



Family Economy Through Sharia Banking Financing Islamic Law Perspective (At Griya Bumi Arengka Housing Pekanbaru City)

Nurliana¹, Miftah Ulya²

^{1,2}STAI Diniyah Pekanbaru Riau, Indonesia

e-mail: ¹nurliana@diniyah.ac.id, ²miftah@diniyah.ac.id

e-mail*: nurliana@diniyah.ac.id

Abstract

The family economy can meet the needs that make family life run smoothly, but sometimes the family's economic situation has not been able to meet the family's needs properly so that it requires the family to be creative so that the economy can maintain its existence, increase family income in realizing an independent and prosperous economy. Among the efforts made are through Islamic banking financing to take advantage of business development for the community at Griya Bumi Arengka Housing Pekanbaru, Research Objectives to answer the challenges of family economic independence, and educate the community in an independent economy. with the theme "Family Economics Through Islamic Banking Financing Perspective of Islamic Law (at Griya Bumi Arengka Housing, Pekanbaru City)". The research method used is descriptive qualitative research through observation data and instrument data to respondents in the analysis and presented in research tables and descriptions. The research findings are; First, opening a culinary business by 70%. Second, opening a home industry business by 20%. Third, increasing soft skills by sewing clothes by 3%. Fourth, the business of managing seasonings by 7%. The perspective of Islamic law is that the business is halal and well-planned. does not violate the rules of the Shari'a in accordance with the principles and qaidah bermuamalah then the law is sunnah.

Keywords: Family Economy, Sharia Banking, Financing, Islamic Law.

1. Introduction

The economy as an important factor in ensuring the continuity of the existence of family life, While trying to create a happy family, quality and independent economic aspects. However, families can be destroyed and fall apart because they fail to foster family economic independence, because the family is not able to meet their daily needs so that the role and function of the family does not run optimally which can trigger fights, limited children's education, weak family integrity.

The family economic independence is not something that is easy, it requires family cohesiveness, perseverance and creativity in responding to financial problems, many things must be pursued by husbands and wives as economic controllers in making their families happy. Family income can be relied on in meeting the needs that make family life run smoothly, but must also be active in saving funds for unexpected needs, especially for families who are sometimes unable to meet family needs as they should, so that requires families to be active, broad-minded, have skills, in responding to what must be done, to increase family income in realizing an economically independent family.

The description of the family above is part of

family life in the Griya Bumi Arengka Housing Pekanbaru, Research purposes to answer the challenges of family economic independence, it is urgent to educate the community in building family economic independence. Various efforts must be made, including utilizing financing from Islamic banks in the City Pekanbaru by doing various things to strengthen the family economy. This is an offer of discussion that is urgent to understand in order to educate the public in responding to the family economic volemic, with the theme "Family Economics Through Islamic Banking Financing Islamic Law Perspective (at Griya Bumi Arengka Housing, Pekanbaru City)".

The authors are solely responsible for the content of the manuscript written and the manuscript is an author that has never been published.

The manuscript contains a letter containing 1. Introduction, 2. Research Methods, 3. Results and Discussion, 4. Conclusion, 5. Acknowledgment (if any) and a reference list. Reference lists are made in sequence starting from 1, 2, 3, and so on. The structure of this chapter is standard, not added and reduced, except for its subheadings.

The content of the introduction is the answer to the question [2,3]: (1). Background, (2). Brief literature review of related research (3). The reason for this

research was conducted and (4). Question of purpose. State of the art, gap analysis, and novelty are seen here. Avoid discussing library reviews and definitions of a general nature.

2. Research Methods

The research method used is qualitative descriptive research through observation data and instrument data to respondents in order to answer the problem, then analyzed through content analysis and the data obtained are presented in research tables and data descriptions.

3. Results and Discussions

3.1. The Understanding Family Economics

Family economy is a term in family financial activities or assets related to the management and spending of assets. Family finances require a balance between income and expenses. Family financial management should have a small record in order to win finances so that they can shop according to their needs, not desires. Completing urgent needs, and trying to meet needs even though they are not urgent (hajiah)

3.2. Sharia Financing

The Sharia Financing is financing in carrying out business activities only to channel financing to the public based on sharia contract principles. The organizational structure of the PP Syariah management has a Sharia Supervisory Board (DPS) whose function is to ensure that Sharia principles have been implemented properly and properly. POJK Number 31/POJK.05/2014 concerning the Implementation of Sharia Financing Businesses also regulates the business activities of Sharia Financing Companies, namely:

1. Sale and Purchase Financing, namely financing in the form of providing goods through sale and purchase transactions in accordance with the agreed sharia financing agreement.
2. Investment Financing, namely financing in the form of providing capital within a certain period of time for productive business activities with profit sharing in accordance with the sharia financing agreement agreed upon by the parties;
3. Service Financing, namely providing/providing services either in the form of providing benefits for an item, providing loans (bridging funds) and/or providing services with and/or without payment of fees (ujrah) in accordance with the sharia financing agreement agreed by the parties. party.
4. Other sharia financing business activities in accordance with OJK approval.

The PP Syariah business model is generally the same as other business models. It's just that all the cooperation carried out by PP Syariah with related parties is adjusted to the applicable sharia principles. Agreement and mutual openness in this context are the main keys in the PP Syariah business model.

The business capital used by PP Syariah to start a business is obtained from shareholders. In developing its business and increasing its assets, PP Syariah uses funds from Islamic banks. Sellers in this context are parties who support financing companies in the availability of goods/services to be financed by financing companies such as dealers, suppliers, and others. In addition, other financial services industries such as sharia insurance also support PP Sharia as a guarantee party.

In general, the principles of sharia financing business activities include justice ('adl), balance (tawazun), benefit (maslahah), universalism (alamiyah), and do not contain gharar, maisir, usury, zhulm, risywah, and other unlawful objects. In addition, there are various kinds of contracts used in sharia financing in accordance with the business activities they carry out. However, there are several contracts that are commonly known in Islamic financing, including:

1. Murabahah, namely a sale and purchase contract of an item by confirming the purchase price (acquisition price) to the buyer and the buyer pays it at an excess price (margin) as profit in accordance with the agreement of the parties;
2. Mudharabah, namely a business cooperation contract between two parties where the first party (shahib mal) provides all the capital, while the second party (mudharib) acts as the manager, and the business profits between them are in accordance with the agreement of the parties;
3. Ijarah, which is a contract for the transfer of usufructuary rights (benefits) on an item within a certain period of time with rental payments (ujrah), without being followed by the transfer of ownership of the goods themselves.

Sharia financing is safe with the principle of ta'awun or help in developing a business, including as an effort to realize family independence and family welfare

The financing system of Pekanbaru City Sharia Banking to the community, especially the housing of Griya Bumi Arengka Pekanbaru City, is that there are two models; First, by providing loans with a savings and loan system, namely through financing provided by Islamic banking to the

community through a savings and loan system and paying monthly installments according to the contract and agreement at the beginning by paying debt installments and ujah (wages). Second, financing from the sharia banking of Pekanbaru City which is collateralized through a pawn system contract, namely by pawning valuables from consumers to Islamic banks, then Islamic banking provides loans through a pawn agreement (rahn). according to the agreement at the time of the contract, and pay ujah every month. The financing system provided by Islamic banking is through the principle of ta'awun (help-help).

3.3. The Condition of the Housing Society of Griya Bumi Arengka Pekanbaru

The people who live in Griya Bumi Arengka Pekanbaru housing are 126 heads of families, consisting of 510 people, family life in Griya Bumi Arengka Pekanbaru housing has several models of economic stages, there are strong family economic lives so that life in fulfilling needs is well fulfilled. There is also a moderate family economic life, meaning that primary and secondary needs are met but not to the stage of meeting tertiary needs. Third, family economic life can only meet primary needs and it is difficult to meet secondary needs. This is a picture of the economic life of the community in the Griya Bumi Arengka housing estate, Pekanbaru, Riau, Indonesia.

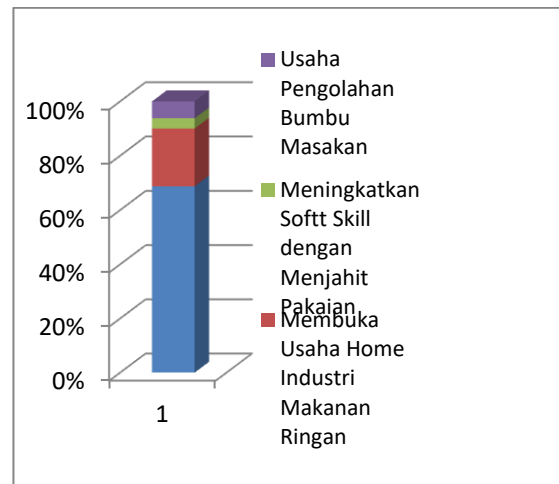
Several things are done by the community in improving their lives and strengthening the family's economy in housing Griya Bumi Arengka Pekanbaru City, namely by utilizing financing programs from Islamic banking in Pekanbaru City. The Condition of the Housing Community of Griya Arengka, Pekanbaru City, Riau.

No.	Community Condition	Amount
1	Number Of Family Heads	126
2	Total Soul	510
3	Adult	252
4	Teens Working	10
5	Teenager School	200
6	Old Age Not Working	38

Data for August 2022

3.4. Strengthening the Family Economy through Islamic Banking Financing

Several things have been done from Islamic banking financing by the Griya Bumi Arengka housing community, including; namely by doing various efforts can be seen in the following table:



Based on the table above, it is an illustration of the efforts made by the housing community of Griya Bumi Arengka Pekanbaru City in utilizing existing financing in Islamic Banking as a family business to support and strengthen the family economy in realizing independence, welfare, and improving the quality of the family. Research findings, that to build a family economy through Islamic banking financing can do several forms of business; First Open a culinary business by 70%. Second, open a home industry business by 20%. Third, increase soft skills by sewing clothes by 3%. Fourth, the business of cooking spices is 7%. However, the dominant effort made from financing Islamic banking is by opening a culinary business. Because Pekanbaru City is a civilized metropolitan city, culinary businesses are indeed mushrooming and are in demand by the people of Pekanbaru City. In addition, the geographical location and social conditions of urban communities are always busy with business and industry.

3.5. Family Economy through Islamic Banking Financing from the Perspective of Islamic Law

Based on the data from the results of the research above that building a family economy through the Islamic banking financing system, is an effort to realize family resilience and improve the family's standard of living with the principle; A strong family is an independent and prosperous family inside and out". Through the business activities chosen by the housing community, Griya Bumi Arengka, Pekanbaru City, the perspective of Islamic law is a halal and planned business, not violating sharia rules. In accordance with the principles and qaidah bermuamalah

الإصل في المعاملة إباحة حتى يدل الدليل على تحريمها

The basic principle in muamalah is permissible (permissible) as long as it is not doing what is forbidden.

The purpose of permissible muamalah is that as long as it does not carry out activities that are contrary to the Islamic order, nothing is violated as part of the Shari'a, then it is permissible to do business in strengthening the family economy. The Islamic law perspective makes efforts to maintain the benefit and independence of the family, both in terms of economic aspects and aspects of family knowledge, which is something that is obligatory. Because if you don't make efforts to build the family's economy, it is possible for family life to become weak, helpless, and even be neglected, poverty can lead to disbelief.

4. Conclusion

The family economy needs to build strength in addressing the problems of family needs. The family economy must be strong to create an independent, prosperous family in achieving the benefit of life. Maintaining the benefit and economic independence of the family through Islamic banking financing is an effort to maintain family life. Because if you don't make efforts to build the family's economy, it is possible for family life to be weak, helpless, and even neglected, poverty can lead to disbelief.

Reference

- [1] Afrida, Y. (2016). Analisis pembiayaan Murabahah di perbankan syariah. *JEBI (Jurnal Ekonomi dan Bisnis Islam)*, 1(2), 155-166.
- [2] Hanjani, A., & Haryati, D. A. (2018). Mekanisme Pembiayaan Murabahah Pada Nasabah di Baitul Maal Wa Tamwil Universitas Muhammadiyah Yogyakarta. *Jati: Jurnal Akuntansi Terapan Indonesia*, 1(1), 46-51.
- [3] Haris, H. (2007). Pembiayaan kepemilikan rumah (sebuah inovasi pembiayaan perbankan syari'ah). *La_Riba*, 1(1), 113-125.
- [4] Ilyas, R. (2015). Konsep pembiayaan Dalam perbankan syari'ah. *Jurnal Penelitian*, 9(1).
- [5] Mughits, M., & Wulandari, R. (2016). Kontribusi pembiayaan bank syariah untuk sektor pertanian di Indonesia. *Al-Muzara'ah*, 4(1), 61-75.
- [6] Mulia, R. A. (2019). Peranan Program Koperasi Jasa Keuangan Syariah Baitul Maal Wat Tamwil (Kjks Bmt) Dalam Pemberdayaan Pelaku Usaha Mikro Kecil Menengah Di Kota Padang. *Ensiklopedia Social Review*, 1(3), 290-299.
- [7] Nurliana, N. (2022). Pernikahan dalam Islam Antara Ibadah dan Kesehatan Menuju Keselamatan. *Al-Mutharahah: Jurnal Penelitian Dan Kajian Sosial Keagamaan*, 19(1), 39-49.
- [8] Nurliana, N. (2017). Metode Istinbath Hukum Muhammad Ibn Ismail Al-Shan'ani dalam Kitab Subul Al-Salam. *Al-Fikra: Jurnal Ilmiah Keislaman*, 5(2), 132-174.
- [9] Nurliana, N. (2019). FORMULASI KELUARGA ERA REVOLUSI INDUSTRI 4.0 PERSPEKTIF HUKUM ISLAM. *Jurnal Al Himayah*, 3(2), 127-144.
- [10] Nurliana, N. (2019). Konstruksi Pernikahan Samara Perspektif Buya Hamka. *Jurnal Al Himayah*, 3(1), 53-66.
- [11] Nurliana, N. Transformasi Masyarakat Islam Era Revolusi Industri 4.0. *Madania: Jurnal Ilmu-Ilmu Keislaman*, 9(2), 107-121. F. Haswan, "Application of Simple Additive Weighting Method to Determine Outstanding School Principals," *Sinkron*, vol. 3, no. 2, p. 186, 2019, doi: 10.33395/sinkron.v3i2.10082.
- [12] Prasetya, R. A., & Herianingrum, S. (2016). Peranan Baitul Maal Wa Tamwil Meningkatkan Usaha Mikro Melalui Pembiayaan Mudharabah. *Jurnal Syarikah: Jurnal Ekonomi Islam*, 2(2).
- [13] Solekha, Y. A., Murdianah, A. Q., Lestari, N. S., & Asyuti, R. (2021). Baitul Maal Wa Tamwil Sebagai Lembaga Keuangan Mikro Syariah Pemberdaya Ekonomi Umat (Konsep Dan Teori). *Velocity: Journal of Sharia Finance and Banking*, 1(1), 44-58.
- [14] Susilo, E., & Hakim, A. (2017). Manajemen Resiko Pembiayaan di Baitul Maal wa Tamwil dan Bank Pembiayaan Rakyat Syariah: Sebuah Studi Perbandingan. *Jurnal Ekonomi dan Keuangan Islam*, 2(1), 13-26.
- [15] Toyyibi, A. M., & Mawardi, I. (2021). Resiko Transaksi Bisnis Syariah Baitul Maal Wat Tamwil Studi Kasus Produk Pembiayaan. *BISEI: Jurnal Bisnis Dan Ekonomi Islam*, 6(01), 50-62.