

# REACTUALIZATION OF THE ISLAMIC SOCIAL FINANCE SYSTEM OF SAPRAH AMAL IN BANJAR COMMUNITY, INDONESIA

Ahmad Dakhoir, State Islamic Institute of Palangka Raya

## ABSTRACT

*This paper explains an instrument of source of funds based on Islamic social finances system and cultural value system. That instrument is Saprah Amal which is implemented by Banjar community, Indonesia. Saprah Amal is a unique phenomenon, actual and strategic to revitalize the purpose of social funds for public economic development. Saprah Amal paradigm is social fundraising design of Banjar community based on local values and Banjar culture to implement the principles of alms and charity. This paper used economic and cultural approach. Cultural approach has been used to find conceptual frame of Saprah Amal mechanism in Banjar community. Based on the result of theoretical analysis, its conclusion is saprah amal as an activity of Banjar community through fundraising in order to build infrastructures, school building, mosque, and other social facilities. Living values of saprah amal tradition is in accordance and its can be reactualizing with both the Islamic economic principles and the economic democracy principles.*

**Keywords:** Reactualization, Islamic Social Finances, *Saprah Amal*, Banjar Community.

## INTRODUCTION

The development of Islamic social finance system is based on, not only public social funds such as *zakah*, *waqf*, *infaq*, alms, charity etc., but also living local values and cultural values, that is *saprah amal* which is live in Banjar community (Daud, 1997). *Saprah amal* is an activity in Banjar community to raise funds and then it is used to build infrastructures, school building, mosque and other social facilities, which *saprah amal* is practiced by people in way people buy a product, either clothes, foods or services which its price is more expensive than normal price and its money from *saprah amal* activity, including capital price and profit, is donated to the infrastructure development afterward (P3EI, 2014).

*Saprah amal* was being a tradition of Banjar community. People will raise funds through *saprah amal*, especially, when they want to build mosque, school building, health clinic, hospital, Islamic boarding school, traditional market, etc. Banjar community will easily work together to build social facilities through *saprah amal*, even if its funding needs is very expensive. Related to social finances system in Islam, *saprah amal* concept will be useful for public economic growth through infrastructure development (Suharto, 2004). Moreover, Indonesia is still needs additional social funds to build big projects such as mosque, public facilities, Islamic boarding school, etc. (Dakhoir, 2015). *Saprah amal* is very relevant to support government as well as public economy in effective and efficient way. Those things above are the important reason behind the author interest to study about *saprah amal* in Banjar community. In addition, *saprah amal* was implementing since long time ago. *Saprah amal* concept is very potential for public social finances system growth in Indonesia.

This paper used economic and cultural approach. Conceptual approach has been used to find conceptual frame of *Saprah amal* mechanism in Banjar community. Economical approach has been used to find the economic potency such as input, process and output in *saprah amal* activities, and cultural approach has been used to find *saprah amal* culture as local values in Banjar community which is useful for local economic development.

## RESULT AND DISCUSSION

### *Saprah Amal* Concept and Banjar Community

*Saprah Amal* originated from Arabic that is *Safārah al'Amal*. “*Safarah*” means to travel and “*amal*” means charity.<sup>1</sup> So that *safarah al'amal* means charity in travelling. Charity in this term is buying something with high price that more expensive than normal price of the product or service (Aflah, 2009). In addition to sale and purchase transactions, *saprah amal* is practiced also through other community activities such as Islamic music entertainment, auction of an economic product, Islamic discourse by *Kyai* (Islamic expert), and selling either boiled egg or omelette that has been blessed by *Kyai* or religious leaders (Noor, 2012).

Sale and purchase transactions in *saprah amal* activity are doing through raising the price over normal price in order to collect social funds as its purpose. The social fund that has been collected is used to build social infrastructures such as school building, mosque, etc. The price that exceeds normal price is considered as charity that will be collected for the purpose of social infrastructures development.<sup>2</sup>

According to Kamus Besar Bahasa Indonesia (A Great Dictionary of Bahasa Indonesia), *saprah amal* is an area of sale and purchase transactions by community in order to collect social funds for public welfare (Tim, 2008). *Saprah amal* is organized usually for certain time and their sales result is used for social infrastructure development.

*Saprah amal* is a tradition; moreover this activity had been a culture of Banjar community.<sup>3</sup> Culture in Bahasa Indonesia is called as *budaya* which was originated from Sanskrit language *buddhayah* means good morality or mind. Culture is defined as “*something that related to morality or mind*” (Soerjono, 2015). E.B Tylor defined culture as:

“*Complexity that includes knowledge, belief, art, morality, law, tradition, custom and abilities as well as habit from people as community member*” (Soerjono, 2015).

Related to *saprah amal*, Banjar community already accustomed organizes this activity especially when they want to build social facilities, worship place, etc. *Saprah amal* in context of Banjar culture has been organized time and time again. *Saprah amal* is an effective solution for public economic development, especially among Banjar community (Buseri, 2017).

*Saprah amal* is an implementation of dialectics between religion and culture (Noor, 2016). *Saprah amal* has been a strategic solution even if social dynamics is still working, but this tradition still standing (Ahyat, 2015). *Saprah amal* can adapts itself among social dynamics instead, in order to keep its uniqueness in public perspective.

### The Values of *Saprah Amal*

*Saprah amal* has its own mechanism and important elements in its implementation. Those mechanism and important elements would be a handbook for the committee to organize *saprah amal* activity in effective and efficient way (Ismal, 2013). *Saprah amal* has its own element, first

is focus and purpose of *saprah amal*. The purpose of *Saprah amal* is to encourage infrastructures development for public, such as worship place (mosque), school building, Islamic boarding school, health clinic, traditional market, etc. *Second*, *saprah amal* is usually located around the place of its purpose. If *saprah amal* is organized to build mosque, so that *saprah amal* will be located near with planned location of that mosque. In case the planned location has not been decided, *saprah amal* will be located in Public Square around its area. *Third*, *saprah amal* has spread in all regions of the predominantly Muslim. Mostly, people who organized *saprah amal* are Banjar community member. In Palangka Raya, provincial capital of Central Kalimantan, *saprah amal* has been organized since 1960s. One of them was held to build the biggest grand mosque Nurul Islam in Palangka Raya, Central Kalimantan. The activity was attended by reliable auctioneer from Banjarmasin, South Kalimantan, such as Rusmini Hanil and Wahidah Arsyad (*Qariah*).<sup>4</sup> In 1960s, the term *malilil* was often heard and popularized by Rusmini Hanil when she was in auction which meant an offering to sing a song (supply and demand song) for visitor, especially purchaser, in order to raise the price of a product in *saprah amal* activity.<sup>5</sup> *Fourth*, *saprah amal* is held biweekly, either at noon or evening. In many cases, *saprah amal* is held at night after Isha prayer.<sup>6</sup> Fifth, capital of *saprah amal* is sourced from collected capital by community in form of either money or materials for the product in *saprah amal* activity. When capital and materials of the product has been collected, *saprah amal* activity will be organized afterward. *Sixth*, the product sold in *saprah amal* is various, such as foods, traditional foods (*soto Banjar*, *nasi sop*, *rawon* or *masak habang*), traditional cakes (*apam*, *dodol*, or *roti bolu*), and various beverages (coffee, hot tea, milkshake, etc.), traditional handicraft (*tikar purun*, *lampit rotan*, etc), fruits (watermelon, rose apple, guava, apple, *durian*, *cempedak*, etc.), clothes, traditional fabric, the famous *batu akik kecubung* (Kalimantan's semi-precious gem stone or agate), etc.<sup>7</sup> *Seventh*, there is difference between the price of a product in *saprah amal* with the price in market. For example, *nasi sop* (sop rice) in restoran is IDR10.000, but in *saprah amal* will be IDR15.000, and it is likewise the price of other products. In case of boiled egg, the price of boiled egg in market is IDR 3.000, but will be IDR 5.000 in *saprah amal*, besides it has been blessed with heart brighter prayer (*du'a*) by Islamic religious leaders.<sup>8</sup> The price difference on it, including both its capital and benefit, will be used for charity to support social infrastructures development. Charity along travelling is a unique tradition of *saprah amal*, because *saprah amal* is not only showing economical transaction but also religious value implementation as well as educational value due to its purpose which the result of *saprah amal* activity is donated for social development, including education. It can be seen from the enthusiasm of people for heart brighter boiled egg (*telur penerang hati*), which cannot be found in regular market. Additional positive thing, people may cultivate hospitality and friendship through *saprah amal* in order to increase public welfare. Eighth, *saprah amal* can be separated with Islamic lecturer (Islamic discourse) and auctioneer. Their presence is a must as magnetism and main stager of *saprah amal* performance, which the real spirit behind *saprah amal* is Islamic economical mission. The lecturer of Islamic discourse usually is *Kyai* (traditional Islamic expert) or *ustadz* (Islamic teacher), while auctioneer is an expert in auction who has great experience and skill to mobilize the people. In some cases, the auctioneer is also *Kyai* or religious leaders. According to Khoirul Anam<sup>9</sup> one of the best auctioneers from Banjarmasin City, South Kalimantan, is Rusmini Hanil. Auctioneer is in charge to offer a product to auction participants (bidders), which consist of community member, or special guest such as government, official, businessman, etc. During the breaks in *saprah amal* event, either auctioneer or singer will sing an Islamic music or *qasida*<sup>10</sup> in order to get attention from people. The song that will be sung usually is an encouragement and

stimulation for people to donate and, furthermore, going to remind people that wealth is just God's mandate. This tradition is called *malilil*.<sup>11</sup> Ninth, *saprah amal* also performs Islamic music entertainment in order to get attention from people, such as *qasida*, *rebana*, *madihin* (composite of song and traditional poem or *pantun*), live music, etc. Tenth, participant of *saprah amal* activity is not limited to community member, but also people from other area and special guest such as official of provincial ministry of religious affairs, as *saprah amal* activity in South Hulu Sungai, South Kalimantan Province or Vice Major candidate as happened in Teluk Tiram Banjarmasin, at same province.

### ***Saprah Amal* as Source of Funds in Islamic Social Finance System**

In accordance with modernity and creativity, there are lot of types to raise social funds (Ministry of Religious Affairs of the Republic of Indonesia, 2009); one of them is *saprah amal*, a tradition from Banjar community. *Saprah amal* will be a great way to escalate public economy through charity. *Saprah amal* aims to raise social funds in order to support social infrastructure development as well as to increase public welfare (Tim, 2008). *Saprah amal* is an instrument of social engineering to run Islamic economy. After viewed the purpose of *saprah amal* as well as its result, it will be a great activity both to raise funds and to achieve *berkah* (God's blessings).<sup>12</sup>

Cultural paradigm of *saprah amal* in Banjar community through collectivity of human resources and natural resources will be an encouragement to increase economic development. Public economic development through *saprah amal* is implemented based on kinship principle, *gotong royong*<sup>13</sup> (mutual cooperation), and the economic democracy (Rivai & Andi, 2009). From Banjar community, by Banjar community and for Banjar community. The economic democracy of *saprah amal* activity has been an evidence on how Banjar community, which is predominantly by Muslim, is successful to implement Islamic economic principle on wealth and how to use it (Hasan, 2007). Living values in *saprah amal* activity has taught the value of togetherness in rights and obligations, either individually or collectively in equity according to *maqasid al-shariah al-iqtishadiyyah*<sup>14</sup> which aims to secure public social welfare (Abdul & Mariyah, 2010).

### **CONCLUSION**

*Saprah Amal* is a tradition and traditional way to raise social funds based on cultural values. *Saprah amal* becomes the new paradigm of source of funds with social based both to build infrastructures and to increase public economic. Benefit purpose (public interest) in *saprah amal* needs to be re-actualized in a way of revitalization of economic instrument based on culture. The purpose of *saprah amal* is very potential as the new source of public funds in order to build infrastructures such as mosque, school building, health clinic, hospital, orphanage, Islamic boarding school, etc. Living values of *saprah amal* tradition is in accordance with both the Islamic economic principles and the economic democracy principles. The important elements of *saprah amal* activity are its focus and its purpose, location, time of implementation, the product, the price, Islamic lecturer and auctioneer, music entertainment, and its participant as well as special guest.

### **ENDNOTE**

1. Kyai Khoirul Anam, Public Figure in Anjir Kapuas, Central Kalimantan, interviewed on 16<sup>th</sup> December 2017.
2. Hj. Juhairiyah Public Figure in Anjir Kapuas, Central Kalimantan, Indonesia, interviewed on 16<sup>th</sup> December 2016.

3. Based on the result of observation among community, author has found that *saprah amal* more often done by Banjar community.
4. *Qari* is a person who recites the Qur'an with the proper rules of recitation (*tajwid*) and melodious sound. *Qariah* means woman reciter.
5. Hj. Rahmaniar K. Anwar was interviewed on 1<sup>st</sup> October 2016.
6. Kyai Khoirul Anam (Islamic Teacher in Palangka Raya), interviewed on 3<sup>rd</sup> December 2016.
7. Hj. Rahmaniar K. Anwar, in interview, Palangkaraya, was interviewed on 1<sup>st</sup> October 2016.
8. Hj. Juhairiyah, Public Figure in Anjir Kapuas, Central Kalimantan, interviewed on 16<sup>th</sup> December 2016.
9. Kyai Khoirul Anam, in interview, Palangka Raya, was interviewed on 3<sup>rd</sup> December 2017.
10. The *qasida* is an ancient Arabic word and form of writing poetry, often translated as ode.
11. Kyai Khoirul Anam, in interview, Palangka Raya, was interviewed on 3<sup>rd</sup> December 2017.
12. *Ar-Raghib* defined: Sadaqa is wealth that has been given that intends to achieve God's blessing as well as for worship.
13. Gumisawa Hideo defined *Gotong royong* in the economic field as community service, and convention in the villages for cultural field. *Gotong royong* is one of the spirits of Indonesian nationalism.
14. Maqasid is an Arabic word for goals or purposes. In an Islamic context, the term can refer to the purposes of Islamic faith, zakat (charity tax), pilgrimage, or of the Qur'an's and Sunnah's text. In terms of Shariah, there are five foundational goals (maqasid al-Shariah), those are faith, life, lineage/progeny, intellect and property/wealth.

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