

Research Article

Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province

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The continuous low level of community prosperity is one of the factors for the rapid growth of philanthropy. Philanthropy in Indonesia in 2020, was 77.7% of the total funds distributed that came from Islamic philanthropy. Lampung Province is one of the provinces that has Islamic philanthropy in the good category and has a zakat potential of IDR. 5.3 billion reflects a good level of zakat literacy. This research aims to analyze the role of Islamic philanthropic literacy on economic growth in Lampung province. The research method used was descriptive qualitative with a sample from Lampung Province. The results of this research show that Islamic philanthropic literacy influences the increase in the collection of zakat funds in Lampung Province, where indirectly the increase in the collection of these funds increases the distribution of zakat funds in Lampung Province, where distribution of these funds is proven to have a positive influence on mustahik economic growth. So it can be concluded that indirectly Islamic philanthropy literacy influences the economic growth in Lampung Province.

Keywords: literacy, Islamic philanthropy, economic growth, LampungCorresponding Author: Heni
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Knowledge E

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Selection and Peer-review under the responsibility of the ICOLIS Conference Committee.

1. Introduction

Economic problems are one of the problems that must be faced in a country, including Indonesia. The main problems in the Indonesian economy include problems of economic growth, problems of economic instability, problems of unemployment, inflation, as well as problems of the balance of payments and balance of trade [1]. Economic growth in a country is very important, this is because economic growth reflects the prosperity of the population in a country, which can be seen from the value of GDP or GDP per capita. If the value of GDP or GDP per capita in a country experiences a significant increase, this shows that economic growth in that country is getting better, which means the prosperity of the population in that country is increasing, and vice versa.

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Based on the Legatum Institute, Indonesia states that in 2021 the level of prosperity of its population on a global scale is ranked 62nd, which has decreased by 1 level in the previous year [2]. This shows that there is still a low level of prosperity in Indonesia, so that there is still a high population that has income below average. The low level of prosperity in Indonesia is one of the factors that increase the growth of social organizations in the form of institutions and individuals. The increase in the growth of social organizations in Indonesia was revealed by the Legatum Institute in 2021 which stated that Indonesia has a high rank in social capital indicators, which is ranked 15th on a global scale [2]. This shows that there are many social organizations in Indonesia that have the aim of improving the welfare or prosperity of the community. Organizations that have these goals are commonly known as philanthropy.

Philanthropy is social generosity that is programmed and shown in alleviating social problems in the long term or can also be interpreted as voluntary actions either individually or institutions that are encouraged to uphold public welfare and voluntary actions for the general good. In Indonesia, it is recorded that in 2022 there are 146 philanthropies in the form of individual members and organizations, then 280 in the form of partners and networks. Based on the 2022 Philanthropy Outlook report, the distribution of philanthropic funds in Indonesia has increased from 2018-2020. In 2018 the distribution fund reached Rp. 11.76 trillion, in 2019 it increased, to Rp. 12.52 trillion with 27.42 million beneficiaries, then in 2020 it was Rp. 15.4 trillion with 38.71 million beneficiaries [3]. The distribution of funds comes from several philanthropic groups which can be seen in Figure 1.

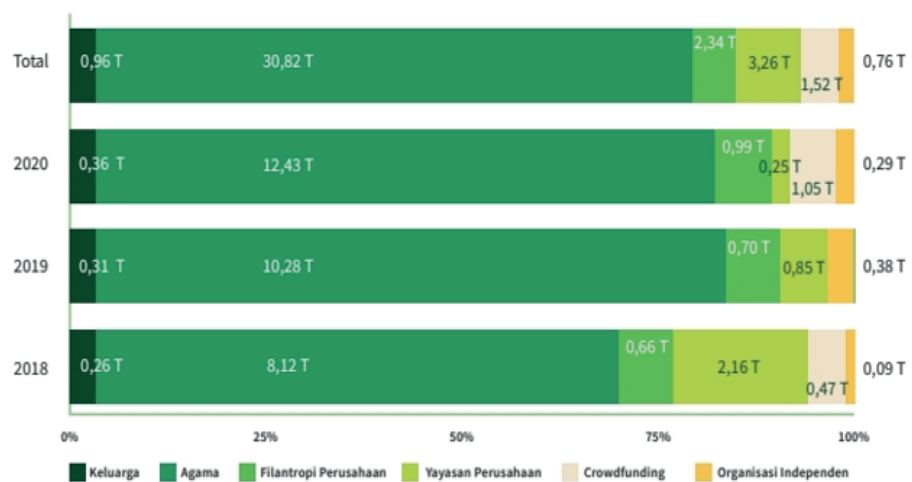


Figure 1: Distribution of Funds 2018-2020 Based on Philosophical. Source: Philanthropy Outlook 2022.

In Figure 1. shows that philanthropy in Indonesia during 2018-2020 succeeded in channeling funds of Rp. 39.6 trillion to support the economy in Indonesia. We can see that for 3 consecutive years the largest contributor or distribution of funds is in Islamic organizations or religious groups, with a total distribution of 77.7% of the total distribution funds and the most significant Islamic philanthropy has increased from 2018 to 2029. The source of Islamic philanthropy comes from ZISWAF (Zakat, Infaq, Alms and Waqf) but the most dominating is Zakat.

From Figure 1. It can be concluded from the 6 types of philanthropy in Indonesia, the highest contributor is Islamic philanthropy. This is because Indonesia has a majority Muslim population, where every Muslim is required to make Zakat payments, so it is not surprising that Islamic philanthropy is the largest contribution to philanthropy in Indonesia. In Indonesia, out of 34 provinces, where one of the provinces that is included in the "good" category in the distribution and collection of zakat funds, namely Lampung province with a potential zakat value of Rp. 5,319.63 billion in 2021, the high potential of zakat in Lampung is one of the factors is that many people know the importance of paying zakat, thus making the collection of funds in the institution increase [4]. This shows that public literacy on zakat knowledge has an influence on fundraising. Therefore, indirectly, literacy of Islamic philanthropy has contributed to the economic growth of the region.

Philanthropy in Islam has a broad meaning where it is not just one's generosity in helping others, but all activities in all aspects that include good deeds to all creatures created by Allah both in the form of material and voluntary energy contributions and only hoping for Allah's pleasure alone. The instruments of Islamic philanthropy include Zakat, Infaq, Alms, and Waqf. Zakat was the first form of philanthropy in Islam. This is because zakat will indirectly free someone from pride and be able to make someone share wealth with people in need, so that this can help the economy of others [5].

The second instrument in Islamic philanthropy is infaq which means spending or spending property to be given to others for a benefit. The third instrument, almsgiving, is a gift to someone with the aim of drawing closer to God by giving an item in voluntary form. Finally, there is the waqf instrument which is to change or transfer ownership of assets from private to public with the aim of providing good benefits to the public. Of the four instruments of Islamic philanthropy, the whole is devoted to helping others, especially in the field. This is also supported by several studies including research conducted by Noviarita et al., which shows that zakat has the

same goal, namely to prosper and increase the prosperity of the people so as to reduce the economic inequality that occurs [6]. Similar results were also revealed by research conducted by Bahrudin et al., which stated that in general zakat has a role in encouraging economic growth [7]. Based on the background and research that has been done before, researchers are interested in conducting research on “Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province”. This research was conducted with the aim of knowing and analyzing the influence of Islamic philanthropy on economic growth in Lampung province.

2. Method

The type of research used in research is a literature study using a descriptive qualitative approach. Qualitative research is a research conducted using data in the form of a collection of words, schemes, or images that will illustrate from a discussion being discussed [8]. Data sources in this study are secondary data, namely data derived from reports, websites, articles, books, and data relevant to the research. The use of samples in this study is Islamic Philanthropy in Lampung Province which is included in the scope of BAZNAS.

3. Results and Discussion

Lampung Province is one of the provinces on the island of Sumatra and is included in the province that has the highest population in 2022, reaching 9,176,546 million people. The high population in Lampung Province makes several problems arise, one of which is the poverty rate. Based on the report of the Central Statistics Agency (BPS), in 2022 Lampung province has a number of poor people reaching 1,002.41 thousand people from 15 regencies/cities. Due to the high number of poor people in Lampung Province, the government and other institutions are trying to increase economic growth so as to reduce the number of poor people in the area. One of these institutions or organizations is the National Amil Zakat Agency (BAZNAS) which is one of the Islamic philanthropies that has the aim of alleviating poverty, improving the welfare of the people, and reducing social inequality and helping each other in kindness. The instruments in the National Amil Zakat Agency (BAZNAS) include zakat, infaq, alms and waqf.

In Lampung province, Zakat Management Organizations or known as OPZ which joined BAZNAS in 2020 there are 15 Zakat Management Organizations (OPZ) of which 1 Zakat Management Organization (OPZ) is in the province, and 14 Zakat Management Organizations (OPZ) spread across regencies and cities in Lampung province. Then in 2022 the number of Zakat Management Organizations (OPZ) in Lampung Province reached 16 Zakat Management Organizations (OPZ), of which 1 Zakat Management Organization (OPZ) is in the province, 2 Zakat Management Organizations (OPZ) are in Metro cities and Bandar Lampung, and the remaining 13 Zakat Management Organizations (OPZ) are in districts in Lampung. The increasing growth of the Zakat Management Organization (OPZ) has made all regions in Lampung each have 1 Zakat Management Organization (OPZ) [9]. The increasing growth of the Zakat Management Organization (OPZ) reflects the increasing number of institutions that want to prosper the community, then on the other hand there is an increase in the potential for collecting zakat, infaq, alms, and waqaf funds in the region. In addition, there are other factors that affect the growth of the Zakat Management Organization (OPZ) in a region, including socialization factors, namely where the institution directly socializes to the surrounding community so that they understand about zakat, infaq, alms and waqaf [10].

Socialization is the most important thing in the growth of the National Amil Zakat Agency (BAZNAS), this is because the level of awareness and the muzakki will influence the importance of paying zakat at the National Amil Zakat Agency (BAZNAS). Therefore, it is very important for literacy or public knowledge of Islamic philanthropy in the form of zakat, infaq, alms and waqf, where it will affect the amount of payments and zakat, infaq, alms and waqf in a person [11]. The importance of zakat literacy, infak, alms and waqf in muzakki for the National Amil Zakat Agency (BAZNAS), the National Amil Zakat Agency (BAZNAS) makes standard indicators of the assessment index for zakat literacy, infaq, alms and waqf, including basic knowledge about zakat which includes general zakat knowledge, knowledge of the obligation to pay zakat, knowledge of 8 asnaf, knowledge of zakat calculation and zakat objects. Then there is advanced knowledge about zakat which includes knowledge about zakat institutions, knowledge about zakat regulations, the impact of zakat, zakat distribution programs and knowledge of zakat digital payments. As for regions that get scores with vulnerable values of 0-60, they are included in the low category, >60-80 scores are included in the medium category and >80-100 are included in the high category. The higher the value in a region, the better the literacy challenge zakat, infaq, alms

and waqf [12]. The index value of Lampung province can be seen in Figure 2 as follows:



Figure 2: Value per Dimension of Lampung Province Zakat Literacy Index Value 2020. Source : Sumatera Regional Zakat Literacy Index 2020.

In Figure 2, it can be seen that in 2020 Lampung province had a zakat literacy index value in basic knowledge worth 68.81 which was included in the middle category [13]. This indicates that in 2020 in Lampung province, basic knowledge about zakat is still relatively medium, which means that many people have begun to know about zakat literacy. Then, based on the report of the National Amil Zakat Agency (BAZNAS) of Lampung province, in 2022 the value of the zakat literacy index in basic knowledge has increased to 81.91 and is included in the highest category. The increase in the value of the basic knowledge literacy index of zakat in Lampung Province from the middle category to the highest, shows that more and more people in Lampung know about zakat, infak, alms and waqaf. Thus, with the increase in public knowledge about zakat, infak sedekah and waqf, it will increase collection funds in Lampung province. This is evidenced by the fact that in 2019 the zakat collection fund by the National Amil Zakat Agency (BAZNAS) in Lampung province worth Rp. 1,578,044,261 increased to Rp. 2,795,512,497 in 2022. The increase in the value of the literacy index, accompanied by the increase in the collection of zakat funds, makes zakat literacy indirectly affect the collection of zakat funds in Lampung province. There are several studies that state that there is a relationship between zakat literacy and the imagining of zakat funds or the collection of zakat funds, including research conducted by [14], [15], [16], [17], [11], [18], and [19].

The increasing value of zakat fund collection obtained by zakat management institutions means that more funds will be distributed to mustahik which can reduce the level of social inequality and poverty. To find out the extent to which Islamic philanthropy

has an influence on economic growth, one of them is by looking at the effectiveness of the distribution of zakat funds from the results of the fundraising. The distribution or distribution of zakat funds can be said to be effective when after the distribution of these funds to recipients, it improves the recipient's economic condition or reduces social inequality in mustahik. Lampung Province in 2019-2022 the National Amil Zakat Agency (BAZNAS) conducted a study in Lampung province where in 2019 it noted that of 216 respondents who were mustahik where the results of the research stated that the time needed to get out of poverty with the receipt of mustahik zakat funds only took 1.56 years while if without zakat funds they took 4.44 years, In addition, the receipt of zakat funds has reduced the poor by 40% in terms of Baznas poverty standards [20]. This shows that the distribution of zakat funds to mustahik can accelerate mustahik out of poverty. Then in 2020 out of 179 respondents who were mustahik where the results of the research stated that the time needed to get out of poverty with the receipt of mustahik zakat funds only took 5.09 years, while without zakat funds they took 10.14 years, besides that the receipt of zakat funds reduced the poor by 25% in terms of the Baznas poverty standard. This shows that the distribution of zakat funds to mustahik can accelerate mustahik out of poverty [21].

In 2021, out of 121 respondents who were mustahik, the results of the study stated that the time needed to get out of poverty with the receipt of mustahik zakat funds only took 4.07 years, while without zakat funds they took 15 years, in addition, the receipt of zakat funds reduced the poor by 62% in terms of the poverty standard of Baznas. This shows that the distribution of zakat funds to mustahik can accelerate mustahik out of poverty [4], and in 2022 from 186 respondents who are mustahik, where the results of the research stated that in the distribution of funds in the macro sector it has an achievement value of 0.75 and the micro sector of 0.63, in addition to the receipt of zakat funds it makes the poor reduce by 56% in terms of the poverty standard of baznas [9]. This shows that the results of the distribution of zakat funds carried out by the National Amil Zakat Agency in Lampung Province both in 2019 to 2022 show positive results for economic growth, which as a whole can reduce the level of poverty that occurs in every mustahik. The results of this study are also supported by several previous studies whose research results state that Islamic philanthropy positively affects economic growth in a region, namely research conducted by by [22], [23], [24], [25], [26], [27], [28], [29], [30], and [31].

From this presentation, it can be concluded that the existence of Islamic philanthropic literacy on the decision of a muzakki to make zakat payments, infaq, alms and waqf, this makes an influence on the receipt or impundance of zakat funds at the Baznas of

Lampung Province. This influence occurs because, a mustahik who knows knowledge about the functions, objectives, and laws of zakat, infak, alms and waqaf, makes muzakki to make zakat payments and give infaq, alms to people who are entitled to receive these funds. Unlike the case with a muzakki who does not know the knowledge of zakat both the law and the function and purpose. For a muzaki who does not know it, they do not know that every property he has when he has reached his nasab then the property must be paid zakat, besides that the muzaki also do not know that by paying zakat, or giving infaq, alms not only will they draw closer to Allah but will also indirectly help someone who receives the funds, because of their ignorance, they did not make zakat payments. Therefore, it is very important the role of Islamic philanthropic literacy in determining the collection of funds, where with the collection of funds, the Baznas Lampung institution can distribute zakat funds to people who are entitled to receive them. The purpose of providing zakat funds to mustahik is to reduce poverty levels and social inequality for mustahik which will increase economic growth both in terms of mustahik and for the Lampung Province. Thus, Islamic philanthropic literacy here indirectly affects economic growth in Lampung Province. The same results are also stated by several previous studies conducted by [32], where, in his research stated that Islamic philanthropic literacy has an influence on economic growth in a region.

4. Conclusion

From the results of the discussion, it can be concluded that Islamic philanthropic literacy, namely in the form of zakat, infaq, alms and waqf managed by the Amil Zakat Agency (BAZNAS) in Lampung province, shows that it indirectly affects economic growth in Lampung province. This shows that the role of philanthropic literacy in increasing the economic growth of a region is because, the increasing knowledge of muzakki about basic knowledge of zakat and advanced knowledge of zakat will make muzakki increase to make zakat payments and give infaq, alms and waqaf. So that with the increasing number of funds collected by zakat management institutions, the more distribution of funds received by mustahik which can help the mustahik economy and increase economic growth in a region.

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