

# CONTEXTUALIZING THE PHILOSOPHY OF WOMEN'S EMPOWERMENT THROUGH THE ROLE OF THE NATIONAL BOARD OF ZAKAT IN INDONESIA

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**Abstract:** This study aims to analyze the role of the National Board of Zakat (Badan Amil Zakat Nasional = Baznas) in empowering women in Indonesia, using a contextualization approach to the philosophy of empowerment. Women's empowerment is a crucial strategic issue for sustainable development because women are essential in various social, economic, and cultural aspects. This study uses a qualitative approach with a case study method, which involves data analysis from Baznas annual reports, policy documents, and in-depth interviews with managers of Central Baznas, West Java Baznas, and Bengkulu Baznas. The results show that the women's empowerment program carried out by Baznas focuses on increasing women's economic capacity through entrepreneurship training, business capital assistance, and business assistance. Apart from that, Baznas also pays attention to women's education and health as an integral part of the empowerment program. This research concludes that the women's empowerment philosophy implemented by Baznas reflects the values of social justice, active participation, and desire. The implementation of Baznas programs has had a positive impact on improving the quality of life of women, especially among the poor and elderly. However, there are still challenges that must be overcome, such as limited resources and program accessibility. Therefore, collaboration with various stakeholders and more innovative and inclusive development strategies are needed to increase the effectiveness of women's empowerment programs in the future.

**Keywords:** women empowerment; Baznas; zakat; social justice; sustainable development

**Abstrak:** Penelitian ini bertujuan untuk menganalisis peran Badan Amil Zakat Nasional (Baznas) dalam pemberdayaan perempuan di Indonesia, dengan pendekatan kontekstualisasi filosofi pemberdayaan. Pemberdayaan perempuan merupakan isu strategis yang krusial bagi pembangunan berkelanjutan karena mereka memiliki peran penting dalam berbagai aspek kehidupan sosial, ekonomi, dan budaya. Studi ini menggunakan pendekatan kualitatif dengan metode studi kasus, yang melibatkan analisis data dari laporan tahunan Baznas, dokumen kebijakan, serta wawancara mendalam dengan pengelola Baznas Pusat, Baznas Jawa Barat, dan Baznas Bengkulu. Hasil penelitian menunjukkan bahwa program pemberdayaan perempuan yang dilakukan oleh Baznas berfokus pada peningkatan kapasitas ekonomi perempuan melalui pelatihan kewirausahaan, bantuan modal usaha, dan pendampingan bisnis. Selain itu, Baznas juga memperhatikan aspek pendidikan dan kesehatan perempuan sebagai bagian integral dari program pemberdayaan. Penelitian ini menyimpulkan bahwa filosofi pemberdayaan perempuan yang diterapkan oleh Baznas mencerminkan nilai-nilai keadilan sosial, partisipasi aktif, dan keberlanjutan. Implementasi program-program Baznas telah memberikan dampak positif terhadap peningkatan kualitas hidup perempuan, terutama di kalangan masyarakat miskin dan lanjut usia. Namun demikian, masih terdapat tantangan yang harus diatasi, seperti keterbatasan sumber daya dan aksesibilitas program. Karena itu, kolaborasi dengan berbagai pemangku kepentingan serta pengembangan strategi yang lebih inovatif dan inklusif diperlukan untuk meningkatkan efektivitas program pemberdayaan perempuan di masa depan.

**Kata Kunci:** pemberdayaan perempuan; Baznas; zakat; keadilan sosial; pembangunan berkelanjutan

## Introduction

In a country, women not only act as subjects who drive the success of national development but also as objects that must be empowered because they have creative industrial potential.<sup>1</sup> However, according to the Gender Development Index (GDI), Indonesia still experiences gender inequality.<sup>2</sup> Abdurrahman's research reports that the human development index for women is much lower than the HDI for men.<sup>3</sup> It shows that women in Indonesia still face various obstacles to achieving prosperity equal to men in terms of education, health, and the economy. This inequality needs to be immediately addressed through policies and programs that are more inclusive and gender equitable to ensure that women have equal opportunities to develop their potential and contribute optimally to national development. And, as Herianingrum said, one of the Islamic just economic programs that can support women's empowerment is zakat, which BAZNAS manages in the context of Indonesia.<sup>4</sup>

Quoting the words of the Minister of PPA in press release number B-124/SETMEN/HM.02.04/04/2021, "Women are an important asset of a nation; if women are active, the environment will be healthy, the economy will be strong, and Indonesia will be victorious".<sup>5</sup> Apart from that, President Jokowi has assigned PPA Minister Bintang Puspayoga to work on five priority programs in child protection and women's empowerment for 2020-2024, one of which is increasing women's empowerment in entrepreneurship with a gender perspective. Furthermore, the Minister of PPA stated that the emergence of entrepreneurial priorities for women did not just appear. It is because we see the enormous potential of women in the nation's economic development. Women account for almost half of the population in Indonesia. We will have half the nation's potential if they are optimally involved in the economy. Based on the results of discussions at the World Economic Forum in 2020, women's empowerment is the key to increasing a nation's national income, ultimately determining the country's progress.

The long condition of the COVID-19 pandemic, which has lasted for two years, has dramatically impacted the women's empowerment program that the government launched. Makruf revealed that data from the Central Statistics Agency (*Badan Pusat Statistik*) for 2019 shows that 7.47% of women aged 5 years and over do not attend school. In addition, 3 in 10 girls aged 16-18 do not continue their education.<sup>6</sup> Even during the pandemic, women are faced with more demanding challenges, especially women who act as heads of households and are underprivileged. Data from the Indonesian Ministry of Women's Empowerment and Child Protection (2020) shows that

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<sup>1</sup> Mouliza Kristhopher Donna Sweinstani, "Perempuan dan Politik Industri Kreatif dalam Kerangka Pembangunan: Lesson Learned dari Indonesia dan Thailand," *Musawa Jurnal Studi Gender dan Islam*, vol. 20, no. 1 (June 22, 2021), pp. 1–15, <https://doi.org/10.14421/musawa.2021.201.1-15>.

<sup>2</sup> Ngurah Wisnu Murthi, "Gender Responsive: Inequality Development in Islands Bali, Indonesia," *Asian Journal of Economics, Business and Accounting*, vol. 23, no. 16 (June 22, 2023), pp. 119–35, <https://doi.org/10.9734/ajeba/2023/v23i161032>.

<sup>3</sup> BPS-Provinsi Kalimantan Selatan et al., "Apakah Pemberdayaan Perempuan dalam Ekonomi dan Politik Telah Meningkatkan IPM Perempuan Indonesia?," *Jurnal Ekonomi dan Pembangunan Indonesia*, vol. 21, no. 2 (July 1, 2021), pp. 204–19, <https://doi.org/10.21002/jepi.2021.13>.

<sup>4</sup> Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research*, vol. 15, no. 4 (January 1, 2024), pp. 643–60, <https://doi.org/10.1108/JIABR-11-2021-0307>.

<sup>5</sup> Biro Hukum dan Humas, "Kementerian Pemberdayaan Perempuan Dan Perlindungan Anak," (2024), <https://www.kemenpppa.go.id/page/view/NTI0MQ==>.

<sup>6</sup> Fuad Hasyim and Syahdara Anisa Makruf, "PEMBERDAYAAN PEREMPUAN MELALUI GERAKAN LITERASI DI ERA DIGITAL," *JUKESHUM: Jurnal Pengabdian Masyarakat*, vol. 2, no. 1 (January 31, 2022), pp. 46–52, <https://doi.org/10.51771/jukeshum.v2i1.175>.

of around 2385 workers who experienced layoffs due to the pandemic, 31% were women.

Women's empowerment is essential to realize gender equality.<sup>7</sup> In this case, Batliwala argues that empowerment is a superior feminist concept with practical goals.<sup>8</sup> The United Nations mentions women's equality and empowerment as one of the Sustainable Development Goals for 2030. Empowerment is widely used but needs to be clearly defined. Although women's empowerment is often discussed and is the focus of many policies, its implementation and measurement still face various challenges. Therefore, further efforts are needed to understand and apply women's empowerment effectively so that the goal of gender equality can be achieved.

One party that the state can make an institution of is the BAZ institution, which can help empower the community, especially women, through philanthropy, mainly empowerment in the economic and educational fields. The BAZ institution, especially BAZNAS, is a national institution that manages the receipt and utilization of zakat, waqf, and gifts in the majority of the Muslim community in Indonesia. As a country with a majority Muslim population, it is estimated that the funds collected from Zakat each year is IDR 274 trillion. The high nominal rupiah from zakat in a year can be used as a tool for Indonesian people to help alleviate poverty and achieve social and economic prosperity. By state policy, Pancasila, and Article 33 Paragraph 3 of the Republic of Indonesia Constitution 45, economic empowerment aims for the greatest prosperity of the Indonesian people.<sup>9</sup>

As a form of implementation of Article 29 paragraph 2 of the 1945 Constitution, the management of Zakat since independence has been regulated in law number 38 of 1999 concerning the regulation of Zakat, but in 2011, there was a change with the emergence of law number 23 of 2011 which was named UUPZ (Undang-undang Pengelolaan Zakat= Zakat Management Law).<sup>10</sup> The implementation of the UUPZ law is followed by regulations regarding the management of other zakat funds, including PMA number 52 of 2014 concerning Terms and Procedures for Calculating Zakat on assets and Zakat *Fitrah* as well as the utilization of Zakat for productive businesses and Presidential Instruction (INPRES) number 3 of 2014 concerning optimizing Zakat collection in Ministries/Agencies, Secretariat General of State Institutions, Secretariat General of State Commissions, Regional Governments, State-Owned Enterprises, and Regional-Owned Enterprises through BAZNAS, as well as Decree of the President of

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<sup>7</sup> Andrea Cornwall, "Women's Empowerment: What Works?," *Journal of International Development*, vol. 28, no. 3 (April 2016), pp. 342–59, <https://doi.org/10.1002/jid.3210>.

<sup>8</sup> Srilatha Batliwala, "Taking the Power out of Empowerment – an Experiential Account," *Development in Practice*, vol. 17, no. 4–5 (August 1, 2007), pp. 557–65, <https://doi.org/10.1080/09614520701469559>.

<sup>9</sup> Nur Insani, *Hukum Zakat Peran BAZNAS Dalam Pengelolaan Zakat*, (Yogyakarta: Deepublish, 2021), [https://books.google.com/books?hl=id&lr=&id=czg7EAAAQBAJ&oi=fnd&pg=PP1&dq=++Hadi,+N.+\(2021\).+Hukum+Zakat+Peran+BAZNAS+dalam+Pengelolaan+Zakat+\(1st+ed.\).+Deepublish.&ots=VHdA7hmHq8&sig=U9xwNa-RwYtn\\_dJ3lZftCMxqBr8](https://books.google.com/books?hl=id&lr=&id=czg7EAAAQBAJ&oi=fnd&pg=PP1&dq=++Hadi,+N.+(2021).+Hukum+Zakat+Peran+BAZNAS+dalam+Pengelolaan+Zakat+(1st+ed.).+Deepublish.&ots=VHdA7hmHq8&sig=U9xwNa-RwYtn_dJ3lZftCMxqBr8).

<sup>10</sup> Muhammad Izzuddin Abdul Aziz and Heru Susetyo, "PENGARUH KEBIJAKAN PEMERINTAH DALAM PENGELOLAAN ZAKAT SETELAH MUNCULNYA UNDANG-UNDANG ZAKAT 2011," in *3rd INTERNASIONAL CONFERENCE ON ISLAMIC LAW IN INDONESIA*, (Samarinda, 2018), [https://minio.umkt.ac.id/simpelv2-media/karya/prosiding/avy598/PROCEEDINGS\\_3rd\\_ICILI.pdf#page=79](https://minio.umkt.ac.id/simpelv2-media/karya/prosiding/avy598/PROCEEDINGS_3rd_ICILI.pdf#page=79).

the Republic of Indonesia Number 66/P of 2015 concerning the Appointment of Members of the National Zakat Amil Agency for the 2015 Period -2020.<sup>11</sup>

The formation of the UUPZ and other accompanying regulations shows that the government is starting to care about its people carrying out religious worship so they can worship in peace and comfort. It is because the funds they collect are intended for some people and can be utilized as much as possible for all Indonesian people, regardless of religion, race, and ethnicity. However, in reality, the collection of zakat funds and management of funds through BAZ has yet to be implemented optimally, especially in women's empowerment.

The steps taken by the government through BAZNAS as an Islamic philanthropic institution are a form of government effort to implement SDGs (Sustainable Development Goals) targets. The potential for zakat is vast in supporting the SDGs. Based on a report from BAZNAS in 2020, the potential for zakat reached IDR 327.6 trillion;<sup>12</sup> zakat can fulfill several targets of the SDGs, namely the target of eradicating poverty and social inequality; it can even be added to the gender equality target if the distribution of zakat by BAZNAS also looks at gender aspects.

Based on the explanation in the previous background, women's empowerment is the key to increasing a nation's national income, which ultimately can determine the country's progress. All parties must cooperate to realize this goal through involvement or government-formed institutions such as BAZNAS.

## Method

This type of research is field research with qualitative analysis methods and a phenomenological approach. Through this method, the explanation is used to explore BAZ administration and community leaders about the system for utilizing BAZ funds in Indonesia, the role of BAZ in empowering women, and the supporting and inhibiting factors in utilizing BAZ funds for empowering women.

The observer becomes the data collection tool that will be used in this research. According to Corbin, the observer is a crucial instrument in qualitative research.<sup>13</sup> Research is carried out actively in the field to collect data. Before conducting research in the field, researchers will first create interviews, observations, and documentation guidelines. The techniques used are interviews, observation, and documentation. The informants who will be this research's subjects are the BAZ chief executive, religious leaders, and women who receive BAZ assistance.

The final step is analyzing data descriptively to answer the problems of the BAZ fund utilization system in Indonesia, the role of BAZ in empowering women, and supporting and inhibiting factors in using BAZ funds for women's empowerment. The analysis steps are reducing, displaying, concluding, and verifying data. Forero explained that there are four criteria for testing the validity of data in qualitative research: *credibility* to see whether the research results are trustworthy and by the informant's opinion; *transferability* to find out whether the research results can be applied to other locations experiencing the same problems as the research to be conducted; *dependability*;

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<sup>11</sup> Nur Insani, *Hukum Zakat Peran BAZNAS Dalam Pengelolaan Zakat*.

<sup>12</sup> Rini Lestari, Nurlili ., and Radhitya Pradifta, "Islamic Philanthropy Institutions and the Welfare of the People," *KnE Social Sciences*, vol. 8, no. 18 (October 30, 2023), <https://doi.org/10.18502/kss.v8i18.14310>.

<sup>13</sup> Juliet Corbin and Anselm Strauss, *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory* (London: Sage publications, 2014), <https://books.google.com/books?hl=id&lr=&id=hZ6kBQAAQBAJ&oi=fnd&pg=PP1&dq=Qualitative+Research+Techniques+and+procedures+for+depeoving+Grounded+Theory&ots=6kLcNucEX1&sig=xRhDIqIFoGy8TOg3YXcUSxcdk-Q>.

and *confirmability* which is also called data triangulation.<sup>14</sup> According to data collection, the data validity techniques used are credibility and confirmability.

### **Is Empowering Women a Crucial Treatment for the National Board of Zakat in Indonesia?**

Empowering women demands a transformation of power because they have greater control. There is no mutually agreed understanding or definition of power in women's empowerment.<sup>15</sup> Rowlands widely referenced the theory of power, which categorizes power into four categories: power over, power for, power with, and power in.<sup>16</sup> "Power over" is dominance and is mainly used by men rather than women. Referring to Rowlands' theory of power, empowerment tends to embody "power for" rather than "power over." Women's empowerment has different meanings depending on the expert. The Feminist theory of women is often displayed through social life and institutional structures, which ultimately influence how women view their social status.<sup>17</sup>

Women's empowerment theory argues that women must see and understand their potential for desired changes.<sup>18</sup> Increasing awareness and action is necessary for women to create social change. Combined with these actions and awareness, they can shift women from powerlessness to having control over their lives, the power to act freely, and the ability to influence decision-making. This theory is expected to be able to analyze the extent to which women who have been given responsibility in the form of financial assistance from BAZ can be accountable for their mandate.

The National Board of Zakat of the Republic of Indonesia (BAZNAS) is an institution that manages Zakat nationally. Provincial BAZNAS is an institution established by the Minister of Religion which has the authority to carry out zakat management tasks at the provincial level. Regency and city BAZNAS are institutions formed by the Director General of Islamic Community Guidance, who has the authority to carry out zakat management tasks at the district/city level. Meanwhile, the Zakat Board Badan Amil Zakat, now referred to as LAZ, is an institution that forms a community that assists in the collection, distribution, and utilization of zakat. The Zakat Collection Unit, from now on abbreviated as UPZ, is an organizational unit formed by BAZNAS to assist with Zakat collection. Thus, the national management of zakat is carried out by an institution called BAZNAS.

Zakat is included in the category of obligatory worship, such as prayer, pilgrimage, and fasting, which have been specifically and in-depth determined based on the Quran and hadith. Zakat is also a social movement that can develop by the progress

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<sup>14</sup> Roberto Forero et al., "Application of Four-Dimension Criteria to Assess Rigour of Qualitative Research in Emergency Medicine," *BMC Health Services Research*, vol. 18, no. 1 (December 2018), p. 120, <https://doi.org/10.1186/s12913-018-2915-2>.

<sup>15</sup> Pamela Ellen Richardson and Sarah Wilson, "Evaluating a Women's Digital Inclusion and Storytelling Initiative through the Lens of Empowerment," *Digital Geography and Society*, vol. 7 (December 1, 2024), p. 100092, <https://doi.org/10.1016/j.diggeo.2024.100092>.

<sup>16</sup> Julie Rowlands, "Academic Boards: Less Intellectual and More Academic Capital in Higher Education Governance?," *Studies in Higher Education*, vol. 38, no. 9 (November 1, 2013), pp. 1274–89, <https://doi.org/10.1080/03075079.2011.619655>.

<sup>17</sup> Brooke Ackerly and Jacqui True, "Back to the Future: Feminist Theory, Activism, and Doing Feminist Research in an Age of Globalization," *Women's Studies International Forum*, vol. 33, no. 5 (September 1, 2010), pp. 464–72, <https://doi.org/10.1016/j.wsif.2010.06.004>.

<sup>18</sup> Elizabeth M. Gillespie, "Empowerment-Focused Philanthropy: Bridging Feminist Theories and Organizational Practices through U.S. Women's Funds," *Administrative Theory & Praxis*, vol. 45, no. 3 (July 3, 2023), pp. 169–91, <https://doi.org/10.1080/10841806.2021.1984103>.

of humanity everywhere.<sup>19</sup> Law Number 23 of 2011 explains that what is meant by zakat management is planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat. In Article 2, zakat management is based on (a) Islamic law, (b) trust, (c) practicality, (d) justice, (e) legal certainty, (f) integration, and (g) accountability. As stated in Article 3, zakat management aims to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and reduce poverty. Meanwhile, the scope of zakat management begins with planning, implementing, controlling, collecting, distributing, utilizing, reporting, and accountability for implementing zakat management. Therefore, zakat management must be planned and responsible from zakat managers to the state in general.

In historical records, especially during the time of Khulafaur al-Rasyidin, until the last caliph represented by Khulafaur Ottoman, zakat became the main system for empowering the poor of a country. Baitul Mal, as the manager of state finances, including Zakat, and the guardian of the state's economic stability, plays a quite effective role. Likewise, in Indonesia, the Regional Zakat Amil Board is the official and only body established by the government based on RI Presidential Decree No. 8 of 2011. This institution plays a role in carrying out tasks or functions to collect and distribute ZIS funds nationally. Meanwhile, at the regional level, it is known as the Regional Zakat Amil Board, which functions to plan, implement, collect, distribute, utilize, report, and account for implementing zakat management in the regions.

The formation of Baznas has a long history. Zakat was obligatory in the 2nd year of the Hijrah, whereas in Indonesia, it is estimated that this occurred with the arrival of Islam around the 13th century AD. In early colonial times, the Dutch did not prohibit the zakat practice. However, when the practice of Zakat was indicated as a resource for people's resistance, such as during the Aceh War and the Diponegoro War, the Dutch colonial government, at the suggestion of Snouck Hurgronje, issued Bijblad (official circular) number 1962 of 1893 concerning the prohibition of the involvement of colonial government employees in the collection and distribution of Zakat.<sup>20</sup>

The early decades of the 20th century, when Muhammadiyah was founded in 1912, were the forerunners of formal and modern zakat management. K.H. Ahmad Dahlan, the founder of Muhammadiyah, organized the collection and distribution of zakat and other religious donations from members of his study association in Yogyakarta. During the Japanese colonial period, political support gave Muslims a little fresh air. At that time, Japan needed the support of the people of the Dutch East Indies to withstand the Allied counterattack in the Pacific War. After the independence revolution, the idea of formalizing zakat management in Indonesia emerged. Jusuf Wibisono, Minister of Finance from the Masyumi Party, coined one of these ideas. The government appears to be neutral regarding the management of zakat in Indonesia. It is contained in the Circular Letter of the Ministry of Religion Number A/VII/17367 dated 8 December 1951 concerning the Implementation of Zakat Fitrah. Efforts to regulate zakat management emerged again in 1964 when the Minister of Religion, Saifuddin Zuhri, submitted a Draft Law (RUU) concerning the Implementation of Zakat and a

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<sup>19</sup> Artis Artis, "Strategi Pengelolaan Zakat Berbasis Pemberdayaan Masyarakat Miskin Pada Badan Amil Zakat Nasional (Baznas) Kota Pekanbaru," *Jurnal Dakwah Risalah*, vol. 28, no. 2 (2018), p. 55, <https://doi.org/10.24014/jdr.v28i2.5543>.

<sup>20</sup> E. Hamidiyah, B. Margono, and D. R. Andayani, *Sebuah Perjalanan Kebangkitan Zakat*, (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2020).

Draft Government Regulation instead of Law (PERPPU) concerning the Implementation of Collection and Distribution and the Establishment of Baitul Mal.

With the encouragement of several ulamas, the Governor of DKI Jakarta, Ali Sadikin, established the Amil Zakat, Infaq, and Alms Agency (BAZIS) in the DKI Jakarta area at the end of 1968. The formation of BAZIS DKI encouraged several governors to form BAZIS in the regions for zakat management. In its development, the Ministry of Religion then issued Minister of Religion Instruction No. 2, dated March 3, 1984, concerning Infaq One Thousand Rupiah during the month of Ramadan, the implementation of which is regulated by Decree of the Director General of the Islamic Community Guidance and Hajj Affairs No. 19/1984 dated April 30, 1984. On December 12, 1989, Minister of Religion Instruction No. 16/1989 concerning ZIS Development, which assigns all levels of the Department of Religion to assist religious institutions that manage zakat, infaq, and alms for Islamic and other educational activities. The regulation of zakat management through BAZIS is increasingly strengthened with the issuance of a Joint Decree (SKB) between the Minister of Home Affairs Number 29 of 1991 and the Minister of Religion Number 47 of 1991 concerning BAZIS Development.

In 1999, zakat management began to enter the state level after previously only focusing on the community level. It was marked by the passing of Law (UU) no. 38/1999 concerning Zakat Management. After that, it was amended in Law (UU) no. 23/2011 concerning Zakat Management. This Law is the formal legal basis for implementing zakat in Indonesia. To collect zakat, the government has established the National Zakat Amil Agency (BAZNAS), a zakat management institution established by the government, whose management personnel consist of ulama, intellectuals, professionals, community leaders, and government elements.<sup>21</sup>

Zakat management is regulated based on Law Number 38 of 1999 concerning Zakat Management with Decree of the Minister of Religion (KMA) No. 581 of 1999 concerning Implementation of Law No. 38 of 1999 and Decree of the Director General of Islamic Community Guidance and Hajj Affairs No. D. D/291 of 2000 concerning Technical Guidelines for Zakat Management. In this Law, it is stated that zakat management aims to:

- (1) improve services for the community by paying zakat by religious guidance,
- (2) increasing the function and role of religious institutions in efforts to realize society and social justice, and
- (3) increase the results and effectiveness of zakat.

### **Philanthropy Agenda of the National Board of Zakat in Empowering Women**

In general, the work program of Baznas is stated in Baznas Regulation Number 3 of 2018 Article 2, namely the distribution and utilization of Zakat to those entitled to receive Zakat (*mustahiq*). Those who are categorized as *mustahiq* are (1) indigent, (2) poor, (3) *amil*, (4) converts, (5) relatives, (6) people in debt, (7) *sabilillah*, and (8) travelers. As stated in Article 4, the distribution of Zakat is in education, health, humanity, da'wah, and advocacy. The distribution of Zakat in the education sector can be given in the form of education costs both directly and indirectly. In contrast, it can be

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<sup>21</sup> Artis, "Strategi Pengelolaan Zakat Berbasis Pemberdayaan Masyarakat Miskin Pada Badan Amil Zakat Nasional (Baznas) Kota Pekanbaru."

shown in the form of curative treatment in the health sector. Meanwhile, the distribution of Zakat in the humanitarian sector is given in the form of handling victims of natural disasters, accident victims, stunt victims, and victims of other humanitarian tragedies. Furthermore, the distribution of Zakat in the field of da'wah and advocacy can be provided through assistance to preachers, construction of Muslim houses of worship, and other assistance that helps da'wah and advocacy activities.<sup>22</sup>

Women's empowerment is the process of awareness and capacity building for greater participation, such as breadth, supervision, and decision-making, as well as transformational actions that lead to greater equality between women and men. In increasing women's empowerment, the government has made several efforts, including increasing the number of women in economic activities or employment, increasing the number of women in decision-making in government, targeting 30 percent representation of women in legislative elections, implementing 12 years of compulsory education, increasing literacy rates. Letters through literacy eradication or literacy education programs, improving the quality of health services for mothers and children, and educating pregnant women and prospective parents to use qualified birth attendants and breastfeed babies for two years.

Meanwhile, Indonesia's Gender Empowerment Index (*Indeks Pemberdayaan Gender*= IDG) also increased from 71.39 in 2016 to 71.74 in 2017. IDG is an indicator that shows whether women can play an active role in economic and political life. One thing that needs to be underlined is the level of education women are, on average, taller than men. However, the Labor Force Participation Rate (*Tingkat Partisipasi Angkatan Kerja*= TPAK) for women is lower than the TPAK for men, namely only 55%. According to the 2018 National Labor Force Survey released by BPS, the proportion of men in the formal work sector is almost double that of women. Sadly, in the last 10 years, the trend in this proportion has tended to be stagnant, and even working women are still very vulnerable to economic shocks. Based on BPS data, around 26% of female workers are domestic sector workers; apart from that, the majority of female workers are workers with medium to low skills, the proportion of which reaches 89% or around 43.8 million people.<sup>23</sup>

Realizing the critical role of women in development, the Indonesian government is targeting four primary sectors: education, health, employment, and violence prevention. In addition, strategic steps are being prepared to address the issue of women's empowerment and gender equality while achieving sustainable development goals (SDGs), especially the fifth goal, namely gender equality. First, in the field of education.<sup>24</sup> The government implements 12 years of compulsory education and provides opportunities for children from low-income families through the Smart Indonesia Card and the Family Hope Program. Second, in the health sector, Indonesia is focused on improving access and quality of health services for mothers, children, and adolescents,

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<sup>22</sup> Badan Amil Zakat Nasional, "Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 Tentang Pendistribusian Dan Pendayagunaan Zakat" (2018).

<sup>23</sup> Fayakun Nur Rohmah and Siti Arifah, "OPTIMALISASI PERAN KADER KESEHATAN DALAM DETEKSI DINI STUNTING," *BEMAS: Jurnal Bermasyarakat*, vol. 1, no. 2 (March 19, 2021), pp. 95–102, <https://doi.org/10.37373/bemas.v1i2.88>.

<sup>24</sup> Elittaria Ginting and Hagawaomasi Zokho Sihura, "KEBIJAKAN PEMBERDAYAAN PEREMPUAN DI BIDANG EKONOMI DALAM UPAYA MEWUJUDKAN PEMBANGUNAN BERKELANJUTAN RAMAH GENDER," *Jurnal INADA: Kajian Perempuan Indonesia di Daerah Tertinggal, Terdepan, dan Terluar*, vol. 03, no. 2 (2020), pp. 201–213, <https://doi.org/10.33541/ji.v3i1.2458>.



accelerating efforts to improve nutrition, integrating reproductive health into the education curriculum, encouraging family knowledge and skills, and improving access and quality of family planning. Third, in the field of employment, the government focuses on expanding employment opportunities, encouraging labor market flexibility, adjusting salaries to market mechanisms, improving the skills and capacity of the workforce with training for women, and strengthening the implementation of labor policies that accommodate gender equality. Finally, the fourth is related to preventing violence. Indonesia targets increasing understanding of the definition of violence and trafficking of women, providing legal protection for cases of violence against women, and improving the effectiveness of services for child and women survivors.

Three main conditions must be met to encourage the empowerment of Indonesian women. It was conveyed by President Joko Widodo when opening the virtual G20 Women's Empowerment Kick-Off Meeting on Wednesday (22/12/2021).<sup>25</sup> These three conditions are the equal distribution of digital infrastructure, digital literacy, and entrepreneurship skills training for women in remote areas of the country. According to the President, equal distribution of digital infrastructure is necessary because it can make it easier for women to carry out various productive activities. One is to make it easier for women in the digital industry to access financial services. The development of the digital economy, continued by the President, will increasingly hit every aspect of people's lives in the future. So, the government is deemed to need to accelerate. Equal distribution of digital infrastructure is one of them. "This makes it easier for women to access financial services in the digital economy," said the President in a release from the Indonesian Ministry of Communication and Information to Kompas.com.<sup>26</sup>

For the government, the role of Baznas and LAZ is to help the government collect and utilize zakat in society. The Zakat Management Organization is a government partner, so its existence needs to be supported and protected. With their help, the government could collect all the potential zakat from the community. Also, Amil Zakat institutions have been established in the provincial, district, and city areas to manage zakat sourced from the community, which will later be distributed to those entitled to receive it. One example is the Banteng Regency Baznas, which in 2015 distributed zakat and *infaq* to 1,100 needy, needy, orphans, and the elderly and for the construction of 3 mosques. Utilization of Zakat based on Baznas RI regulations, articles 14 to 23 is carried out in economy, education, and health.

The utilization of Zakat in the economic sector, as referred to in paragraph (1) letter a, can be provided in the form of assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, improving Mustahik welfare, empowering regionally based Mustahik communities and local economic potential. The utilization of Zakat in the education sector, as referred to in paragraph (1) letter b, can be provided in the form of assistance to increase competence in life skills, leadership, and entrepreneurship, as well as the construction of educational facilities and infrastructure. The utilization of Zakat in the health sector, as referred to in paragraph (1) letter c, can be

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<sup>25</sup> Administrator, "Indonesia.go.id - Tiga Syarat Pemberdayaan Perempuan saat Presidensi G20 Indonesia," 2021, <https://www.indonesia.go.id/kategori/kabar-terkini-g20/3666/tiga-syarat-pemberdayaan-perempuan-saat-presidensi-g20-indonesia?lang=1?lang=1?lang=1?lang=1?lang=1?lang=1>.

<sup>26</sup> Aprilia Ika, "Pemerintah Dorong 3 Fokus Pemberdayaan Perempuan Di Era Digital Halaman All - Kompas.Com," 2021, <https://money.kompas.com/read/2021/12/22/200151926/pemerintah-dorong-3-fokus-pemberdayaan-perempuan-di-era-digital?page=all>.

provided in the form of promotive and preventive health assistance and the construction of health facilities and infrastructure.<sup>27</sup>

### **Contextualizing Women's Empowerment through the Role of Baznas**

Before the reform era, the Indonesian people needed explicit legal provisions regarding the procedures for managing and utilizing zakat funds. In 1999, Law No. 38 of 1999 concerned Zakat management, and Law No. 17 of 2000 concerned the third amendment to Law No. 7 of 1983 concerning income tax. Until now, the problem of managing Zakat funds has not been resolved, even though Law Number 23 of 2011 concerning Zakat Management has been ratified. Awareness of paying zakat for wealthy people who should be *muzakki* still needs to be balanced with their *mustahiq*. Even though there is a new law, its nature is still limited to managing zakat and, as a result, does not regulate sanctions against Muslim communities who are reluctant to pay zakat. Why do zakat amil institutions have to make laws to manage zakat funds? Various benefits will be realized if a legal basis regulates zakat amil activities, starting from zakat collection, management, and distribution. This law also requires every zakat institution to be professional and trustworthy in distributing Islamic community zakat funds to those entitled to receive them.<sup>28</sup>

Proses tata kelola zakat di BAZNAS provinsi antara lain Pertama, Penghimpunan zakat, yang dikelola oleh informan “RI” dan Kedua, Pendistribusian zakat. Adapun untuk memutuskan siapa yang berhak dapat di BAZNAS Bengkulu berdasarkan informasi dilakukan berdasarkan asas kolektif kolegal. Keputusan yang berhak menerima dilihat bukan berdasarkan gender tapi berdasarkan kondisi pemohon bantuan.<sup>29</sup>

The public's lack of desire to pay zakat through BAZNAS or similar institutions is because the public still needs to understand the meaning of paragraph 60 in the At-Taubah letter. In fact, at the end of the verse, Allah shows one keyword, *farīdah min Allah*, so zakat is for eight groups, and zakat must be managed as an obligatory command from Allah. Apart from that, people still need to differentiate between zakat and alms. Why is there the verse *Wallāhu ‘alīmun Hakīm* at the end of verse 60? The answer is to remind humanity that Allah is All-Knowing, so humans should not pretend to know because many people who think they know religion feel they know better.

Why should zakat be managed? The answer is that apart from the commanded verses of the Quran, zakat has many social benefits, the main of which is increasing social awareness and improving their welfare by distributing zakat in a fair and accountable manner.<sup>30</sup> If the distribution is clear - the purpose of zakat as determined by Allah is to strengthen the empowerment of the people - zakat must be managed. In Bengkulu province, there are 14 thousand civil servants who pay zakat. If one civil servant pays just 100 thousand zakats per month, 1.4 billion will be collected. Moreover, all ASN-s throughout Bengkulu Province are required to pay zakat at BAZNAS. However, slowly

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<sup>27</sup> Nasional, Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 Tentang Pendistribusian Dan Pendayagunaan Zakat.

<sup>28</sup> Muhammad Anis, “ZAKAT SOLUSI PEMBERDAYAAN MASYARAKAT,” *El-Iqthisadi : Jurnal Hukum Ekonomi Syariah Fakultas Syariah dan Hukum*, vol. 2, no. 1 (June 30, 2020), p. 42, <https://doi.org/10.24252/el-iqthisadi.v2i1.14074>.

<sup>29</sup> Informan “RI,” “Hasil Wawancara, Senin/ 17 April,” 2023.

<sup>30</sup> Rizka Amalia Shofa, “FILANTROPI ISLAM UNTUK PENDIDIKAN: STRATEGI PENDANAAN DIMPET DHUFA DALAM PROGRAM SEKOLAH GURU INDONESIA (SGI),” *Madania: Jurnal Kajian Keislaman*, vol. 21, no. 1 (2017), pp. 11–22, <http://dx.doi.org/10.29300/madania.v21i1.242>.

now there are many government agencies whose employees pay zakat at BAZNAS after collaboration between BAZNAS and the Government.<sup>31</sup>

Zakat distribution at BAZNAS focuses on eight groups. There have yet to be special programs for women. However, if we look at the number of zakat recipients, it seems that women receive more zakat because of two reasons. First, there are more women than men, so without being manipulated, the recipients of zakat benefits are more women than men. Second, because women usually live longer, the number of elderly widows is also greater. There was once a human trafficking victim assisted by BAZNAS to be sent home with funds amounting to five million. Meanwhile, women's empowerment has yet to be specifically programmed, even though, in reality, the number of women is the largest. Among the assistance provided through Zakat are carts for mothers to use for trading and health assistance for mothers who need treatment in Jakarta or Palembang. Apart from cart assistance, donations can also be in the form of business capital, according to the request submitted.

There is no distribution of zakat aid specifically for women's empowerment, and it refers to eight groups. In the Bengkulu context, based on the eight groups, the division of the zakat will refer to five main areas. The economic sector (*Bengkulu Makmur*), the education sector (*Bengkulu Pintar*), the health sector (*Bengkulu Sehat*), the humanitarian sector (*Bengkulu Peduli*), and the religious sector (*Bengkulu Takwa*). For example, in the economic sector, assistance is provided through carts, shop renovations, and, most recently, the existence of Z Mart. Z Mart is a program from the center because the capital is quite large.

The research was then directed to the presentation of the number of zakat recipients. According to a BAZNAS informant named JND, initially, there was no gender column in the Zakat recipient data; in 2023, through instructions and applications from the center, data collection on Zakat recipients now also includes gender. Therefore, based on data obtained from January to May 2023, there were 506 people. After looking at and calculating the percentage of female zakat recipients, the numbers are similar between men and women. Female Mustahik numbered 282 or 56%, while male Mustahik numbered 221 or 44%.<sup>32</sup>

Furthermore, based on information that researchers obtained from the Central BAZNAS, there is no program specifically for women's empowerment. Even the classification of Zakat givers and Zakat recipients does not look at gender. In practice, the distribution of zakat is only guided by the eight groups, as stated in the Al-Qur'an.

....” BAZNAS serves everyone and does not specifically single out certain genders, as long as they are people who are entitled to receive Zakat, whether they are women or men. The implementation of BAZNAS is based on the Al-Qur'an surah at-Taubah verse 60, which clearly states eight groups of zakat recipients.<sup>33</sup>

BAZNAS needs to pay special attention to gender, especially those related to women's empowerment, as a form of support for government programs in the field of women's empowerment itself. Considering that the issue of women's empowerment is a crucial state problem to be addressed by all parties, the distribution of zakat to women needs to be prioritized. Provincial BAZNAS must provide freedom to run their programs

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<sup>31</sup> Ketua Baznas Provinsi Bengkulu, Pengelolaan Zakat di Provinsi Bengkulu, April 17, 2024.

<sup>32</sup> JND, Data Penerima Zakat di Baznas, Mei 2023.

<sup>33</sup> JND.

as long as they are within the rules and the knowledge of central BAZNAS. Therefore, there may be areas that already have special programs for women.

Apart from going to the central BAZNAS, we had the opportunity to visit BAZNAS Bandung, West Java. One of the reasons for choosing West Java BAZNAS is because West Java BAZNAS is one of the winners of the 2021 BAZNAS Award for the Provincial BAZNAS category with (1) the best report, (2) the best institution, and (3) the Provincial BAZNAS with the best zakat collection innovation. Meanwhile, in 2022, BAZNAS West Java Province will receive additional awards, becoming the province with the most awards, such as the best da'wah program, the best economic program, and the *mustahik* (recipient) economic program which has turned into the most *muzaki* (givers).<sup>34</sup>

At BAZNAS West Java, we met an informant with the initials "NS" who is the person in charge of the Utilization Department whose task is to manage productive zakat, infaq and alms so that they can then be transferred or reused in productive areas. Based on documentation data found in West Java BAZNAS, Mustahik is divided by gender. Based on data for 2022, male mustahik number 70.55% while female mustahik number 57.45%. The BAZNAS West Java program integrates the regional government program, namely the West Java Champion of Inner Birth. The three mainstay programs of West Java BAZNAS are the M to E program or *mustahik* to become an entrepreneur, Z Chicken, and Z Mart. In the M to E program, one of the mentoring activities in favor of women is women activists with disabilities, and other activities are focused on older people.<sup>35</sup>

Generally, there is no zakat-giving program specifically intended for women. Based on information from BAZNAS Bengkulu, central BAZNAS, and BAZNAS West Java, the distribution of zakat is generally given to *mustahik* concerning eight groups. However, West Java BAZNAS has a collaboration program with women with disabilities and a special program for older people. According to Yulianti Muthmainnah in her book entitled "*Wakaf Uang Untuk Pemberdayaan Ekonomi Perempuan Tulang Punggung Keluarga*" and in the book "*Zakat Untuk Korban Kekerasan Terhadap Perempuan dan Anak*", it was revealed that there are still gaps in the philanthropy movement, especially zakat to address victims of violence against women and children.<sup>36</sup> Ulama must carry out Ijtihad to include elements of zakat for women and children's victims of sexual violence or domestic violence. The zakat movement for victims of violence against women and children is a form of implementation to eliminate the evil cases of sexual violence that continue to increase. Zakat can be used to heal psychological wounds.

BPS data for 2021 shows that almost 16%, or around 11.47 million households in Indonesia, are headed by women. This condition has resulted in an increase of 30% from 2016.<sup>37</sup> Meanwhile, data from the Women-Headed Family Empowerment Foundation (Pemberdayaan Perempuan Kepala Keluarga= PEKKA) shows that in every four families in Indonesia, one family is headed by a woman. The death of a husband, divorce, polygamy, husbands going abroad, and husbands being chronically ill are the causes of

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<sup>34</sup> BAZNAS Jawa Barat, "BAZNAS Provinsi Jawa Barat Borong 7 Penghargaan Dalam Ajang BAZNAS AWARD 2023," March 24, 2023, [https://www.baznasjabar.org/news/baznas\\_provinsi\\_jawa\\_barat\\_borong\\_7\\_penghargaan\\_dalam\\_ajang\\_baznas\\_award\\_2023](https://www.baznasjabar.org/news/baznas_provinsi_jawa_barat_borong_7_penghargaan_dalam_ajang_baznas_award_2023).

<sup>35</sup> BAZNAS Jawa Barat.

<sup>36</sup> Yulianti Muthmainnah, *Zakat Untuk Korban Kekerasan Terhadap Perempuan Dan Anak* (Jakarta: QAF dan PSIPP ITB-AD, 2021).

<sup>37</sup> A Suryana, M D Hartono, and M R Suryana, "Impacts of the COVID-19 Pandemic on Food and Nutrition Security in Indonesia," *IOP Conference Series: Earth and Environmental Science*, vol. 892, no. 1 (November 1, 2021), p. 012033, <https://doi.org/10.1088/1755-1315/892/1/012033>.

women becoming heads of families. Over 60% of women as heads of families are the poorest group in Indonesia, 95% of whom work in the informal sector with an average income of less than 1 million rupiah, so they support 3-5 people daily. Being a woman as the leader of a family in a powerful patriarchal culture is not easy. State policy has not fully provided them with protection and benefits. The prevailing traditions and value systems are still full of ambiguity, which burdens them with heavy obligations and rules.<sup>38</sup>

## Conclusion

This study concludes that the philosophy of women's empowerment implemented by the National Board of Zakat (BAZNAS) is fundamental in improving the quality of life of women, especially among poor and vulnerable communities. Women's empowerment programs run by Baznas, such as entrepreneurship training and business capital assistance, have increased women's economic capacity. Apart from that, Baznas' attention to women's education and health is also integral to sustainable empowerment efforts. Implementing these programs reflects the values of social justice, active participation, and sustainability. The positive impact of these programs can be seen in increasing women's welfare and economic independence. However, this research also found that challenges needed to be overcome, such as limited resources and program accessibility. Therefore, this research recommends collaboration with various stakeholders and developing more innovative and inclusive strategies to increase the effectiveness of women's empowerment programs in the future.

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<sup>38</sup> Rozalinda Rozalinda, "PERAN WAKAF DALAM PEMBERDAYAAN EKONOMI PEREMPUAN," *Kafa'ah: Journal of Gender Studies* 2, no. 1 (May 12, 2014): 39, <https://doi.org/10.15548/jk.v2i1.40>.

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