

## EMPOWERMENT OF ORPHANS AND MOTHERS BASED ON QUR'ANIC VIEWS

Nirwan Syafrin Manurung<sup>1</sup>, Hikmah Ismidiana Shafa<sup>2</sup>, Rifania Putri<sup>3</sup>, Imam Maulana<sup>4</sup>, Nurul Kamariah<sup>5</sup>, Muhammad Abdul Aziz<sup>6</sup>, Muhammad Fiqrie<sup>7</sup>,  
Syahrul Fauzi Kurniawan<sup>8</sup>

<sup>1-8</sup>Ibn Khaldun University, Indonesia

Corresponding email: nirwansyafrin@gmail.com

### Article History

Received: 25 February 2023 Revised: 4 July 2023 Accepted: 13 August 2023

### Abstract

*Zakat is an obligation for those who have the ability to be called Muzakki which aims to help others and for those who do not have the ability to be called Mustahik, including Fakir, Miskin, Amil, Muallaf, People who owe debts, People Who Study, and People who fight on the path of Allah Swt. Besides that, zakat can also be a tool for empowering ummah. The Muzakki, Amil and Zakat Collection Institute (UPZ) to participate in helping people alleviate poverty and social equality. Due to the Covid-19 pandemic, the number of orphans and widows has increased, this certainly affects the number of poor people, therefore zakat can be a solution. Therefore, LAZ Al-Bunyan launched a program to empower orphans and mothers as a breakthrough in an effort to provide orphan rights and contribute in accordance with the laws and verses of the Qur'an related to the empowerment of children and mothers.*

**Keyword:** Empowerment, orphans, mothers, zakat, poverty

**JEL Classifications:** G2, G23, Z12

## 1. INTRODUCTION

### 1.1. Indonesia's post-pandemic condition

On March 11, 2020, WHO designated COVID-19 as a pandemic. Many countries immediately adopted lockdown and social distancing policies, as an effort to stop the spread of the Covid-19 outbreak. As the country with the largest population in the world, Indonesia also sets a similar policy by establishing PSBB (Large-Scale Social Restrictions). This effort is carried out to prevent the widespread transmission of Covid-19. Unfortunately, the PSBB has a considerable social economic impact that cannot be avoided for Indonesia, these restrictions have caused many businesses to be forced to close and stop operating, the occurrence of layoffs (Termination of Employment) in the real sector to the economic impact caused by the high mortality rate due to Covid-19 (Nurhayati, 2020).

Based on data from the World Health Organization (WHO) throughout the 2 years of the Covid-19 pandemic, the death rate reached 14.9 million people (2022). According to Ellysa, the first case that was the beginning of the Covid-19 pandemic in Indonesia was recorded since March 2020 and reached a death rate of up to 13,869 people in October of the same year (2020). This figure continues to increase until the enactment of mandatory vaccination for all people divided into 2 doses, and in early 2021 the percentage of death cases due to Covid-19 began to decline to 11% (Sagita, 2022). Not stopping there, now a new sub-variant has emerged from the South African region and is known to have entered

Indonesia under the name Omicron (Amalia, 2021). However, in the new sub variant of Omicron, no cases of death have been found (Wulandari, 2022).

### **1.2. Number of orphans and widows**

However, the death rate, which had reached a climax point in 2020, had a considerable impact on society. This is due to the high mortality rate of the head of the family (Chairani, 2020). The father or head of the family has a higher risk of exposure to the Covid-19 virus, because he tends to have an outdoor profession, as a result of which many children become victims due to the death of his father (Gregory, 2020). This is also the reason for the increasing number of orphans during the pandemic (Teja, 2021). According to data from the Ministry of Social Affairs, the number of orphans in Indonesia currently reaches 4,023,622 children, this figure consists of children who are under the care of social welfare institutions with a total of 45,000 and children who are in the care of poor families with a figure of 3,978,622. Of this figure, about 41,000 children have attended school under the care of social institutions, while 4,000 children have not attended school. Meanwhile, a total of 2,665,676 children under the care of underprivileged families have access to education and 1,312,946 children have not gone to school (republika.co.id, May 6, 2022). According to Muchaddam in the Research Center of the Expertise Agency of the DPR RI Brief Info Vol. XIV No. 11 (2002) there was an increase in the number of children who became orphans due to the Covid-19 pandemic by 32,216 children.

In line with this problem, not only the child who lost her father, but also a wife who lost her husband, this condition has an impact on many families whose income has stopped, therefore the mother has to struggle to support the family, unfortunately many mothers still encounter difficulties including negative stigma from society (Soeryo, 2020). This condition certainly forces resilience for the mother and child (Utami 2020). Because of the absence of a partner, the resources available are limited, and the mother is the only hope for the family in any way, financial abuse, protection, affection to socialization, therefore the mother has a burden for financial stability and family welfare. However, this situation is due to low social support and social isolation due to the absence of a partner (Garcia, Lim, Pascua, & Santiago, 2021; Hertz, Mattes, & Shook, 2020; Tamo, 2020).

A study by Gasse and Mortelmans (2020) shows that there is a conflict between work and family responsibilities, which can theoretically be resolved through adaptation. Adaptation or what is meant in this study is individual adaptation which is defined as the ability, tendency, willingness and / or motivation of individuals to change or adjust to different tasks, environments and social conditions. Individual adaptations are usually stable, and the way a person responds to different situations is influenced by individual differences. Adaptation is influenced by a multidimensional set of knowledge, skills, abilities and other characteristics (Ployhart and Bliese, 2006). Based on this, in order to improve the family and community economy, maternal empowerment can be an alternative to help mothers in improving the welfare of their families (Susilawati, 2019).

### **1.3. The number of post-pandemic poverty**

According to Todaro (2003) poverty has a relationship with backwardness, both in economic and non-economic aspects, there are several components that cause it to occur, namely low standard of living, low self-confidence and limited freedom. All these factors affect each other, low income levels lead to a low standard of living. The low level

of income arises due to the low level of work productivity, which is also influenced by the high unemployment rate and low per capita investment (Susilawati, 2019). These factors are the cause of the low economic activity that occurs in society. This has an impact on productivity and the amount of income, if activity is low, productivity and income are also low, so they cannot meet minimum physical needs and lead to a process of poverty (Hilyatun, 2014).

The situation was certainly aggravated when the covid-19 pandemic hit the country, the income of most of the population decreased which meant an increase in the level of poverty. Based on data from the Central Statistics Agency (2020), in the first semester of 2020 the presentation of the poor in Indonesia increased by 9.78 percent and 10.19 percent in semester 2. The increase in the percentage of poor people occurs when Indonesia's poverty rate tends to decline in recent years. However, in 2021, the presentation of the poor has fallen again, which is a positive impact of various efforts by the government and institutions that have contributed to completing economic recovery programs and eradicating poverty. The RPJMN target in 2024 will only reach 6 to 7 percent (Presidential Secretariat of the Republic of Indonesia, 2021). Based on this situation, it is explained that the economic growth that has occurred has not fully reached the group of people who have low incomes. The rise in global food prices has a devastating impact on spending. Despite the growth in the number of working people, most of them are family status workers. This has a less significant impact on increasing household income (BPS, 2022). Therefore, effective efforts must be comprehensive from local governments and central governments, one of the regions that is committed to poverty alleviation is the province of West Java.

West Java is ranked 16th as the province with the lowest poverty rate based on BPS data in 2021. The percentage of poor people in West Java is 8.4 percent, which is still below the national figure. Unfortunately, in absolute terms, West Java is in second place. Based on the pattern on the poverty distribution map of West Java province, the percentage of poor people is divided into several categories. The low category with a percentage (2.6% - 5.3%), then the medium category (5.3% - 9.7%) and the high category (9.7% - 13.1%). Areas with low category poverty include 5 districts within the border area with Jakarta and the economic center of West Java. Meanwhile, areas with a moderate category tend to be around a low-category area that includes 10 districts or cities. Areas with a fairly high poverty rate include 12 districts or cities with a poverty rate of more than 13.1 percent. This is an indication that illustrates the spatial linkage in the poverty patterns of districts and cities in West Java.

#### **1.4. Zakat as a solution**

In order to anticipate the impact of Indonesia's macroeconomic downturn, the central and regional governments made a number of policies. Therefore, alternative instruments are also needed that can reduce the number of poor people. One of the answers to overcome the consequences of the crisis is tithe, where some of the property to people who are able to meet the obligation to pay zakat (*muzakki*) part of the property to the person or group of zakat recipients (*mustahik*) who are generally poor (Nasrullah, 2016). This can reduce the amount of poverty that is included in structural poverty, where the loss of empathy or love for others, therefore with the awareness of diversity, it is hoped that activities to help others through zakat can be maximized (Jaya, 2022). As Allah Almighty commands in Surah At-Taubah verse 60:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ  
وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: "Indeed, zakat is only for the fakir, the poor, amil zakat, who are softened in their hearts (converts), to (set free) the servant of sahaya, to (deliver) the debtor, for the way of Allah and for the one who is on the way, as an obligation from Allah. Allah is all-knowing, all-powerful" (QS. At-Taubah: 60).

In the Islamic economic concept, zakat is included in the category of *muamalah* or society (Talib, 2017), which is to carry out social life in the form of an economy. Zakat can be interpreted as economic wisdom, which by fulfilling it can improve socio-economic welfare and reduce poverty (Syafiq, 2016), of course, this can be achieved by fair management and distribution (Mukaromah, 2017). To be able to alleviate poverty optimally, the distribution must be right on target. In fact, the considerable potential of *zakat* in Indonesia has not been fully worked out. The distribution of zakat is carried out by zakat institutions, usually given directly to the poor, either consumptive or productive so that it can be used for long-term investment and economic development of the people (Sahri, 2006).

The utilization of zakat is not only intended to run out immediately, but also to create economic independence of *mustahik* (zakat recipients). This will have social impacts such as improving community welfare, increasing the number of educated children, reducing the number of unemployed, preventing juvenile delinquency and so on (Efendi, 2017). The concept of zakat with the concept of empowerment still sounds unfamiliar. The payment of *zakat*, especially *zakat mal* is one of the mandatory worship services of Muslims that must be paid annually for those whose property has reached the limit and *haul* (time). If all affected Muslims are obliged to pay their *zakat*, economic improvement can be handled through the zakat fund.

### 1.5. Indonesia's zakat potential

According to Noor Achmad, chairman of the National Amil Zakat Agency (BAZNAS), Indonesia's zakat potential reaches Rp. 327 trillion every year. This potential comes from income zakat, agriculture, plantations, animal husbandry and other sectors. This fact shows that zakat has the potential to drive the growth of the Indonesian economy. Unfortunately, according to zakat data collected in 2021, it has only reached Rp. 17 trillion, while in 2022 the Other Religious Social Fund (DSKL) and the *Zakat Infak Sedekah* (ZIS) fund aim to increase the zakat funds collected to reach Rp. 26 trillion. According to Achmad, as reported by the online news site tempo.co (2022), it is estimated that there are 56 million people who can benefit from zakat funds, therefore the provision of assistance must be carried out on target to people who really need it and will be channeled into 3 sectors, economy, education and health.

As for the West Java region according to Ridwan Kamil, Governor of West Java, the potential for zakat can reach Rp. 80 trillion. With this figure, poverty should be reduced due to assistance from zakat funds distributed by the community. However, there are still many Muslim communities that have not distributed their zakat. In line with the figure of zakat management through the new 5 percent *resami* institution, 95 percent of the people of West Java are indicated to distribute their own zakat or not to distribute their zakat. The funds are divided into four, namely liabilities, *sunah*, *sodaqoh* and *infaq*, according to data reported by IDN Times West Java (2023) proportionally from every Rp

10 trillion, 60 percent is generated from central Baznas and regional Baznas institutions, while 40 percent is from private Amil institutions such as LazisNU, LazisMu, Dompot Dhuafa and other institutions.

Laz AL-Bunyan is one of the institutions that manages *zakat*, *infaq* and *shadaqah* located in Bogor City, and now its reach has reached the province of West Java. As one of the institutions that actively manages and distributes zakat funds, Laz Al-Bunyan aspires to jointly spread goodness and provide solutions and realize the right to social justice equally in economic, social, health, humanitarian, educational and religious independence. In line with the problems previously described, Laz-Al-Bunyan aims to develop a program to empower orphans and single mothers (widows). This empowerment program is Laz Al-Bunyan's contribution as an Amil Zakat institution to participate in making changes to realize 5 indicators in the sustainable development agreement (SDGs), namely, point 1 Ending poverty in all forms everywhere, point 2 Ending hunger, achieving food security, and better nutrition and supporting sustainable agriculture, point 3 Ensuring life that is healthy and supports well-being for all ages, point 4 Ensures inclusive and equal quality education, also supports lifelong learning opportunities for all and point 5 Achieves gender equality and empowers all women and girls (Ali *et al*, 2020).

In order to achieve this goal, Laz Al-Bunyan launched a program called the Orphan empowerment Movement. This program aims to empower orphans and mothers (widows), so that the zakat funds distributed will not run out immediately but become productive. This empowerment program will include categories such as health, education, economic and spiritual independence.

## **2. LITERATURE REVIEW**

### **2.1. Zakat**

In terms of fiqh terms, zakat means a certain amount of property that Allah requires to be set aside for those who are entitled to receive it (Qardhawi, 1988). Zakat is the obligation of a Muslim to set aside part of the property owned, to be given to certain people who are entitled to it, these people are divided into 8 groups (asnaf) (Nasution, 2006). The origin of the word zakat is "zaka" which means "pure, good, blessing, growth and development". Meanwhile, according to the term, zakat is defined as a number of assets that have met the requirements that Allah requires to be set aside to those who are entitled to receive it. If connected from these two meanings, it can be concluded that any property that has been paid zakat then it is holy, clean, good, becomes a blessing, develops and grows, sometimes also termed *ath-thaharah* (clean) and *Al-Barakah* (blessing) (Hafidhuddin, 2004). If someone has issued zakat then he has purified himself from the disease of miserliness and cleaned his property from the rights and property of others (Rozalinda, 2014).

There are several types of zakat, namely zakat fitrah which is obligatory for every Muslim, with conditions in accordance with Allah's decree and is paid in the month of Ramadan until the Eid al-Fitr prayer and then zakat maal (property), which is zakat based on income or property obtained by a person and has reached its conditions. In the order to pay zakat, there are two dimensions, namely the religious value of the vertical dimension or proof of obedience and compliance in carrying out the commands of Allah SWT. In addition, the horizontal dimension has social value, namely care for fellow human beings. One of the important roles of zakat is education, in order to realize a smart and prosperous society. Now a number of zakat management organizations have channeled their funds to educational programs, such as scholarship programs and others

(Fakhriah, 2016). The contributions of a number of zakat management institutions are also committed to participating in the realm of sustainable development (Firmansyah & Devi, 2017). UNDP and Baznas in 2017 have signed a memorandum of understanding to support the Sustainable Development Goals (SDGs) by focusing on poverty reduction and welfare (Noor & Pickup, 2017).

The law of zakat has been explained in Law No.23 of 2011 article 1 and article 2 regarding zakat, namely: Zakat is an asset that must be issued by a Muslim or a business entity to be given to those who are entitled to receive it in accordance with Islamic law. Zakat has 6 principles, including: 1. The principle of religious belief, which is proof of obedience to Allah by paying zakat; 2. Equity (equity and justice), by paying zakat then we have been fair by giving the rights and property of others that are in us; 3. Productivity and maturity, in this principle it is emphasized that in producing something we must pass a certain period of time (one year haul); 4. Reason; 5. Freedom, in issuing zakat a Muslim has the right without being prevented by anyone; 6. Ethics and fairness, zakat will not be requested to those who are not subject to the obligation to pay it.

In order for zakat funds to be channeled optimally, the funds need to be utilized, which means the ability to bring benefits (Hasan, 2001). According to Law No. 23 Year 2011 article 27 which concerns the utilization of zakat: 1. Zakat can be utilized to improve the quality of the people and handle the poor with productive businesses; 2. If the basic needs of mustahiq have been met then paragraph (1) or new funds can be used for productive businesses; 3. Productive businesses carried out must be in accordance with ministerial regulations. The utilization process is inseparable from the role of muzakki (people who receive the benefits of zakat funds), therefore its management needs transparency so that zakat management institutions and muzakki to maintain trust.

## **2.2. Empowerment of Orphans**

Yatim (al-yatîm) is better known as orphans in everyday life in Indonesia, in the Big Indonesian Dictionary yatim means no mother or no father because he died. As for orphans, it means that they have no father and mother anymore (KBBI, ). The word orphan etymologically comes from the word yatima yatimu like ta'iba, and yatama, as well as qaruba. Mashdarnya can be yutman or yatman, namely by giving dhammah or fathah to the letter ya', for orphans from the father's side (Munawir, 1997).

In the Encyclopedia of Islam male orphans are called shaghiru yatim while the plural is aitam and yatama. If the female orphan is Shaghirah yatimah, while the plural is yatama. In the Islamic encyclopedia, orphans are defined as children who have not yet reached puberty (adulthood) whose father has died, whether male or female, rich or poor. As for orphans in Indonesia, it is a term for children whose parents have died, while classical fiqh literature refers to them as yatim only (1997).

One of the benefits of zakat is that it can empower a group or groups. Empowerment can be defined as to give power or authority to a party. With empowerment, the poor can develop according to their abilities and skills. As the decision of the Minister of Religion of the Republic of Indonesia Number 581 of 1999 article 28, there are certain conditions for utilizing the results of zakat collection for mustahiq, namely checking mustahiq income, prioritizing groups that really need help, prioritizing mustahiq closest to the area or in the local environment (Rofiq, 2010). According to Adi (2003) empowerment is a process where people gain skills, knowledge and power that affect their lives. Empowerment can take the form of social action, where there is planning and collective action with the ability to be a solution to social problems and needs.

Child empowerment is an effort to develop children from a state of lack or powerlessness to empowerment or ability to achieve a better life. Through empowerment, children's abilities and self-confidence are enhanced for independence and the development of abilities so as to achieve community equality and efforts to reduce the number of poor people (Boro, 1998). In empowering children, it cannot be done carelessly, therefore it can be done according to its scope as follows:

- a. Cognitive, according to psychologists, the brain is a source of extraordinary power. The task of the brain is finally to carry out thinking activities, namely thinking to produce real work through language, logic, intuition, creativity. Thinking is a dialectic process. That is, as long as we think, our minds hold questions and answers with our minds, to be able to put the relationships between our knowledge appropriately. Cognitive development refers to important changes in the pattern of thinking abilities and language skills, such as learning is more likely to be limited to changes as a result of relatively specific experiences or events. In addition, changes that are learned are often learned in a short time, but cognitive development occurs over a relatively long period of time (Sujanto, 2004).
- b. Emotions, The purpose of emotions is to move individuals towards a sense of security and fulfillment of their needs and avoid something that is detrimental and inhibits the fulfillment of needs (Surya, 2003). According to Agustian (2003), emotional intelligence is the ability to feel, understand and effectively apply emotional sensitivity as a source of human energy, information, connection and influence. Emotion is a fuel that cannot be replaced by anything for the brain to be able to do high reasoning. Good emotions can foster creativity, initiative, collaboration and transformation.
- c. Spiritual, spiritual maturity is also important for children's growth and development. Mastery of science and technology without being based on understanding and belief that the source of knowledge is from Allah SWT, will actually make humans do more "Trial and error", be arrogant and behave less well. Therefore, increasing spiritual intelligence can be achieved by familiarizing, living and practicing religion (Hawari, 2004).
- d. Skills, according to the Directorate General of Out-of-School Education and Youth of the Ministry of National Education (20003) leftskill is known as various abilities or skills in adapting and behaving positively in order to face and deal with various problems and challenges in everyday life.

### **2.3. Supporting Factors for Child Empowerment**

Empowerment has an effort to encourage, provide motivation and raise awareness of the potential that is owned and try to develop it. Supporting the process of empowering children can be done by focusing on providing social services by paying attention to their interests, providing guidance, education, care, maintenance and health. Children can be empowered to meet their basic needs through these programs. According to Sanusi, the program can be realized with the family support program, through this program, the problem of care, access to education, and child protection can be carried out directly by the child's family, if the child has no relatives, the last option is then handed over to the orphanage. In Islam, children's rights are known as *daruriyyat khams* (five basic needs), these five things need to be maintained as the rights of everyone, which include 1. Maintenance of the right to religion (*hifdal-din*), 2. Maintenance of the soul (*hifd al-nafs*),

3. Maintenance of reason (hifd al-aql), 4. Maintenance of property (hifd al-mal), 5. Maintenance of lineage (hifd al-nasl) and honor (hifd ird). Based on this, children's rights do not only include the needs of clothing and food, but also security such as shelter, health, medicine, entertainment, education, spirituality. Physical and spiritual needs must be met so that the growth and development of children both physically and mentally can develop properly, and in the case of orphans, this is the responsibility of all Muslims. The empowerment and care of orphans is also found in Surah al-Baqarah verse 220:

فِي الدُّنْيَا وَالْآخِرَةِ وَيَسْأَلُونَكَ عَنِ الْيَتَامَىٰ قُلْ إِصْلَاحٌ لَّهُمْ خَيْرٌ ۗ وَإِنْ تُخَالِطُوهُمْ فَارْحَمُواهُمْ ۗ وَاللَّهُ عَزِيزٌ حَكِيمٌ

Meaning: *About the world and the Hereafter. And they ask you about orphans, say: "To manage their affairs properly is good, and if you associate with them, then they are your brothers; and Allah knows who makes mischief from those who make amends. And if Allah had willed, He would have brought hardship upon you. Indeed, Allah is Mighty and Wise (QS. Al-Baqarah: 220).*

According to the interpretation of Ibn Kathir, the meaning of the above verse is that when orphans are in a helpless state, it is better to take care of their affairs properly. Developing their property properly and reasonably, educating, maintaining, associating with them in a good manner that reflects family and brotherly relations. Based on the above verse, it can also be concluded that the aspects of empowerment, both cognitively, emotionally, spiritually and skills have been conveyed in the Qur'an explicitly (Maharani, 2020). In addition to this verse, Allah's command to do good to orphans is mentioned in Surah An-Nisa verse 36 which means: "worship Allah and do not associate Him with anything. Do good to parents, relatives, orphans, the poor, neighbors near and far, friends, ibnu sabil and slaves that you have, indeed Allah does not like people who are arrogant and boast of themselves." Doing good in this verse takes the form of doing good in general or efforts to alleviate the misery and suffering of orphans.

Allah says in Surah Al-Fajar verse 17 to honor orphans which means: "No, you do not honor orphans". Honoring and glorifying orphans is a commendable act, avoiding speaking harshly and offending the child, so that the orphan remains motivated and does not feel inferior. In addition, orphans also have the right to be raised fairly and get an education, this can certainly be the basis for the care of orphans in orphanages, so that all children get their rights fairly. Whereas in Surah AL-Insan verse 8 Allah says: "And they give what they like to the poor, the orphans and the captives". The obligation to orphans is not only to provide good care, but to feed and fulfill the needs of orphans in physical and spiritual aspects, this obligation is a right that must be fulfilled by all Muslims.

#### **2.4. Women Empowerment**

The most commonly felt problem related to the previous one is related to the distribution of zakat which is still patriarchal. In fact, women caught in the midst of modernity face a number of dual responsibility dilemmas that men do not. In fact, diaspora population statistics show the dominance of the female population on a gender-wide scale. The significance of the data will be presented at a later stage. This population will give rise to influential new social phenomena that will have a strong impact on the root causes of a society. Women play an important role in a household, not only as mothers who have the obligation to educate and care for their children and households,

but also as other women who work to fulfill their daily needs. Women work in various professions to support the family economy. However, not all women can work outside the home due to husband's restrictions or other circumstances. As a result, women sometimes look for other ways to help the economy and family through activities that can be done at home without leaving the family. So it is a woman's responsibility to take care of her family, which is not neglected because of working outside the home.

Women's empowerment is an effort to achieve equality in roles, access in all areas of development. The women's empowerment program implemented by the government and the community so far is an effort to balance the creation and distribution of development benefits for men and women. Various steps can be taken to achieve equality of men and women or equality, such as developing family entrepreneurship so that the roles of men and women in the family can be realized in a balanced manner in order to build and develop the family economy to achieve family welfare.

With the level of empowerment of poor women, it shows that empowerment can increase self-confidence in managing a business, improve skills in managing a business, increase knowledge (religion and business management) by emphasizing the paradigm of togetherness, increase business confidence to achieve profits and improve the welfare of their families, so that they are increasingly eager to develop their business and open new businesses. Generosity covers many aspects of social activities, one of which is women's empowerment. Women can reach their full potential as fundraisers, volunteers, campaigners, and even social donors in the community. The role of women in supporting their families shows the empowerment of women in this country's movement to build a more organized society. The role of women in various fields shows the empowerment of women in the movement to build a more organized society in this country. Women empowerment is also stated in the Word of Allah SWT which means: "*To the divorced woman (let her husband give) mut'ah according to what is ma'ruf, as an obligation for the pious.*" (QS. Al-Baqarah: 241). The verse explains that widows, whether divorced or as a result of the husband's death, both are entitled to protection, a guarantee of life (mata') so that they can support their needs (Afifah, 2020). In order to improve the economic level of the family, especially for families who have lost a father figure, housewives are allowed to work, both from their homes and outside to support their children and the welfare of their families. This is as the Word of Allah SWT which means:

*"Whoever does good deeds, both men and women in a state of faith, then indeed We will give him a good life and indeed We will reward them with a better reward than what they have done"* [QS. An-Nahl (16): 97]. Based on this verse, women are allowed to be active in earning a living and Allah will reward them according to their deeds. This shows that women's potential to work is also allowed and given the same respect as men.

### **3. RESULT AND DISCUSSION**

#### **3.1. LAZ Al Bunyan institute**

According to Syafrudin (2012) the Amil Zakat Institution (LAZ) is a zakat management institution that is fully formed by the community in the fields of proselytizing, education, social or community of Muslims, which is confirmed, fostered and protected by the government. This institution is also an Islamic financial institution that functions and plays a role in managing zakat, infaq, shadaqah or waqf. According to Unang-law No. 23 of 2011 concerning zakat management, the main purpose of zakat institutions is to assist BAZNAS in the implementation of the collection, distribution and utilization of zakat, and increase the effectiveness and efficiency of services in zakat

management; In addition, it also increases the benefits of zakat in order to realize community welfare and poverty reduction.

### **3.2. Program Orphan Empowerment Movement**

As in the 2014 Law number 35 and the 2002 Law number 23 concerning child protection, that every child has the right to his survival and growth and development and has the right to live together with his family, interact with the social environment, get an education at school and even have freedom in developing his creativity and potential. Through an empowerment program for orphans and orphan mothers under the name OEM (Orphan Empowerment Movement), LAZ Al-Bunyan aims to uphold justice and welfare by realizing the objectives of maqasid sharia which includes the rights of child protection under the 1989 UN law and conversion. The Orphan Empowerment Movement program consists of education, health, economic empowerment and the rights of children and mothers.

The Orphan Empowerment Movement also makes SDGs (Sustainable Development Goals's) the cornerstone of its program. The OEM program will contribute to 5 indicators of the 17 SDGs through the empowerment of orphans and mothers. The first is to alleviate all forms of poverty that occur everywhere, second to end hunger, achieve food security, better nutrition and support sustainable agriculture. The third ensures a healthy life and supports well-being for everyone. The fourth ensures inclusive and equal quality education, and supports learning opportunities for anyone for life. The fifth is to achieve gender equality, support empowerment in women and girls.

The Orphan Empowerment Movement program has target beneficiaries with the following criteria:

1. Orphan, i.e. someone whose father has passed away and has not yet died. The criteria include children who are underprivileged, not yet baligh, no relatives or relatives who can help.
2. Abandoned Children who are not reasonably met for their needs, whether physical, mental, spiritual, or social.
3. Dhuafa, a person living in poverty, misery, weakness, helplessness, suffering, and other forms of misfortune.
4. Widow, is a woman who no longer has a husband because she is divorced or left to die by her husband. The criteria include not being able to meet daily needs, no relatives or relatives who can help, not being in a similar program from other agencies/governments, and having a commitment to move forward by participating in coaching.

### **3.3. LAZ Al-Bunyan Program in Empowering Orphans and Mothers**

The main objectives of the Orphan Empowerment Movement program are summarized in 4 important pillars, namely Education with the mission of improving the quality and equity of educated children and mothers. The scope of this educational program is not only based on formal education, but educational activities to improve the ability to determine and change the mindset of children and mothers, as well as innovative types of education by encouraging activities and capabilities to achieve well-being. This program supports the improvement of the level of quality education for orphans, be it in the form of financial assistance, or others. As for mothers, educational programs focus more on mastering skills and skills as a form of foundation for empowered mothers. In

addition to mothers and orphans, this OEM program also provides full support to educators.

In the health sector, namely the achievement of the ability to live a healthy life of mothers and children with an increase in the optimal degree of health. In this health pillar, it aims to improve the degree of children's health and optimal growth and development process. The activities carried out in this health program include the fulfillment of child and maternal nutrition through charitable activities. Next is the economic field with economic empowerment programs. The goal is to create a mother's independence in economic empowerment in her environment. This empowerment activity will be related to educational programs, where mothers will be taught, trained and accompanied in developing something in a certain field of business, so that mothers are productive and empowered.

The last pillar is the protection of children's rights and forms the strengthening of the spiritual basis of mothers and children in the surrounding environment. Improving the quality of human resources with mentoring and coaching through the development of spiritual values that include moral, emotional as well as mental strength and resilience. The focus of this program is the formation of the spiritual strength and intelligence of mothers and children in order to develop the ability to interpret every activity and behavior, through steps and thoughts that are firah and principled tawhid (only because of God). Currently, the Orphan Empowerment Movement program has begun to be implemented, and for now the OEM program has been distributed to 60 orphans. The mapping of these programs is illustrated through the following table:

**Table 1.** Mapping Program

No	Program	Description
1	Education	- Improving the quality of children's education. -Improve maternal education.
2	Health	-Fulfillment of child and maternal nutrition.
3	Economic Empowerment	-Empowered Mothers - Urban Farming
4	Children's Rights	-Spiritual strength - Protection of children's rig

### **3.4. Compatibility of Orphan Empowerment Movement Program with Qur'anic Verses**

From the verses of the Quran that have been put forward earlier, there are at least 3 major themes, namely the care of the self and soul of orphans, the educational and moral development of orphans and the investment of their property. The empowerment of orphans has implications for their care in the Islamic educational environment, namely families, schools and communities. Family, has biological, nurturing, social, and religious functions. Thus, orphans can be more educated and empowered in terms of their intellectuals. In the community, orphans can be activated in a variety of non-governmental organizations, in the form of cadets, arts groups, skills, entrepreneurship, or the like. So that orphans can be empowered in their emotions and skills. As Almighty in Sura Al Baqarah verse 220 that it is the responsibility of Muslims to take good care of orphans, provide protection, educate, and associate with them in a good way. This means providing full support both mentally and morally, making it easier for orphans to be able

to access education is in accordance with aspects of child empowerment which include cognitive, emotional, spiritual and skill aspects.

That way the Orphan Empowerment Movement program of LAZ Al-Bunyan has been in accordance with the verses on the empowerment of orphans, where the cognitive aspect corresponds to education, the skill aspect corresponds to the economic empowerment of the emotional and spiritual aspects in accordance with the spiritual pillar and the rights of the child, while the pillar of equality has been in accordance with Allah's command in Sura Al Baqarah verse 220 which commands to take good care of orphans. The maternal empowerment program in the Orphan Empowerment Movement of LAZ Al-Bunyan is in accordance with Al-Baqarah letter verse 241 which states that a wife whose husband has died is entitled to protection, a guarantee of life ('mata') so as to support their needs. Based on this, it can be concluded that the program carried out by LAZ Al-Bunyan related to maternal empowerment is an effort to help mothers support the needs of their families with skills training, education on health and economic empowerment as well as spiritual strengthening.

#### **4. CONCLUSION AND RECOMMENDATION**

As Allah Almighty said in Sura Al Baqarah verse 220 that it is the responsibility of Muslims to take good care of orphans, provide protection, educate, and associate with them in a good way. This means providing full support both mentally and morally, making it easier for orphans to be able to access education is in accordance with aspects of child empowerment which include cognitive, emotional, spiritual and skill aspects. That way the Orphan Empowerment Movement program of LAZ Al-Bunyan has been in accordance with the verses on the empowerment of orphans, where the cognitive aspect corresponds to education, the skill aspect corresponds to the economic empowerment of the emotional and spiritual aspects in accordance with the spiritual pillar and the rights of the child, while the pillar of equality has been in accordance with Allah's command in Sura Al Baqarah verse 220 which commands to take good care of orphans.

Meanwhile, the maternal empowerment program in the Orphan Empowerment Movement LAZ Al-Bunyan is in accordance with Al-Baqarah letter verse 241 which states that a wife whose husband has died is entitled to protection, a guarantee of life ('mata') so that it can support their needs. Based on this, it can be concluded that the program carried out by LAZ Al-Bunyan related to maternal empowerment is an effort to help mothers support the needs of their families with skills training, education on health and economic empowerment as well as spiritual strengthening.

## REFERENCES

- Adi, I.R. (2003). *Pemberdayaan, Pengembangan Masyarakat dan Intervensi Komunitas*. Jakarta: Fakultas Ekonomi Universitas Indonesia
- Afifah, K. N. (2020). Pemberdayaan Kepala Rumah Tangga Perempuan (KRTP) dalam Meningkatkan Ekonomi Keluarga (Studi Kasus Pada Program Jalin Matra di Desa Tanjungkalang Kecamatan Ngronggot Kabupaten Nganjuk). *Skripsi*. Program Studi Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri (IAIN) Kediri 2020
- Agustian, A. G. (2003). *Rahasia Sukses Membangkitkan ESQ Power*. Jakarta: Arga
- Ali, M. M., Devi, A., Furqani, H., & Hamzah, H. (2020). Islamic financial inclusion determinants in Indonesia: an ANP approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(4), 727-747.
- Amalia, H. (2021). "Omicron Penyebab COVID-19 Sebagai Variant of Concern." *Jurnal Biomedika Dan Kesehatan* 4 (4): 139–41. <https://doi.org/10.1136/bmj.n2943>
- Badan Pusat Statistik. (2022). Perkembangan Tingkat Kemiskinan Provinsi Jawa Barat Maret 2022.
- Boro, J. S. (1998). *Pemberdayaan Ekonomi Rakyat melalui Program IDT dan Pengaruhnya terhadap Ketahanan Nasional*. Jakarta: Universitas Indonesia, 1998
- Badan Pusat Statistik. (2022) Tinjauan Ekonomi Provinsi Jawa Barat 2021
- Chairani, I. (2020). "Dampak Pandemi Covid-19 Dalam Perspektif Gender Di Indonesia (Impact Of Covid-19 Pandemic Using Gender Perspective In Indonesia )." *Jurnal Kependudukan Indonesia*. Badan Pusat Statistitik Provinsi Papua.
- Direktorat Jenderal Pendidikan Luar Sekolah dan Pemuda Departemen Pendidikan Nasional. (2003). *Pedoman Penyelenggaraan Program Kecakapan Hidup Pendidikan Luar Sekolah*.
- Fakhriah, D. (2016). Efektivitas Penyaluran Dana Zakat di Baznas Kota Bekasi dalam Peningkatan Pendidikan Melalui Program Bekasi Cerdas. UIN Syarif Hidayatullah.
- Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). Economic estimation and determinations of Zakat potential in Indonesia. Jeddah. <http://www.isdb.org/irj/go/km/docs/documents/IDBDevelopments/Internet/English/IRTI/CM/downloads/Working Paper Series/WP-1433-07.pdf>
- Firmansyah, I., & Devi, A. (2017). The implementation strategies of good corporate governance for zakat institutions in Indonesia. *International Journal of Zakat*, 2(2), 85-97.
- Garcia, S. R., Lim, W. C. D., Pascua, P. K., & Santiago, M. P. (2021). Inang Tatay: The Journey of Single Moms Amidst COVID 19 Pandemic. *International Journal Of Advance Research And Innovative Ideas In Education*, 7(1). <https://doi.org/10.6084/m9.figshare.13726213.v1>
- Gasse, D. van, & Mortelmans, D. (2020). Single Mothers' Perspectives on the Combination of Motherhood and Work. *Social Sciences*, 9(5). <https://doi.org/10.3390/socsci9050085>
- Gregory, Christina. 2022. "Post-Traumatic Stress Disorder (PTSD): Understanding PTSD Symptoms and Causes." *Psycom*. 2022. <https://www.psycom.net/posttraumatic-stress-disorder>.
- Hawari, D. 2004. *Al-Qur'an, Ilmu Kedokteran Jiwa dan Kesehatan Jiwa*. Yogyakarta: Dana Bhakti Prima Yasa

- Hertz, R., Mattes, J., & Shook, A. (2020). When Paid Work Invades the Family: Single Mothers in the COVID-19 Pandemic. *Journal of Family Issues*, 1– 27. <https://doi.org/https://doi.org/10.1177/0192513X20961420>
- Hilyatun, Dewi Laela, Pemberdayaan Perempuan melalui Pendayagunaan Zakat, Yin Yang *Jurnal Studi Islam, Genjer dan Anak IAIN Purwokerto*, vol. 2 no. 2, 2014
- IDN Times Jabar Potensi Zakat di Jabar Bisa Capai Rp80 Triliun di akses pada 13. 01 2023 14.39 <https://jabar.idntimes.com/news/jabar/debbie-sutrisno/potensi-zakat-di-jabar-bisa-capai-rp80-triliun?page=all>
- Jaya, T. K. (2022). Potensi Zakat Dalam Upaya Mengentaskan Kemiskinan. *Jurnal Ilmiah Gema Perencana*. 1 (2).
- Maharani, S. (2020). Tinjauan Al-Qur'an Tentang Pemberdayaan Anak Yatim Dalam Tafsir Ibnu Katsir. *Skripsi*. Fakultas Ushuluddin dan Dakwah Prodi Ilmu Al-Qur'an dan Tafsir Institut Ilmu Al-Qur'an (IIQ) Jakarta
- Makhrus. (2019). Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan di Indonesia. *Jurnal Hukum Ekonomi Syariah*, 2(1), 37–50.
- Muchaddam, A. (2022). “Urgensi Undang-Undang Tentang Perlindungan Yatim Piatu.” Pusat Penelitian Badan Keahlian DPR RI Info Singkat Vol. XIV No. 11 (n.d.).
- Mukarromah, O. (2017). Keadilan Ekonomi Dalam Pendistribusian Zakat Oleh Badan Amil Zakat Nasional (BAZNAS) Kabupaten Serang-Banten. *Bil Dalil*, 1(1).
- Munawir, A.W. (1997). Al-Munawwir Kamus Arab-Indonesia. Surabaya: Progresif.
- Nasrullah, M. (2016). Peran zakat sebagai pendorong multiplier ekonomi. *Jurnal Hukum Islam*, 13(2).
- Nurhayati, T. (2020). Emansipasi Melawan Pandemi Global; Bukti Dari Indonesia. ‘Adalah: Buletin Hukum dan Keadilan, Vol. 4, No. 1
- Ployhart, R. E., & Bliese, P. D. (2006). Understanding Adaptability: A Prerequisite for Effective Performance within Complex Environments. *Elsevier*, 6. [https://doi.org/10.1016/S1479-3601\(2006\)6](https://doi.org/10.1016/S1479-3601(2006)6)
- Qomari, N. (2017). Zakat: Solusi Pengentasan Kemiskinan. *Iqtishodia Jurnal Ekonomi Syariah*, 2(2), 15–25.
- Rusydiana, A. S., & Devi, A. (2018). Elaborating cash waqf development in Indonesia using analytic network process. *International Journal of Islamic Business and Economics (IJIBEC)*, 2(1).
- Sekretariat Presiden Republik Indonesia (2021) *Capaian Kinerja 2021 : Indonesia Tangguh Indonesia Tumbuh*.
- Soeryo, M. (2020). “Mematahkan Stigma Kata Janda.” Greatmind, 2020. <https://greatmind.id/article/mematahkan-stigma-kata-janda>
- Sudiby, B. (2018). Prospek dan Tantangan Pembangunan Zakat 2019. Jakarta: BAZNAS.
- Sujanto, A. (2004). *Psikologi Umum*. Jakarta: Bumi Aksara
- Surya, M. (2003). *Psikologi Konseling*. Bandung: Pustaka Bani Quraisy.
- Susilawati, N. (2019). Pemberdayaan Perempuan Melalui Program Zakat Produktif di Desa Bukit Peninjauan I Kecamatan Sukaraja Kabupaten Seluma. *Jurnal Hawa*. 1(1).
- Syafiq, A. (2016). Zakat ibadah sosial untuk meningkatkan ketaqwaan dan kesejahteraan sosial. *ZISWAF: Jurnal Zakat dan Wakaf*, 2(2)
- Tamo, A. R. T. (2020). An analysis of mother stress before and during COVID-19 pandemic: The case of China. *Health Care for Women International*, 41(11– 12). <https://doi.org/https://doi.org/10.1080/07399332.2020.1841194>

- Teja, M. (2021). "Perlindungan Anak Yatim Piatu Akibat Pandemi Covid 19." Pusat Penelitian Badan Keahlian DPR RI, Info Singkat.
- Thalib, P., Kurniawan, F., Agustin, E., & Sabrie, H. Y. (2017). Enhancing Zakah and Waqf Function: The Application of Islamic Corporate Social Entrepreneurship in Indonesia. *In International Conference on Law, Governance and Globalization*, Tim Penyusun Ensiklopedi Islam. (1997). Ensiklopedi Islam. Jakarta: PT Ikhtiar Baru Van Hoeve.
- Todaro, M.P., & Stephen, C. S. (2003). *Pembangunan Ekonomi di Dunia Ketiga*. Jakarta, Erlangga
- Utami, L.H. (2020). Bersyukur Dan Resiliensi Akademik Mahasiswa. *Nathiqiyah: Jurnal Psikologi Islam*, 3 (1).
- WHO. (2022). "Global Excess Deaths Associated with COVID-19, January 2020 - December 2021." WHO International. 2022. <https://www.who.int/data/stories/global-excess-deaths-associated-with-covid-19-january-2020-december-2021>
- Wulandari, S. (2022). "Kemunculan Omicron BA.4 Dan BA.5, Epidemiolog UNAIR: Prokes Masih Jadi Kunci." UNAIR News. 2022.