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Research Article

Enhancing Welfare through Affinity Groups : An Islamic Worldview

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Abstract. The aim of this research is to understand the role of the Independent Women's Affinity Groups and to review the maqashid shari'ah (Hifdzul Maal) in the activities of the Independent Women's Affinity Groups to improve the welfare of the Ngunut Village. 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. The result based on the observation, interview, shows that the welfare status of the communities in the village of Ngunut is generally good and improved. Proven with the use of natural resources by productive enterprises, human resources with recitation, the provision of training play a role in the improvement of knowledge and skills. Social capital with capital fertilization towards savings and loans, collaboration between groups / governments / privates also play a role in improving social skills. The results of the questionnaire describe how many members find benefits, ease and increased income after following the Independent Women's Affinity Groups. While, according to the Maqashid Shari'ah (Hifdzul Maal) review, the Independent Women's Affinity Groups have been doing well and in line with Islamic Shari'ah. Based on Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 119/DSN-MUI/2018 about Ultra Micro Financing (Al-

Tamwil Li Al.Hajah Al – Mutanahiyat Al-Shogiroh) where this group has financing / loan activities for its members. As for the analysis result of the loan contract / financing at *Independent Women's Affinity Groups* similar with financing contract named *kafalah*. According to fatwa dari DSN-MUI Nomor 11/DSN-MUI/IV/2000 the contract allowed and practiced by *Independent Women's Affinity Groups* does not contradict the applicable provisions. Even more convenience to members in improving the welfare.

Keyword: Role, Welfare, Affinity Group, DSN-MUI Fatwa

Abstrak. Penelitian ini bertujuan untuk mengetahui peran kelompok afinitas wanita berdikari dalam meningkatkan kesejahteraan dan tinjauan Maqashid Syariah (Hifdzul Maal) terhadap kegiatan kelompok afinitas wanita berdikari dalam meningkatkan kesejahteraan masyarakat desa Ngunut. Penelitian ini pada dasarnya bersifat kualitatif. Pengumpulan data menggunakan metode observasi dan wawancara (tatap muka), dan dokumentasi untuk memperoleh data yang akurat, objektif serta konkrit. adapun data angket dalam metode pengumpulan hanya sebatas deskriptif untuk menguatkan data kualitatif. Hasil penelitian berdasarkan wawancara, observasi, menunjukkan bahwa kondisi kesejahteraan masyarakat desa Ngunut secara umum sudah baik dan mengalami peningkatan dibuktikan dengan pemanfaatan sumber daya alam dengan usaha produktif, peningkatan sumber daya manusia dengan pengajian, pemberian pelatihan-pelatihan berperan meningkatkan pengetahuan dan keterampilan dan modal social dengan pemupukan modal melalui simpan pinjam, serta kegiatan kerjasama kelompok dengan pemerintah/swasta yang berperan juga terhadap peningkatan kemampuan social. Adapun, hasil angket menggambarkan banyak anggota yang merasakan manfaat, kemudahan, dan meningkatnya pendapatan setelah mengikuti kelompok afinitas wanita berdikari. Sedangkan, Berdasarkan tinjauan Maqashid Syariah (Hifdzul Maal), bahwa kegiatan yang dilakukan oleh kelompok afinitas wanita berdikari desa Ngunut dilakukan dengan baik dan sejalan dengan tujuan dari maqasid syariah (Hifdzu Maal). Berdasarkan Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia No: 119/DSN-MUI/2018 Tentang Pembiayaan Ultra Mikro (Al-Tamwil Li Al.Hajah Al – Mutanahiyat Al-Shogiroh) dimana kelompok ini juga memiliki kegiatan pembiayaan / peminjaman kepada anggotanya. Adapun dari hasil analisis dari akad pinjaman / pembiayaan dalam kelompok afinitas wanita berdikari mirip dengan akad pembiayaan *kafalah*. Menurut fatwa dari DSN-MUI Nomor 11/DSN-MUI/IV/2000 akad demikian diperbolehkan dan praktik pada kelompok afinitas wanita berdikari tidak bertentangan dari ketentuan yang berlaku. Bahkan lebih memberikan kemudahan kepada anggota dalam meningkatkan kesejahteraan.

Kata Kunci : Peran, Kesejahteraan, Kelompok Afinitas, Fatwa DSN-MUI

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. 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.¹ To measure prosperity in Islam can use sharia maqasid which is divided by three parts, namely *maqashid dharuriyat*, *maqashid hajiyat* and *maqashid tahsiniyat*.²

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).³

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
 Poverty Line and Number of Poor People In Ponorogo Regency 2012 - 2016⁴

Years	Poverty Line (Rp./Kap/Mnt)	Poor	
		Percentage (%)	Total (ooo 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

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.

¹ Rosni, "Analisis Tingkat Kesejahteraan Masyarakat Nelayan Di Desa Dahari Selebar Kecamatan Talawi Kabupaten Batubara" Universitas Negeri Medan. *Jurnal Geografi E-ISSN: 2549-7057 P-ISSN: 2085-8167* Vol 9 No. 1 - 2017 P. 56

² Satria, The Concept Of Welfare From Siyasaah Syar'iyah Prespective And Its Implementation On Zakat Management In Indonesia, *Islamic Economics Journal*, Volume 5, Nomor 1, Juni 2019, P. 43.

³<https://www.bps.go.id/pressrelease/2018/12/10/1536/hasil-pendataan-potensi-desa--podes--2018.html> Diakses 7 November 2019 Pukul 4.39 Pm

⁴<https://ponorogokab.bps.go.id/statictable/2017/09/15/223/garis-kemiskinan-dan-penduduk-kabupaten-ponorogo-2012-2016.html> Accessed (Thursday, Septembre, 11, 2019) Pukul 15.09 WIB

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.⁵ 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.⁶ Affinity is also a place for large groups of people who are able to grow and develop independently by contributing to a large and occupying a strategic role in economic village development of Ngunut.

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*.⁷ 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 / home industry, in order to improve the welfare of its members.

DISCUSSION

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."⁸ 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".⁹ 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

⁵ Sudjana, *Pendidikan Nonformal: Wawasan, Sejarah Perkembangan, Filsafat Dan Teori Pendukung Serta Asas*, (Bandung: Falah Production, 2004), P. 270

⁶ Sugiyanto Et Al, "Peranan Ketua Kelompok Afinitas Mandiri Pangan Terhadap Pengelolaan Kinerja Kelompok Dalam Mencapai Efektifitas Kelompok", *AGRISE Volume XII No. 1* Bulan Januari 2012 ISSN: 1412-1425, P. 27

⁷ Interview With Mrs. Nurul On Wednesday, June 26, 2019 At 21.26 Pm

⁸ A.J. Suhardjo, *Geografi Perdesaan Sebuah Antologi*, (Yogyakarta: Ideas Media), 2008, P, 18

⁹ Arikunto, Suharsimi. *Manajemen Penelitian*, (Jakarta: Rineka Cipta), 2007, P, 3.

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.¹⁰ In the documentation written that affinity is based on the nature of helping each other, loving, understanding, feeling each other, thout coercion.¹¹ 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.¹² 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.¹³ In accordance with Law Number 32 of 2004 Concerning Local Government Article 1 Paragraph 12 mentions the village as follows:

"Villages or other names, hereinafter referred to as villages, are legal community units that have territorial boundaries that are authorized to regulate and manage the interests of local communities, based on local origins and customs that are recognized and respected in the Unitary State Government system. Republic of Indonesia "(Law Number 32 of 2004 concerning Regional Government, 2004)

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. In addition, in the general guidelines for food independent villages, it is stated that:¹⁴

"... food self-sufficient village activities aim at increasing the ability of rural communities in developing productive businesses based on local resources, increasing food availability, purchasing power and access to household food. So that it can meet the adequacy of nutrition which ultimately has an impact on reducing the food insecurity of the poor in rural areas, in line with one of the Millennium Development Goals (MDGs) goals, which is to reduce poverty and hunger in the world by half in 2015 ".

¹⁰ <https://kbbi.web.id/afinitas> Accessed, Januari, 12, 2020 9.07 PM

¹¹ Dokumentation

¹² Sugiyanto Et Al, Peranan Ketua Kelompok Afinitas Mandiri Pangan Terhadap Pengelolaan Kinerja Kelompok Dalam Mencapai Efektifitas Kelompok, *Agrise* Volume Xii No. 2 Bulan Mei 2012 P, 161.

¹³ Keputusan Menteri Pertanian Republik Indonesia Nomor 10/Kpts/Kn.030/K/02/2016 Tentang Petunjuk Teknis Pengembangan Kawasan Mandiri Pangan Tahun 2016, P. 7

¹⁴ Lampiran Peraturan Menteri Pertanian Republik Indonesia Nomor14/Permentan/Ot.140/3/2012 Tentang Program Peningkatan Diversifikasi Dan Ketahanan Pangan Masyarakat Badan Ketahanan Pangantahun Anggaran 2012 Pedoman Umum Desa Mandiri Pangan, P. 6

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.¹⁵

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 worshipping Allah SWT.

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:¹⁶

- 1) Holistic and balanced well-being, which includes material and spiritual dimensions and includes individuals and social
- 2) 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 above. 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 of his development activities, so that welfare is a *falah* that carries the meaning of *sa'adah fi daroini (hasanah fi dunya wa hasanah fil akhirah)*. Therefore this concept of well-being can be referred to the word of God in words, namely:

- 1) Surah Quraish verses 1-4: Welfare is indicated by the ability to consume, worship to one God and comfort
- 2) Surah al Nahl 97; God guarantees welfare for anyone who does good
- 3) Thaha verses 117-119; Prosperity is reflected in heaven
- 4) Al A'raf 10; Welfare can be achieved by being grateful
- 5) Al Nisa '9; Welfare through taqorub or given to pious servants
- 6) Al Baqarah 126; Prosperity can be felt for those who put their trust in perfection

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

¹⁵ Ziauddin Sardar, Kesejahteraan Dalam Perspektif Islam Pada Karyawan Bank Syariah, *Jurnal Ekonomi Syariah Teori Dan Terapan* Vol. 3 No. 5 Mei 2016, P, 392.

¹⁶ Martini Dwi Pusparini, Konsep Kesejahteraan Dalam Ekonomi Islam (Perspektif Maqasid Asy-Syari'ah), *Islamic Economics Journal*, Volume 1, Nomor 1, Juni 2015, P, 49

aimed at the spiritual health of human minds, justice and fair play at all levels of human interaction.¹⁷

Islam 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.¹⁸

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).¹⁹

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 *masalahah*. Namely the material and non-material conditions that can increase the position of humans as noble beings.²⁰ 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.²¹

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

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 (*hajiyah*), and luxury (*tahsiniah*). The key to maintaining these five basic objectives lies in providing the first level.²²

Therefore the subject of research here is about the needs (*dharuriyah*). There are five objectives of this *masalahah 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*).²³

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

Welfare Safeguard	Indicators
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¹⁷ M. Umer Chapra, *Islam Dan Pembangunan Ekonomi*, Diterjemahkan Oleh: Ikhwani Abidin Basri, (Jakarta: Gema Insani Press, 2000), P, 8.

¹⁸ Afzalur Rahman, *Doktrin Ekonomi Islam*, (Yogyakarta: AK Group, 1996), P, 51

¹⁹ P3EI UII, *Ekonomi Islam*, (Jakarta: Rajagrafindo Persada, 2008), P, 2

²⁰ P3EI UII, *Ekonomi Islam*, (Jakarta: Rajagrafindo Persada, 2008), P, 5

²¹ Ahmad Luthfi Rijalul Fikri, Etc, *Pengelolaan Koperasi Pesantren Untuk Kesejahteraan Ekonomi Masyarakat*, *Jurnal Tsaqofah* Volume 14, Number 1, May 2018, P, 50.

²² Martini Dwi Pusparini, *Konsep Kesejahteraan Dalam Ekonomi Islam . . .* P, 51

²³ Imam Kamaluddin, *Maqashid Syari'ah Dalam Ekonomi Islam*, *Ijtihad*, Vol. 9 No. 1 2015, P, 7

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 Maqoshid Shari'ah as an indicator of well-being, because according to some theoretical frameworks above, proving that the Maqoshid 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).²⁴ However, so that this research is more focused, the writer focuses more on hifdzul maal.

Research Methodology

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. 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.²⁵ Field research (field research) is research conducted in the field of actual arena.²⁶ 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.

²⁴ Hamka, "Keadilan Sosial Dalam Islam", (Jakarta: Gema Insani) Cetakan Kedua, 2016, P. 147

²⁵ Sugiyono, *Metode Penelitian Bisnis*, Edisi Ketiga, Cetakan Kesatu, (Bandung: Alfabeta, 2017), P. 24

²⁶ P. Joko Subagyo, *Metode Penelitian Dalam Teori Dan Praktek*, (Jakarta:PT.Rineka Cipta,2004), P. 66

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:²⁷

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.²⁸ Both organizations maintain harmony by being moderate without being fanatic towards one particular group. Communities can blend well as a village community that upholds togetherness / mutual 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.²⁹

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.³⁰ Access to communication, electricity and water is also quite good and fulfilled. Almost all household household needs use electric pomba wells and dug wells.³¹ 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

²⁷ Satria Hibatal Azizy, "Mendudukan Kembali Makna Kesejahteraan dalam Islam", (Ponorogo : CIOS UNIDA) Cetakan I, P,32-35

²⁸ https://id.wikipedia.org/wiki/Ngunut,_Babadan,_Ponorogo#Tempat_Ibadah, Accessed, Monday, January, 13, 2020 2.27 PM

²⁹ Interview with Ustadz Tasrif (Ta'mir Masjid Al Amin Ngunut) Saturday, January, 25 2020 22.00 PM

³⁰ Daftar Isian Tingkat Perkembangan Desa Dan Kelurahan, Tentang Kesehatan Masyarakat P, 14-19

³¹ Daftar Isian Tingkat Perkembangan Desa Dan Kelurahan, Tentang Komunikasi, Listrik dan Air

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.³² 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.³³

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.³⁴ 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.³⁵ 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.³⁶ Sustenance is returned to the recipient, if the most important thing is to receive it on a daily basis, it will be good / sufficient. On average, there are still many schooling and medical expenses that do not have a saving fund.

The Role of Independent Women's Affinity Group in Improving Welfare

In an effort to thrive for an organization or group, the performance of the group must be well managed. . Group performance is a work performance both from the

³² Laporan Umum KKN UNIDA Gontor, Posko 17, P, 10.

³³ Interview with Ustadz Tasrif (Ta'mir Masjid Al Amin Ngunut) Saturday, January, 25 2020 22.00 PM

³⁴ Pembangunan Ponorogo Dalam Angka, 2014, P, 103

³⁵ Interview with Mr. Amri Amnan, Monday, Februari 03 2020 11.00 AM

³⁶ Interview with Mr. Amri Amnan, Monday, Februari 03 2020 11.00 AM

group leader and members, both of which are able to work together so that they can jointly carry out group activities to achieve the set goals of the group. Group Management of performance can be seen from the implementation of group activities. With good performance management by the chairman and group members, it can produce group welfare. Among the roles of affinity groups in improving welfare include:

Increased Human Resources

One of the drivers of economic development is human resources.³⁷ 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.³⁸ 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 Tahlil together, prayers, recitation, and matters relating to spirituality to maintain survival, namely to maintain religion. Thus will have more spiritual responsibility for the activities carried out. Because, human resources that are not accompanied by loyalty to religious values, will only lead people towards the pursuit of worldly pleasures or mere hedonism.³⁹

Capital Increase

One of the activities carried out by affinity groups is accounting administration. Based on observations in the field it can be seen that the group has been able to carry out these activities properly according to the agreement set by the group. With good administration, it can continue to capital activities. Capital fertilization is carried out through financial management activities which include savings and loan activities and savings and capital fertilization through productive loans.

Productive Business Development and Coaching

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 participation in the community economic development sector which is currently difficult to find work. So, the development of productive business referred to in the research here is what efforts are made by the group for the development of productive business and how these efforts are carried out.

The presence of affinity groups in addition to helping empower the economy of their families or members also provides solutions for members to participate in

³⁷ Imron Buyung. 2008. *Strategi Pengembangan Sumber Daya Manusia Di Pondok Pesantren Bahrul Ulum Tambak Beras Jombang Jawa Timur*, Yogyakarta: Fakultas Dakwah Universitas Islam Negeri Sunan Kalijaga Yogyakarta, hal 8

³⁸ Jalaluddin, *Filsafat Pendidikan Islam* (Jakarta: Raja Grafindo Persada, 1996), h. 108

³⁹ 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

activities or training courses held by the affinity group itself. So that the holding of such activities is expected to create prosperous members. In addition, they also can share about how the development of independence in entrepreneurship so that productivity increases, their income can increase, so that their lives can prosper.⁴⁰

The signs of a good economy are an increase in income that is better than before, with this increase in income will increase consumption. Meanwhile, if this consumption is better, then the community can prosper both in terms of clothing, shelter and food. If it is prosperous, people will increase the amount of production and distribution of goods so that eventually they can increase employment so that little by little, many families will feel better life after joining this program.

Implementation of Group Cooperation (with Government, Private, and other parties)

Affinity groups are groups which, of course, are interconnected within the scope of the social community. Therefore, 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. As we know, affinity groups are groups bound together by a sense of unity and togetherness a network of friendship and family who have trust, obedience, and love that support one another to carry out economic business activities together. also the signs of a good economy are an increase in income that is better than before, with this increase in income will increase consumption. Meanwhile, if this consumption is better, then the community can prosper both in terms of clothing, shelter and food. So that it is felt the role of joint business groups in improving the welfare of its members among them:

The role of Independent Women's Affinity Group in improving social abilities

With this affinity group adding relatives, it is usually not until we play until the next hamlet we can visit the next hamlet, moreover in this meeting there are many who attend different meetings with other groups that come out a lot. Chairwoman, members are also reminded of each other.⁴¹

So it can be said that 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 because of mutual concern for one another. In fact, it has a bad feeling if it can't be active. 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. Where they can adapt

⁴⁰ Interview Ms. Nurul Hidayati (Chief of Independent Women's Affinity Group) Saturday, January, 11, 2020

⁴¹ Interview With Ms. Murni (Member of Independent Women's Affinity Group) Saturday, January, 11 2020, 15.30 PM

regularly which becomes the orientation of individuals to act, be personal, and socialize in social systems.

The role of Independent Women's Affinity Group in improving knowledge and skills

Almost every member feels this role because the results of the training can add new insights for members who previously had no skills at all. The Training in groups such as making donuts taught by UNIDA lecturers in KKN to gain a lot of knowledge and skills. If previously only as consumers now members can be more productive.⁴²

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. The system must also manage the relationships between the three other important functions. In this case after getting the knowledge and skills of members to practice in accordance with what has been obtained.

The Role of Independent Women's Affinity Group in Improving the Welfare of their members

The existence of this affinity group program managers and members can improve the welfare of his life and also his family. The existence of this group is certainly very instrumental, through savings and loans, small installments, services are few, and do not have difficult conditions. Through this group, members can more easily get money.⁴³

Conclusion of the role of Independent Women's Affinity Group program the benefits are strongly felt by respondents because with this program the respondent's condition is much better welfare. In addition to increasing the respondent's well-being, the good impact of this program is a sense of solidarity that also increases, mutual assistance helps and brotherhood is tighter.

The role of Independent Women's Affinity Group in improving the economy

This regular monthly meeting has a positive impact, in addition to increasing experience and income, and also has a positive concern that the frequent exchange of information between managers and members is going well, because each meeting is held to exchange information with each other and the group administrator has a role to play in providing important information.

The Independent Women's Affinity Group is very helpful in building the community economy, with this affinity group each member has its own business, processed crackers, snack foods, tofu, including mushroom training, which can then be processed into crispy mushrooms. The success of *Independent Women's Affinity Group* programs in improving the quality of life of members has already been said to

⁴² Interview With Ms. Murni (Member of Independent Women's Affinity Group) Saturday, January, 11 2020, 15.30 PM

⁴³ Interview Ms. Yani (Member of Independent Women's Affinity Group) Saturday, January, 11 2020, 16.30 PM

be successful with visible criteria or indicators. Indicators of success Affinity groups include having knowledge and skills, forming strong and stable groups, forming strong and strong capital institutions, increasing small businesses that are steady and productive, improving the quality of life, and family welfare characterized by having job opportunities, increasing income and increasing levels of education. Based on interviews conducted by researchers, the income of the members of the Joint Business Group in several villages whose Joint Business Group program is still active includes the following:

Table 3. Affinity Group Members' Income Data

No	Condition	Answer	Totally	Percentage
1	Income Average Before Following the group Affinity	Rp. 500.000	15	63 %
		Rp. 1.000.000 - Rp. 1.500.000	8	33 %
		Rp. 1.500.000 - Rp. 2.000.000	1	4 %
		Rp. 2.000.000 - 3.000.000		
2	Income Average after Following the group Affinity	Rp. 500.000	5	21 %
		Rp. 1.000.000 - Rp. 1.500.000	10	42 %
		Rp. 1.500.000 - Rp. 2.000.000	7	29 %
		Rp. 2.000.000 - 3.000.000	2	8 %

Source: Results of a group survey at the monthly meeting on 11 January 2020

From table 5.1 above, it can be seen that the number of respondents earning Rp. 500,000 is 15 people or 63%. And the number of respondents who earn Rp. 1,000,000-Rp. 1,500,000 is 8 people or 33%. The number of respondents who earn Rp. 1,500,000 - Rp. 2,000,000 as many as 1 person or 4% and respondents who earn Rp. 2,000,000-Rp. 3,000,000 0 people or 0%.

From the above data it can be concluded that the income and welfare conditions of the community are still very minimal. How can it not be as described above that only 8 respondents whose income is Rp. 1,000,000 - Rp.1.500.000. Even more minimal here there are 15 respondents with only Rp. 500,000. Total income of Rp. 1,500,000-Rp. 2,000,000 only 1 respondent or 4%. This amount of income will be used for daily needs such as food, clothing, shelter. In addition, there is also a need for the education of school children. Of course with that kind of income is not enough to meet daily needs, especially if the dependents are owned by 3-5 people.

With affinity group the income and welfare of community has increased. After doing the training, productive effort, and with the existence of this affinity group from the table above it can be seen that the number of respondents who experienced an increase of Rp. 1,000,000-Rp. 1,500,000 experienced an increase of 10 respondents or 42%. Number of respondents whose income is Rp. 1,500,000-Rp. 2,000,000 as many as 7 respondents or 29% and the number of respondents whose opinions were Rp. 2,000,000 - Rp. 3,000,000 there are 2 people or 2%. From these data it can be concluded that the majority of respondents had an increase in income. Although there is no significant increase, but at least the existence of this affinity group can

contribute to the economic condition of the community. Even if the respondent carries out this activity on a continuous or routine basis, there will be a much better improvement. Increased income will also increase access to meeting needs, which will also increase welfare. This means that having an affinity group has a good impact on the people who participate in this program.

In general, respondents in running their business issued 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 such as the need for school kids' pocket money.

Respondents who actively participate in this program, in addition to getting new jobs, have new insights into their income, and their time is not wasted. With the existence of this affinity group, mothers who had no business 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.⁴⁴

In the meantime, 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

Affinity groups are a forum and means for more active work and business. The existence of this Affinity Group has played a role in providing employment opportunities to its members with the efforts they do. Besides that, the existence of affinity groups has also played a role in shaping business owners to become productive people because they have been able to use their free time to help increase production productivity and help families, especially husbands, in meeting their basic needs.⁴⁵

Min Nahiyah Al - Wujud

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 are the majority of people based on NU.

⁴⁴ Interview With Ms Nurul, Friday, January, 3 2020 13.30

⁴⁵ Interview With Ms Nurul (Wednesday, November, 22, 2019 Pukul 17.30 Pm

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.⁴⁶

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 taking into account 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. As it reads in Surah At-Tawbah verse 105:

وَقُلْ اَعْمَلُوا فَسَيَرَى اللّٰهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ ۗ وَسَتُرَدُّونَ اِلٰى عَالَمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ
بِمَا كُنْتُمْ تَعْمَلُونَ

That Means :

And say, "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do".

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 as a result 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.⁴⁷

The activities carried out by affinity groups are not only easy but also in accordance with sharia and maqashid principles of sharia, in particular with regard to be protection of assets. As Islam requires convenience for adherents. The principle of Islam, that is, please help, help each other, and for the common good, there is no tyranny so that the above activities are allowed.⁴⁸

CONCLUSION

This research aim to know the role of *Independent Women's Affinity Group* and to find out the review of *maqashid shari'ah (hifdzul maal)* towards implementing *Independent Women's Affinity Group* activities. Especially, contract, law, loan according to *Fatwa DSN-MUI* in improving welfare Ngunut Village Communities.

⁴⁶ Muhammad Solikhin, "Mukjizat Dan Misteri Lima Rukun Islam : Menjawab Tantangan Zaman", (Yogyakarta: Mutiara Media, 2008), P. 171

⁴⁷ Mokh. Syaiful Bakhri, "Sukses Ekonomi Syariah Di Pesantren", (Pasuruan : Cipta, 2016), Cetakan Pertama, Mei 2011, P. 38

⁴⁸ Kajian Mua'amalah Setelah Subuh Bersama Dr. Setiawan Bin Lahuri, Ma (Sunday, March 8, 2020 5:39 Am)

Some conclusion and suggestion can be drawn as follows from the result of the research:

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.

1. According to the results of the research, 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.
2. 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. Based on Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 119/DSN-MUI/2018 About Ultra-Microfinance (*Al-Tamwil Li Al-Hajah Al - Mutanahiyat Al-Shogiroh*) where this group has financing / loan activities to members. As for the analysis result of the loan contract / financing at *Independent Women's Affinity Group* similar with financing contract named *kafalah*. According to fatwa dari DSN-MUI Nomor 11/DSN-MUI/IV/2000 the contrac allowed and practiced by *Independent Women's Affinity Groups* does not contradict the applicable provisions. Even more convenience to members in improving the welfare.

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