

ISLAMIC PHILANTHROPY: POTENTIAL AND REALIZATION

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Abstract: *The work of Islamic philanthropy institutions in the country has benefited the community. From day to day, its contribution is increasingly evident. There are at least five areas of contribution of Islamic philanthropic organizations in Indonesia. First, in the field of da'wah. Second, in the field of education. Third, social humanitarianism. Fourth, the health sector. Meanwhile, the fifth area is the economic field. There are many models of productive zakat and waqf empowerment for community empowerment. However, it must be admitted that there is still a gap between potential and realization. There are at least four steps that must be taken to optimize the potential of ISF, First, it is necessary to conduct policy advocacy. Hopefully, existing policies can further support the development of Islamic philanthropy in Indonesia. Second, philanthropic institutions also need to strengthen the role of education and literacy. So that public awareness is formed. Third, collaborate between philanthropic institutions, both at home and abroad. Fourth, philanthropic institutions must continue to update the management model. continue to highlight their services through various means, such as e-commerce, e-wallets, and banking. This is an effort that must continue to be optimized in the digital era. The methodology used in this research is library research, various materials regarding ISF are collected and analyzed. So as to produce conclusions to optimize ISF so that it can become the mouth of various problems from inequality and poverty. So that realizing the prosperity of all Indonesian people is a necessity.*

Keywords: *Islamic Social Finance, Potential, Glory of Islamic Philanthropy*

Introduction

"Everyone has the right to be happy" wrote Richard Carlson, who often puts opening lines on his best-selling books. This short sentence with a deep meaning can be a reflection that there are still many people out there who are disadvantaged, live in deprivation, until the nestapa manifests into the face of poverty.

Here Islam as a religion of *rahmatan lil alamin* gives many views to all human beings. That matter is not a single goal in the process of life.

Until in economic activities Islamic teachings teach that the horizon of hope from life is not only material success but also achievement, success and spiritual glory.

If there is no balance of goals, it will result in several impacts such as social inequality, manipulation, widening disparities to poverty that has not subsided. And poverty can be solved by generosity or philanthropy. Now Islamic philanthropic activity is currently a concern for many thinkers, academics and practitioners (Fauzia, 2016).

This is associated with the distribution of Islamic philanthropy in this case ZIS, which is still widely engaged in the area of social service activities, karitas assistance, orphan compensation, madrasah development and others. In fact, it tends to ignore the interests of other Muslims such as, legal aid, child protection, public policy advocacy, women's empowerment and

several other important agendas, still lacking support from the use of Islamic philanthropy funds (Akhmad Jazuli Afandi, 2020), in addition to efforts to find out the potential of Islamic philanthropy and its impact on community empowerment, especially the poor or the poor.

The term philanthropy comes from the language *philanthropia* or in Greek *philo* and *anthropos* which means human love. Philanthropy is a form of concern of a person or group of people towards others based on a love for fellow human beings. The term "philanthropy" is defined as "generosity" an altruistic disposition or attitude (prioritizing the interests of others or common interests) that has been integrated in the human being, both individual and collective (Ahmadi 2017).

Philanthropy can also mean love (generosity) to others. More broadly, philanthropy has its roots derived from "loving people" so that it is widely practiced by cultural entities and religious communities in parts of the world so that philanthropic activities have been running for a long time, even before the Islamic era, because the discourse on social justice has developed. Along the way, understandings of social justice from various religious communities experienced differing views. One of them according to Sayyid Qutb to understand the nature of social justice in Islam must learn about divinity, the universe, life and humanity as a relationship between the creator and His creation.

Many agree that zakat is not a form of "generosity" but an "obligation" that must be fulfilled if it has reached a certain level (*nishab*), although academics in Indonesia include this obligation in Islamic philanthropy because it is still fulfilled with a form of willingness and individual awareness without social punishment for not fulfilling it. Therefore, paying zakat is ethically obligatory and can be called philanthropy which is also based on morality (Fuadah, 2021).

Another aspect of Islamic philanthropy is *Infak* which means an act or something given to another person to cover the needs of the other person, whether food, drink and others that are based sincerely on Allah. In addition, *infak* is also related to something that is done compulsorily and *sunnah*. Meanwhile, *shadaqah* means the sincere gift of a person to the one who is entitled to receive it which will be accompanied by a reward from Allah, so that *shadaqah* has a broader meaning, both material and non-material. Empowerment is one meaning with utilization which means striving to be able to bring results and benefits (Biancone, P. P., & Radwan, 2019).

The development of Islamic philanthropy in Indonesia cannot be separated from the enthusiasm of the Indonesian Muslim middle class to be involved in the social and political life of the country (Fauzia, 2016).

The dynamics of philanthropy move from traditional mechanisms to philanthropy for social justice. This understanding places philanthropy as a medium to eliminate social injustices rooted in poverty and social inequality. Philanthropy bridges the gap between the rich and the poor with the mobilization of the potential of the community (people). In order to move towards social justice philanthropy, philanthropic activities are carried out collectively with social movement organizations (Mubarok, 2023).

The transformation that occurred in the philanthropic movement in Indonesia underwent several periodizations. Rahmawati (2019) wrote in outline the Islamic philanthropy movement in Indonesia divided into three periodizations: the era of the Islamic kingdom, the colonial era (pre-independence), and the post-independence era. The description and characteristics of philanthropic activities in Indonesia at each such periodization are displayed in the following matrix:

Table. 1 Periodization of the Islamic Philanthropy Movement in Indonesia

Points	Islamic Kingdom (13th-19th centuries)	Colonial (pre-to independence)	Post-Independence (old order, New order, and modern)
Characteristic movement	1. Doing aptasi on Hindu colors and Buddhist. 2. Zakat becomes from adminitrasion state and to individual philanthropy.	1. Clerics deliver fiqh about zakat. 2. Involves policy from the government of Dutch. 3. Initiation of reinforcement philanthropy with institutions (with ket organizational involvement societies such as: Muhammadiyah and Nahdlatul Ulama (NU).	1. Establishment of professional institutions for Potential Management Islamic philanthropy (baitul Mal) 2. Joining activists and likes Philanthropic Movement Volunteers. 3. Movement changes from just fundraising to be foundation management IH is professional and measurable. 4. Strengthening the concept of "jihad" over the prosperity of the people. 5. Modenization of zakat.
Challenge movement	Regulation of zakat belum is written in ker's legality script ajaan (still dominan as an activity <i>voluntary giving</i>).	Still no involvement government regulation Dutch though on Bu's administrative boundaries Right in the context of ritual belief.	1. Zakat reform from perspective organization, reinterpretation, and adaptation to context broader system. 2. Islamic philanthropic contribution in embodies civil society
Use mass media	Dissemination of informa the zakat on apes Islamic jaan-kingdoms Other.	Zakat management Dominated by institutions mosques and islamic boarding schools.	Use of media convergence (including ICT)
Practice Examples Islamic philanthropy	Portrait of zakat and fi Breeds in the ker period ajaan Aceh.	The case of zakat and waqaf in Barjan boarding school	BAZIS, Muhammad Yes Bapelurzam

Source:(Rahmawati, 2019)

Islamic philanthropy was initiated and represented by non-governmental organizations, including NGOs, religious organizations, civic organizations and others. So that philanthropic activism in the present day, according to Helmut K. Anheier and Diana Leat in analyzing it can go through four approaches (Sulaeman et al., 2021).

First, the charity approach, this method is more social service as it was done in the 19th century and is still considered effective in the 20th century. In addition, this method highlights many symptoms rather than the cause of the problem, so this method's social impact is not so pronounced.

Second, scientific philanthropy, this method aims to reduce or eliminate the causes of poverty by knowing the root causes of poverty. Hence, education and research become areas of this approach rather than providing services.

Third, neo-scientific philanthropy this approach focuses more on processes than on roles, so it pays less attention to values unique to democratic contexts.

Fourth, a creative approach (creative philanthropy), this approach can develop various devices of the previous three approaches so that they have a greater impact both institutionally and on society. The service process carried out by philanthropic institutions / organizations in the context of utilizing social funds is expected to be maximized in the form of empowerment, even though some are still done in the traditional way (charity).

Research Methods

The method or approach used is a qualitative research method with a descriptive narrative approach. Researchers use observation and documentation techniques to collect data. The way of thinking used is an inductive way of thinking, which is a way of thinking that starts from phenomena or things of a special nature and ends with conclusions of a general nature.

Results And Discussion

There are two forms of philanthropy that develop in society, namely religious philanthropy and social philanthropy. Religious philanthropy is generosity rooted in religious teachings. Philanthropy adapted by religious traditions in Indonesia has different terms or concepts although in essence it is to have the same goal of helping fellow human beings. Meanwhile, social philanthropy prioritizes humanitarian activities aimed at creating social justice (Andriani Zakariya, 2022).

Meanwhile, Afandy mentioned that philanthropy was born and developed in two major variants, namely traditional philanthropy and social justice philanthropy. Traditional philanthropy is active in the *karitas* space, is unsustainable and tends to interpret philanthropy as an *sich*. Meanwhile, social justice philanthropy explores philosophically that the birth of these philanthropic values is to answer public problems that exist in the midst of society with the characteristics of sustainable programs, moving in the macro realm, solving problems at the structural level and changing systems (Akhmad Jazuli Afandi, 2020).

Philanthropy in Islam is a concept of social generosity that aims for good. The concept of Islamic philanthropy, if applied well, can reduce social inequality in society, there is an equal distribution of wealth and poverty is reduced. The effectiveness of philanthropy in an effort to reduce social inequality is inseparable from the role of philanthropic institutions, by providing the distribution of wealth (capital) to the poor, so that it can play a role in economic activities, grow investment activities, increase production, increase income, reduce unemployment and poverty, so that in the end community welfare is achieved (Hayati & Soemitra, 2022).

Philanthropy is one of three approaches to promote social welfare including poverty alleviation efforts, namely social service, social work, and philanthropy approaches, according to Afandi (2020). Islamic philanthropy exists that is oriented towards poverty alleviation in the short and long term. Short-term, for example, providing disposable consumptive assistance. As for the long-term ones by providing assistance that can be used for a long time to increase income. The concept does not provide fish but gives hooks and access and justice to obtain the economy (Andriani Zakariya, 2022).

Philanthropy in Islam has actually existed and been practiced since the time of the Prophet Muhammad saw., that is, since 15 centuries ago. With a theological and sharia foundation, the practice of philanthropy in Islam has a strategic and decisive position and role. Islam is a perfect religion, one of which can be seen from its comprehensive teachings. Not only regulating human relations with Allah Swt. *hablumminallah*, but also regulating human relations with fellow humans (*hablumminannas*), both of which must be done properly and in balance (Irham, 2020).

Serious attention and justice are the main principles in shaping human relationships. Similarly, the spirit of philanthropy in Islam. There are many examples in the hadith about the spirit of philanthropy. For example, the work done by a person is not related to the giving of property directly but is of the same value as almsgiving or infaking. So here there appears to be a spirit of philanthropy. Therefore, philanthropy is not only limited to the meaning of generosity related to property, but to a broader meaning.

This form of philanthropy is realized in community empowerment programs, which include various fields including proselytizing, education, social and economic which have the aim of empowering the community to realize community welfare. This philanthropic practice is colored by various forms of activities in order to realize the skills and independence of people in all aspects of life.

The work of Islamic philanthropic institutions in the country has been widely felt by the community. Day by day his contributions are getting more and more real. There are at least five domains of contribution of Islamic philanthropic institutions in Indonesia. First, in the field of proselytizing. According to Hayati (2022) Islamic philanthropic institutions, both zakat and waqf institutions, have developed proselytizing that targets the conditions of Indonesian society, be it in urban, rural, or inland areas (Hayati & Soemitra, 2022). *Second*, Zahro added, the realm of education. Today, many educational institutions are developing through Islamic philanthropy. The National Amil Zakat Agency (Baznas), for example, has a Scholar School. Likewise with other institutions that have many schools, madrasahs, and islamic boarding schools. This educational institution made by Islamic philanthropy is sourced from waqf. They also provide a lot of access to scholarships, ranging from primary, secondary, to higher education levels (Zahro & Widiastuti, 2022).

The third realm, social humanity. View Zahara (2021), Islamic philanthropic institutions have done many things, such as fostering the poor, opening access to basic needs, such as food, clothing, and housing (Zahara et al., 2021).

Fourth, the health sector. In Afiah (2022) exemplified, the Indonesian Waqf Board together with Dompot Dhuafa have managed the Ahmad Wardi Eye Hospital. The hospital has provided benefits to 46 thousand patients for outpatient treatment and 3,000 patients for eye surgery for free. Meanwhile, the *fifth* realm is the economic field. There are many productive zakat and waqf empowerment models for community empowerment (Afiah & Pamungkas, 2022).

However, it must be admitted that between potential and realization there is still a gap of. Islamic philanthropic institutions need to optimize their potential, including because the optimization of zakat potential of Rp 233 trillion and the potential waqf of money worth Rp 180 trillion Kharisma has not been maximized (Kharima et al., 2021).

This potential has not been fully worked out. Therefore, philanthropic institutions must constantly improve the quality of institutions and human resources so that their role can be significant. In addition, according to Ismail (2022), Islamic philanthropic institutions also still need to carry out policy advocacy. It is hoped that existing policies can further support the development of Islamic philanthropy in Indonesia. Philanthropic institutions also need to strengthen the role of education and literacy. Because, these two things are the basis for shaping the perception of the level of public consciousness (Ismail, 2022).

Another thing that is also important is collaborating with philanthropic institutions, both at home and abroad. Living in an era of competition should be a collaboration that can be interpreted as synergy, not competition to weaken, according to (Widiastuti et al., 2022).

Meanwhile, according to Sulaeman (2021), assessing that there are still many things that need to continue to be developed in Islamic philanthropy, for example related to absorption which is recognized as still relatively minimal (Sulaeman et al., 2021).

In fact, increasing the chances on this aspect of absorption is still wide open. Because there are still many who go directly to people in need and not through philanthropic institutions and this is our role to always educate the public. This generous society of ours is also actually an opportunity, augmented by (Hudaa & Fahmi, 2021).

For this reason, Hasyim (2018) said philanthropic institutions must constantly update the management model. For example, philanthropic services must be made as easy as possible for the community to make collection run optimally. He admitted that philanthropic services are currently uneven so various innovations are needed to make it easier for people to donate (Hasyim, 2018). Thus, philanthropic institutions today continue to highlight their services through various means, such as e-commerce, e-wallets, and also banking.

This is an effort that must continue to be optimized in the digital age. Distribution must also not be spared from aspects that need to continue to be maximized. The *mustahiks* need to be given ease of access to the benefits of programs established by philanthropic institutions. So, it can give an idea that Islamic philanthropy has a significant impact on society. For now, we see, Islamic philanthropy has evolved through various innovations. Islamic philanthropic institutions are making innovations in increasingly professional management so that public trust (022) grows. When you look at the impact, it can really be felt and seen directly the benefits.

Conclusion

So far, Islamic philanthropic institutions have played a role in various lines, such as education, community economic empowerment, and health. And providing an overview of the sustainability of Islamic philanthropy is also an obligation. Where people as part of the shareholders of Islamic philanthropic institutions can contribute to the management of the practices of Islamic philanthropic institutions. The role given is not always in the form of active participation in management. Providing evaluation, supervision, and input on the performance of philanthropic institutions are things that can be done by the people. The synergy between Islamic philanthropic institutions and the people can encourage the realization of social justice more thoroughly.

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