

CHAPTER I

INTRODUCTION

A. Background of Study

Islam viewed that wealth should not only revolve in the hands of the rich group. In wealth there are rights for the poor and needy. All moslems are encouraged to help each other in terms of kindness, and it can be done by paying zakah, giving infaq, shadaqah, waqf etc. This is one of Islamic attention to those who can't live properly as they should. These sources of fund has a functionally relation with the efforts of solving the problems of poverty and social gap. The collected fund will be a big potency that can empower millions people of Indonesia who are less protected by a well-programmed social security system.¹

Infaq or shadaqah are praiseworthy deed, beside zakah, for they can help others from distress and can reduce the gap between the rich and the poor. The command to give shadaqah has been written in the holy Quran and prophetic tradition. As it said in the holy Quran:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعٌ فِيهِ وَلَا خُلَّةٌ وَلَا شَفَاعَةٌ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ²

“O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no exchange and no friendship and no intercession. And the disbelievers - they are the wrongdoers.”

Related to this matter, the prophet Muhammad Peace Be upon Him said in his prophetic tradition narrated by Bukhari that it has been narrated by Abu Hurairah, that the Prophet Peace Be upon Him:

¹ Umrotul Khasanah, “Manajemen Zakat Modern Instrumen Pemberdayaan Ekonomi Umat” (Malang: UIN-MALIKI Press, 2010), p. 38

² Holy Quran surah Al-Baqarah (2:254)

قال رسول الله صلى الله عليه وسلم: مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ فَيَقُولُ أَحَدُهُمَا: اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا وَيَقُولُ الْآخَرُ: اللَّهُمَّ أَعْطِ مُمْسِكًا تَلْفًا^٣

“It is not that the servants are in the morning but there are two angel fallen then says one of them: ‘O God, give profit to those who do shadaqah’, and the other says: ‘O God, give loss to those who resist (to do shadaqah)’”

Indonesia has five precepts that one of them is justice for all Indonesian people, where we are encouraged to have sense of caring between people. In this case, paying zakah and shadaqah if done maximally can help to realize social justice and reduce the gap between the rich and the poor. However, many people only pay zakah not infaq nor shadaqah because they assume that zakah is an obligation while infaq and shadaqah are not. Generally, they give infaq and shadaqah only in the months of worship such as Ramadhan, Shawwal or other certain months and even then it is limited to small coins which are intended to only appreciate the holy month of worship for the sake of increasing the religious deeds.⁴ Infaq and shadaqah have a similar meaning that is giving to the needy aimed at reaching God’s pleasure without hoping any reward. But the difference is in its form, the infaq is in the form of material or property while shadaqah has a wider meaning and dimension which can be good deeds done to others.⁵

Infaq and shadaqah can be equalized as a donation in general meaning, different from zakah that has own requirements such as *nishab* and *haul*. According to Oxford’s Advanced Dictionary, the word *to donate* means to give money or goods for a good cause for example charity, and

^٣ ابن حجر، فتح الباري شرح صحيح البخاري، كتاب الزكاة، الحديث الرقم ١٣٧٤. ج ٣، ص ٣٥٧.

⁴ Citra Lestari, “Optimalisasi Pendayagunaan Dana Infaq-Sedekah Dalam Meningkatkan Pendapatan Petani Dengan Program Alsintan (Studi Kasus pada Desa Saleh Jaya Banyuasin Sumatera Selatan)”. *I-Finance: A Research Journal on Islamic Finance*, Vol. 4, No. 2, December 2018, p. 143-146

⁵ Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, (Jakarta: Gema Insani, 2007) p.18

donation means the fund that is given to charity. Donating through zakah management institution is usually given in money for aid, infrastructure development, Islamic propaganda, and charity for underprivileged people.

Management of zakah, infaq and shadaqah fund is not only distributed in form of compensation or donation to the needy and poor people which known as eight *ashnaf*, but it can also be applied by giving compensation through education provided to the students who need it. As known nowadays that it is important to provide education or scholarship fund for those who want to study but are not capable in finance. This fund will help them so that they can participate easily the education in the school. This is the condition that many people today have a sense of caring to others in field of education by establishing a foundation or institution running on management of zakah, infaq and shadaqah fund. In example, the fund that collected from the teachers or general donors who have enough money will be distributed to underprivileged students so that they may able to study at school, besides it also will be used for infrastructure necessary of the school. With this institution, those underprivileged students can take part in the proper education.

Laziswaf (zakah infaq shadaqah and waqf management institution) is an institution of the University of Darussalam Gontor Ponorogo running on management of funds of zakah, infaq, shadaqah and waqf. This non-profit institution was established in 2009, and since then it collects fund in the form of zakah, infaq, shadaqah and waqf obtained from lecturers and students of the University of Darussalam or other people then the fund is managed and distributed well to provide educational fund for the underprivileged students of Gontor, secondary level and university level. The motto of Laziswaf is to create a culture of sharing among students.⁶

University of Darussalam Gontor is an Islamic university located in Siman Ponorogo, East Java. It has 5 branches located in 4 different places,

⁶ Result of Interview with manager of Laziswaf, Abdi Kurniawan & Humam Taqiyuddin, April 21, 2020.

Ponorogo, Kediri, Ngawi and Magelang. The total amount of lecturers and students of this university in all campus in year 2020 is 391 lecturers 4188 students, totaled 4579 people. Especially in main campus, the amount of students this year is 1202 people.⁷ From this number, if everyone of student donates shadaqah Rp 100.000 monthly or Rp 1.200.000 in a year, there will be total 1.4 billion rupiah only from main campus, Siman Ponorgo, and 5 billion rupiah in one year from all campus. It is only donation from students, moreover if combined with the other groups. So it is promising potential which can be used as constant source of educational fund provided for underprivileged students. And also there will be many recipients who get an easy way to study without any obstacle to pay the school fees, besides this fund can accommodate their needs supporting their studies. Also, the recipient maybe not only from internal Gontor institution but also from outside.

But based on a fundraising report of fund receipts in Laziswaf, the fund received including zakah and shadaqah paying from Dzulhijjah 1440 – Sya’ban 1441 was Rp. 673,054,000, and it is 44.8% of their target this year 1.5 billion, or only 12.2% of the potential funds 5 billion. If looking at shadaqah funds only, the received fund from 224 student donors is only Rp 30,752,500, this number equals to only 2.1% of the potential funds in the main campus.⁸ This result indicates that Laziswaf with the motto to create a culture of sharing among students have not reached this ideal maximally or it is not completely implemented. From this data, the researcher assumed that the interest of students of University of Darussalam to donate shadaqah in Laziswaf is still minimal. Therefore, the researcher was interested to study on this matter.

⁷ Result of interview with staff of Bureau of Academic Administrations and Student Affairs (BAAK) Rohul Akbar, April 22, 2020.

⁸ Documentation of Laziswaf Fundraising Report 1440-1441, February 2020.

One factor that influences people to pay shadaqah is religiosity⁹. Religiosity literally means a devotion to religion¹⁰. It also means an act of someone who deals with the wider community to develop creativity of devotion (worship) to God alone.¹¹ Religiosity is one of individual main elements of human character which has effect on their behavior and this is formed by teaching of religion. All religions have encouraged moral behavior and that morality affected on human behavior and in taking decision.¹² The high level of religiosity affects on individual utility that views social welfare as the priority virtue from individual utility. The people with the high religiosity will pay more attention to virtues of shadaqah paying as encouraged in religion so that he can maximize the benefits and blessing, also understand more about the importance of sharing to others.¹³

The research conducted by Maulida (Institute of Islamic Economy Yogyakarta or STEI) on muslim society in Yogyakarta in 2013 resulted that religiosity affected significantly on muslim behavior to pay shadaqah.¹⁴ This result is accordance with the research conducted by Muzacky (University of Brawijaya) on muslim society in Malang in 2017 which resulted that there were four factor affecting significantly on interest in shadaqah paying through community namely religiosity, knowledge, trust and accessibility.¹⁵

⁹ Sarah Amalia Rosa dan Aji Purba Trapsila, “Analisis Faktor-Faktor Yang Mempengaruhi Muzakki Dalam Mengeluarkan ZIS Melalui Lembaga Amil” *Jurnal Ilmiah Universitas Brawijaya*, 2018.

¹⁰ <https://kbbi.web.id> accessed in February 20, 2020.

¹¹ Muhammad Zuhirsyan,. “Pengaruh Religiusitas dan Persepsi Nasabah terhadap Keputusan Memilih Bank Syariah”. *Jurnal Al-Amwal Vol. 10*, 2018.

¹² Sri Maulida. “Pengaruh Religiusitas Terhadap Perilaku Beramal Masyarakat Kota Yogyakarta”. *Jurnal Ekonomi Syariah Indonesia*, Vol.3 No. 1 Juni 2013, p. 13.

¹³ Lintang Muzacky. “Pengaruh Pengetahuan, Religiusitas, Kepercayaan, Aksesibilitas dan Popularitas terhadap Motivasi Bersedekah Melalui Komunitas Sosial (Studi Kasus di Komunitas Ketimbang Ngemis Malang), FEB University Brawijaya, Malang, 2017, p. 6.

¹⁴ Sri Maulida. “*Pengaruh Religiusitas....*” p. 14.

¹⁵ Lintang Muzacky. “*Pengaruh Pengetahuan, ...*” p. 9.

Another factor that influences on shadaqah paying is knowledge about shadaqah, or about institution of zakah infaq and shadaqah management (LAZIS).¹⁶ The research conducted by Tresnati, Sevriana and Hasanah on lecturers and students of Islamic University of Bandung or UNISBA in 2016 resulted that knowledge about product of Baitul Maal had significant effect on the decision of lecturer and student to pay shadaqah in Baitul Maal UNISBA.¹⁷

In this study, researcher chose University of Darussalam to be the object of research and its student to be the respondent because this university applies boarding system and most of the students are graduated from boarding school especially Darussalam Gontor Islamic Institution, as known that students of boarding school have good religiosity. This statement is in accordance with the result of research by Ahmad Nafiul Anam who examined the religiosity of university students of Al-Ishlah Boarding School Kediri.¹⁸ In addition, this study will focus on students in main campus located in Siman Ponorogo because the majority of students study there.

From the description above, researcher will conduct a study entitled **“The Effect of Religiosity and Knowledge on Interest of Student in Shadaqah Paying; A Case Study on Laziswaf University of Darussalam Gontor”**.

B. Problem Formulation

1. Do religiosity and knowledge affect the interest of students in shadaqah paying at Laziswaf?
2. How does the effect of religiosity and knowledge partially and

¹⁶ Muhammad Zuhirsyan, “*Pengaruh Religiusitas.....* p. 3

¹⁷ Tresnati et, al. “Influence of Consumers Knowledge to Shadaqah Paying Decision at Baitul Maal UNISBA”, *Journal of Islamic Economics and Business*, Vol. 1, No. 2, October 2016, p. 114-115.

¹⁸ Ahmad Nafiul Anam. *Religiusitas Mahasiswa Santri di Pondok Pesantren Al-Ishlah Bandar Kidul Mojoroto Kediri*. 2017, STAIN Kediri.

simultaneously on the interest of students in shadaqah paying at Laziswaf?

C. Purpose of The Study

1. To find out whether or not religiosity and knowledge affect the interest of students in shadaqah paying at Laziswaf.
2. To find out how religiosity and knowledge partially and simultaneously affect the interest of students in shadaqah paying at Laziswaf.

D. Benefit of The Study

1. For the researcher

This research is the researcher's final assignment and adds insight to researchers related to shadaqah, especially the effect of religiosity and knowledge on the interest of students or the donors.

2. For the community

This research is expected to provide the input for community to increase the interest of muslim society in donating shadaqah.

3. For the University

This research is expected to contribute on the university in providing source of the future research related with shadaqah.

E. System of The Study

This research consists of five chapters, which every chapter will explain the following matters:

Chapter one explains introduction of research which consists of background of study, problem formulation, purpose of the study, benefit of the study and system of the study.

Chapter two discusses provide a comprehension reviews from literature review, basic of study, theoretical framework and hypothesis. Basic of study consists of an understanding of religiosity, knowledge, interest, and shadaqah.

Chapter three explains about research methodology. It includes a framework of research methodology, place and time of research, types of research, sources of data, population and sample, data collection method, scope of problem, definition of operational variable, questionnaire questions and data analysis technique.

Chapter four contains research overview, data description, data analysis, research finding and discussion. These consist of zakah infaq shadaqah and waqf management institution (Laziswaf) in general explanation, management of donation by Laziswaf, research findings, data analysis and discussion with a basic examination of data and testing various statistics assumptions that are relevant to this study.

In the last chapter, chapter five explains the conclusion of research and followed by some suggestions for better research in the future.