

The Role of Affinity Group in Improving Welfare in Maqashid Shari'ah Perspective

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Abstract

The purpose of this study is to clarify the role of Independent Women's Affinity Groups and to examine the maqashid shari'ah (Hifdzul Maal) in their operations to assist the Ngunut Village. This research is primarily qualitative. Collection of data methods include observation, interviews, and documentation in order to acquire accurate, objective, and concrete results. Simply describe the questionnaire used during data collecting to strengthen qualitative data. The observation and interview results suggest that the welfare situation of the communities in the hamlet of Ngunut is typically positive and improving. Proven through the use of natural resources by productive organizations, human resources through recitation, and the provision of training all contribute to the growth of knowledge and skills. Social capital, which includes capital fertilization for savings and loans, as well as collaboration among groups, governments, and private individuals, all contribute to the development of social skills. The questionnaire findings show how many members benefit from the Independent Women's Affinity Groups, including greater income. While, according to the Maqashid Shari'ah (Hifdzul Maal) evaluation, the Independent Women's Affinity Groups are performing successfully and in accordance with Islamic Shari'ah. According to DSN-MUI Fatwa Nomor 11/DSN-MUI/IV/2000, Independent Women's Affinity Groups' contracts do not violate the applicable requirements. Members will have even greater convenience in enhancing their welfare.

Introduction

The problem of poverty and unemployment is quite complete and needs to be changed by all parties together and coordinated. Poverty is generally a condition in which the income level of a community or groups is not sufficient to meet their basic needs. Village is the smallest state unit closer to the public and directly touching the public need to be prosperous. As a representative of the state, the village is obliged to carry out both the physical development and the development of human resources as an effort to improve the quality of life and the well-being of the village community (Hamid, 2018). As mandated by the Constitution (UUD), the government, including the villages, must be able to advance the general welfare of the population. Welfare can be interpreted as a good state of society so that it is able to meet basic needs, improve the quality of life guaranteed and avoid poverty,

ignorance, fear, or worry so that life in a safe and secure state, both physically and mentally (Rosni, 2017).

To measure prosperity in Islam can use sharia maqasid which is divided by three parts, namely maqashid dharuriyat, maqashid hajiyyat and *maqashid tahsiniyat* (Azizy, 2019). Statistics Indonesia noted that Indonesia had data with a percentage of 9.82% in March 2018, with that percentage, the number of poor people in Indonesia reached 25.95 million when viewed from the per capita expenditure side. In March 2018, the percentage of poor people in urban areas was 7.02 per cent, while in villages it was 13.20 per cent. Indonesia is the smallest unit of the state and has 75,436 villages. The Village Development Index (IPD) shows villages with underdeveloped status as many as 14,461 villages (19.17 per cent). (BPS, 2019)

As for Ponorogo, which concerns researcher to researchers with a population of around 855 281 people (Data Source: Statistics Ponorogo in 2010).

the number of poor people in Ponorogo Regency in 2016 is still below the average line of the poor people number of in Indonesia, especially East Java with the number reaching 102,600 inhabitants. It is a district with a large percentage and number of poor people in East Java. As in the following data:

Table 1. Poverty Line and Number of Poor People In Ponorogo Regency 2012 – 2016

<i>Years</i>	Poverty Line	Poor	
	(Rp./Kap/Mnt)	Percentag (%)	Total (000 soul)
2012	224.186	11,76	101,40
2013	239.963	11,92	103,00
2014	247.368	11,53	99,86
2015	251.525	11,91	103,22
2016	266.312	11,75	102,06

Data source: National socio-economic survey (Ponorogokab.bps.go.id, 2019)

More unemployment in Ponorogo as reported by Gema Surya FM from BPS Data, the total workforce in 2018 reached 505,250 people, while those who were unemployed or still unemployed reached 19,553. Made Ratmi, head of the BPS Ponorogo Social Statistics section, said that 38 per cent were junior high school graduates and 25 per cent were vocational high school graduates. In addition, in the four-year period from 2014 to 2018, there were also up to 1,300 unemployed people. Strategies to eradicate poverty and unemployment are widely offered to overcome poverty problems, such as the provision of employment and vocational skills programs for the community.

Community development has the meaning of a conscious, systematic and directed effort by organized, for the community community to change their own standard of living for the better (Sudjana, 2004). The law requires the existence of an independent and autonomous village in managing its resources with the Affinity Group, which is expected to play a role in improving the rural economy.

Therefore, in order to achieve and improve family health, it is a duty to support the success of this programme, one of the efforts that can be made is to encourage the movement of the village economy through village entrepreneurship, where village entrepreneurship is a strategy for the development and growth of welfare, namely the presence of affinity groups which is based on the bond of togetherness, compatibility, trust, cooperation, and interests of same vision and mission between members (Sugiyanto, 2012). Affinity is also a place for large groups of people who can grow and develop independently

by contributing to a large and occupying a strategic role in economic village development of Ngunut.

The previous study (Nuzula & Nurmalia, 2019) stated that the affinity group of Dahlia Makmur one of the programs which have a good perception of the food independent village program in Bengkulu means that the existence of affinity group is valuable for prosperity program. According to this research, there are four affinity groups in Ngunut village, among others, *Kelompok Afinitas Pria Sejahtera*, *Kelompok Afinitas Pria Harapan*, *Kelompok Afinitas Wanita Berdikari dan Kelompok Afinitas Wanita Rahayu* (Interview, 2019). Of the four affinity groups, the Independent Women's Affinity Groups differ from the other groups. There are programs and management in these Independent Women's Affinity Groups that are different from other groups. Through this group, there is a loan program whose capital comes from the compulsory savings of each member, until the members of this group have a home-based business or home industry, to improve the welfare of its members. The background study that has been mentioned before, authors would like to analyze the role of affinity group in improving welfare in Maqashid Shari'ah perspective in deep sight through this research.

Literature Review

Independent Women's Affinity Groups

There are several opinions expressed by experts about the understanding of the program. Understanding program according to Suhardjo "program is a chart of activities in the form of implementation or as an interpretation of policy guidelines or strategies to achieve goals (Suhardjo, 2008). In addition, Suharsimi Arikunto & Cipi stated that "the program is a unit or unit of activity, the program is a system, namely a series of activities carried out not once but continuously" (Arikunto, 2007). From the 2 opinions above, we can get information the program is an instrument that contains one or more activities carried out by the government / institutions and individuals to achieve sustainable goals / objectives. It is intended that program can continue even though financial assistance or assistance has not run. The results of the activities carried out can have an impact on the improvement and welfare of the community.

Affinity in KBBI means interest or sympathy which is marked by equality of interest (kbbi, 2020). In the documentation written that affinity is based on the nature of helping each other, loving, understanding, feeling each other, thout coercion. Affinity groups are groups that bound by a sense of unity and togetherness by a network of friendship and family that has trust, obedience, and love that support one another to carry out economic business activities together (Sugiyanto, 2012). While the affinity group according to the Minister of Agriculture is a group that grows on the basis of bond of togetherness and compatibility between members who have the same vision and mission by paying attention to the local social culture (ppid, 2019).

From this understanding, it is possible to obtain information that the village is a community unit which has its own borders and the authority to regulate the interests of its people based on local customs as the national cultural roots of the Republic of Indonesia. The village is led by a village chief or village head along with village officials who have the authority to regulate village government, carry out village development planning meetings (Musrenbangdes), and carry out all tasks of the top government for development activities and the welfare of their communities.

Community Welfare in Islamic Economy

Well-being itself has many meanings where each person must have their own perspective on what is called welfare. But in general the welfare itself in general can be divided into two forms, namely material welfare and non-material welfare. Material welfare includes how much property we have, how much income we get, and anything that can be materialized. While non-material welfare is the welfare that we have where the welfare is not in the form of goods or the like, for example is the health that we feel, having pious and pious children, and so forth (Sardar, 2016).

Welfare according to Islam includes welfare in both of material and non-material. Islam teaches that wealth is not the only indicator of well-being because basically property is only a tool used for the purpose of worshiping Allah SWT (Wahbalbari et al., 2015). The Islamic economic view of prosperity is based on this whole Islamic teaching on life. This concept is very different from the concept of welfare in conventional economics, because it is a holistic concept. In brief, the welfare desired by Islamic teachings is (Pusparini, 2015) *first*, Holistic and balanced well-being, which includes material and spiritual dimensions and includes individuals and social. *Second*, Welfare in the world and the hereafter, because humans not only live in the natural world, but also in the afterlife. If this ideal condition cannot be achieved, then prosperity in the hereafter is certainly preferred

The concept of well-being in Islam is not just on the level of assets as stated before. Welfare in the perspective of Islam if a person can play his role on this earth in accordance with the nature of humans as servants of Allah SWT as well as the Caliph who devoted to all his development activities, so that welfare is a *falah* that carries the meaning of *sa'adah fi daraini (hasanah fi dunya wa hasanah fil akhirah)*. Therefore, this concept of well-being can be referred to the word of God in words, in Surah Quraish verses 1-4 stated that Welfare is indicated by the ability to consume, worship to one God and comfort. Surah al Nahl 97 stated God guarantees welfare for anyone who does goodness. Thaha verses 117-119; explained about prosperity is reflected in heaven. Al A'raf 10 said about Welfare can be achieved by being grateful. Al Nisa '9 stated that Welfare through taqorub or given to pious servants and Al Baqarah verse 126 indicated that prosperity can be felt for those who put their trust in perfection. These verses are explained about the prosperity of Islam in a whole aspect.

Islam's deep commitment to brotherhood and justice has led to the concept of well-being (Fallah) for all mankind as the main objectives of Islam. This welfare includes physical satisfaction because mental peace and happiness can only be achieved through a balanced realization between the material and spiritual needs of human personality. Therefore, Maximizing total output cannot therefore simply be the goal of a Muslim society. Maximizing output must be accompanied by efforts aimed at the spiritual health of human minds, justice and fair play at all levels of human interaction (Chapra, 2000).

Islam considers social and individual well-being to be complementary rather than competitive and antagonistic. Because it encourages cooperation, not competition and competition and develops a close relationship between individuals. Thus, the Islamic economic system is based on the concept of a balance between individual and social good. He did not separate individuals from their communities, nor did he see their welfare as contrary to the public interest (Rahman, 1996).

For world life, Fallah includes three concepts, namely survival, free will, as well as strength and honor. As for the afterlife, Fallah includes the notion of eternal survival, eternal welfare, eternal glory, and eternal knowledge (free from all ignorance) (P3EI, 2008). Fallah, the fulfillment of all human needs that bring prosperity to the achievement of happiness in the world and the hereafter. As well as an impact called *maslahah*. Namely the

material and non-material conditions that can increase the position of humans as noble beings (P3EI, 2008). The actualization concept welfare cannot be separated from the role of community economic actors. The government and society must move together to achieve the welfare of the people, both material and spiritual well-being (Fikri, 2018).

So, if so in meeting their needs, human beings make benefits and blessings of a paradigm that underlies each of their activities to create overall prosperity, justice and brotherhood among fellow members of the community (Syamsuri, 2020).

Al-Ghazali defines aspects of economic activity from its social welfare function within the framework of a tripastite individual and social utility hierarchy, namely needs (*dharuriyah*), pleasure or comfort (*hajiyyah*), and luxury (*tahsiniyah*). The key to maintaining these five basic objectives lies in providing the first level (Pusparini, 2015).

Therefore, the subject of research here is about the needs (*dharuriyah*). There are five objectives of this *masalah dharuriyah* namely to safeguard of religion (*Addiin*), safeguard of soul (*nafs*), safeguard of intellect (*aql*), safeguard of posterity (*nasl*) and safeguard of wealth (*mall*, hereinafter the five things are called *al-kulliyat al-khams* (Kamaluddin, 2015).

Table 2. Economic Welfare Indicator Based on Maqashid Syari'ah

Welfare Safeguard	Indicators
Safeguard of Religion	The ratio of five prayers, the ratio of zakat, the ratio of fasting, the ratio of pilgrimage
Safeguard of Soul	Life expectancy ratio at birth, access to communication, access to electricity and clean water
Safeguard of Intellect	Al-Qur'an reading ratio, religious education ratio, education level ratio
Safeguard of Heredity	Birth Ratio, Death Ratio, Divorce Ratio
Safeguard of Wealth	Property Growth, Property Distribution

In this study, researchers used the Maqashid Shari'ah as an indicator of well-being, because according to some theoretical frameworks above, proving that the Maqashid Shari'ah is a better welfare indicator. Then, researchers only take one indicator as a focus to become a limitation (parameter) of Hifdzu Maal research. In general, Hifdzu Dinn, Hifdzu Nafs, Hifdzu Aql, and Hifdzu Nasl will be described. Because researchers see and believe that the focus indicator is downstream from other previous indicators. In essence, as Al Ghazali also simplifies into spiritual and material welfare, Ukhrawi and Duniyyawi. Hamka also argues in his book entitled Social Justice in Islam that Islam asserts that building uses two conditions, namely, first property (*amwal*) and second self (*anfus*) (Hamka, 2016). However, so that this research is more focused, the writer focuses more on hifdzul maal.

The Condition of the Community Welfare Index Is Based on Masalahah

Before discussing the indicators and dimensions referred to in this study for a long time. The author will also write an index of Islamic welfare based on the masalahah in Ngunut village according to their dimensions. As written by Satria Hibatal Azizy in "Reoccupying Welfare in Islam". The dimensions include:

Safeguard of Religion

As stated in the population demographics, that 100% of the population of Ngunut Village is Muslim. Religious life in the Ngunut village community is good and in the category of prosperity, this is based on the dominance of the NU tradition and part of the

Muhammadiyah tradition with their respective autonomous bodies. Islamic boarding school, majelis ta'lim so that with the existence of these two organizations it can be said that the village of Ngunut is a religious village. Plus, the number of mosques and mosques that exist with the ratio of Ngunut villagers. There are at least 10 mosques and 19 mosques. Both organizations maintain harmony by being moderate without being fanatic towards one group. Communities can blend well as a village community that upholds togetherness/cooperation. Of the several religious facilities and infrastructures mentioned above, the community can carry out religious activities well as in ritual worship and commemorate Islamic/religious holidays and study (Interview, 2020).

Safeguard of Soul

As far as the dimension of the soul is concerned, the measuring instrument offered is not very different from that formulated by the United Nations and other economic experts. Ngunut village has a good life expectancy ratio for babies and mothers. This can be seen from the health of mothers and babies after childbirth which reaches 97% and is supported by adequate health facilities and infrastructure. Access to communication, electricity and water is also quite good and fulfilled. Almost all household household needs use electric pomba wells and dug wells. So, in this case the community can protect their soul from existing problems with the availability of facilities.

Safeguard of Intellect

In fact, the dimension of reason has been brought to the attention of the parties involved in the issue of increasing welfare. In terms of education, the population of Ngunut Village can be classified according to the level of graduates, including those who have graduated from elementary school (SD) / equivalent of 1083 people, those who have graduated from junior high school (SMP) / equivalent of 751 people, residents who have graduated from school Senior High School (SMA) / equivalent as many as 1177, then for residents with a diploma-level condition of 72 people, and residents with a college-level condition (PT) of 262 people (Posko, 2019). 0% of Ngunut villagers are illiterate, while the ratio of literacy to the Qur'an is also in line with literacy. Because, the community environment, the village, the religious, many educational institutions, including 2 boarding schools, Al Qur'an education park. The mosque and the mosque also functioned as a means of education and study especially for children. There are also some people who directly provide the teaching of the Qur'an to their children (Interview, 2020).

Safeguard of Heredity

To measure welfare in the offspring dimension, it is also not much different from existing indicators. In this dimension ngunut villages have a greater birth ratio than the death ratio. There is no divorce ratio either (bps, 2014). This means that there is harmony within the household community in the village of Ngunut. This certainly supports the care of offspring. The village's attention to posyandu is also quite large by preparing various needs to support the survival of residents, especially toddlers and pregnant women (Interview, 2020) because it is not only in the regions, but throughout Indonesia even now it is tightened up by both pregnant women, babies, toddlers because the report card is indeed bad. The cadres are also given funding from the government / regent, if the cadres do not come to the posyandu, the cadres are visited.

Safeguard of Wealth

The property dimension has undoubtedly become the dimension that receives the most attention in the context of well-being nor does Islam deny the role of wealth in improving welfare. Ratios used include such as income and the distribution of income or

wealth. Treasure is a part of sustenance, and that sustenance is how we receive it, if we are willing to accept then life will be better (Interview, 2020). Sustenance is returned to the recipient, if the most important thing is to receive it daily, it will be good / sufficient. On average, there are still many schooling and medical expenses that do not have a saving fund.

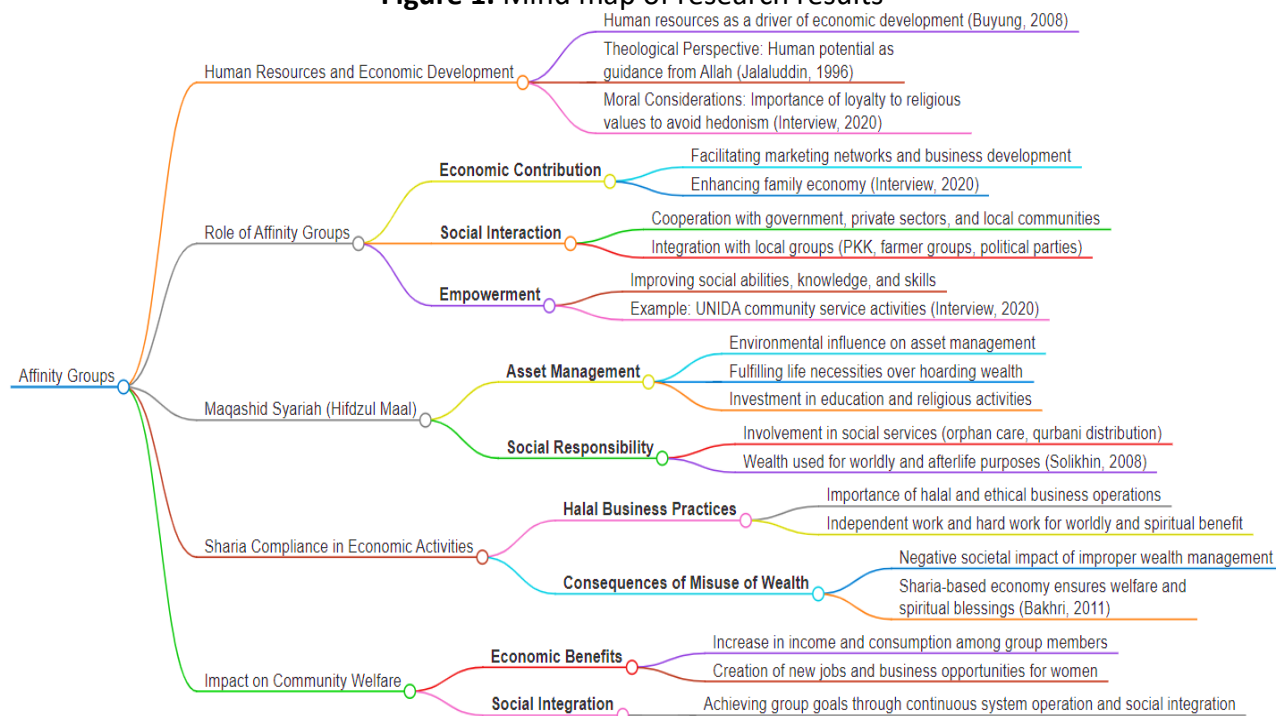
Research Methods

This research uses descriptive research method. In descriptive research, researcher try to describe and interpret objects according to what is happening in the field. In descriptive methods, researcher make it possible to make connections between variables and develop scientific research (Yin, 2015). The aims descriptive is to systematically describe the facts and characteristics of the object or subject under study in accordance with happening in the field. Field research (field research) is research conducted in the field of actual arena. This research is essentially qualitative. Data collection using observation, interview and documentation methods to obtain accurate, objective and concrete data. As for the questionnaire in the data collection, simply describe it in order to strengthen qualitative data.

Results and Discussion

Here is the mind map based on the research findings. This mind map is intended to simplify the understanding of the research results.

Figure 1. Mind map of research results



Source: markmap processed by research, 2024

One of the drivers of economic development is human resources (Buyung, 2008). The potentials given to humans are basically a guidance (guidance) of Allah which is intended for humans so that they can carry out an attitude of life that is in harmony with the essence of their creation (Jalaluddin, 1996). Therefore, affinity groups always hold routine meetings once a month, where in this meeting training is sometimes held and fills associations with various religious activities such as, Yasin and Tahliil together, prayers, recitation, and matters relating to spirituality to maintain survival, namely, to maintain religion. Human resources

that are not accompanied by loyalty to religious values, will only lead people towards the pursuit of worldly pleasures or mere hedonism (Interview, 2020).

The existence of affinity groups to facilitate economic marketing networks and other productive business development. For example, the existence of an affinity group with several other members will make it easier for someone to develop their productive business, in this case one of the efforts to improve the family economy and is one of the community's participations in the community economic development sector which is currently difficult to find work (Interview, 2020). Implementation of Group Cooperation including government, Private, and other parties which to maintain the existence of a group, affinity groups must be able to interact with the surrounding community components. Independent Women's Affinity Group members are self-employed in the study area, so far, they can establish good relations with institutions or groups in the vicinity. Such as PKK groups, farmer groups, village governments, district governments, and even political parties. The signs of a good economy are an increase in income that is better than before, with this increase in income will increase consumption.

The role of affinity group exists if they come in Improving social abilities, raising the level of knowledge and skills, empowering their members in economic aspects. It shows in empirical study that the social relations between members of this affinity group play a very good role for each member because there is mutual trust with each other so that they become better personalities. In this connection, the chairperson and management can play their roles, with each person having multiple positions and social roles towards other people included in this status. Then, the training in groups such as making donuts taught by UNIDA (Universitas Darussalam Gontor) lecturers in community service as known as KKN to gain a lot of knowledge and skills. If previously condition they only became consumers and afterwards become members (Interview, 2020). The statement proves that there is integration of individuals or actors who are usually passive recipients in the socialization process. A system must regulate the relationship between the parts that become components.

In general problem, respondents in running their business issued by personal capital. The injection of assistance from the government through groups. The benefits they have can exceed than usual if they order a lot at the time then the benefits, they get can be more than that. With this program respondents can have additional income to meet the needs of their families. Respondent who actively participate this program, in addition to get new jobs, have new insights into their income, and even their time. With the existence of this affinity group, mothers who had no business activity then had a business, who had no income, then had income, who did not work, had jobs, so mothers became unemployed because they joined this affinity group (Interview, 2020). Meanwhile, the achievement of the objectives in general in this group is at the final stage of the goal of having a group where the system continues to operate, the system tends to move towards the maintenance of self-regulation or a balance of life within the group (social integration).

Review of Maqashid Syariah (Hifdzul Maal) on the Implementation of Affinity Group Activities in Improving Community Welfare in Ngunut Village, Babadan, Ponorogo. *Min Nahiyah Al – Wujud* which is environmental conditions also affect people's behavior in managing assets as a form of protecting assets. Management by utilizing the results of business income, cultivation, saving, borrowing. Ownership of assets is not to be stored in the form of valuable goods, but the most important thing in ownership assets is to fulfill the necessities of life. Guarding assets is also realized by using assets from businesses, loans to invest in children's education costs. In addition, the community is realized by building and repairing places of worship. Conducting social activities such as orphan social service,

qur'ban slaughtering social service, which is distributed to the outskirts, which are generally assisted by Anshors who most people are based on Nahdhatul Ulama' (NU). This reflects that the use of assets of members this affinity group is not solely for world life but also the orientation needs the afterlife. Treasure is a deposit from God that we need to use according to His guidance. Sadaqah apart from being a provision of goodness is also useful for purifying wealth and educating life (Solikhin, 2008).

The review of *Min Nahiyah Al – Adam* Property management by the group also pays attention to the halal aspect for the sake of the blessing of business results by considering the halal business, savings and loans in the group's business. Based on research conducted by researchers that the activities in this group have been running in accordance with the principles of Shari'ah in the rules of the property use. They all work halal, try and work hard. Halal working is someone who works independently and does not depend on others. While trying and working hard to meet the needs of life in the world and the hereafter. Therefore, God then gives news to those who use wealth in such a way that does not please God, and leads to misinterpretation, crime and damage society, either directly or because of their mistakes in dealing with wealth and property. The implementation of sharia-based economy apparently not only guarantees halal and goodness, but more than that can improve the welfare of the perpetrators, in addition to invisible Baraka (Bakhri, 2011).

Conclusion

The *Independent Women's Affinity Group*, formed by the Government and made to be the public's flagship strategy for the development of power and the improvement of the quality of welfare society in the management of natural resources, human resources and social capital resources, is important to support the improvement of welfare in this village. It is very important to meet human needs. In addition, there is a need for solidarity between members of society and to know the role of the Independent Women's Affinity Group in improving welfare.

It can be concluded that the Independent Women's Affinity Group has three roles: *first*, the natural resource, through community groups, can take advantage of the existing potential of the village not only to fulfill the needs but also to act as an entrepreneurship opportunity. *Second*, human research, training programs, entrepreneurship and religion can improve the well-being of the economy and the soul. *Third*, social capital, interaction between members, mutual assistance, capital fertilization, guidance and development of productive enterprises, and collaboration between groups, play an important role in improving the welfare of society. While according to the review by Maqashid Shari'ah (Hifdzul Maal), the Independent Women's Affinity Group has been doing well and in line with Islamic Shari'ah.

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- Interview Ms. Nurul Hidayati (Chief of Independent Women's Affinity Group) Saturday, January, 11, 2020
- Interview with Mrs. Nurul on Wednesday, June 26, 2019 at 21.26 Pm
- Interview with Ustadz Tasrif (Ta'mir Masjid Al Amin Ngunut) Saturday, January, 25 2020 22.00
- Interview with Mr. Amri Amnan, Monday, February 03 2020 11.00 AM
- Interview with Mrs. Nurul (Rumah Ibu Nurul Ketua Kelompok RT 2 Dusun Ngunut 3 Desa Ngunut Kec. Babadan) Friday, January, 03, 2020, 2.33 PM
- Interview Ms. Nurul Hidayati (Chief of Independent Women's Affinity Group) Saturday, January, 11, 2020
- Interview With Ms. Murni (Member of Independent Women's Affinity Group) Saturday, January, 11 2020, 15.30 PM