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## Pattern of Islamic Philanthropy fund management in community

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## Pattern of Islamic philanthropy fund management in community empowerment in Malang (studies in LAZIS Muhammadiyah Malang)

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ABSTRACT: The opening of space for collecting zakat funds, shodaqoh and humanitarian donations in Indonesia means that the "niche" of community social funds will still be contested by all zakat fund institutions, even philanthropic activists. However, the problems in distributing zakat, infaq and shodaqoh (ZIS) funds are still not significant enough to be able to move the social status change of mustahiq to muzakki. Lazismu Malang city as a newcomer to the philanthropic institution in the city of Malang is interesting, with quite a lot of ZIS gains, Muhammadiyah networks that exist in all villages. However, the pulse of community empowerment has not been seen, this can be seen from the lack of institutional communication media presents the achievements of community empowerment for the distribution of philanthropic funds. The research method in this study using qualitative descriptive research. Research location in Lazismu Malang City, with research subjects Lazismu Malang city administrators and program recipients. This study, want to know the patterns of mana 5 ment of zakat, infaq and shodaqoh by Lazismu Malang in empowerment aspects of society. Based on the results of the study showed that educational programs (tutoring, scholarships, teacher compensation), health, productive economic enterprises, humanitarian fundraising. ZIS empowerment pattern, Lazismu received recommendations from Muhammadiyah leaders at the branch, branch and regional levels and some submitted direct submissions. Then, a home visit was conducted before the ZIS funds were disbursed. Limited empowerment of human resources is a problem in the lack of assistance to program recipients, as well as the lack of internal support from Muhammadiyah in Lazismu publications.

Keywords: philanthropy; community empowerment; lazismu

#### 1 INTRODUCTION

The activity of giving is able to provide a happier individual condition psychologically. Research conducted by Dunn et al. on students and company employees in Boston shows that students who spend their assets to help others and give gifts to others are happier, compared to students who spend their assets on personal needs, having fun and paying off accounts (Dunn et al. 2008; Fast 2018). This proves that philanthropic activity or the willingness to give provides more individual happiness than wallowing in wealth, but cannot be distributed to others in the form of donations, favors or gifts.

Research by PIRAC (Public Interest Research and Advocacy Center) and Dompet Dhuafa, noted that the amount of donations distributed by the company reached Rp. 8.6 trillion or around 718

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billion per month. The donations were channeled by 455 companies to support 1,856 social programs. This research "Trend of Corporate Philanthropy in Indonesia" was conducted by collecting and analyzing data on corporate philanthropic activities published in 14 print media and 14 online media during 2013 (Eka 2014). What about religious-based institutions? It turns out that the 7 ave a significant role in mobilizing ummah funds. With the potential of Islamic ummah funds in the form of Zakat, in 71 and shodaqoh (ZIS), Indonesia had the potential of 217 trillion rupiah in 2010. Movement of zakat, infaq and shodaqoh funds in the 6 years from 2010 to 2016 had an average increase of 22.95%, far exceeding the average GDP of 5.67% (BAZNAS 2017). The ZIS acquisition nationally in 2016 collected a total of 5 trillion rupiah, which increased in 2017 to as much as 6.2 trillion rupiah, in 2018 the target was 8 trillion rupiah (Indonesia Zakat Outlook 2019; Utami et al. 2021).

The above is an important part of this research plan because, not a few zakat-in-kind and shodaqoh management agencies design community empowerment programs with charity but professional characteristics, even differences in perspective and practice in community empowerment are strongly influenced by variations in perspective (Abidin, 2013). This kind of condition often occurs due to up grading of human resources, and institutions are still running according to problem responses, it is not uncommon for the grand strategy that has been composed to be slightly neglected.

The people of Malang city in their philanthropic tradition can indeed be assumed to be very rational, the movement of philanthropic institutions such as the Al Falah Social Fund Foundation, Rumah Zakat, Lazis Sabilillah, PKPU, Infaq Management Institute and other zakat institutions as if spurring Lazismu Malang city to take part in this arena. Although culturally, Muhammadiyah has developed the charity coffers of its citizens through mosques, Muhammadiyah business charities, recitation, but the demand that the benefits of funds must be wider makes Lazismu have to be present side by side with the zakat institution. The potential of zakat funds, infaq shodaqoh in Malang city is more than 5 billion with the assumption that the Baznas Malang city can raise 3.4 billion rupiah (https://malangkota.go.id/2018/12/27/baznas-kota-malang-sosialisasikan-regulasi-zakat/), YDSF Malang was able to collect ZIS funds in the September 2018 financial statements of 470 million rupiah, with a balance of financial statements reaching 1.4 billion, Lazismu, Malang city, 200 million more. This potential is actually a concern and study in the development of the empowerment of zakat, infaq, and shodaqoh in the city of Malang.

Lazismu, as part of the second largest Islamic organization in Indonesia, has a network in all provinces and cities/counties, but it still has conditions not much different from other charity organizations. The greatness of Muhammadiyah with assets of schools, mosques, colleges, hospitals, cooperatives, and other businesses is apparently not comparable to the acquisition of its ZIS funds. In 2016 it reached 404.6 billion rupiah, then increased in 2017 to reach 680 billion (Republika 2018). This is a challenge for Lazismu, both centrally, regionally, and regionally in optimizing fundraising and even the distribution of ZIS funds, to distribute on the three pillars of their ziska fund distribution, namely (1) education and health; (2) economic; (3) social, preaching and humanity.

Guidelines for the management of zakat institutions, contained in Law No. 23 of 2011 on Zakat Management article 12, are as follows:

- 2
- 1) Islamic Sharia. In carrying out its duties and functions, the LPZ must be guided by Islamic law, starting from the procedures for recruiting employees to the procedures for distributing zakat.
- 2) Trust. The LPZ2nust be a trustworthy institution.
- 3) Benefits. LPZ must be able to prove maximum benefits for mustahiq.
- 4) Justice. In distributing zakat, LPZ must be able to act fairly.
- Legal certainty. Muzakī and mustahiq must have guarantees and legal certainty in the process of managing zakat.
- 6) Integrated. The management of zakat must be carried out hierarchically so that it can improve the performance of the collection, distribution, and utilization of zakat.

 Accountability. Zakat management must be accountable to the community and easily accessible to the public and other interested parties.

Every zakat management institution is required to adhere to these principles, as a form of commitment to managing zakat in Indonesia. The Indonesian government affirms that zakat management institutions are divided into two:

- Amil Zakat Board, which is a government-owned zakat institution, is formed in a provincial and regional structure.
- The Amil Zakat Institution, which is a zakat management institution, is formed and developed by Islamic organizations, Islamic foundations and Muslim communities with the permission of the government and is required to report the acquisition and distribution of its ZIS funds to the Amil Zakat Agency.

Understanding the management of productive Islamic philanthropic funds in the aspect of community empowerment, it is necessary to also examine some basic concepts related to community empowerment. In practice, community empowerment cannot stand alone without paying attention to the potential of its human resources, because this human resource is the most vital subject in the effort to implement community empowerment. There are at least three types of strength that should be considered in community empowerment efforts in terms of human resource potential, among others (Ruliana et al. 2019; Setiana 2005):

#### Motivational forces

Characterized by people who are dissatisfied with existing conditions and have a feeling of something that they do not have psychologically. This is where the role of zakat institutions in fostering the positive side of individuals and communities, by carrying out motivational activities, enhancing soft and hard skills to suit the needs of individuals and communities.

Resistance forces

This power aims to maintain something that already exists in society. The characteristics include apathy, distrust of outsiders, high fear, and preferring to defend what they already have.

3. Interference forces

This strength arises because communities compete with each other for community support in the development process. Generally, these forces desire cohesiveness or division.

Community empowerment is also defined as an effort to help the community, in developing their own abilities so that they are free and able to solve problems and make decisions independently. Thus, community empowerment is aimed at encouraging the creation of strength and ability of community institutions to be able to independently manage themselves based on the needs of the community itself and to be able to overcome challenges in the future (Sumartiningsih 2004). Community empowerment, often equated with empowerment, is stated by Payne as follows (Adi 2003):

"Helping clients gain the power to make decisions and determine the actions he will take that are related to themselves, including reducing the effects of personal and social barriers in taking action. This is done by increasing the ability and self-confidence to use the power they have, among others through the transfer of power from their environment." Payne's opinion above can be interpreted as simply 5 at the essence of community empowerment must rest on the steps to enable individuals or groups of people to carry out productive activities in their environment. Accordingly, empowerment must also involve elements of social and natural resources that exist around individual as external support in empowering individuals and groups.

In addition to the above, Dubois and Milley (1997) explain that in carrying out community development there is a need to consider some major base that includes community empowerment (Anggraini & Djumiarti 2019; Wrihatnolo 2007):

 Empowerment is a process of cooperation between clients and executors of work together with mutual benefits.

#### 1

- The empowerment process views the client system as a component and capability that provides access to sources of income and provides opportunities.
- The client must feel himself a free agent who can influence.
- Competence is gained or improved through life experiences, specific experiences that are stronger than the circumstances that state what is done.
- Empowerment includes access to sources of income and the capacity to use the se sources of income effectively.
- The empowerment process is a dynamic, synergistic, ever changing, and evolutionary problem that always has many solutions.
- Empowerment is the achievement through parallel structures of the individual and the development of the community.

In brief, it can be explained that community empowerment is a synergistic and holistic complexity, involving individuals or groups of empowerment objects as the most important part of the community empowerment process. This, of course, requires the implementation of community empowerment to provide a conducive atmosphere (enabling), accept the conditions of the empowerment object openly (acceptance), protect the process and sustainability of empowerment (protect and sustainability), maintain a balanced condition and provide support and guidance to the object of empowerment (maintenance and supporting) and make the client fully and independently engaged subjects.

The management pattern of Islamic philanthropic funds is designed as if it means empowerment, but in cually more of a new model of charity patterns. So, this research actually wants to know how the management of zakat, infaq and shodaqoh funds empowers the people of Malang city by Lazismu Malang city. The hope is that this research can be used as a reference for evaluation and even the development of patterns of community empowerment through Islamic philanthropic funds, although not as a whole, but in parts that are relevant to the needs of the philanthropic institution.

#### 2 METHOD



This study uses a qualitative approach, namely research that is based on a research process that has a natural setting, where the researcher examines the phenomena being studied empirically. A qualitative approach according to Kirk and Miller is defined as (Moleong 2002; Syarifudin 2019): "...a particular tradition in social science which fundamentally depends on hum observation in its own area and relating to these people in terms." The qualitative approach in this study uses a descriptive method, which is to describe the conditions of the research setting and then becomes part of the analysis in this research. This means that the researcher will describe how the pattern of zakat, infaq and shodaqoh fund management by Lazismu Malang city in community empowerment is in accordance with the scope of this research.

The research location was conducted in Lazismu Malang City Jl. Gajayana no 28 B, your lazy is one of your 3 usual in Malang and Batu which has quite a lot of activities, besides that too. On the basis of the assumption as a zakat institution under the Muhammadiyah organization which is currently developing in the city of Malang for the last 2 years and has a pattern of empowerment in the economic sector. Meanwhile, the subjects in this study are individuals who are expected to be able to answer the research plan by the researcher, namely the Head of Malang City Lazismu and the Head of Community Empowerment. Data collection techniques using interviews, documentation, observation. Data validity techniques, researchers used several methods of checking the validity of the data, including extension of participation, persistence of observation and triangulation (Syarifudin, 249; Moleong, 2002).

Data were analyzed using several steps according to the theory of Miles et al. (2014), namely analyzing data in three steps: data condensation, presenting data (display data), and drawing conclusions or verification (conclusion drawing and verification). Data condensation refers to the

process of selecting, focusing, simplifying, abstracting, and transforming data. In more detail, the steps according to the theory of Miles et al. (2014) are applied as in Figure 1.

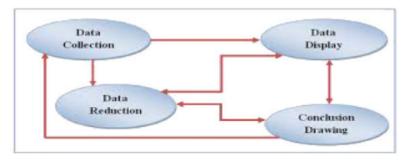


Figure 1. The components of the Interactive Data Analysis Model. Source: Miles et al. (2014).

#### 3 RESULTS AND DISCUSSIONS

#### 3.1 Lazismu Malang city programs

The establishment of LAZISMU is intended to be a zakat management institution with modern management that can deliver zakat to become part of the problem-solving of the growing national condition. With a trustworthy, professional and transparent work culture, LAZISMU strives to develop itself into a trusted Amil Zakat Institution. And over time, the public's trust is getting stronger. With a creative, innovative and productive spirit, LAZISMU continues to develop empowerment programs that are able to answer the challenges of change and increasingly complex social problems in society. LAZISMU is the embodiment of the evolutionary process of zakat management in the Muhammadiyah movement. For decades, zakat within Muhammadiyah has generally been managed by special units that use a viety of nomenclature. The presence of LAZISMU has become an important stage in the history of managing zakat, infaq and shadaqah in the Muhammadiyah organization. In 2015, LAZISMU began to reform various aspects and encourage the development of better governance and organizational culture to increase the trust of the wider public. Institutional governance is built and directed to create and establish various institutional guidelines as well as a digital information management system that is more friendly to the community, both muzaki and mustahik and LAZISMU partners from inside and outside the organization. In the period led by Hilman Latief, MA, PhD, LAZISMU tried to become a more structured institution in accordance with the provisions of institutional regulations issued by the government, carried out national consolidation, and complemented the organizational structure with the existence of a Supervisory Agency and Sharia Council in charge of overseeing LAZISMU institutional governance in order to comply with the provisions of sharia and government regulations and fulfill public accountability.

After making adjustments to the regulations issued by the government as well as the guidelines conveyed in regulation Baznas, LAZISMU formulated several flagship programs with the tagline "Collective Action for Peers." Apart from running programs in rural, urban and coastal areas in various regions throughout Indonesia, LAZISMU pays attention to the problem of development gaps in the outermost, remote, and underdeveloped areas (3T), some of which are located in the eastern part of Indonesia. The leadership of Muhammadiyah Malang City also did not escape the response to participate, establishing Lazismu with a structured mechanism and system following the central Lazismu. Lazismu Malang city has a vision and mission that is in line with Lazismu Pusat as follows (Profile Lazismu Malang City 2018).

Lazismu Malang City in general implements an activity program for the utilization of Islamic philanthropic funds. It can be described in several ways, among others, in general, it follows the

central and regional guidelines. Among other things, such as fundraising, education, donations, health, humanitarian activities such as raising funds for disasters, economic empowerment, supporting Muhammadiyah and Ortom programs in the city of Malang, there is also qurban with the canning of qurban meat which is coordinated by the region. Specifically for education, in the city of Malang, Mentari tutoring is developed which is supported by young Muhammadiyah cadres who are university students.

Looking at the data above, structurally your Blue work has been running according to the provisions of the central and regional governments. However, the number of program achievements that are competitive with other zakat institutions, still needs to be improved. The programs delivered by Malang City Management Board are activities of Islamic philanthropic institutions in general, although within the framework of the Muhammadiyah organization. Researchers do not seem to see anything new except the development model of learning assistance for children with a tutoring design "Mentari".

#### 3.2 Lazismu and Lazismu Malang City Institutional Policy in ZIS distribution

Lazismu has set several strategic policies nationally which are then adapted in each region and region. In accordance with the explanation in your Lazi 3 u Company Profile (2019: 5) specifically explains that the mission of your Lazismu Utilization is the creation of a quality socio-economic life of the people as a bulwark for the problems of poverty, underdevelopment, and ignorance in society through various programs developed by Muhammadiyah. Therefore, the strategic policies for utilizing your Blue funds include:

- 1. Priority for beneficiaries is the needy, poor and the fisabilillah group.
- 2. The distribution of ZIS is carried out programmatically (planned and measured) according to the core of the Muhammadiyah movement, namely: education, economy, and social-da'wah.
- 3. To synergize with Muhammadiyah assemblies, institutions, orthoms and charities in realizing the program.
- To synergize with institutions and communities outside Muhammadiyah to expand the dakwah domain as well as increase public awareness of the organization.
- Minimizing charity assistance except for an emergency such as in eastern Indonesia, areas exposed to disasters and rescue efforts.
- Intermediation for any business that creates conditions and supporting factors for the realization of an Islamic society which is truly Muhammadiyah Vision 2025
- Mobilize the institutionalization of the ZIS movement throughout Muhammadiyah structures and charities.

However, the guidelines for utilization as stipulated by the central government have indeed been carried out programmatically and synergize internally and externally, however, based on the results of interviews with researchers with Lazismu Malang city, there is still no program measurement point. This means that the program carried out by Lazismu Malang city still does not provide performance indicators in the form of a form or the like in measuring the success of the utilization program in accordance with existing policies. The limited internal conditions, both human resources and ideal service facilitation, are also felt by Lazismu, this is in accordance with the observations of researchers at the Lazismu office in Malang. In fact, many areas of utilization were not fully developed in the city of Malang, due to classic problems namely human resources and the power of fundraising.

#### 3.3 The pattern of community empowerment is carried out by Lazismu Malang City

Lazismu Malang city, based on program reports presented in tabloids Mata Hati Malang City, ZISKA utilization programs in Malang city include, first is economic empowerment, economic empowerment provided by Lazismu Malang city is currently distributed to three people in Malang

city, namely Pak Ganis for a fried rice seller, Pak Slamet for a seller of lontong mussels, and another congregation, who is in Kutho Surgical Kedun gkandang operating a jeans makeover.

Lazismu, in distributing programs, especially economics through requests from Muhammadiyah leaders at the branch and branch levels, then a survey of potential beneficiaries is carried out. The average aid provided by Lazismu in Malang is between 300 thousand rupiah and 4 million rupiah. In the aspect of economic empowerment, Lazismu Malang city also stated that there is still no assistance and special divisions. Looking at the results of economic empowerment carried out by Lazismu above, the researcher sees that Lazismu mapping is to examine the aspects of support, resistance and disruption to aid recipients. The focus on surface problems such as lack of capital for MSME players makes this program difficult to explain as a sustainable program. This is often done by philanthropists who actually solve problems according to conditions that are visible to the naked eye. However, on the fundamental aspect the problem has not been resolved. In addition, Lazismu, Malang city does not have a control sheet to monitor the development of economic capital aid recipients from Lazismu.

Second, the Education program, Lazismu Malang city in carrying out the Education program has carried out several activities to distribute ZIS funds for this program, among others, as follows:

- 1. Compensation for kindergarten-junior high school teachers in Muhammadiyah
- 2. Scholarship from Education to Higher Education
- 3. Compensation for TPQ teachers
- 4. Free tutoring in 7 locations in Malang

The programs above are routinely carried out by Lazsimu Malang city every month, which is currently being developed in both numbers and targets. This program is supported by some IMM students from Brawijaya University, UIN Maliki, UM, UMM, with around 235 students being educated and 60 volunteer tutors. This activity has been going on since 2017 and has received a good response. Lazismu, in supporting these mentors, provided transport assistance of 10–20 thousand rupiah/meeting on average 2–3 times per week. Mentari Ilmu is one of the programs developed by Lazismu Malang City as a form of concern in guarding children's education from an early age. By basing activities in mosques in the city 5 Malang, Mentari Ilmu tutoring has become the spearhead of a social movement that is superior in educating the nation's life.

As with the commitment of Giving for the Country, this mentari-science tutoring program is run free of charge and is based on Islamic values. In addition, Sang Surya Scholarship is a flagship program in the form of scholarships organized by Lazismu Malang City. This program is aimed at all underprivileged students who study in Malang City. The hope is that this program will be able to ease the burden of tuition fees and meet daily needs. In addition to providing financial assistance, the Sang Surya Scholarship program also provides leadership training for awardees so that they are able to make a big contribution to society. However, this program does not yet have a guideline such as a Key Performance Indicator (KPI) so that to measure the achievement of the program, especially education, it cannot be reported periodically and monitored simultaneously.

Third Health and humanitarian programs, for the health programs so far Lazismu Malang city has supported BPJS health assistance for several mustahiqs and the provision of free social service cars. Fourth, in the Lazismu humanitarian program, Malang city also responds well to local, regional and national and even international issues such as the flood disaster in Malang, tornadoes, victims of the eruption of Mount Merapi, cares for Rohingya Muslims and Palestine.

Based on the results of the above study, it can be described that the Lazismu regular program in Malang is as shown in Figure 2.

Based on the results of the utilization activities above and the average acquisition of ZIS 60-70 million rupiah per month, it can be said that Lazismu Malang city must be precise and careful to encourage the delivery of the program properly, so as to allow for quick benefits. Therefore, the pattern of ZISKA fund management in Lazismu Malang can be described as in Chart 1.

Lazismu Malang city based on the research results, has not optimized the mustahik data as the foundation for implementing community empowerment. When referring to the opinion of Setiana



Figure 2. Malang City Lazismu regular program in utilizing Islamic Philanthropy funds. Source: Analysis of data research.

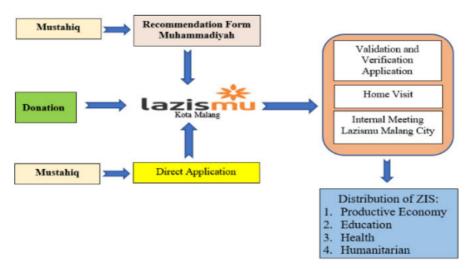


Chart 1. Management patterns of Islamic Philanthropy funds in community empowerment by Lazismu Malang City.

Source: Data Analysis.

(2005), it is necessary to map the driving force of the mustahiq involved in your Lazismu program, be it in the fields of economy, education, and health. This sans that this will make it easier for the institution to optimize the potential of mustahiq. Then, it is also necessary to pay attention to the survival aspects of mustahiq, especially recipients of productive economy programs, before getting support from Lazismu. This will help Lazismu Malang city in making mentoring planning. In fact, Lazismu Malang city also needs to pay attention to the things that will cause your Blue programs to be hampered. These three things, the need for simultaneous support in improving the quality of distribution of the utilization of zakat, infq and shodaqoh funds both internally at the Muhammadiyah leadership and specifically at Lazismu.

#### 3.4 Barriers to empowering community in the Lazismu Malang City

In general, based on the results of this study, the obstacles that arise in the implementation of community empowerment programs are limited human resources, especially those in the field of empowerment. With an average ZIS of 60–70 million per month, it is actually still very low in

mobilizing empowerment activities compared to other zakat institutions' competitors. There are no obstacles in the amount of ZIS funding, thus as no human resources focus on empowerment, then the support of Muhammadiyah people as the main basis has not been optimal since 2016–2019. Furthermore, there is also no road map and control on the distribution of Lazismu Islamic philanthropic funds in the city. This means that internal obstacles such as support from Muhammadiyah members, inadequate human resources, roadmaps and administrative standards are not yet strong, and thus the bargaining power of the program gets less response. In addition, Lazismu Malang city does not yet have a holistic periodic report to provide an overview of the distribution of ZIS to the public, either in the form of a graphic or narrative continuum program. So, this becomes one of the obstacles to carrying out the empowerment program.

#### 4 CONCLUSION

The pattern of managing zakat, infaq and shodaqoh funds by Lazismu Malang city in community empowerment can be explained in that so far the pattern has been developed by Lazismu Malang city through several programs, namely:

- 1. Capital assistance for a productive economy
- 2. Educational assistance with scholarships and educational benefits for teachers ranging from kindergarten—junior high schools in Malang, especially Muhammadiyah
- 3. Health assistance in the form of BPJS Health payments
- 4. The Surya Scholarship for underprivileged students
- 5. Tutoring in 7 locations in the city of Malang, based on mosques and prayer rooms
- 6. Humanitarian fundraising, whether it is local, regional, national and even international

The process of implementing the community empowerment program by Lazismu Malang city can be submitted through a recommendation from the Muhammadiyah leadership and a direct application by the Mustahiq candidate, which is then verified by Lazismu Malang city. However, there are fundamental obstacles in optimizing the distribution of ZIS funds, among others, the limited human resources in charge of empowerment, the absence of control standards on the administrative aspects and support from Muhammadiyah residents in the city of Malang are not optimal.

Researchers provide suggestions related to community empowerment patterns that have been developed so far, it is necessary to have staff specifically in charge of community empowerment programs. Thus, the support for implementing guidelines for community empowerment by Lazismu Malang city becomes important, as a form of institutional professionalism. Furthermore, there needs to be continuous socialization related to support for program implementation to internal Muhammadiyah leaders and the general public.

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# Pattern of Islamic Philanthropy fund management in community

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