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PRODUCTIVE ZAKAT MANAGEMENT STRATEGY AT PT POVERTY ALLEVIATION (CASE STUDY BAZNAS MAKASSAR CITY)

STRATEGI PENGELOLAAN ZAKAT PRODUKTIF PADA PT PENGENTASAN KEMISKINAN (STUDI KASUS BAZNAS KOTA MAKASSAR)

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Abstract

Keywords: Zakat Management, Productive Zakat Program, Poverty Alleviation.

This research aims to find out the productive zakat management strategy at the Makassar City BAZNAS institution and to find out the implications of the productive zakat management strategy in improving the welfare of mustahik. The informants in this study consisted of 8 of them, 5 recipients of productive zakat (Mustahiq), 2 Amil or Baznas Volunteers, and 1 productive zakat giver (Muzakki). Data collection in this study was carried out by observation and interviews. Based on the results of the study, it is shown that the management of productive zakat can be in the form of business capital assistance or business skills training and the implications of productive zakat management strategies can have a positive impact on the Makassar City Baznas by providing skills training, business capital, and other assistance to strengthen their economy in a sustainable manner. So that the Makassar City Baznas is needed to further increase assistance for productive zakat, and also more often carry out assistance to mustahik recipients of productive zakat assistance, monitoring and evaluation.

Abstrak

Kata Kunci: Pengelolaan Zakat, Program Zakat Produktif, Pengentasan Kemiskinan.

Penelitian ini bertujuan untuk mengetahui strategi pengelolaan zakat produktif pada lembaga BAZNAS Kota Makasar serta mengetahui implikasi strategi pengelolaan zakat produktif dalam meningkatkan kesejahteraan mustahik. Informan dalam penelitian ini terdiri dari 8 diantaranya, 5 penerima zakat produktif (Mustahiq), 2 Amil atau Relawan Baznas, dan 1

pemberi zakat produktif (Muzakki). Pengumpulan data dalam penelitian ini dilakukan dengan observasi dan wawancara. Berdasarkan hasil penelitian menunjukkan bahwa, pengelolaan zakat produktif dapat berupa bantuan modal usaha atau pelatihan keterampilan usaha serta implikasi strategi pengelolaan zakat produktif dapat memberikan dampak positif di Baznas Kota Makassar dengan memberikan pelatihan keterampilan, modal usaha, dan bantuan lainnya untuk memperkuat ekonomi mereka secara berkelanjutan. Sehingga Baznas Kota Makassar diperlukan untuk lebih meningkatkan bantuan untuk zakat produktif, dan juga lebih sering menjalankan pendampingan kepada mustahik penerima bantuan zakat produktif, monitoring dan evaluasi.

INTRODUCTION

Indonesia, with its large population and abundant natural resources, deserves the title of being a nation rich in natural and human resources. Humans, by nature social, have undeniable relationships with each other. Whether they realize it or not, they are involved in continuous interactions to fulfill their life needs. Islam, as a religion that prioritizes universal compassion, has the holy book Al-Qur'an which functions as a guide to guarantee the safety, prosperity and well-being of individuals and society as a whole. It is an Islamic obligation to improve the physical and mental standards of human life, both at the individual and collective levels. (Revika Ginting, 2021)

Islam must play an important role in improving the quality of human life, guiding individuals from humble circumstances to a path of honor and liberation from the burden of poverty, both spiritual and material. If we look closely, practices such as zakat, infaq,

and sadaqah emerge as integral components of social worship. Therefore, it is important to raise awareness in every individual, especially Muslims throughout the world. When the awareness of zakat has become embedded in us, the amount of wealth we own becomes meaningless in the face of the responsibility to distribute what is lawful to others in the form of zakat, as long as it meets the specified criteria, as well as infaq and sadaqah (Revika Ginting, 2021)

Zakat is a fundamental pillar in the implementation of Islamic law, making zakat obligatory (fardhu) for every Muslim who meets the requirements. This obligation is universally recognized among Muslims, based on evidence supported by the Qur'an, hadith and ijma. It is important to clarify that zakat is different from mere gifts, donations (tabarru') or donations from rich people to less fortunate people. On the other hand, zakat signifies the fulfillment of the responsibility borne by the rich, called

muzaki, to fulfill the rights of the poor and other eligible recipients. (Revika Ginting, 2021)

Zakat is a *ma'aliyah ijma'iyah* act of worship (worship related to the financial economy of society) and is one of the five pillars of Islam which is integral to the core principles of Islamic teachings and is side by side with prayer, fasting and the pilgrimage as the fourth pillar. Even though the Muslim community in Indonesia places great emphasis on prayer, fasting and Hajj, there is still a lack of attention to zakat. One of the obligations to pay zakat is also mentioned in the QS. At-Taubah/9: 103 which means: "Take zakat from some of their wealth, with that zakat you clean them and purify them and pray for them. Indeed, your prayer is (becomes) peace of mind for them. And Allah is all-hearing, all-knowing." (QS. At-Taubah/9 Based on the verse above, insight can be gained regarding the administration of zakat. Zakat management aims to improve the welfare of Muslims within the existing social framework. However, it appears that only a small portion of the potential zakat funds collected are effectively distributed to those who are entitled to receive them.

One of the aims behind giving zakat is to improve the economic welfare of those in need. Fulfilling basic consumer needs through zakat distribution alone is not enough. A more impactful approach is to channel zakat into productive ways such as providing business capital. Capital distribution of

zakat for business purposes has greater meaning because it not only meets direct consumer needs but also encourages the creation of sustainable livelihoods. By supporting business ventures, beneficiaries can gradually get out of the poverty cycle and furthermore, expand their businesses. This transformative process allows them to not only become zakat recipients but also contributors as successful entrepreneurs in the long term (Rosnia, 2023).

Zakat is a term used for obligatory donations that a person makes to Allah SWT, which are then distributed to the rightful recipients. The term "zakat" is used because it encompasses the anticipation of blessings, purification of the soul, and the cultivation of goodness in all aspects. The act of giving zakat symbolizes a person's positive relationship with God, as well as symbolizing a harmonious relationship with fellow humans. Thus, zakat is not just a transaction between a servant and Allah SWT but is a form of worship that is linked to assets that must be utilized efficiently to improve the economic welfare of society. Scholars argue that the status of the poor is more important than that of the rich, and this is the main reason why the rich are rewarded for fulfilling their zakat obligations. It is mandatory for rich people to contribute zakat, and these funds are usually collected and managed by zakat managers and institutions (Revika Ginting, 2021).

In Islam, comprehensive guidance is given for every aspect of human existence, which includes spiritual relationships with God, and social interactions between humans. Basically, Islam provides teachings that contribute to individual well-being by paying attention to the bond between humans and Allah (*habl min allah*) and relationships between humans (*habl min al-nas*), meaning that Islamic teachings cover various aspects of human life, offering a framework for the spiritual dimension and coexistence harmoniously between individuals in society (Iqbal, Nur, 2022).

The preservation of these two relationships is essential for individuals to avoid degradation and poverty. In other words, obedience to the laws of Allah and His Messenger in all aspects of life will guarantee that humans will have a sufficient and prosperous life both in this world and in the afterlife (Iqbal, Nur, 2022). Islam provides regulations that regulate relationships between humans and one of these guidelines relates to the use of wealth or blessings bestowed by Allah SWT. When discussing poverty, Islam sees it as a potential threat to faith, morals and rational thinking, both family and society. Islam characterizes poverty as a disaster that requires attention and intervention. Historical records highlight that the Prophet Muhammad SAW often asked for protection from Allah SWT, such as his prayer for protection from disbelief. (Iqbal, Nur, 2022).

This underlines Islam's deep concern in overcoming the problem of poverty which has persisted throughout human history and is recognized as a complex structural challenge, poverty is considered as part of the natural order (*sunnatullah*) which is necessary for life to run. However, Islam does not justify its existence solely on this basis. On the contrary, this verse emphasizes that the existence of poverty does not negate the rights of the poor and emphasizes that the wealth of the rich carries responsibility for the less fortunate as in the QS. *Az-Zariyat/51: 19*, which means: "And in their possessions there is a right for the poor who ask and the poor who do not get a share." (QS. *Az-Zariyat/51: 19*).

The occurrence of poverty in society does not happen suddenly but is influenced by various factors including a lack of human resources. This imbalance inevitably gives rise to variations in an individual's ability to face and successfully deal with life's challenges. Apart from that, poverty is also caused by the absence of justice in the economic system.

Towards the end of the 1990s, especially in 1999, the implementation of zakat developed from previously only focusing on the community level to covering the national level. This significant shift was marked by the enactment of Law (UU) no. 30/1999 concerning the management of zakat, then changes occurred with the enactment of Law (UU) No. 23 of 2011 concerning the management of zakat,

this statutory regulation became the formal legal basis for the administration of zakat in Indonesia, as part of the initiative to make zakat collection more effective. The government formed the National Zakat Management Agency 9 (BAZNAS). BAZNAS operates as a zakat management institution and consists of a management team consisting of ulama, intellectuals, professional community leaders and the government. (Artist, 2018).

In accordance with the decision of the Indonesian Minister of Religion regarding the implementation of Law Number 38 of 1999 concerning zakat management, which is specifically stated in article 28 concerning the national zakat management structure (BAZNAS) following a hierarchical arrangement. The formation of the national zakat management agency (BAZNAS) was approved by the minister of religion. BAZNAS, which is located in the provincial capital, is located in the provincial capital, and was formed by the governor on the recommendation of the head of the regional office of the provincial religious department. At the regional level, assist the National Zakat charity management body (BAZNAS) in the district or city area, supervised by the regent or mayor, on the recommendation of the head of the Regional Office of the Regency/City Religious Department. Apart from that, the National Zakat charity management body (BAZNAS) at the district level is carried out by the sub-district head,

guided by the recommendations of the office. district religious affairs (Artis, 2018).

The national zakat management body (BAZNAS) is an official and exclusive organization formed by the government, based on presidential decree number 8 of 2001. This body is entrusted with the responsibility of collecting and distributing zakat, infaq and alms (ZIS) on a national scale. The enactment of Law Number 23 of 2011 concerning zakat management further strengthens the role of BAZNAS as an institution with the authority to administer zakat nationally. BAZNAS functions as the only body responsible for zakat management in Indonesia. The government carries out planning and financial audits to increase engagement, ensuring stronger and more comprehensive planning and control. Consolidating zakat management under one entity paves the way for integrated management that includes a comprehensive range of resources (Artis, 2018).

Consumptive zakat distribution, also known as ZIS, involves the direct allocation of zakat to mustahik individuals for their daily consumption needs. This distribution approach represents a short-term solution within a broader, long-term program aimed at addressing societal challenges. Examples include the distribution of zakat fitrah in the form of rice or money to underprivileged communities on every Eid al-Fitr holiday or the distribution of zakat maal directly by

muzakki to impossible individuals who face critical situations, such as food scarcity or emergency situations affected by disasters. (Sholikin, 2022)

RESEARCH METHODS

In carrying out this research, the author used qualitative research. Qualitative research is research that is used to examine the condition of scientific objects, in this case the author is one of the key instruments. Data collection techniques resulting from qualitative research emphasize meaning rather than generalization. Research is aimed at describing or describing existing phenomena, both scientific and human-engineered phenomena. This research examines forms, activities, characteristics, changes, relationships, and differences with other phenomena.

Based on the explanation above, in quantitative research the author tries to find out, describe data, describe an event or information which is then identified and evaluated. Therefore, the author wants to conduct research to find out how productive zakat management strategies are in city national zakat charities to improve the welfare of mustahik.

Research focus

Based on the title, therefore, this research focuses on productive zakat management strategies in alleviating poverty

Location and Time of Research

The research location is at the National Amil Zakat Agency (BAZNAS) Makassar City on Jl. Teduh Bersinar No.5, Kel Gunung Sari,

Rappocini District, Makassar. The time used by researchers for this research was carried out from the date the research permit was issued. The research location was chosen because the location was easy to reach for researchers. At this location, researchers can easily get the data needed by researchers.

Data Types and Sources

Data Type

The types of data in this research are divided into two, namely: primary data and secondary data. The data that needs to be collected for this research is data related to the management of productive zakat funds at city national zakat charities. The data is as follows:

a. Primary data

Primary data consists of data regarding the management and distribution of productive zakat by the city's national zakat charity as well as the implications of the results of the management of productive zakat funds.

b. Secondary data

Secondary data consists of: data about the number of people who distribute zakat (muzaki) and people who receive zakat (mustahir) as well as data obtained from the city BAZNAS year-end report.

Data source

To explore the completeness of the data, the following data sources are needed:

a. Primary data source

Primary data sources are research subjects who are used as sources of information using measurement tools or direct data collection or what is known as interviews or interviewing. In the event that the research subject in question is the manager/leader of the city's national zakat charity and employees at the city's national zakat charity

b. Secondary data sources

Secondary data sources are the second data source after primary data. Secondary sources are supporting data originating from documentation of productive zakat fund management activities, archives of productive zakat fund distribution activities by city BAZNAS and books and other literature.

Informant

Informants are individuals who provide information. Therefore, informants can be considered synonymous with respondents when they provide statements requested by researchers. It is important for these informants to have significant experience in research and be able to provide insight into zakat management strategies, in line with the research context.

Data analysis method

According to Bogdan in Sugiyono, data analysis is the process of

searching and systematically arranging data obtained from interviews, field notes and other materials so that it can be easily understood and the findings can be informed to others.

In analyzing data, researchers use qualitative data analysis techniques, namely an analysis that describes the meaning of data or phenomena that can be captured by researchers, by showing the evidence.

The aim of this method is to describe or depict research objects systematically, factually and accurately regarding the facts, properties and relationships between the phenomena being investigated, and this technique is used to decrypt the data that researchers collect, both data from interviews, observations and documentation, during research at BAZNAS Makassar City.

Data collection technique

In accordance with the problems raised, this research is qualitative in nature. In more detail, the data collection techniques in this research are as follows:

a. Observation

Sutrisno Hadi said that the observation method is a method of collecting data by systematically observing and recording the phenomena being investigated.

In this case, the direct observation method is used, namely carrying out observations and recording in actual situations. This method was used by

researchers to obtain information about productive zakat management at BAZNAS Makassar City.

b. Interview

Data collection is carried out by asking several questions directly to the authorities from the company. The interview method will be used to collect qualitative data. Interviews are a direct communication process between researchers and respondents, in this case, authorities from higher education. This technique allows you to gain an in-depth understanding of their views, experiences and views regarding income tax processing.

c. Documentation

The documentation method involves collecting data from relevant written documents. This includes forms, contractor reports, and references from previous research relevant to this research topic. By using this method, I can access historical data and relevant policies related to zakat management.

This data was extracted by reviewing documents related to productive zakat management activities at city BAZNAS including: 1) documentation of productive zakat fund management activities 2) documentation of distribution activities.

1. Productive Zakat Management Strategy by BAZNAS Makassar City

Management of zakat funds aims to increase the effectiveness and efficiency of zakat services and allocation, as well as to increase the benefits of zakat in realizing the economic welfare of the people and reducing poverty. Legislation such as Law No. 23 of 2011 regulates zakat management functions, including planning, distribution, control and reporting of zakat collection. The successful allocation of appropriate zakat funds can create productive use of funds for equitable economic development. BAZNAS Makassar City uses RKAT as a work guide, which is prepared by Division 3 and Division 2, in accordance with applicable regulations. Various sources, including interviews with various sources, provide the basis for understanding productive zakat management.

Based on the results of interviews with various sources who have different backgrounds and tasks. Researchers got answers regarding productive zakat management from Baznas Staff Mr. NS, he explained: "So eh, it could be in the form of business capital assistance, one of which is in the form of business capital or several other business skills training activities. For example, there is a mustahik who, after our assessment, turns out to have the potential to

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trade. For example, that means we help him with business capital to trade. So, later that's what he'll manage for him to use for trading or for example there is a mustahik who turns out to have potential, for example in service, well, we can help with our productive zakat, he gives capital, for example, capital in the form of service equipment, later he can also train his skills, eh, one of them can be cooperation. with BLK to train their abilities so they can be productive.

"From the results of the interview above, productive zakat management can take the form of business capital assistance or business skills training. For example, if there are mustahik who have the potential to trade after an assessment is carried out, then they can be given business capital assistance to start their trading business. Likewise, if there are mustahik Those who have potential in the service sector, such as servicing, can be given business capital in the form of service equipment and have their skills trained through collaboration with training institutions such as BLK. This allows them to become productive and economically independent.

The above statement was also confirmed by Mr. Mrs. D in her interview "Management of productive zakat in Makassar itself is increasingly being carried out by BAZNAS and other zakat amil

institutions because with the large amount of productive zakat distributed to those who are worthy of receiving it, it will increase the economic growth rate for the city of Makassar itself, where initially the income was not that much and even tended to be small with Injecting productive zakat can increase business income so that those who were previously included in the poor category can escape from the poor category and become a contribution to reducing the poverty rate in the city of Makassar in particular and Indonesia in general."

From the results of the interview above, BAZNAS and other zakat amil institutions have increasingly distributed productive zakat to worthy recipients. This has increased economic growth in Makassar City by injecting productive zakat funds into their businesses. The impact is an increase in income for those previously in the poor category, so that they can get out of poverty and contribute to reducing the poverty rate in Makassar City, as well as Indonesia in general.

As for the Implementation of Distribution and Utilization of BAZNAS Makassar City. There are two types of zakat distribution carried out by BAZNAS Makassar City, namely consumptive distribution, namely distribution of funds directly needed by mustahik and productive distribution, namely the provision of zakat funds in the

form of productive assistance to improve their standard of living.

Based on an interview with Makassar City BAZNAS Distribution and Utilization Staff, Mr. NS said that:

"In general, there are two distributions of zakat here, the first is consumptive and the second is productive. If we are consumptive, we usually give it directly or even deliver it to the mustahiq. For those who are consumptive, we give packages or in the form of money. For packages, usually 10 kilo grams of rice, 2 kilo grams of sugar, 2 cans of milk, tea and soap. As for cash, we usually give Rp. 200,000."

The distribution of zakat is in accordance with the eight asnaf (classes) mentioned in QS Al-Taubah verse 60 which consist of the poor, poor, Amil, Converts, riqab, as for freeing slaves. The distribution to mustahik is through work programs that have been discussed and sometimes some people go directly and register at the BAZNAS Makassar City Office.

Furthermore, from the Makassar City BAZNAS Distribution and Utilization staff, Mr. NS said that:

"In order to effectively distribute zakat, we are truly selective. That's why we make rules and requirements so that the zakat distributed is right on target. We got the data for those who are entitled to receive zakat from each region in Makassar City from the local sub-district. We then

review this data and then when it meets the requirements we will distribute it. "There are also those who come directly to the office to register themselves, usually conveyed by those who have been participants in socialization from BAZNAS." From the information above, it can be seen that Makassar City is trying to be selective in distributing zakat funds so that they reach the right target. However, problems always occur in the field in the form of not being on target even in small quantities. Researchers encountered this during the distribution of aid in Tallo District, where it was seen that several recipients were from the well-off group. Therefore, there are still weaknesses in the supervision carried out by BAZNAS Makassar City in terms of distribution to mustahik. Researchers even interviewed one of the residents in Rapocini Village, Mrs. R, who works as a food stall trader, she said:

"Alhamdulillah, I have felt many benefits from the zakat assistance provided by BAZNAS, especially in lightening the burden of life so that my income has increased compared to last year in this food stall business."

The results of observations by researchers in the field, in general, BAZNAS Makassar City has tried optimally in terms of collecting and distributing zakat, but there is no awareness and strict sanctions for

muzakki and those who receive zakat but are not mustahik so that some collection and distribution programs are not optimal.

In terms of productive distribution of zakat, BAZNAS Makassar City is also trying its best by collecting data on mustahik. However, researchers see that the productive zakat allocated by BAZNAS Makassar City is still small, although it is more than the consumptive zakat. This was conveyed by the Makassar City BAZNAS Distribution and Utilization Staff, Mr NS, he said:

"There are 24 families who we regularly help every month with consumptive zakat. If zakat is productive, there are 37 heads of families. We help with revolving business capital. "The assistance varies, from 3 million to 1 million, depending on what type of business they want to run."

From the results of the interview above, it can be seen that the amount of productive zakat distribution is still very small compared to the percentage of the poor population in Makassar City. The lack of distribution of productive zakat is caused by many factors, including the minimal allocation of productive zakat funds, where this deficiency also comes from the minimal amount of cash coming in, then the factor of the mustahik's minimal ability to disburse productive zakat funds even

though they have received guidance from BAZNAS Makassar City.

Makassar City Distribution and Utilization Staff, Mr. NS also explained the obstacles to productive zakat, he said:

"There are also many difficulties with productive zakat, sometimes from internal BAZNAS such as fund allocation, sometimes also from mustahik who always suffer losses in running their business. Sometimes their capital is used up for other needs, so the business they create dies. Even though we have provided assistance from BAZNAS, we are always reminded and directed, but we can't be intensive 24 hours, and we also can't be with them all the time. "That's why, only a few can survive until now through productive zakat businesses, and even those who haven't started long have only been on average 1 to 2 years."

The seriousness of BAZNAS Makassar City in promoting productive zakat can also be seen in the ease of administrative requirements for mustahik to obtain assistance. This is as explained by the Makassar City BAZNAS Distribution and Utilization Staff, Mr NS, he said:

"To get revolving financial assistance is easy, mustahik just need to fulfill the requirements, such as a certificate of indigency from the sub-district, then a family card, identity card, then make an application, and be willing to return the assistance. "

The assistance that is returned is interest-free and free of charge as to how much and how long they want to return it." In the distribution of zakat, infaq and alms funds, BAZNAS Makassar City annually has a balance which, when calculated, is no less than Rp. 100,000,000. (One hundred million rupiah). However, the existing balance is the balance for infaq and alms funds, while the zakat funds distributed and utilized are used up in one year, the distribution and utilization of zakat is in accordance with the fatwa of the ulama Yusuf Qardhawi which states that Islam requires that zakat funds must be distributed immediately and must not be delayed. -delay the distribution without any clear reason. The faster the distribution, the better the utilization will be. Because at the time of the Prophet Muhammad and the Khulafaur Rashudin, someone was always assigned as a messenger to immediately collect zakat from those who were obliged to pay zakat so that it could be given immediately to those who were entitled to it and they never delayed or slowed down.

2. Makassar City BAZNAS Efforts in Alleviating Poverty in Makassar City

BAZNAS Makassar City has good planning in carrying out its functions by seeking to distribute zakat to alleviate poverty in accordance with its designation, namely based on asnaf. And it can

also be seen that BAZNAS Makassar City carefully sorts out the details of fund income by dividing them in the form of allocations from collections and balances at the end of the previous year, and also carefully sorts out the details of distribution according to the 8 (eight) ASNAF allocations.

If you look at the 2015-2020 BAZNAS Makassar City zakat infaq and alms distribution program, Makassar City BAZNAS can implement it in various work programs. BAZNAS Makassar City itself has launched a work program for the distribution and utilization section as follows:

1. Makassar Taqwa
 - a. Training for Poor Dai/Preachers
 - b. Assistance for the Al-Qur'an Education Park (TPQ).
 - c. Procurement of Al-Qur'an and Iqro.
 - d. Other religious activities
2. Prosperous Makassar
 - a. Improving the skills of mustahik
 - b. Assistance for Productive Business Equipment.
 - c. Micro Entrepreneurial Revolving Fund
3. Healthy Makassar
 - a. Free Poly Treatment.
 - b. Free ambulance.
 - c. Free Health.
 - d. Mass Circumcision
4. Smart Makassar
 - a. Scholarship assistance.

- b. Madrasah/Islamic boarding school assistance.
 - c. Assistance for memorizing the Qur'an (Hafidz).
 - d. Training on handling Muslim corpses.
 - e. Mosque management training.
 - f. TPQ/TPA teacher training.
5. Makassar Cares
- a. Assistance for the Poor.
 - b. Religious social assistance.
 - c. Home surgical assistance for the poor
 - d. Help for Musafir, converts, gharimin.
 - e. Disaster relief
6. Economic Development with Consumer Assistance

Consumer assistance is direct assistance given to underprivileged communities (mustahiq) who are entitled to receive it (assistance for the poor/poor). For this program, BAZNAS Makassar City provides assistance to 10 heads of families per sub-district of Makassar City. One of the underprivileged residents who the researcher interviewed Mrs. R in Raposini District, said:

"You got information about this assistance from sub-district employees, who happened to come to register at home, and were told to come to the sub-district head's office. This assistance has many benefits. I also think it's effective because those who are helped are those who can't afford it, like me. "My suggestion is,

if possible, we can continue to help if there are other types of assistance.

"The effectiveness of this assistance was also conveyed by another underprivileged resident, namely Mrs. SR, she explained: "Alhamdulillah, I am very grateful for the assistance from Baznas which has helped my economy improve". From the interview above, it can be seen that the consumptive assistance provided by BAZNAS Makassar City with a certain nominal value has great benefits. With this distribution, mustahik can use it to meet their living needs and this can reduce economic problems such as poverty. Makassar City BAZNAS Distribution and Utilization Staff, Mrs. D stated that: "Even though we run out of consumer assistance quickly, we still provide it. Because there are mustahiq needs that are urgent and they have the right to receive them. We can get their data from sub-districts and sub-districts. "That's why we distribute a lot of it at the local sub-district office." From the information above, it can be seen that BAZNAS Makassar City also understands that consumptive distribution of zakat must still be carried out, even though it seems to some people that it does not overcome poverty. In principle, BAZNAS Makassar City has carried out distribution in accordance with the mandate of the law, as stated in Law no. 23 of 2011 in Part Two, Distribution, Article 26. It states that

the distribution of zakat is carried out based on a priority scale taking into account the principles of equality, justice and regionalism. However, BAZNAS Makassar City still needs to improve services in economic development with consultative assistance. Included in the services that need to be provided is intense guidance before or after the assistance is handed over. Because the main purpose of providing aid is to ensure economic development for mustahik. Another aim is to see a change in mustahik who were originally zakat recipients to become zakat givers.

3. Economic Development with Productive Assistance

Productive assistance is assistance provided in the form of training to mustahik through which mustahik can develop their abilities so that they can escape the confines of poverty. BAZNAS Makassar City, in carrying out its poverty alleviation function with productive assistance, has an economic development program for mustahik, namely with the assistance of revolving business capital from economically weak entrepreneurs.

The implementation of this program is carried out by BAZNAS Makassar City with reference to Law No. 23 of 2011, article 27 paragraphs 1 and 2. In paragraph 1 it is stated that zakat can be used for productive efforts in the context of handling the poor and improving the quality of the

people. In paragraph 2 it is stated that the utilization of zakat for productive businesses is carried out if the mustahik's basic needs have been met. Head of Distribution and Utilization of BAZNAS Makassar City, Mrs. D said that: "We provide zakat assistance for productive businesses if basic needs are met. That's why we made an indicator. Because if basic needs have not been met, the worry is that the productive zakat funds will be used to meet basic needs. If that happens then the funds will not roll over."

Until mid-2023, BAZNAS Makassar City will have 50 people assisted by revolving business capital assistance from economically weak entrepreneurs. With details of 15 inmates in Rappocini District, 15 inmates in Tallo District, 10 inmates in Marisso District and 10 inmates in Tamalanrea District. All inmates receive special training to optimally manage the funds provided. This provision is not only given when they want to start, but continues while their business is running in the form of assistance.

Head of Distribution and Utilization of BAZNAS Makassar City, Mr. NS said that: "So productive zakat assistance is actually of various kinds in the economic sector. In the Makassar City Baznas RKAT for productive zakat, there is assistance for MSMEs, both micro and medium businesses, then micro businesses and small

businesses, then in Baznas it is called z-mart, then there is a name called z-chicken, some examples of productive zakat for mustahik activities. We provide productive assistance to mustahik who we have previously provided training and guidance. The amount of the assistance varies, some are 5 million rupiah and some are 3 million rupiah. The 5 million rupiah is usually for those trading with basic capital. "The 3 million is usually for those who trade with small capital."

Revolving business capital assistance from economically weak entrepreneurs can be an effective solution for mustahik to escape the confines of poverty. Because the injection of capital and the return of loans when they have made a profit will motivate the mustahik to try hard. Researchers interviewed Mrs. F from Tallo District as a mustahik who received revolving business capital from economically weak entrepreneurs, she said: "I got the information about this assistance from Mr. Munir. Until now we have been accompanied continuously, and we have had meetings three times. This assistance is very effective, because it can be a source of income. I used the assistance as capital to sell snacks at SMP 37 Makassar. "I actually think the information about this assistance is too late, there is no information from RT and RW, including from sub-districts, there is no guidance time from RT and RW."

Another recipient of revolving business capital assistance from economically weak entrepreneurs, namely Mrs. R, also added: "This assistance is of great benefit, because here we often go to loan sharks when we have problems with funds. If that's the case, there will definitely be lots of flowers. Sometimes it makes it more difficult. So this is very useful help. If you make a profit from sales, you can also use it for other needs. "We usually pay the capital and we can also pay the deposit to BAZNAS in installments."

Revolving business capital assistance from economically weak entrepreneurs which is part of the Makassar City BAZNAS program is not without problems. Head of Distribution and Utilization of BAZNAS Makassar City, Mr. NS stated that:

"The productive assistance we provide is often misused. There are some who sometimes use all the capital we give them not as we directed, the result is that some of them are no longer able to continue their business. "There are also those who we provide assistance to, but the mustahiq died while running the business, so we cleared the debt."

From the results of the interview above, BAZNAS Makassar City provides revolving financial assistance with one of the aims being to prevent mustahik from the interest system at conventional banks, as well as loan sharks who appear in the

midst of the lives of underprivileged people. This is because small entrepreneurs are currently often the main targets of loan sharks to gain profits by providing loan interest of between 20% and 40%. As a result, many small entrepreneurs struggle to pay their debts, and it is not uncommon for some to even go bankrupt.

The utilization of zakat that has been developed generally uses the *gardul hasan* scheme, but if it turns out that the borrower of the funds is unable to repay the principal, then zakat law indicates that the borrower cannot be sued for their inability, because basically the funds are their rights or in other words a transfer of rights. This property means that the owner can benefit from it in all kinds of ways. In contrast to the theory above, BAZNAS Makassar City emphasizes that it is mandatory for aid recipients to return their aid funds with the aim of instilling responsibility in the *mustahik* and so that the funds returned can be rolled out to other *mustahik*.

What is felt by some groups that have received the utilization process through the Makassar City BAZNAS revolving fund is that it still requires more intensive follow-up so that it can really touch on substantial matters such as the development of business groups through utilization activities due to several reasons:

(1) The methods developed in the utilization process so far use

socialization methods more often than training, mentoring and other sustainable methods;

(2). The approach taken in the empowerment process by BAZNAS Makassar City mostly uses a massive empowerment approach with a mass approach. Even though there is assistance for business groups, it is not carried out continuously until the group is truly independent and can run on its own, and (3) The material substance that has been improved in the utilization process so far has been more about increasing knowledge, compared to changing behavior or increasing business skills and so on. Only a small number feel that the utilization process can increase business independence, which is actually determined by the independence of each member of their respective group.

Based on the facts above, it shows evidence that the utilization orientation carried out for business groups receiving revolving funds by BAZNAS Makassar City still places more emphasis on improving cognitive aspects, compared to affective aspects and psychomotor development. Such conditions indicate that the potential for success of the utilization orientation carried out by BAZNAS Makassar City will always be low. Ideally, the utilization orientation carried out by BAZNAS Makassar City in relation to group businesses that receive revolving funding assistance focuses more on

affection and psychomotor. The high level of cognitive orientation in group business empowerment has not been able to be implemented practically. In the end, each group member was unable to make a positive contribution to the development of their business.

3. Obstacles faced in managing zakat by BAZNAS Makassar City

In managing an institution there are always obstacles or problems. The size of these obstacles all have an influence on the institution's journey towards its maximum potential. Makassar City BAZNAS is no exception, as a large institution that has been entrusted with trust by the government in managing zakat, infaq and alms, it also faces various kinds of obstacles. The obstacles faced by BAZNAS Makassar City are as follows:

1. Lack of Muzakki Awareness in Dispensing Zakat at BAZNAS Makassar City

BAZNAS Makassar City as an institution that collects and manages and distributes ZIS (Zakat, Infaq and Alms) will of course not function optimally if the muzakki as the person or institution that pays zakat does not pay zakat. The lack of awareness of the muzakki makes BAZNAS Makassar City less than optimal in collecting the zakat funds that were originally targeted. This obstacle was explained by the

Head of the Collection Division, Mrs. FNR, she explained:

"The main obstacle is the mustahik mindset of productive zakat aid recipients who still don't want to develop and still use their aid for consumption, then other obstacles, namely in terms of monitoring and evaluating the large number of beneficiaries and the slow report collection process."

The above statement was also corroborated by Mr NS in his interview "yes, so, there are actually several obstacles, after a few years ago there were several mustahik who he helped with productive zakat, but because at that time we didn't have a patent system for distributing productive zakat, it turned out that these mustahik didn't have the ability. It turns out that in the end he gave up one of his businesses. "Then there was a mustahik who was given assistance and it turned out that his business location was not his own, so when, for example, he had been assisted, it turned out that after it was finished, people would definitely want to take the location. He was forced to leave or not continue his economic activities."

From the results of the interview above, it can be seen that zakat as a means of overcoming poverty is difficult to realize when there is inequality on its sides, especially in the lack of awareness

by muzakky in depositing their zakat.

2. *There are no strict sanctions in the zakat management law for those who do not pay zakat.*

If we look at the zakat management law, we find that there are no sanctions for Muslims or legal entities owned by Muslims who do not pay zakat. In fact, in the zakat management law, it is stated that "every Indonesian citizen who is Muslim and/or an entity owned by a Muslim is obliged to pay zakat."

The sanctions regulated in the Zakat Management Law are only sanctions for zakat management. In this case, there was a violation committed by the zakat manager, namely due to his negligence in not properly recording zakat, infaq, sadaqah, grants, wills, inheritance and kafarat assets. So according to article 21 of Law Number 38 of 1999 concerning Zakat Management, it is threatened with imprisonment for a maximum of three months and/or a fine of Rp. 30,000,000,- (Thirty Million Rupiah).

In the absence of sanctions for Muslims or legal entities owned by Muslims, the Zakat Management Law is less strong, because according to the provisions of the Islamic religion, the government actually has the power to force its citizens to pay zakat.

3. *Trustworthy dualism*

The existence of dualism in trust is also an obstacle at the Makassar City National Zakat Agency. Based on the author's observations in the field, there are several zakat amils who have other mandates apart from the Makassar City BAZNAZ office. Even though the management is mandated to be part of the daily supervision. BAZNAS Makassar City needs management that requires high focus so that the programs that have been launched can run optimally.

4. *There are many unlicensed Zakat Amil Institutions*

The proliferation of zakat management organizations in the city of Makassar that do not have operational permits has also triggered the lack of collection of zakat funds from BAZNAZ in Makassar City. Most of the existing Amil Zakat Institutions (LAZ) have not received permission from the government, and dare to manage zakat, infaq and alms funds illegally.

5. *Limited Funds*

Funds have a huge influence on the realization of the Makassar City BAZNAS work program. The amount of funding will greatly affect the quality of BAZNAS Makassar City's performance. In reality, the funds that enter the Makassar City BAZNAS treasury compared to the number of poor

people in Makassar City are very unbalanced. Moreover, zakat funds are still very small. Thus, this condition is a major obstacle for BAZNAS Makassar City.

6. *Lack of public trust in BAZNAS Makassar City*

Public trust plays an important role in the management of zakat institutions. Because society is the object and also the subject of the management cycle of zakat, infaq and alms. So, if the public's trust in BAZNAS Makassar City is lacking, of course this can cause problems.

In society, there are still thoughts of concern that the zakat they pay to BAZNAS Makassar City does not reach those who are entitled to receive it. This concern is why many muzakki still prefer to directly give their zakat to mustahiq without going through BAZNAS Makassar City.

4. **Efforts by BAZNAS Makassar City to resolve the obstacles faced**

In facing the obstacles above, BAZNAS Makassar City has made several efforts to deal with them, including:

a. Socializing

BAZNAS Makassar City has a program that is routinely carried out, namely outreach to the community about the obligation to pay zakat. This socialization aims to provide a correct understanding to the public

about zakat and also aims to introduce BAZNAS Makassar City as an institution that collects and distributes zakat, infaq and alms.

b. Forming UPZ (Zakat Collection Unit)

Makassar City BAZNAS formed UPZ with the aim of reaching the community down to the lowest levels in collection and distribution. UPZ (Zakat Collection Units) were formed in various agencies in Makassar City. Among them are schools, government offices, mosques, and others.

c. Providing convenience to Muzakki

Easy and effective service for muzakki certainly has a positive impact on BAZNAS Makassar City. The facilities provided by BAZNAS Makassar City not only provide convenience in the form of distribution, but also ease in the matter of collection. Convenience in the form of collection is through zakat pick-up services, communication services, zakat calculation services, and others.

d. Open System

The open system is BAZNAS Makassar City's way of informing the public about work programs implemented during a certain period. This broadcast was carried out on print and electronic media and also via the official BAZNAS Makassar City website

e. Cash Giving

One of BAZNAS Makassar City's strategies for collecting and distributing funds is to go directly to the location. This method is considered effective as a form of introduction and imaging of Makassar City BAZNAS as well as the effectiveness of collection and distribution

Analysis and Interpretation (Discussion)

The productive zakat management strategy implemented by BAZNAS Makassar City has been running well and has been successful in allocating it to the poor in need. With a systematic and sustainable approach, productive zakat is able to have a positive impact in alleviating poverty in Makassar City. Effective management, transparency and accountability are the keys to the success of this program. BAZNAS is expected to continue to improve the quality of productive zakat management to achieve more optimal results in the future.

1. Management of productive zakat by Makassar City Baznas is an important strategy in maximizing the benefits of zakat funds for community welfare. This approach leads to the use of zakat funds to develop the economic potential of the community, so that it not only provides short-term assistance, but also empowers them in a sustainable manner. One of the main strategies in managing

productive zakat is identifying local economic potential, which involves mapping human resources, micro, small and medium enterprises (MSMEs), as well as other economic sectors that have the potential to be developed. After identification is carried out, the next step is to design appropriate programs to increase the community's economic productivity and competitiveness, such as skills training, business assistance, and access to business capital.

Makassar City Baznas also needs to establish partnerships with various parties, including local governments, financial institutions, educational institutions and local business actors, to support the implementation of productive zakat management strategies. These partnerships can provide access to additional resources, such as technical knowledge, business networks, and additional capital, needed to increase the effectiveness of implemented programs. Apart from that, collaboration with financial institutions can also help in providing sharia banking facilities, such as micro financing and people's business credit (KUR), to support the development of micro and small businesses funded by zakat funds (Paojiah, 2020).

The importance of monitoring and evaluation of implemented programs must also not be ignored.

By carrying out regular monitoring, Makassar City Baznas can identify obstacles that arise and make necessary improvements to increase the effectiveness and efficiency of productive zakat management. Apart from that, evaluation also makes it possible to measure the social and economic impact of the programs implemented, so that it can show the real contribution of zakat funds to improving community welfare.

No less important is transparency and accountability in the management of zakat funds. Makassar City Baznas needs to maintain public trust by providing clear and open information regarding the use of zakat funds, including the results that have been achieved through productive programs funded by zakat. This can be done through financial reports and annual reports that are submitted regularly to the public, as well as independent audit mechanisms to ensure the validity and reliability of the information submitted.

In the context of productive zakat management, community economic empowerment must be the main focus. This can be done through various programs, such as skills training, business capital assistance, business coaching and mentoring, as well as access to markets and business networks. With a holistic and sustainable

approach, Baznas Makassar City can utilize the potential of zakat to provide a wider positive impact on the welfare of the community, as well as help alleviate poverty and improve their standard of living in a sustainable manner.

2. Productive zakat management has big implications in improving the welfare of mustahik, namely individuals who are entitled to receive zakat. With this approach, zakat is not only given as social assistance, but is also focused on empowering the mustahik's economy so that they can be independent and sustainable in meeting their daily needs. Some of the implications of this strategy in improving the welfare of mustahik are as follows:

The impact felt by the community in managing productive zakat has a positive impact in improving the welfare of mustahik, by providing economic empowerment, increasing income, reducing poverty, creating jobs, encouraging independence, developing potential, increasing access to important services, providing long-term impacts, reducing social inequality, and developing an entrepreneurial culture.

The source of income from the productive zakat study program comes from professional zakat and mal zakat, professional zakat from employees/ASN is paid every

month, professional zakat is actually recognized by the sharia and has a basis in the Al-Qur'an and Sunnah. Their salaries are cut by 2.5% every month. However, this is precisely what is implemented by many government and private zakat institutions, including BAZNAS Makassar City.

BAZNAS Makassar City only allocates productive zakat to the poor, BAZNAS prioritizes these 2 ashnaf because it is assumed that they will always be in the work area of zakat managers including BAZNAS Makassar City, namely the needy and poor, while the allocation to the poor and poor is in the form of consumptive and also productive zakat, in this case it can be said that the poor will receive funds or additional money for daily food and business capital.

Providing business capital to the poor who have small businesses and need capital. As for those who received business capital and zakat funds in the form of money, the financial assistance was not enough to help the mustahik's living needs, so the assistance was only temporary. According to Mustahik, after receiving business capital assistance from BAZNAS Makassar City, some of his income conditions improved, some remained constant (Minu, 2017).

But in reality, BAZNAS Makassar City in allocating productive zakat is still not optimal,

where in allocating productive zakat it places more emphasis on smoothness. After receiving business capital from BAZNAS, the mustahik felt helped. There were also mustahik who did not want to develop the business so the business capital provided by BAZNAS to the mustahik was only for short-term needs. And there is less than optimal supervision from the Bekasi City BAZNAS towards mustahik who receive productive zakat because there are still mustahik whose income is still fixed. For the management of zakat according to law number 23 of 2011, BAZNAS has no difficulty in managing it, it's just that the zakat funds that will be given to mustahik are very limited. Productive zakat businesses to help the people of Makassar City, as for businesses run by the community, namely basic food trading businesses, food businesses, livestock businesses, farming businesses.

In 2023, in December BAZNAS Makassar City received a nomination as the best amil in activities held by BAZNAS, in 2023 the management of BAZNAS Makassar City is making efforts to empower its mustahik, so that the development of mustahik runs smoothly. As for distribution and utilization, Deputy Chair 2 gave responsibility to LAB volunteers (BAZNAS Active Services). The distribution and utilization program

includes three models, namely daily distribution, monthly distribution and distribution during the month of Ramadan.

To implement this in the form of distribution and utilization of zakat, BAZNAS Makassar City previously needed to identify and classify mustahik. In order for the distribution of zakat at BAZNAS Makassar City to reach its target, it is carried out using a priority method, namely prioritizing mustahik who need it most, of course adjusted to the zakat assets collected at BAZNAS Makassar City. According to researchers, what BAZNAS Makassar City has done in distributing zakat funds is in accordance with article 26 It is stated that the distribution of the priority scale takes into account the principles of equity, justice and regionalism.

There is research that is in line with this research written by Al Bara entitled "Productive Zakat Management Strategy in Poverty Alleviation (Case Study of the Medan City Muhammadiyah Zakat Institution" in the management process at the Medan City Muhammadiyah Zakat Institution providing productive zakat for scholarships or financing underprivileged communities capable and orphans. Apart from that, the Muhammadiyah zakat institution also provides productive zakat to poor people who have

businesses or want to set up a business. In this case, the Medan City Muhammadiyah Zakat institution is still small in providing productive zakat in the economy, which is often referred to as empowerment. business.

In fact, if we look at the productivity of the funds given to the community, this business empowerment program is more appropriate in alleviating poverty, because the funds given directly are for the community's business capital, which is of course effective in building the community's economy. In providing productive zakat, the community should also receive skills training in the business development they carry out and also the training they receive in preparing financial reports. The differences between journals and research conducted by researchers at BAZNAS Bekasi City are as follows: BAZNAS Bekasi City implements a productive zakat distribution pattern for business capital which is divided into 3 programs and provides training after the business capital funds are disbursed, whereas at the Medan City Muhammadiyah Zakat Institute only Even though business capital is not divided into several categories, at BAZNAS Bekasi City the scholarship program is included in the consumptive zakat category and not productive zakat,

but at the Medan City Muhammadiyah Zakat Institution the scholarship program goes to productive zakat, the similarity is that they both prioritize the needy and the poor.

The title is in line with research written by (Bahtia Faqih Sukri, 2019) entitled "Analysis of the Productive Zakat Program as Poverty Alleviation in Zakat Management Institutions in the Yogyakarta City Region" in the zakat management process BAZNAS Yogyakarta City conducted a survey of every mustahik candidate who would take part zakat program is a program by asking prospective mustahik for information about being poor (poor) as the main condition for receiving zakat assistance, thus the distribution of the productive zakat program is targeted at poor people, which is something that is prioritized in service (assistance) so that it can help ease the lives of mustahik . BAZNAS Yogyakarta City has a productive zakat program divided into 3 programs, namely a business unit called "Mas Zakky Group".

So, of the 8 asnaf groups who receive productive zakat at BAZNAS Yogyakarta City, priority is given to the needy, poor and converts to the poor category in the distribution of zakat at BAZNAS Yogyakarta City using a mustahik contract, namely a grant

(gift) contract. The similarity between this journal and the research conducted by researchers is that BAZNAS Bekasi City and BAZNAS Yogyakarta City both conducted surveys and requested data in the form of certificates of incapacity from sub-districts and created 3 programs for productive zakat, as for the differences in the management process at BAZNAS Bekasi City and BAZNAS Yogyakarta City are in the process of contracting to provide assistance to mustahik.

There is research that is in line with this research written by (Azis et., 2022) entitled "Productive Zakat Management Strategy in Poverty Alleviation (Case Study of BAZNAS Bandar Lampung City)" in the zakat management process at BAZNAS Bandar Lampung City, the programs include elements economic, social, advocacy, the productive zakat programs are in the economic sector, namely the entrepreneurship school program, the empowerment program for Dhuafa entrepreneurs in the form of coaching, business capital, production and correct finance, agricultural & livestock development programs. BAZNAS programs in the social sector are scholarships, Baznas Indonesia Healthy Homes, Mass Circumcision. The BAZNAS program in the field of Advocacy is the BAZNAS Center for Strategic

Studies (PUSKAS), the Migrant Care Institute. The difference between this journal and the research conducted by researchers is that BAZNAS Bekasi City does not have a program in the field of advocacy while BAZNAS Bandar Lampung City has a program in the field of advocacy, while the similarity between BAZNAS Bekasi City and BAZNAS Bandar Lampung City is that they both create programs from productive zakat by providing business capital in entrepreneurship programs.

CONCLUSION

Based on the research results and discussion from the previous chapter, the following conclusions can be drawn:

1. BAZNAS Makassar City productive zakat management strategy to increase the effectiveness and efficiency of zakat services and allocation, as well as to increase the benefits of zakat in realizing the economic welfare of the people and reducing poverty.
2. The implications of productive zakat management strategies can have a positive impact in improving the welfare of Makassar City Baznas mustahik by providing skills training, business capital and other assistance to strengthen their economy in a sustainable manner

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