and in the worship dimension.

*"Dulu sebelum nyusun program kerja kita studi banding dulu bertiga ke LAZISNU Tumpang, buat lihat bagaimana program mereka, ya belajar dululah kita sebelum membuat program kerja disini. Kita ya sama-sama bingung pas awal dulu, apalagi pas nyusun laporan keuangan, bingung. Dari kita bertiga ini cuma satu yang agak ngerti, saya. Sisanya bingung ini gimana ngolahnya. Untuk tahap sosialisasi, awalnya yang dituju ya ibu-ibu muslimat, lebih mudah. Kalo bapak-bapak kan agak kurang antusias ya kalo ada promosi gini. Biar tahu dulu gimana programnya trus manfaatnya juga apa gitukan."* [Malangnese]

"Before compiling the work program, we first did a comparative study with the three of us at LAZISNU Tumpang, to see how their program was, so we studied first before making a work program here. We were both confused at the beginning, especially when we were compiling financial reports, we were confused. Of the three of us, only one understands a bit, me. The rest are confused about how to process it. For the socialization stage, initially, Muslim women were targeted, it was easier. If you are a bit less enthusiastic, yes, if there is a promotion like this. Let us know first how the program is and then what are

the benefits." (Interview with UPZIS Manager, Lawang District)).

In its activities, the acquisition of ZISWAF funds is mostly at the JPZIS stage or the Collector Network level. This is because the community distributes shodaqoh directly under each JPZIS. Charity activities in cans are carried out by the community voluntarily without coercion. It is at this level that ZISWAF funds are obtained and then collected and managed directly according to existing regulations or work programs. The total funds collected will be taken 25% of the total funds to be included in the UPZIS balance of Lawang District to be used according to the needs of the sub-district community. Then the remaining 75% is distributed according to the needs of each JPZIS according to four categories, namely: social funds 40% of the total funds, education 30% of the total funds, Da'wah 20% of the total funds, and operational needs of 10%.

#### **The ZISWAF mechanism JPZIS**

ZISWAF has a great opportunity in developing a country's economy. The ZISWAF program proved to be one of the instruments of fiscal policy at the time of the Prophet, which achieved great success in regulating its economy. In this study, there were three JPZIS researched by JPZIS Dukuh Simpang as the main JPZIS area, JPZIS Hamlet Argotunggal, and JPZIS Bedali, as comparison areas. The work program used by each JPZIS is the same, the only difference is which work program is appropriate for each JPZIS at that time.<sup>7,8</sup>

JPZIS Bedali is an area with a large total receipt of funds in Lawang District. With a high population, each month the funds collected are around Rp. 15,000,000 - Rp. 20,000,000. Meanwhile, JPZIS Argo Tunggal is an area with a rather small total receipt of funds in Lawang District. With a smaller population, each month the funds collected are around IDR 3,000,000-4,000,000. JPZIS Simpang is an area with a population and total receipts of funds between the two previous areas, which is around IDR 7,000,000 - 9,000.00.

JPZIS Dusun Simpang is the group that became the first JPZIS in the trial work program created by



UPZIS Lawang District. JPZIS coordinates the receipt and distribution of community shodaqoh and infaq which will eventually be returned and enjoyed by the local community.

### **Acceptance of the JPZIS**

The coin program or Infaq Box, commonly known as the coinage program, is the program used. The theme that was carried was shadaqah one thousand per day or one days one thousand. The One Day One Thousand Charity Program is a theme or slogan that is designed to familiarize the public to get used to charity. The manager provides cans to each resident to be used every day. This program socializes the habit of sharing in all situations and conditions, even if the numbers are not large. So that indirectly the stigma regarding charity in large numbers does not become an obstacle for people to do charity. This program can also familiarize the community with sharing or charity with the amount they can reach every day through the KOIN program provided.

In collecting and receiving infaq and shadaqah funds, each region is divided into several regional coordinators. The goal is to coordinate the collection and distribution of cans for shodaqoh to be more efficient. The KOIN program is carried out by using public money voluntarily. Every day they will put money into a tin in the shape of a piggy bank that has been given. The cans used will be given by the coordinator of the regional coordinators every month and will be taken by the regional coordinators at the end of the month to be counted together.

### **Management of the JPZIS**

Cans Program that has been collected with shodaqoh from the community, then put together for the calculation process. The calculation process is usually combined with regular JPZIS management meetings. This process is carried out in non-permanent places, such as in the prayer room of each RT or TPQ. The manager aims that the calculations are transparent and can be witnessed by residents, this avoids slander and accusations of embezzling public money. based on exposure.

*“buka kaleng ini disini, (TPQ), kalau orang mau lihat, mau bantu ya silahkan biar gada fitnah gitu, namanya ini duitnya orang banyak, ngeri kalo dibilang ah nanti duitnya dipake, kan engga. biar pada tahu aja” (Malangnese).*

(“Open this can here, (TPQ), if people want to see it, want to help, please don't slander like that, this is called a lot of money, it's scary if you say ah, the money will be used, right? I'll just let you know” (Interview with UPZIS Trustees of Lawang District and JPZIS Dukuh Simpung)

The collected cans are then opened one by one and counted together to find out the total number of people who are successful in shodaqoh in one period. The amount of funds collected usually varies, depending on the situation and condition of the community, as well as the number of members of each JPZIS. The total that can be collected each month can range from Rp. 4,000,000 to Rp. 20,000,000. After the collection and calculation are complete, the administrator usually determines the appropriate allocation and distribution at that time. distribution determination is usually flexible depending on the situation and conditions that occur. The following is an explanation of the amount of disbursement and receipts as well as the final balance for each period of collection of JPZIS Dukuh Simpung.

*“kalo panen koin hasilnya ya ndak pasti gitu, tergantung tempatnya juga. Kan ada yang daerahnya kecil kaya tempat saya (JPZIS Argo Tunggal) itu dapetnya kecil ndak segede disini (JPZIS Simpung). Rp. 4.000.000 juga itu udah mentok, semua rumah sudah ditawarkan kalo mau. Di Simpung ini juga lumayan tiap panen bisa 8 juta lebih, memang godaan pengelola itu uang. orangnya yang mau banyak, kita kan juga ga maksa buat amal. Yang besar lagi itu di Bedali sama di Porong bisa puluhan juta, 25 juta juga pernah di sana.” [Indonesian]*

(“The results of Koin are uncertain, it depends on the place. There are those whose areas are small like



my place (JPZIS Argo Tunggal) and they get small, not as big as here (JPZIS Simpang). Rp. 4,000,000 is already stuck, all houses have been offered if you want. In Simpang, it's also good that each harvest can be more than 8 million, indeed many people want it, we also don't force it to do charity. What's even bigger is that in Bedali and Porong it could be tens of millions, 25 million were also there." (Interview with UPZIS Manager, Lawang District)

*"sebulan ya, di UPZIS kan masuk 25% tiap bulan dari tiap daerah, bisa kekumpul itu puluhan sampe ratusan. Tergantung lah, tergantung keadaan masyarakat juga. Amal kan ga bisa tetap ya. Bisa masuk 80 juta sebulan, 100 juta juga pernah, sebulan loh itu. Tapi kao ditanya pendapatan dari kaleng itu berapa, bingung juga wong ngga tentu ada yang sekaleng ngasih 300.000 ada yang 20.000 tapi rata-rata ya 35.000 lah. [Indonesian]."*

("In a month, at UPZIS, 25% per month comes from each region, tens to hundreds of people can gather. It depends, depending on the state of the community as well. Charity will be able to stay yes. You can enter 80 million a month, 100 million once, a month, you know. also confused, 'm, of course, some people give a can of 300,000, some give 20,000, but the average is 35,000.)

*"kita pengurusnya juga kaget kadang pas sudah berapa tahun ini (tiga tahun) lihat dulu gimana apa promosinya, sekarang lihat uang sebanyak itu kadang yang mir-mir, takut gitu." [Indonesian]*

("We, the administrators, are also surprised, sometimes when it's been three years, let's see how the promotion is, now when we see that much money sometimes it's *mir-mir*, I'm afraid. A month can be that much. The temptation from the manager is money." (Interview with UPZIS Manager, Lawang District)).

### **JPZIS Program Distribution JPZIS**

Managers of JPZIS are trying to manage public funds to be returned to society in need. This fund will then be distributed 60%-70% of the total revenue at that time and the remainder will also be used for the

benefit of the community outside of JPZIS.

*"jadi uang yang masuk itu misal ya pas panen dapat 11 juta biar enak nanti ngitungnya kita, nah 11 juta ini di kurangi biaya perkaleng 2000, dikali aja pas panen itu ada berapa kaleng. Kita misalkan lagi ada 500 kaleng berarti kan berapa 1.000.000 ya. Setelah itu diambil 25% dikasih ke Lawang (UPZIS Lawang) begitu terus sampe pusat, diambil 25%. Nah 75% buat orang-orang, uang ini dibagi sesuai program kita, jadi ya buat sosial 40%, pendidikan 30 %, Dakwah 20%, taktis 10%, kebutuhan operasional gitu. Tapi semua sesuai kebutuhan juga, misal bulan ini ada bencana dananya bisa dibuat program social dulu berapa, fleksibel lah sesuai kedaan masyarakat juga" [Indonesian].*

(So the money that comes in, for example, when we harvest, we get 11 million so we can count it later, now this 11 million is reduced by the cost per 2000 cans, just multiply it at harvest how many cans are there. Let's say that there are 500 cans, which means 1,000,000, right? After that, 25% is taken and given to Lawang (UPZIS Lawang), and so on to the center, 25% is taken. Now 75% for the people, this money is divided according to our program, so yes 40% for social, 30% education, 20% Da'wah, 10% tactical, operational needs like that. But everything is according to needs, for example, this month there is a disaster, the funds can be made for a social program first, it is flexible according to the conditions of the community" (Interview with UPZIS Manager in Lawang District and UPZIS Trustees in Lawang District and JPZIS Dukuh Simpang)).

In this case, 25% of the funds collected will be given to UPZIS Lawang District. Funds collected by each JPZIS under UPZIS Lawang District will be distributed and allocated according to work programs such as entrepreneurship training, scholarship assistance, prayer room surgery, etc. The direct distribution of funds in one period aims to avoid misunderstandings in the distribution of funds and to help shodaqoh and community infaq to be distributed immediately. After going through the calculation process, the funds that have been



collected will usually be used according to the work program and the needs of the community at that time. The distribution of shodaqoh infaq and waqf funds is focused on education, da'wah and community social

activities with the following details.

Table 1. Receipts and expenses of JPZIS Dukuh Simpung

No.	Information	Acceptance	Expenditures	Total
	Koin Harvest August 2021	Rp 7,030,200		
	Courier operational costs		Rp 398,000	
	Consumption		Rp 100,000	
				<b>Rp 6,532,200</b>
	25% Upzis funds		Rp 1,6333,050	
	<b>Net funds</b>			<b>Rp 4,899,150</b>
	Social distribution 40%		Rp 1,959,660	
	Education distribution 30%		Rp 1,469,745	
	Da'wah distribution 20%		Rp 979,830	
	Operational costs 10%		Rp 489,915	
	<b>Final balance</b>			<b>Rp 0</b>

Table 2. Distribution of ZISWAF funds.

Category	Types of assistance
<b>Education</b>	<ul style="list-style-type: none"> <li>- purchase of school supplies for underprivileged children</li> <li>- Educational funding assistance for orphans</li> </ul>
<b>Da'wah</b>	<ul style="list-style-type: none"> <li>- - Distribution of funds to commemorate Islamic holidays (Mawlid of the Prophet and 10 Muharram)</li> <li>- Fund assistance and necessities for Quran teachers</li> <li>- Financial assistance for TPQ or Madrasah Diniyah</li> </ul>
	<ul style="list-style-type: none"> <li>- for widows, poor people, and the sick people</li> <li>- Provision of necessities for residents affected by COVID-19</li> <li>- Financial assistance due to natural disasters (landslides, strong winds, and fires)</li> </ul>

### Opportunities for the JPZIS ZISWAF model

The emergence of social institutions such as JPZIS directly is very helpful for the people of the area, especially for people with below-average economies. This helps the community indirectly. Although the funds or goods given are not too much and are limited to only a few people, this is enough for people who need it.

The purpose of distributing JPZIS which is flexible or depending on the situation and conditions is expected to reach and help the community economically, educationally, as well as religiously. The distribution of shodaqoh, infaq and waqf funds is

broadly given to underprivileged communities with various backgrounds in the process of equity and mutual benefit. According to several sources we interviewed, the social assistance provided by JPZIS Dukuh Simpung was quite helpful, especially in the economic sector.

“dikasi beras, minyak gini ya alhamdulillah ngga usah beli dulu, kan ngga kerja, tua, ngga kuat kerja berat, anak juga keadaan kaya gitu, terbantu terbantu”.[Indonesian]

("Give me rice, oil like this, thank God, you don't have to buy it first, you don't work, you're old, you can't work hard, your children are also rich, they're



helped" (Interview with Dukuh Simpang A Residents)).

### **Challenges of the ZISWAF JPZIS model**

Every organization or institution and its activities in it must have opportunities and challenges for these activities. This JPZIS institution in addition to providing benefits to the surrounding community also has challenges in its implementation. The main problem in the continuity of this activity is knowledge related to ZISWAF. Public knowledge regarding Islamic financial literacy, which includes ZISWAF, is relatively low. In addition, public awareness regarding ZISWAF is also not very good. One of the five challenges faced is the low level of public awareness of paying ziswaf. This simple application of shodaqoh does indeed provide effectiveness for the community to share simply, although it is not easy to educate or introduce ZISWAF to the community. In addition, public awareness regarding the groups that should be recipients of ZISWAF funds is also still lacking. The funds collected are intended for the poor so that in its implementation some people still think that they are not benefited from this activity.<sup>6,8</sup>

Another challenge is that due to the low level of public awareness, the manager continues to pursue various programs to attract the attention and interest of the community to participate in these activities, such as cheap market activities, which are applied to all communities. Meanwhile, other challenges faced also came internally, limited human resources made the management of shadaqah and infaq funds simple. managers still rely on simple recording so that it looks less structured. In addition, a simple but crucial problem is the incomplete recapitulation of the recording of the acquisition of funds from the beginning of the period until now. This is due to the lack of attention to the cash book which is considered to have passed its calculations.

In addition to the problems above, the management concept that is carried out is the collection and distribution of funds which are carried out in the same period. This concept offers the distribution of ZISWAF funds which are spent immediately after the collection process is carried out. The purpose of this concept is indeed very good, namely to avoid slander or embezzlement of money. Unfortunately, on the other hand, some challenges

arise from this concept, namely, by the time this program has ended, the sustainability of the program will also leave no trace. This is because distribution is prioritized for social assistance or consumption rather than investment in the long term. But of course, the managers have a lot of considerations about the concept that they have stretched and think carefully about the good and bad impacts of this program.

### **4. Conclusion**

ZISWAF has great potential in developing the economy of a region, it is proven that the ZISWAF program became one of the main fiscal policy instruments during the Prophet's time to achieve success in regulating its economy. The existence of local institutions that manage ZISWAF at this time has a positive impact on Muslims in an area. The introduction or socialization of the Koineization program is still lacking, so the further introduction is needed, considering ZISWAF's large role in helping the welfare of the community.

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