

Potensi pemanfaatan dana zakat pada pembiayaan infrastruktur prasarana pelayaran rakyat = The zakah utilization for the financing of the indonesian traditional shipping infrastructure / Fitriah Masud

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Abstrak

[Skema pembiayaan untuk membiayai proyek-proyek infrastruktur semakin berkembang di Indonesia. Perkembangannya diikuti oleh beberapa program pemerintah guna melakukan percepatan infrastruktur. Skema pembiayaan ini berkembang terkait masalah pendanaan proyek yang sangat besar dan tidak bisa ditanggulangi secara penuh melalui dana Anggaran Pendapatan dan belanja Negara (APBN) ataupun dana Anggaran Pendapatan dan Belanja Daerah (APBD). Penelitian ini memberikan alternatif pembiayaan infrastruktur dengan memanfaatkan dana zakat yang potensinya mencapai 10-15 triliun rupiah setiap tahunnya. Dana zakat ini merupakan aset yang sangat potensial untuk di manfaatkan mengingat negara Indonesia mayoritas penduduknya adalah muslim. Metode yang digunakan adalah wawancara terhadap pihak-pihak yang terkait dan profesional dibidang pelayaran rakyat dan pengelola dana zakat, guna mendapatkan data-data primer dan sekunder serta ditunjang oleh studi literatur terkait penelitian. Metode ini digunakan untuk memperoleh hasil penelitian berupa potensi dana zakat untuk membiayai infrastruktur prasarana pelayaran rakyat dan faktor-faktor yang menjadikan dana zakat memiliki potensi pembiayaan serta menggambarkan skema pembiayaan proyek prasarana pelayaran rakyat berbasis dana zakat Hasil dari penelitian ini adalah terdapat potensi yang sangat besar pada dana zakat yang dikelola oleh badan amil zakat di Indonesia yang dapat dimanfaatkan untuk membiayai proyek infrastruktur pelayaran rakyat berdasarkan aturan-aturan pemerintah dan syariat Islam serta fatwa ulama yang menjadi dasar pertimbangannya disertai dengan model skema pembiayaan proyek berbasis dana zakat. Infrastructure finance projects schemes is growing in Indonesia. Its development followed by some government programs in order to accelerate infrastructure. This scheme evolved related funding issues very big project and can not be fully addressed through expenditure of funds and the State Budget (APBN) or fund Local Budget (APBD). This study provides an alternative of infrastructure finance by utilizing the potential of zakat funds which reach 10-15 trillion rupiah annually. The charity fund is a potential asset to be utilized given the state of Indonesia is predominantly Muslim. The method used was interviews with relevant parties and professional people in the field of pelra and zakah's institution , in order to obtain primary data and secondary and supported by relevant research literature. This method is used to obtain the results of research in the form of potential zakat funds to financing utility infrastructure of pelra and the factors that make zakat funds have the potential financing and describes the infrastructure project financing scheme based its funds. As the results from this study is that there is huge potential in zakah funds managed by the agency amil zakat in Indonesia that could be used to finance infrastructure projects seafaring folk by government rules and scholars of Islamic law and fatwa on which the consideration is accompanied by financing schemes project-based zakah funds., Infrastructure finance projects schemes is growing in Indonesia. Its development followed by some government programs in order to accelerate

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