



Islamic Philanthropy and Women's Empowerment: Study at the Zakat Management Institution (LPZ) in Bandar Lampung

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Diterima: 28, 01, 2023	Direvisi :28, 04, 2023	Diterbitkan: 30, 06, 2023
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Abstract

In the women's empowerment sector, utilizing the potential of zakat in society is very promising to improve the fate and status of women in a better direction. This hope can be realized when women unite to contribute to exploring the potential of zakat by maximizing the receipt of zakat through awareness of the obligatory zakat. Especially those with middle to upper income. So through zakat, women who live on the poverty line can use it by increasing working capital to improve their quality of life. The aim of this research is; 1) To find out the function of the Zakat Management Institution in implementing Zakat, which is defined as women's empowerment. 2) Looking for interaction between women's empowerment and the implementation of zakat, as well as contributing ideas towards empowering women as well as empowering the implementation of zakat in the City of Bandar Lampung. The methodology of this research is field research (field research) with a qualitative approach. The conclusion of this research is; 1) Structurally, the management and distribution of zakat in Bandar Lampung are undeniable that women intervene. This is part of the public awareness and concern that women can also play a role in the management and empowerment of zakat. 3) The empowerment program carried out by the amil zakat institution in Bandar Lampung City has been carried out, although it has yet to be maximized. The empowerment that touches on productive business development also has not received particular attention, so the role of women in this context does not directly lead to empowerment in the sense of a specific program; in carrying out its movement, the Amil Zakat Institution in Bandar Lampung City holds the spirit of Islamic goals in zakat matters adhering to Law no. 23 of 2011 concerning Zakat Management.

Keywords: Manager, Zakat, Women empowerment

INTRODUCTION

Islam as a religion has offered several motivations for humans that apply universally, namely the happiness and prosperity of life in this world and the hereafter. The problem of poverty is increasingly coming to the fore in various regions in Indonesia due to the nation's prolonged economic downturn (Given 2001). Zakat has a very strategic role in poverty alleviation efforts and economic development. The impact of Zakat is to get Ridha and hope for rewards from Allah alone. However, it does not mean the zakat mechanism has no control system. The strategic value of Zakat can be seen through several doors, namely; First, Zakat is a religious call that reflects a person's faith. Second, Zakat's financial resources will always continue, meaning that people who pay Zakat will always stay supplied. Third, Zakat can empirically eliminate social inequality and vice versa

They are creating asset redistribution and development equity (Sartika 2008).

The development of Zakat is productive by making zakat funds as business capital to empower the recipient's economy and the efforts of people experiencing poverty to consistently run or finance their lives. With these zakat funds, people experiencing poverty will get a steady income, increase their business, develop their business, and they can set aside their income for savings (Rukminto Adi, 2002).

The ideal foundation of Pancasila and the Constitutional foundation of the 1945 Constitution places women with nobility in dignity and status as creatures

of God Almighty in the same position as men as citizens. Article 27, paragraph 1 clearly states the same rights and obligations between women and men in law and government. Paragraph 2 of the same article guarantees that every citizen has the right to work and a life worthy of humanity.

The function of creating men and women in this world is the same, so their humanitarian tasks are the same. The Qur'an does not differentiate between the obligations of men and women in terms of prayer, fasting, pilgrimage, and Zakat and the obligation to pray.-Amar ma'ruf nahi munkar, (QS. al-Tauba: 71). About God's graces Majesty, give men and women according to what they earn (QS. Al-Nisâ: 32). The verse indicates that women and men are equal because both are fully human. This same position applies both in social life and economic, political, and domestic life (household). Islam does not separate public (community) and domestic (household) work. Islam does not share in detail the division of labor between men and women. Islam outlines the principles of equality and partnership based on deliberation and mutual assistance (Nasaruddin, 1999).

An indicator that can be used as an excuse is that women do not have access and control in managing Zakat because the administrators of amil zakat institutions, including Bazis (Amil Zakat Agency, infaq/Alms) formed by the government, are men. Apart from that, there is still an interpretation among scholars that it does not allow women to be involved in the management of Zakat. Even though the Qur'an and al-Hadith do not mention that the manager (amil) must

be a man and does not mention the prohibition on the involvement of women as zakat managers, even Allahswt., in the Qur'an promises a reward for which of his servants wants to try without distinguishing between men and women (Ministry of Religion of the Republic of Indonesia 2005).

The need for women's involvement as a motivator and managers (amil) is more specifically able to solve poverty, including women's lives. In research with a women's perspective, empathy with the informants (women) is needed so that the secret lives of women become visible. The ability to empathize with others is commonplace and quickly addressed by women. This is where women need to understand the lives of women, both those who belong to the upper middle economic level and those who belong to the lower class economic level.

In the women's empowerment sector, utilizing the potential of Zakat in society is very promising to improve the fate and status of women in a better direction. This hope can be realized when women unite to explore Zakat's potential by maximizing Zakat's receipt through awareness of the obligatory Zakat. Especially those with middle to upper income. So through Zakat, women who live on the poverty line can use it by increasing working capital to improve their quality of life.

From the various roles of women in the implementation of Zakat, such as the role of women as muzakki and minfik/musdiq. And the role of women as managers of amil zakat

institutions/bodies shows a potential or power of women that can be actualized, and all of this can be believed to be a form of self-strengthening of women(women empowerment).

RESEARCH METHODS

This type of research is field qualitative research (field research). Meanwhile, the approach used in this research is qualitative (Sugiyono, 2016). The use of this approach is intended to understand human behavior from the actor's frame of reference, namely how the actor (the manager of the Zakat Institution in Bandar Lampung) perceives and interprets activities from the point of view of their establishment, which is commonly called "emic perception."

Looking at the research object, namely the function of zakat management institutions in empowering women (Studies on Zakat Management Institutions (LPZ) in Bandar Lampung), the authors use a sociological approach, management and preaching (Kaelan, 2005). This is done through two checks. First, the researcher is trying to get a new meaning contained in the legal rules relating to zakat laws in Indonesia, especially regarding the management and empowerment of Zakat. Second, test these legal terms in practice by analyzing the study of women's empowerment at zakat management institutions (LPZ) in Bandar Lampung (Ibrahim, 2006).

Sources of data used, namely primary sources and secondary sources. The primary source of this research comes from the results of observations,

interviews, and questionnaires. At the same time, secondary sources come from legislation regarding Zakat, books, and the results of previous studies.

RESULTS AND DISCUSSION

The existence of zakat institutions as one of the institutions zakat [empowerment](#) people who play an essential role in maintaining social stability that develops in society. The social gap that appears in society is a social phenomenon of concern. If this is not addressed, it could trigger a social explosion.

Economic equity and development is one of the crucial issues in community empowerment. The parameter of people's welfare often occupies the aspect of financial assessment; this confirms that solving people's economic problems cannot be avoided.

Various efforts have been made by the government and staff stakeholder related, but they still need to be more optimal to touch the community. Because of this, a third party is needed who acts as a government partner in solving the people's economic problems. The Amil Zakat Institution (LAZ) carries out its role as fully as possible as a government partner in managing the potential of zakat in society for the welfare of society.

As an institution that has the authority to collect public funds legally and formally, LAZ has access to taking financial posts in the community that are not covered by government taxes. The potential of Muslim funds collected from zakat is an alternative solution that can be utilized to overcome the problem of poverty in Indonesia and empower the people's economy. The potential of ZIS (Zakat et al.) in the community is quite significant; if

it is not managed correctly, it will be detrimental. Moreover, Indonesia is a country with the largest Muslim population in the world. With the management of zakat by the state, functionally, the funds collected can be used to solve the problem of poverty and social inequality.

Zakat, which is managed by excellent and professional management, is an essential step for the economic empowerment of the people. However, fiqh does not prohibit a person from directly giving his zakat to the group he wants, such as domestic workers (PRT). Because, in essence, zakat invites us to the same estuary, namely the existence of togetherness, to enjoy prosperity so that equality, equality, and togetherness arise.

For this reason, Eid al-Fitr should be an opportunity to appreciate and humanize the profession of domestic workers (PRT) who have provided us with enormous services. Through zakat for domestic workers (PRT), we have broken down poverty, helped each other in kindness and piety (QS al-Maidah: 2), and purified the soul, body, and property.

Zakat has the potential to empower people experiencing poverty through several channels, including:

1. Poverty alleviation.

The specific allocation of zakat has been determined by the shari'ah (QS. 9: 60), where zakat is only intended for eight groups (ashnaf), namely: the poor, poor, amil zakat, I can, enslaved people, debtors, jihad fi sabilillah, and ibn sabil. The majority of scholars agree that other than this group, it is forbidden to receive zakat. Thus, zakat is inherently-poor and self-targeted.

2. It improved income distribution.

Zakat is only taken from the rich and given only to the poor. Thus, zakat distributes wealth from the rich to the poor in the economy, thereby improving income distribution.

3. Job creation.

Islam encourages job creation by facilitating business cooperation (partnership) by prohibiting usury and applying zakat. Financial resources are prohibited from receiving fixed rent, and those unemployed will be subject to a zakat penalty.

4. Social safety net.

In Islam, social protection for people experiencing poverty is multi-layered. The first protection comes from family and close relatives (QS. 2:233). The second protection comes from the Muslims collectively (QS. 51:19). The last protection comes from the state through zakat funds (QS. 9:60).

5. Development of human resources.

This activity can be provided by providing proper educational facilities and scholarships for students and students who come from underprivileged families. In addition, providing entrepreneurship training provides skills to each participant so that they are ready to enter the world of work or build an independent business.

6. Community business financing and assistance

This activity is carried out with the hope that the community, especially those still in poverty, can live more independently by developing businesses whose benefits are helpful in efforts to increase welfare. Businesses that can be developed include animal husbandry, agriculture, handicrafts, fisheries, and the home industry.

7. Women empowerment

This program aims as an effort to improve the quality of women. Women's empowerment focuses on three issues: women's empowerment through productive economic activities, women's empowerment through health activities, and women's empowerment through educational activities.

8. Provision of public health facilities and access

This activity can be carried out by providing health services that are cheap and easy to reach for the underprivileged community, building overall (holistic) and sustainable health resilience as promotive, preventive, curative, and rehabilitative actions as well as providing motivation/socialization to the community to adopt a healthy lifestyle.

9. Disaster and disaster response programs

This activity seeks to help assist people affected by disasters as soon as possible. This activity can be done by providing direct assistance such as food, medicine, and clothing. In addition, it can also be done with community assistance after a disaster, such as a provision crisis center or traumatized center, providing easy access to work or other forms expected by victims or communities affected by the disaster to revive and immediately start their lives as before quickly. BASNAZ and other LAZ-LAZ have carried out some real examples of these activities. In distributing zakat, BASNAZ emphasizes five aspects: Smart Indonesia, Healthy Indonesia, Indonesia Caring Indonesia, Prosperous Indonesia, and Taqwa Indonesia.

The word mail, which is translated or implemented, usually applies generally to

men and women. As mentioned in Surat Ali Imran verse 95 and Surah an-Nisa' verse 124, there are various opinions on the issue of men or women in amil zakat. Some fiqh scholars say the amil is a man (Encyclopedia, 1997). The requirement for men as the implementer of zakat is the most decisive opinion, but this is only the person in charge, not a requirement for the legitimacy of giving power to him. Such is the reality of what is happening in Zakat Management in the City of Bandar Lampung. However, it is not necessarily a program in that there is a form of women's empowerment. The reality is that structurally even the implementation still involves women in its management and distribution. Meanwhile, the Syafi'iyah firmly says that women should not be used as zakat collection workers (Imam et al. bin Syaraf al-Nawawi 1996).

Zakat and waqf are two sources of funds for Muslims that have enormous potential, especially in Indonesia. The beauty of the extraordinary potential of zakat and waqf will provide welfare for mustahiq and Amilin. However, most of the zakat and waqf funds are used to repair houses of worship (mosques, prayer rooms, etc.), madrasas, other infrastructure development, and consumptive matters. The potential of zakat and waqf should be used to empower less fortunate people to increase their degree and welfare and build their independence so they do not always stretch out their hands. Especially women who must be empowered because women have been considered complementary beings so far. Their role has yet to be considered. Therefore, many efforts can be made to empower women through zakat and waqf funds. Among them are forming groups of craftsmen or home

craftsmen(homemade), doing training that can improve women's skills and others. The following are Zakat and Waqf Management Institutions that carry out empowerment programs for women, including:

1. Post of Justice Cares for the Ummah (PKPU)

Through the Nutrition Aware Mother program (BUDARZI), Pondok Gizi Budarzi (PG Budarzi) is a community nutrition program that is oriented towards maintaining toddler health and nutrition, building community awareness, especially mothers to apply nutrition and health principles in compiling family menus, especially toddlers, accompanying and serving and utilizing local potential in an effort to increase and improve the nutritional status of the community.

2. Daarut Tauhiid Community Care Wallet (DPU DT)

The National Amil Zakat Institute (LAZNAS) is also included in fighting for the fate of women, especially people experiencing poverty, who often become objects of exploitation. Through the Misykat program (Community-based Sharia Microfinance), DPU DT provides education, training, coaching (Training), and working capital, as well as assistance to mothers. The goal is that they can survive and be independent without reducing their function as a companion wife to their husband. DPU DT also has a Baby Sitter Mitra Ibu program, training for professional skills in caring for babies. This training for dhuafa Muslim women provides skills with the aim not as messengers but as partners of service users whose graduates are advocated with the UMR so that those who were recipients become givers.

3. Indonesia for Humanity (IKA)

According to the Director of IKA, Anik Wusari, the potential for community funds in Indonesia is huge. However, currently, it is still being used more for the development of religious infrastructure, such as the construction of mosques, prayer rooms, and madrasas, rather than for financing empowering activities. If examined more deeply, the use of zakat, infaq, waqf, and alms as a source of funds to support eliminating discrimination and violence against women is possible if these problems can be understood as one of the causes of poverty for women.

In Indonesia, involving women as amil zakat is between 0% -8.57% (Sub Directorate of Zawaib RI 1999). The downfall of women being banned as amil zakat is due to the guidance from some of the opinions of the Imams of Madzhab, who think that based on the hadith of the Prophet, It will not work in the affairs of a people if their affairs are left to women. If appropriately examined, the prohibition on women as amil zakat is only a piece of understanding that is not accompanied by other opinions, as in the hadith of the Prophet "When the Messenger of Allah knew that Persian society at that time, not only towards community affairs because Yusuf Qardhawi and Qurais Syihab actually argued that it was not there are prohibitions that prevent women from being amil zakat, or religious provisions that limit this matter to men (Shihab, 1999).

CONCLUSION

1. The function of zakat management institutions in Bandar Lampung and their management and distribution is undeniable that women

intervene in their management. This is part of the public awareness and concern that women can also play a role in the management and empowerment of zakat. The empowerment program carried out by the IZI Institute, LazisNU, Abdurrahman Bin Auf, Orphanage, and Lazis Institutions seeks to elevate the status of mustahiq to muzakki or munfiq has been carried out but has not been maximized; this is evident in the absence of special assistance and guidance for mustahiq who receive assistance from LAZIS. The empowerment that touches on productive business development also has not received special attention from LAZIS, so the role of women in this context does not directly lead to empowerment in the sense of a unique program, even though, in reality, they play an active role as muzakki, munfiq, and mustahiq.

2. In carrying out its movement, LAZIS Bandar Lampung City adheres to the spirit of Islamic goals in the matter of zakat and also adheres to Law no. 23 of 2011 concerning the Management of Zakat, so it can be concluded that LAZIS participates in the implementation process/implications of Law no. 23 of 2011 concerning Management of Zakat. In addition, it is based on religious understanding, which views the management of zakat as part of da'wahamar ma'ruf nahi munkar in the framework of Islamrahmattan lil 'alamin.

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