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KAMISEDEKAH PROGRAM MAJORING IN SHARIA ECONOMICS IN THE WELFARE OF THE PEOPLE

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Information	Abstract:
Article History: Received : 18.08.2023 Revised : 21.10.2023 Accepted : 20.12.2023 Keywords: <i>KamiSedekah; Welfare; Business; Islamic Social Finance.</i>	<p><i>Alms are small acts of kindness meant to help others and promote social empathy. The KAMISEDEKAH program, run by the Department of Sharia Economics at UIN Sultan Maulana Hasanuddin Banten, aims to create job opportunities, reduce crime, and strengthen community bonds. This study highlights key aspects of the program. The KAMISEDEKAH program supported the department's mission to improve education, research, and community service in Islamic economics. The program is a concrete way to serve the community. KAMISEDEKAH has both short-term and long-term programs. Short-term programs include: 1) Helping with emergency student tuition, 2) Disaster relief, 3) Gift-giving, 4) Revolving capital for students, 5) Mass circumcision funding, 6) Qurban (sacrifice) funding, 7) Orphan compensation, and 8) COVID-19 assistance. Long-term programs include: 1) Scholarships for the poor until graduation, 2) Opening kiosks, and 3) Establishing a FEBI clinic. The donation process works as follows: Every Thursday, students contribute IDR 2,000 each, which is collected by the class leaders and then submitted to the Department Student Association (HMJ) for Sharia Economics, Sharia Banking, and Sharia Insurance. Lecturers and staff contribute IDR 5,000 each, coordinated by the academic manager. The KAMISEDEKAH program aims to share resources and bring joy to everyone. The recipients' income varies, with the highest at IDR 2,250,000 and the lowest at IDR 600,000. On average, recipients earn IDR 1,000,000 per month. Most recipients have irregular jobs with low pay. The program helps ease their financial burden by allowing them to save money on daily expenses. In conclusion, the KAMISEDEKAH program contributes to the community's well-being and helps improve the lives of those in need.</i></p>

A. INTRODUCTION

The Faculty of Islamic Economics and Business (FEBI) at UIN Sultan Maulana Hasanuddin Banten aims to be a center for education, research, community service, and promoting Islamic knowledge and culture, particularly in Banten and Indonesia. It is a key academic entity within the university, focusing on Islamic economics, banking, and insurance. The Sharia Economics Department, established in 2007, is the first and pivotal department. Its vision is to become a leading global department in Islamic economics by 2021. Its mission includes preparing students who are both academically skilled and devoted to Allah SWT, improving the quality of Islamic economics education, and fostering networks to disseminate this field. The department's goal is to produce graduates who are committed scholars, capable of applying and developing knowledge in Islamic economics while serving the community.

The *KAMISEDEKAH* program, initiated on September 14, 2017, by FEBI's leadership, is a regular initiative to support various causes. It involves collecting funds from students, faculty, and staff every Thursday, which the FEBI Mini-Bank manages. The funds are used for scholarships, disaster relief, visiting those who have lost family members, student revolving capital, mass circumcision, orphan charity, Qurbani worship, and COVID-19 pandemic relief. The program also supports various activities, such as visiting lectures, sports and art weeks, international seminars, and social events, including mass circumcision and international student participation

The Sharia Economics Study Program for the Bachelor's Degree (S1) at the Faculty of Sharia and Islamic Economics of IAIN "Sultan Maulana Hasanuddin" Banten received an operational permit to carry out education and teaching activities, research, and community service, namely with the issuance of the Decree of the Director General of Islamic Education Directorate No. Dj.I/178/2007, dated April 20, 2007, concerning Permits for the Implementation of Study Programs of State Islamic Religious Universities in 2007, as mentioned in the Appendix to the List of Names of State Islamic Universities Granted Approval for Permits to Implement New Study Programs in 2007 at Number 21.

Then, the Study Program permit extension will be re-submitted under these provisions. The extension continues based on the Decree of the Director General of Islamic Education Number Dj.I/40/2010 dated January 29, 2010, concerning the Extension of Permits for the Implementation of Undergraduate Study Programs (S1) at Islamic Religious Universities (PTAI) in 2010 which is valid for 3 (three) years.

Degree of Graduates, by the Decree of the Director General of Islamic Institutional Development of the Ministry of Religious Affairs of the Republic of Indonesia Number: E/10/2002 Dated January 16, 2002, then the academic title for graduates in the environment IAIN "Sultan Maulana Hasanuddin" Banten, especially the Department / Department of Sharia Economics is Bachelor of Sharia Economics or abbreviated S.E.I. Finally, with the Regulation of the Minister of Religious Affairs of the Republic of Indonesia No. 36 of 2009, dated November 19, 2009, on the Determination of the Division of Science and Academic Degrees in Religious Universities, then the academic title for graduates in the environment IAIN "Sultan Maulana Hasanuddin" Banten, especially the Department of Sharia Economics is Bachelor of Sharia Economics or abbreviated S.E.Sy. Then based on the Regulation of the Minister of Religious Affairs (PMA) RI No.33/2016 concerning academic titles of religious universities. With this degree, there is no discrimination between religious and general background education.

The term "*KAMISEDEKAH*" is derived from two words: "*Kamis*," meaning Thursday, and "*Sedekah*," meaning charity. Thursday, the fifth day of the Arabic calendar, is chosen for alms collection because it precedes Friday, the day of prayer when Muslims focus on religious activities. On Thursday evenings, Muslims typically perform a ritual after Maghrib prayers, which includes reciting Surah Yaseen, Surah Al-Ikhlas, Surah Al-Falaq, Surah An-Nas, and specific verses from Surah Al-Baqarah, followed by *tahlil*, *tahmid*, and prayer. This practice aligns with the timing of the *KAMISEDEKAH* program, which avoids Friday, as it is a day dedicated to prayers and less activity.

KAMISEDEKAH promotes voluntary almsgiving, extending beyond zakat or *infaq*, as it includes any good deed, even something as simple as a smile. The program was officially launched on September 14, 2017, based on a meeting of FEBI's leadership and academic managers. The program's legal foundation is the Dean's

Task Letter, Number 275/DKN FEBI UIN SMH BTN/7/2017, outlining the *KAMISEDEKAH* movement. The management team includes the Dean as advisor, the Vice Deans as responsible parties, and a chief executive officer with various other appointed roles such as secretary, treasurer, and deputies. The program involves educators, students, and staff contributing to community support and charity.

B. LITERATUR REVIEW

The *KAMISEDEKAH* program is an initiative that combines social, religious, and educational values to raise awareness among students and staff about the importance of charity. This program was launched on September 14, 2017, at UIN Sultan Maulana Hasanuddin Banten to facilitate the collection of funds for various social activities such as scholarships, disaster relief, and other religious activities. This literature review will discuss relevant literature on charity, the importance of social activities in educational settings, and the implementation of charitable programs within the academic context.

The Concept of Charity in Islam

Charity (*Sadaqah*) is an important concept in Islamic teachings encompassing all forms of good deeds voluntarily and sincerely to benefit others. According to a Hadith narrated by Abu Hurairah, "Giving a smile to your brother is charity" (Tirmidzi, 1997). Charity is not limited to giving money or goods but includes any good deed that benefits others, such as sharing knowledge, time, or moral support. Therefore, the *KAMISEDEKAH* program aims to raise funds and build awareness about the importance of continuous charity in daily life.

The Role of Education in Building Social Awareness

Several studies indicate that educational institutions are critical in shaping students' social character. According to (Ramli, 2012), higher education institutions should focus on academic competence and integrate deep social and religious values into the curriculum and extracurricular activities. Programs like *KAMISEDEKAH*, which engage students in charitable activities, can strengthen their understanding of social responsibility and increase their empathy towards others. Furthermore,

(Nursamsiah, 2014) suggests that social activities within the campus can enhance students' awareness of the social issues occurring in the surrounding community.

Campus Involvement in Social Activities

Campus involvement in social activities such as *KAMISEDEKAH* can positively impact students and society. A study (Supriyadi, 2017) found that charitable programs organized by universities can improve relationships between the campus and the community and build a positive image of the educational institution in the public eye. Additionally, such activities provide students with opportunities to develop social and leadership skills, which are essential in building professional networks in the future. In the case of *KAMISEDEKAH*, FEBI UIN Sultan Maulana Hasanuddin Banten not only helps those in need but also teaches students to participate actively in social causes.

Models for Social Fundraising in Campuses

Fundraising for social causes on university campuses is typically carried out through various methods, such as fundraising drives, regular donations, or other charitable events. The fundraising model used by *KAMISEDEKAH* at FEBI UIN Sultan Maulana Hasanuddin Banten adopts a simple yet structured approach by collecting funds every Thursday. This approach is based on the understanding that Friday is significant for Muslims, who focus more on the Friday prayer. *KAMISEDEKAH*, collected on Thursdays, provides an effective alternative that does not conflict with the main religious activities on Fridays. This also shows that fundraising for social causes can be adjusted to align with academic and religious schedules within the campus.

The Impact of the KAMISEDEKAH Program on Students and Society

A study (Mustafa, 2016) revealed that well-organized charity programs could increase student participation in social activities and strengthen student solidarity. The *KAMISEDEKAH* program, which involves students, lecturers, and staff in collecting social funds, provides direct benefits to recipients and creates a culture of sharing within the campus. Additionally, this program offers students the opportunity

to be involved in activities that benefit the surrounding community, such as scholarship support, disaster relief, and religious events. The expected outcome is to produce individuals who are not only academically competent but also socially conscious.

Regulations and Management of the *KAMISEDEKAH* Program

The management of the *KAMISEDEKAH* program is based on the Dean's Task Letter from the Faculty of Islamic Economic and Business (FEBI) No. 275/DKN FEBI UIN SMH BTN/7/2017, which provides the legal framework for implementing this program. The management structure of *KAMISEDEKAH* involves various stakeholders, from the dean to students, each playing a role in ensuring the program's success. According to an interview with the Dean of FEBI UIN SMH Banten, *KAMISEDEKAH* is well-organized and routinely held every Thursday, with the collected funds being used for various social activities supporting the community and students in need.

C. METHODOLOGY

This research on the *KAMISEDEKAH* Program at FEBI UIN Sultan Maulana Hasanuddin Banten will use a qualitative approach to explore the program's impact, implementation, and participants' perceptions. The study will focus on understanding how the program works and how students, lecturers, and staff view it. It will look into the program's objectives, structure, and outcomes within the academic environment. Key research questions include: What are the goals and structure of the *KAMISEDEKAH* program? How do students, lecturers, and staff view the program? How does the program affect participants' awareness of social activities? What challenges arise in its implementation, and how are they addressed? Finally, the research will assess the program's impact on the surrounding community and students who benefit from it.

Data will be collected through interviews with program organizers (like the Dean and Vice Deans), participants (lecturers, staff, and students), and fund recipients. Semi-structured interviews will provide in-depth insights into individual experiences and perceptions. Focus Group Discussions (FGD) will also be held with students, lecturers, and staff to discuss their views on the program. Observations will

be made, especially during the Thursday collection process, to understand how the program operates. Document analysis will be used to review official program materials like meeting minutes and promotional documents.

The study will use purposive sampling to select participants directly involved with or affected by the program. About 15-20 participants will be interviewed, and each FGD will have 5-7 participants. The researcher will observe the program over several weeks to better understand its regular activities. The collected data will be analyzed using thematic analysis to identify key patterns and themes. Content analysis will be applied to examine official documents and how the program is communicated. Ethical considerations will be prioritized, such as informed consent, confidentiality, and respect for privacy.

While the findings will provide valuable insights, the study may have limitations, such as its focus on one institution, which may limit generalizability. Additionally, participants may offer socially desirable answers, which could lead to bias. However, the research aims to contribute significantly to understanding philanthropic programs in higher education and their impact on the community.

D. RESULT AND ANALYSIS

The *KAMISEDEKAH* recipient program sampled 50 individuals from various *KAMISEDEKAH* initiatives aimed at alleviating different community needs. These initiatives include providing emergency student tuition fees, disaster management, visiting and *takziah* (condolences), student revolving capital, mass circumcision costs, sacrificial worship costs, orphan benefits, and pandemic-related COVID-19 assistance. The overarching goal of these programs is to promote sharing and supporting those in need. The recipients of this program typically belong to lower-income families. Through the assistance provided, the program aims to ease their financial burdens and help them meet their basic living needs.

As social creatures, humans are born with various and limitless needs. This principle applies to the families receiving *KAMISEDEKAH* assistance, whose economic life can be likened to that of others. These families also engage in various economic activities to satisfy their needs, which are categorized based on importance, timing, nature, and subject. According to the level of importance, human needs are divided

into three categories. Primary needs are necessities, such as food, clothing, shelter, health, and education, which must be met for survival. Secondary needs arise after primary needs are satisfied and include items that enhance the quality of life, such as television or furniture. Tertiary or luxury needs include high-end items like refrigerators, jewelry, or cars and are often associated with a higher income.

Regarding the timing of need fulfillment, these can be classified into present and future needs. Present needs are urgent and cannot be delayed, such as medicine for illness or water for thirst. On the other hand, future needs can be postponed, such as the desire for a personal computer, which may be delayed if one already has access to shared resources. Additionally, human needs can be divided based on their nature. Physical needs pertain to health and bodily requirements, while spiritual needs encompass intellectual, mental, and moral well-being. Lastly, needs can also be categorized by the subject in need, including personal needs based on individual preferences and social needs that involve relationships within the family and society.

The economic life of *KAMISEDEKAH* recipient families is deeply intertwined with their employment. Work is a central part of human existence, providing the means to fulfill all life's needs. *KAMISEDEKAH* recipients are characterized by a strong work ethic and a willingness to engage in employment to achieve economic stability and well-being. Despite their difficult circumstances, they do not view any job beneath them. Instead, they embrace whatever work is available to support their families. As noted by Pelras, the roles of parents in these families are typically involved in practical tasks and services that contribute to family life.

Regarding income, many *KAMISEDEKAH* recipients earn below-average wages. According to Mubyarto, community economies, especially those reliant on informal labor, are the backbone of broader economic structures. These families, who generally earn irregular and modest incomes, use their earnings to meet basic needs. Their incomes fall below the poverty line, and while they do not have the financial stability of middle or upper-class households, they continue to work tirelessly to provide for their families.

Finally, the economic life of *KAMISEDEKAH* recipient families is also shaped by their expenses. Like all human beings, they have needs that must be met according to the provisions of life. However, their living circumstances tend to be modest

compared to those in wealthier social strata. Their expenses are primarily focused on essential needs, and they adopt simpler lifestyles due to their limited financial resources. Despite the challenges they face, the *KAMISEDEKAH* program plays a vital role in easing their burdens, providing them with an opportunity to live with dignity and fulfill their basic needs

This research highlights the positive impact of the *KAMISEDEKAH* program implemented by the Faculty of Islamic Economics and Business (FEBI) at Sultan Maulana Hasanuddin State Islamic University Banten. The program, aligned with the vision and mission of the Department of Sharia Economics, demonstrates how Islamic principles are applied to community service and social welfare within an academic institution. As articulated in the mission of the department, which emphasizes the integration of education, research, and community service, the *KAMISEDEKAH* program is a practical realization of these values. The program is an exemplary initiative that combines social responsibility with Islamic economic values, contributing to the welfare of students, faculty, staff, and the broader community.

Short-term and Long-term Programs

The *KAMISEDEKAH* program includes short-term and long-term initiatives to address various community needs. Short-term programs, such as assisting emergency student tuition fees, disaster relief, and COVID-19 pandemic assistance, demonstrate the program's flexibility in responding to urgent needs. These short-term initiatives provide immediate support to individuals facing financial difficulties or crises, showcasing the program's responsiveness and effectiveness in dealing with unpredictable situations. On the other hand, the long-term programs focus on sustained empowerment, such as providing scholarships to underprivileged students, establishing a FEBI clinic, and opening a FEBI shop. These long-term strategies aim at providing lasting benefits and fostering sustainable development for students and the community at large.

This balance between short-term aid and long-term empowerment reflects a well-rounded approach to social welfare. While short-term programs provide immediate relief, long-term initiatives ensure that the recipients are equipped with the resources and opportunities to improve their situation over time. This dual

approach ensures that the *KAMISEDEKAH* program has a broad and meaningful impact on its beneficiaries, supporting their immediate needs and long-term growth.

Sharia-Based Management

An important aspect of the *KAMISEDEKAH* program is its management, which is conducted by Sharia principles. This critical feature sets the program apart from other charitable initiatives. Using the FEBI Mini Bank to collect and distribute donations ensures that the program operates within a system that adheres to Islamic financial principles, providing transparency and trust in the handling of funds. The structured flow of donations, from collection by students, lecturers, and employees to deposit in the FEBI Mini Bank, reflects a system of accountability and efficient management. By following these procedures, the program maintains credibility, ensuring that the funds are used for their intended purpose.

The coordinated efforts of various groups, such as class leaders, HMJs (Student Organizations), and academic managers, contribute to the efficient and organized execution of the program. The *KAMISEDEKAH* program fosters a sense of collective responsibility and unity within the academic community by involving multiple stakeholders. This collaborative approach enhances the program's reach and effectiveness, ensuring that the donations are effectively collected and distributed.

Impact on *KAMISEDEKAH* Recipients

The research shows that the *KAMISEDEKAH* program has profoundly affected its recipients. The average income of the families benefiting from the program is relatively modest, with the highest reported income being IDR 2,250,000 and the lowest IDR 600,000. The assistance provided by the program has significantly alleviated the financial burden on these families. With support from *KAMISEDEKAH*, recipients can set aside money that would otherwise be spent on daily expenses, contributing to their overall financial stability.

The average family income of IDR 1,000,000 per month reflects the importance of the *KAMISEDEKAH* assistance in covering essential living costs, especially for families with irregular income. By easing the financial pressure, the program allows families to focus on other aspects of their lives, such as education, health, and overall

well-being. The positive response from the recipients—who express gratitude and satisfaction with the program—demonstrates the tangible benefits it provides. For many, the *KAMISEDEKAH* assistance is not just financial support; it also offers hope and a sense of dignity.

Picture 1. The *KAMISEDEKAH* Coupon



Source: Documentation of FEBI

Contribution to Prosperity

The *KAMISEDEKAH* program's broader goal is to prosper the people by creating a sustainable mutual support system within the academic community. This is consistent with the Islamic concept of community welfare, which encourages individuals to share their resources and help those in need. By integrating charitable activities into the academic environment, *KAMISEDEKAH* promotes a culture of social responsibility and mutual care among students, lecturers, and staff. The program strengthens the sense of community within the faculty. It reinforces the values of Islamic economics, where economic activities are not just about profit but also about fulfilling social obligations.

The success of the *KAMISEDEKAH* program serves as a model for other institutions to adopt similar programs that combine community service, economic empowerment, and Islamic principles. The program's emphasis on both immediate assistance and long-term sustainability ensures that it contributes to the holistic development of individuals and communities. By continuing to support those in need, *KAMISEDEKAH* plays a crucial role in promoting social justice and prosperity in line with the values of Islamic economics.

Overall, the *KAMISEDEKAH* Program has been implemented as a short-term initiative to provide direct benefits to the community. This program has helped numerous individuals, particularly from the Sharia Economics Department at Sultan Maulana Hasanuddin State Islamic University Banten. The beneficiaries include students who receive tuition assistance, those impacted by disasters, and individuals involved in various community services like mass circumcisions and sacrificial worship. Additionally, the program supports orphan compensation and relief for those affected by the COVID-19 pandemic. The beneficiaries are predominantly from economically disadvantaged backgrounds, and this program alleviates some of their financial burdens.

The economic life of the families receiving *KAMISEDEKAH* can be categorized in various ways. Based on the level of importance, their needs include primary needs (food, health, education), secondary needs (such as furniture or appliances), and tertiary needs (luxuries like cars or electronics). These needs also vary in urgency, with some being immediate (e.g., medical needs) while others can be postponed. The families' needs also span physical and spiritual domains, including health and psychological well-being.

In terms of employment, these families often engage in irregular, low-income jobs. Despite these challenges, they do not see their work as degrading and continue to strive for a decent life. Their income is used to meet their essential needs, although it is generally below the poverty line. These families' economic lives highlight the *KAMISEDEKAH* program's significance in easing their financial strain and providing them with the necessary support.

E. CONCLUSION

The following conclusions can be drawn from this research based on the findings presented. First, the *KAMISEDEKAH* program aligns perfectly with the vision and mission of the Department of Sharia Economics at Sultan Maulana Hasanuddin State Islamic University Banten, specifically its mission to build, foster, and improve the quality of education, research, and community service in the field of Islamic economics. The program embodies this commitment through its various short-term and long-term initiatives to assist the community. The short-term programs include

emergency student tuition assistance, disaster relief, mass circumcision, and COVID-19 pandemic aid. Meanwhile, the long-term programs focus on providing scholarships for the underprivileged, opening a kiosk or FEBI shop, and establishing an FEBI clinic, all of which contribute to improving the quality of life for the recipients.

Second, the management of the *KAMISEDEKAH* program follows Sharia principles and operates through the FEBI Mini Bank to ensure transparency and accountability. Students contribute IDR 2,000 each Thursday, while lecturers and employees donate IDR 5,000. Class leaders and academic managers collect these funds and deposit them into the FEBI Mini Bank for distribution. This well-organized system ensures that donations are efficiently gathered and managed. The program's primary objective is to encourage community participation and foster a spirit of giving, positively impacting all involved through Islamic values of shared responsibility and social welfare.

Finally, the *KAMISEDEKAH* program benefits its recipients, who typically have irregular incomes. The assistance provided allows them to ease their financial burdens and allocate funds toward other essential needs. With average family incomes ranging from IDR 600,000 to IDR 2,250,000, the *KAMISEDEKAH* program is a vital source of support. The recipients have expressed significant appreciation for the program, as it helps improve their living conditions, fostering a sense of empowerment and well-being. The *KAMISEDEKAH* initiative has thus promoted prosperity, demonstrating that a community-driven, Sharia-compliant approach to welfare can have a lasting and positive impact on society.

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