



The Role of Ziswaf to Improve Economic Equality in West Nusa Tenggara

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Abstract. This research aims to examine the role of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) in economic equality in the province of West Nusa Tenggara (NTB) using a qualitative approach. ZISWAF is seen as a financial instrument that has great potential for reducing economic disparities between community groups in NTB. A qualitative approach is used to understand the impact of ZISWAF's contribution to economic equality and the factors that influence its implementation. The research results show that ZISWAF has a significant role in economic equality in NTB. Through fund distribution, economic empowerment programs, and infrastructure development, ZISWAF can reduce economic disparities between community groups.

Keywords: ZISWAF (Zakat, Infaq, Sadaqah, Waqf), Economic Equity, West Nusa Tenggara

INTRODUCTION

One of the main problems facing the global economy is poverty. not only in Indonesia. Until now, poverty has not been resolved in Indonesia and many other countries around the world, including developed countries. Governments in various countries continue to make various efforts to end poverty. In this case, the Islamic religion has obliged its followers to overcome poverty through zakat, infaq, alms, and endowments.

ZISWAF is included in the philanthropic instruments in Islam, which can play a role in improving community welfare if managed well. One of its roles is to solve the problem of poverty, or what could be called economic equality in society. With the ZISWAF funds, it will have a positive influence on the community's economy, especially in West Nusa Tenggara Province.

West Nusa Tenggara (NTB) Province is an integral part of Indonesia, which is rich in cultural diversity and natural resources. Even though it has great economic potential, NTB is also faced with significant challenges in achieving fair and sustainable economic equality for its entire population. Income inequality, access to basic services, and disparities in development between regions are still problems that need to be addressed seriously. In this context, the role of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) becomes increasingly important as an instrument that can contribute significantly to economic equality in NTB Province.

ZISWAF's role in efforts for economic equality in NTB province outlines the economic and social context of NTB province, highlights the specific challenges it faces, and explains how ZISWAF can be an integral part of the solution to achieve greater economic equality. The importance of ZISWAF in the context of NTB Province and identifying concrete steps that can

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be taken to strengthen ZISWAF's role in supporting inclusive and sustainable economic development in the region.

THEORETICAL LITERATUR

Islam exists as a blessing for the entire ummah, full of compassion and a sense of help. This is because Islamic teachings highly value tolerance and kinship. These various forms of concern are stated in the orders to issue zakat, infaq, alms, and waqf. The output provides a sense of equality; no one is rich or poor. The existence of ziswaf is one solution to overcome economic inequality (Amirudin & Sabiq, 2021).

a. Zakat

Zakat means purification or cleansing of one's assets. In practice, giving part of one's assets to other people is a form of obligation to share with fellow Muslims. Giving this wealth, even though in reality it is reduced, basically has added value before Allah SWT. In the Islamic view, zakat is given according to a predetermined percentage, namely 2.5% for wealth zakat, gold zakat, and silver zakat, 20% for found goods zakat, and 5% and 10% for agricultural zakat (Amelia et al., 2023).

b. Infaq

Infaq comes from the word nafaqa which means to run out, decrease. The Al-Qur'an and hadith explain a lot about the virtues of giving infaq (Hermawan & Waluya, 2019). Infaq is called social worship because it gives wealth voluntarily without expecting anything in return with the aim of developing the people. Infaq is different from zakat which is distributed according to mustahiq, but infaq is given to family members, relatives, poor people, or people who are traveling (Fauzy Bahitsul et al., 2021).

c. Sadaqah

Sadaqah is a reflection of a creature's devotion to its creator. This form of sadaqah takes the form of material and non-material assistance, for example, money, energy, or services. Even the simplest thing is a sincere smile to other people. The difference between infaq and shadaqah is that infaq is material in form, while shadaqah is more outside the scope (Amelia et al., 2023).

d. Waqf

According to Muhammad Jawad Mughniyah, waqf is property given to other people by holding (separating ownership) so that it can be used by the general public. In this case, the assets are retained to prevent them from being used in accordance with the agreement between the waqaf giver and the waqaf recipient (Muhammad A.A & Rosidta, 2023).

The existence of waqf is important in the Islamic economic system because it has the aim of achieving socio-economic equality and **minimizing** inequality in the distribution of wealth to make it more equitable (Amelia et al., 2023)

RESEARCH METHODS

This research was conducted based on literature studies with various best journal references. Library research is research carried out by collecting data and theoretical foundations by studying scientific works, journals, and related articles in accordance with the research being studied. All the data has been successfully obtained descriptively, namely explaining, describing, and illustrating problems related to economic equality in the community in West Nusa Tenggara province through the implementation of ZISWAF.

RESULT AND DISCUSSION

ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) has a very important role in economic equality in West Nusa Tenggara (NTB) Province. ZISWAF is an Islamic financial instrument that aims to help reduce the economic gap between the more well-off and the less well-off groups of society. In the context of NTB, ZISWAF can help strengthen the local economy by providing assistance to those in need, such as the needy, the poor, orphans, and the underprivileged.

1. Zakat

Zakat, as one of the components of ZISWAF, provides a major contribution to distributing wealth fairly and evenly among society. With zakat, underprivileged people can receive financial assistance to meet their basic needs, such as food, clothing, and education. For example, zakat can be used to provide business capital to farmers, fishermen, or small entrepreneurs in NTB so that they can increase their own productivity and income. Thus, zakat not only provides short-term assistance but also helps create opportunities for people to escape the cycle of poverty in a sustainable manner.

2. Infaq and Sadaqah

Infaq and Sadaqah also play an important role in economic equality in NTB. Infaq is a voluntary contribution given by an individual or institution for the public interest, while sadaqah is a voluntary gift without any conditions. In NTB, where there are various economic and social challenges, infaq and shadaqah become a significant source of additional funds to support various development and social assistance programs.

Infaq and shadaqah funds can be allocated to provide direct assistance to individuals or groups in need, such as in the form of cash assistance, basic necessities, or other materials that can help ease their burden of life. Both can be used to help strengthen the economy by supporting various development projects, such as infrastructure, education, and health. By providing infaq and shadaqah fairly and evenly, the people of NTB can work together to build a more inclusive and sustainable economy.

3. Waqf

Apart from that, waqf also has great potential for advancing the NTB economy. Institutions such as the Indonesian Waqf Board and local zakat amil institutions often carry out waqf asset management activities to support local economic development. These waqf assets are like land, property, or other resources that can be managed effectively. Information about managed waqf assets can be found in the financial reports and activity reports of these institutions.

Through the use of waqf assets, the people of NTB can build economic infrastructure such as education and health facilities, which are beneficial for the development of the local economy and society. For example, agricultural land waqf can be used to establish productive gardens or livestock, which can provide employment and income for local communities.

It is important to ensure that the distribution of ZISWAF funds is carried out evenly and transparently. By ensuring that aid and economic programs are distributed fairly and effectively to those in need, ZISWAF can have a greater impact on economic equality in NTB. ZISWAF can collaborate with government programs to strengthen the NTB government's efforts. One of the main goals of economic equality is to build inclusive economic sustainability in NTB. By providing better access to economic resources and improving the overall welfare of society. Through a well-planned and coordinated implementation of ZISWAF, economic equality in NTB can be realized gradually and provide real benefits for the community.

CONCLUSIONS AND RECOMMENDATIONS

With ZISWAF, these funds can be distributed evenly and transparently to those in need. Apart from that, ZISWAF also helps in providing financial assistance, business capital, educational assistance, and developing economic infrastructure that supports economic growth in the NTB community. Synergy between ZISWAF and government programs and other institutions is also important to maximize its impact on economic equality. In this way, ZISWAF also becomes an agent of social change that can help create an inclusive, sustainable, and fair economic environment for all NTB people.

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