

# PRODUCTIVE ZAKAT TOWARDS ECONOMIC ARMALAH IMPROVEMENT OF MAKASSAR CITY COMMUNITY IN YATIM MANDIRI MAKASSAR

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**Abstract:** LAZNAS Yatim Mandiri Makassar distributes productive zakat to overcome economic disparities or poverty that occurs to the armalah (widow) of the Antang community, sub-district It is hoped that at Manggala, the underprivileged family will become more prosperous and able to be independent. This type of research is a case study with a qualitative approach, primary data sources are sourced from program staff and branch heads and admin and financial staff of LAZNAS Yatim Mandiri Makassar and armah as members of the BISA program (Bunda Mandiri Sejahtera). While secondary data sources are data sourced from institutions including annual reports on institutional profiles, institutional vision and mission, institutional programs, and journals used to support and complete primary data. The productive zakat management model of the Bunda BISA program has been proven to have the effect of increasing the economy of the community of Antang sub-district Manggala Makassar City and the gifts given are the provision of business capital, spiritual guidance, and providing knowledge related to managing a business properly and providing necessities to Armala every month, with this effort they can fulfill their life needs.

**Keywords:** Zakat, Economic empowerment, Economic Improvement.

## INTRODUCTION

Poverty disparities have become a classic problem in several developing countries, where the average poor live in villages, while the rich live in urban areas [1]. Poverty is a fundamental problem felt by developing countries, including Indonesia [2]. Poverty is a vital problem faced every year, the Central Statistics Agency (BPS) revealed that missions are considered as the inability to meet basic needs [3]. World Bank interprets the mission as signifying the deprivation of well-being, in short, their income is less than \$5 per day or if converted using the current rupiah exchange rate, it is approximately Rp. 71,000.00 [3]

According to data reported by the Central Statistics Agency (BPS) as of September 2020, the number of poor Indonesians is approximately 27 million, of which women are dominated the poor [4]. The number of poor people in Indonesia is still relatively high [5]. Related to this research, discusses the management of productive zakat to improve the economy of the armalah (widow) community of Antang sub-district Manggala Makassar City because seeing armalah economic condition is very lacking because the business being run does not develop due to not having the capital and tools to develop the business being run so that it does not meet their daily needs for themselves and their family.

Zakat, sedekah, and infaq are instruments in the Islamic economy that can provide social assistance in financing the needs of the people and alleviating poverty [6]. Zakat is an obligation that must be owned by Muslims as contained in Islam which has worship values and is social and beneficial to people's lives [7]. According to Yusuf al-Qardhawi in his book *fiqh zakat*, the essence of zakat is part of Islamic regulations regarding property and society. Zakat also goes hand in hand with prayer. This can be proven in the Qur'an which commands prayer and paying zakat in the Qur'an as many as 82 times it is mentioned, while the verses related to these orders are contained in Q.S. al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ٤٣

Translation:

Establish prayer and pay zakat and bow with those who bow [8].

Abdurrachman Qadir in his book entitled *Zakat (In the Dimensions of Mahdah and Social)* explains that the steps to reduce poverty are through the assistance of the able-bodied in the form of zakat so that this can create zakat which can provide prosperity for those in need (Apriliyani, 2021). Utilization of productive zakat is an efficient form of distribution in solving social problems, especially minimizing poverty, for this to happen, the management of productive zakat must be appropriate [10].

LAZNAS Yatim Mandiri Makassar has a productive zakat management model for the BISA (Bunda Mandiri Sejahtera) program, in this case, the assistance provided is for widows who are for the welfare of orphaned families. Productive zakat is zakat in which assets or zakat funds distributed to mustahiq are not used directly, but are used for business development so that through the businesses they run, they can meet their needs [11].

Management of zakat must meet several requirements for the manager and distributor of zakat. The regulation is based on the Decree of the Minister of Religion of the Republic of Indonesia No. 373 of 2003 concerning the management of zakat funds". The utilization of zakat can be divided into 2, namely socially based directly by offering funds that can be in the form of assistance in meeting various basic needs and based on economic development in the form of providing business capital for mustahik in developing productive businesses which are expected to improve the welfare of mustahik [12].

Distribution of zakat funds to people who are entitled to it in a way that is consumptive zakat Consumptive zakat management is channeled through consumptive goods that are used to help people in need in overcoming socio-economic problems [13] and productive zakat is to offer zakat to zakat institutions to the community who need capital. business with the help of productive funds to run a business with the development of economic empowerment and the ability of mustahik [12].

Empowerment is increasing the ability to improve oneself in a better way on an ongoing basis, empowering the community and even enabling it through hard work and responsibility so that when running a managed business it can run well [14]. According to Hutomo, economic empowerment is an effort to strengthen distribution, production, and marketing factors and strengthen the community to obtain salaries/wages through the implementation of business management development, and strengthen the community to obtain information, skills, knowledge, and economic improvement [15].

Economic improvement is something that should be implemented to improve the level of community welfare which is a strategy in community development. 2 strategies can be used, namely increasing access to productive assets and strengthening the position of people's economic transactions and business partnerships as producers and sales.

The novelty in the research is that the object of research is the armalah in the Antang community, sub-district Manggala City of Makassar, where these armah are trying to empower their economy by using productive zakat instruments. Related to the empowerment of widows using productive zakat is the productive zakat management model where the management is in the form of providing model assistance and providing assistance in business management. The difference with other studies from various references is that none of them specifically discusses the empowerment of armalah in improving its economy, while other studies discuss the general economy of society.

## **METHODOLOGY**

This research is a case study research type, according to Prof. Dr. H. Mudjia Rahardjo, M.Si, concluded that a case study is a series of scientific activities carried out intensively, in detail, or in-depth about a program, event, and activity, either at the individual level, a group of people, institutions or organizations to gain in-depth knowledge about the event. The approach used in this research is qualitative, qualitative research is research that studies something from its natural point of view, translates it, and sees phenomena in terms of meaning that is understood by humans, in other words, qualitative research can study the real side of the world, discover how people cope with things and develop in those situations that describe human nature [17]. The nature of this research is descriptive, which consists of words written or verbally expressed from symptoms, circumstances, or individuals that can be observed [18]. The research conducted at LAZNAS Yatim Mandiri Makassar, entitled Model of Productive Zakat Management towards Economic Improvement of armalah (widow) Community of the Antang sub-district Manggala City of Makassar (Study of LAZNAS Yatim Mandiri Makassar) which leads to the BISA (Bunda Mandiri Sejahtera) program where the program has the aim of increasing religious knowledge and efforts of mustahik.

The data used in this study are sourced: Primary data sources, which are sourced from directly related parties, namely armalah as members of the BISA program and program staff as well as branch heads and admin and financial staff of LAZNAS Yatim Mandiri Makassar including Mr. Rustam, Mr. Rasnal and Mrs. Nurlinda as companions for the BISA program. The sources of mustahik include Mrs. Rolina and Mrs. Sohra Dg. Ti'no and Mrs. Salwiah [19].

Secondary data sources, namely data obtained from Institutions in the form of annual report documents, work programs, and vision and missions in the company's journals that are used to support and complete primary data including zakat journals, zakat law, productive zakat, economic empowerment, economic improvement and journals related to this research [20].

The collection technique used is through interviews, documentation, observation data, and internet searching [21]. The technique of analyzing the data used is descriptive analysis technique through description or exposure of the collected data related to the productive zakat management model of the Bunda BISA program to increase the armalah economy of the Antang sub-district

Manggala Makassar City at LAZNAS Yatim Mandiri Makassar. Then it is analyzed about the theory of productive zakat management, economic empowerment, and economic improvement [18].

## RESULTS AND DISCUSSION

### Profile of LAZNAS Yatim Mandiri Makassar

Yatim Mandiri is a National Amil Zakat Institution (LAZNAS) owned by the Indonesian people with the promotion of the dignity of humanity for orphans and poor families through ZISWAF (Zakat, Infaq, Shadaqah, Waqf) as well as from other legal, halal sources of funds, from group contributions, individuals, as well as institutions. The beginning existence of this institution through the anxiety of orphanage activists in Surabaya, namely Sumarno, Sahid Has, Syarif Mukhodam, Moch Hasyim, and Hasan Sadzili who noticed that orphans did not graduate from high school due to the inability of some orphanages to send orphans to the next level or get jobs so that some children orphans are returned to their existing families and the condition will return to the beginning, so the idea to establish this institution came up.

Then they designed a foundation that is engaged in the education of orphans after foster care from orphanages with a program that includes skills courses for orphans. The foundation is running well and the potential for orphans to be independent is also quite a lot. So to realize the dream of becoming independent orphans, on March 31, 1994, a foundation was formed which was named the Foundation for the Guidance and Development of Islamic Orphanages and Retired Children (YP3IS). Then the date is used as a birthday.

In its journey, YP3IS is growing well, thanks to financial support from the community, and is becoming more professional in making orphans independent through its programs. After going through many changes, both in management and management and to expand the benefits of making orphans independent, it was decided through a meeting to change the name to Yatim Mandiri.

Independent orphans are registered with the Ministry of Law and Human Rights under the number: AHU-2413.AH.01.02.2008. on July 22, 2008, this institution is expected to be able to empower orphans. Now, Yatim Mandiri has 46 service offices in 14 provinces in Indonesia. With the various independence programs that exist, it is hoped that Yatim Mandiri will develop better and be able to spread kindness more broadly [22].

In 2011, Yatim Mandiri Makassar was established as the 32nd branch of 46 branches throughout Indonesia. To establish the orphans of the poor. Through programs that have been designed, orphans can be independent of their education, health to empowerment.

Yatim Mandiri Makassar has health, economic empowerment, education, and humanitarian programs. Currently, Yatim Mandiri assists orphans through programs that have been designed. Yatim Mandiri Makassar already has 9 studios in the Makassar area, the Yatim Mandiri program is not only for orphans but also for armalah (widows) who still take care of orphans. With the help of economic empowerment, armalah can meet their daily needs continuously [23].

**Table 1. Data For the Assisted Members of the Bunda BISA Program, the Antang Community, Sub-District Makassar City**

No	Nam	Place and Date of	Status	Address	Numbe	Husba	Profession
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	e	Birth			r of Childr en	nd's Death Year	
1	Salwiah	Ujung Pandang, 31-12-1965	Armalah	Jl. Muhajirin No. 87	3	1999	Mixed Ingredients Seller
2	Hasniati	Makassar, 19-11-1976	Armalah	Dampang Bira	3	2019	Cake Seller
3	Sohra Dg. Ti'no	Gowa, 10-06-1962	Armalah	Jl. Muhajirin Raya	3	2010	Cake Seller
4	Nursiah	Ujung Pandang, 25-11-1979	Armalah	Jl. Mustafa Daeng Bunga	3	2010	Mixed Ingredients Seller
5	Sitti Ramli a	Makassar, 09-05-1979	Armalah	Jl. Tamangapa Raya No. 176	3		Drink Saller
6	Hasniar	Makassar, 29-11-1972	Armalah	BTP Blok G No. 127	3	2018	Mixed Ingredients Seller
7	Susiana	Ujung Pandang	Armalah	Jl. Kumala 2 No. 67	3	2016	Fried Food Seller
8	Wahida	Pinang, 31-12-1965	Armalah	Jl. Tamangapa Raya III	3		Yellow Rice Seller

Source: (LAZNAS Yatim Mandiri Makassar 2022)

Vision and Mission of LAZNAS Yatim Mandiri Makassar

Vision :

To become a trusted institution in building the independence of orphans and poor people.

Mission :

1. Building the values of independence for orphans and poor people.
2. Increase community participation and support resources for the independence of orphans and poor people.
3. Increasing organizational capacity building.

### **Productive Zakat Management Model for the Independent Prosperous Mother Program**

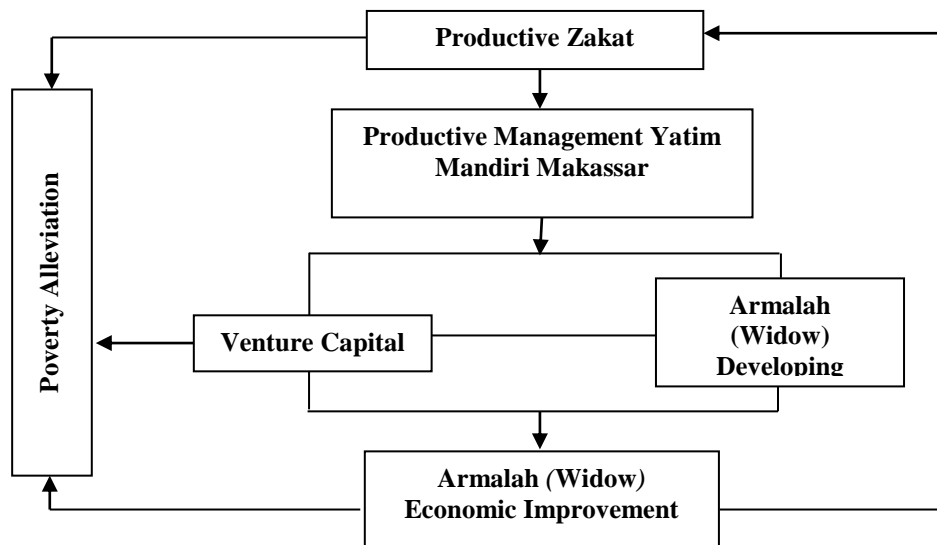
The distribution process in LAZNAS Yatim Mandiri Makassar has the aim of maximizing its products through the use of consumptive or productive programs. The distribution of infaq, alms, and consumptive properties is a form of temporary and urgent ZIS funding channel that is channeled to orphans who have achievements, disaster victims, aid in the month of Ramadan, and so on. This is different from the distribution of productive ZIS funds which are channeled in the form of empowerment, business improvement, mentoring, and training as a way to encourage orphaned families.

The BISA (Bunda Mandiri Sejahtera) program is a productive program by prioritizing mothers of poor orphans as members. At the age of about 35 to 60 years, with a high entrepreneurial spirit. Through the provision of business capital, it can increase the income of orphaned families and be able to meet their needs. In the BISA mother program, there are 2 work programs including long and short struggles. In the short term through monthly coaching in terms of spirituality to increase knowledge and provide gifts in the form of necessities every month, and

food as an independent orphan product. The provision of capital in the smooth running of its business is one of the long-term work programs.

The provision of business by independent orphans is in the form of simple businesses such as basic food businesses, klontok, cake-selling businesses, and various other types of small businesses with capital injections from Yatim Mandiri. This is expected to help the economy of orphaned families and increase skills and income by having their place of business.

The business offered by Yatim Mandiri Makassar is offered for a year in the form of business capital and coaching. This is done to teach armalah (widow) to manage finances properly and correctly. The Yatim Mandiri Makassar Research Institute does not charge any fees from the armallah business and 100% of the profits from their business belong to the armallah themselves.



**Figure 1. BISA Program Management Model (Bunda Mandiri Sejahtera)**

Source: LAZNAS Yatim Mandiri Makassar (2022)

Based on the picture above, it can be seen that an increase in the economy can occur when the venture capital and armalah development work well so that it can overcome the poverty that occurs in armah in the Antang sub-district Manggala City of Makassar. If the poverty level in armalah decreases, the level of public trust will increase so that the muzakki will also increase so that if the management of productive zakat in the Bunda BISA LAZNAS Yatim Mandiri Makassar program goes well, there will be an economic increase in the armalah community of the Antang sub-district Manggala City of Makassar.

The productive zakat management model applied by LAZNAS Yatim Mandiri Makassar is following zakat management, in which zakat managers must meet several requirements. This is regulated in the Decree of the Minister of Religion of the Republic of Indonesia. Decree No. 373 of 2003 concerning the Administration of Zakat Funds. Regarding the types of activities that use zakat funds, namely the distribution of social-based zakat, it is channeled directly by providing funds that can be in the form of compensation for meeting various basic needs. Meanwhile, based on economic development, it is channeled in the form of providing business capital for mustahik in developing a productive business that is desired to improve the welfare of mustahik [12].

## **The Effect of Productive Zakat Management of Independent Prosperous Mothers CAN on Economic Improvement of the Armallah (Widow) Community of Antang District. Makassar City**

In the management of productive zakat, the BISA Program (Bunda Mandiri Sejahtera) is hoped through the formation of a joint group business accompanied by a professional tutor or entrepreneur in their field. Help from LAZNAS Yatim Mandiri Makassar, is used in preparing businesses, providing business operations, business capital and spiritual development, and learning to manage a business. Through this strategy, hopefully, it can improve the welfare of orphaned families, can independence, and can improve the community's economy.

As explained by the informant in this study, the Bunda BISA program at LAZNAS Yatim Mandiri Makassar when asked about the effect of the productive zakat management model of the Bunda BISA program at LAZNAS Yatim Mandiri Makassar in improving the economy of the armalah (widow) community of Antang sub-district. Manggala of Makassar City said that while being a member of the Bunda BISA program, the community's economy was able to improve the economy of the community, which could be seen with the development of businesses that were run by providing business capital, operating religious coaching businesses and learning to manage a business well. Help promote business to institutions that have donors for LAZNAS Yatim Mandiri Makassar and provide necessities every month.

As for the development of the armalah business that became a fostered member of the Bunda BISA program before becoming a fostered member of the community armalah business development of the antang sub-district Manggala City of Makassar, where the business that is run is not developing, because the tools to support its business are not supportive and the buyers are only the local community. Armallah's business development after becoming a fostered member of the Bunda BISA program greatly increased because they received business capital assistance and guidance in good business management. As well as promoting armlah business to institutions by LAZNAS Yatim Mandiri Makassar so that they can increase their business and get necessities every month.

This shows that the management of productive zakat of the Bunda BISA program towards improving the economy of the Antang community of the Antang sub-district Manggala City of Makassar is by the theory of economic improvement. In this case, the theory of economic improvement is something that should be implemented to improve the level of community welfare which is a strategy in community development. 2 strategies can be used, namely increasing access to productive assets and strengthening the position of transactions and business partnerships for the people's economy as producers and sales.

## **CONCLUSION**

The productive zakat management model for the Makassar Yatim Mandiri LAZNAS program, the BISA (Bunda Mandiri Sejahtera) program is distributed to poor armala (widow) which aims to improve the living standards of orphaned families and make them independent from others. In addition, this program as a form of zakat distribution is productive because it is sustainable and continues to grow. Providing business capital assistance and spiritual guidance as well as providing knowledge about managing a business well in this program to increase the efforts of the armala community of the Antang Antang sub-district Manggala City of Makassar.

Mother's program BISA has the effect of increasing the economy of the community of the Antang Antang sub-district Manggala City of Makassar is proven by increasing armalah income before becoming a member of the BISA mother program and having complete tools to support her business.

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