

Zakat Empowerment Through the *Bunda Mandiri Sejahtera* Program

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ABSTRACT: *Economic empowerment through productive zakat is an effort to break free from poverty. Zakat funds are given to be developed and used to support businesses sustainably. This research aims to identify how the zakat economic empowerment model is productive and the impact felt by poor orphan mothers before and after receiving BISA program assistance at LAZNAS Yatim Mandiri Surabaya. This research uses descriptive qualitative research methods to describe the problem. This research uses qualitative research, which is field research with a descriptive approach. The primary data sources used are interviews, observation, and documentation. Meanwhile, secondary data is through the LAZNAS Yatim Mandiri Surabaya annual report profile document and data on recipients of BISA program assistance with data analysis using interactive Miles and Huberman, namely the stages of data collection, data reduction, Data Display and conclusions. The results of the research show that the economic empowerment model through the distribution of productive zakat in the BISA program will reduce family economic problems through empowerment activities, namely forming BISA groups, religious formation, distribution of business capital and coaching training. The impact felt by poor orphan mothers is experiencing increased business, being able to pay zakat fitrah, infaq and alms and buying basic commodities.*

Pemberdayaan ekonomi melalui zakat produktif merupakan upaya untuk melepaskan jeratan kemiskinan dengan dana zakat yang diberikan untuk dikembangkan dan digunakan untuk menunjang usaha secara berkelanjutan. Penelitian ini bertujuan untuk mengidentifikasi bagaimana model pemberdayaan ekonomi zakat produktif dan dampak yang dirasakan bunda yatim dhuafa sebelum dan sesudah menerima bantuan program BISA di LAZNAS Yatim Mandiri Surabaya. Penelitian ini menggunakan metode penelitian kualitatif deskriptif untuk mendeskripsikan permasalahan. Penelitian ini menggunakan penelitian kualitatif dengan jenis penelitian yang digunakan ialah jenis penelitian lapangan (field research) dengan pendekatan deskriptif. Sumber data yang digunakan ialah data primer yang diperoleh melalui hasil wawancara, observasi dan dokumentasi. Sedangkan data sekunder melalui dokumen annual report profil LAZNAS Yatim Mandiri Surabaya dan data penerima bantuan program BISA dengan analisis data menggunakan interaktif Miles dan Huberman yaitu dengan tahap pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan. Hasil penelitian yang dilakukan menunjukkan bahwa model pemberdayaan ekonomi melalui pendistribusian zakat produktif pada program BISA akan mengurangi permasalahan ekonomi keluarga melalui aktivitas pemberdayaan yang dilakukan yaitu membentuk kelompok BISA, pembinaan keagamaan, penyaluran modal usaha serta pelatihan pembinaan. Dampak yang dirasakan oleh bunda yatim dhuafa adalah mengalami peningkatan bisnis, mampu membayar zakat fitrah, infaq dan sedekah dan terbedaya membeli bahan pokok.

Keywords: *Zakat Empowerment, Productive Zakat, Zakat Model.*

I. INTRODUCTION

Poverty is the main problem that Indonesia still faces today. According to the Central Statistics Agency (BPS), the poverty rate in Indonesia is currently quite high, with the number of poor people as of March 2023 amounting to 41.89 million people or the equivalent of 13.98% of the total population of Indonesia as of March 2023 (BPS, 2023). The high poverty rate requires a way to eradicate poverty, but based on Islamic teachings. One way of alleviating poverty, which is very important for the welfare of the poor is zakat (Nusrodiniyah & Anwar, 2023). Zakat is an obligation for Muslims and plays an important role in economic empowerment. According to Febriyanto (2021), zakat plays an important role in improving community welfare in the long term and expanding the network of people who use zakat in their economic lives. Economic empowerment through zakat is very important in encouraging economic growth in Indonesia.

Empowerment refers to the ability of individuals, especially vulnerable groups, to access productive resources that enable them to increase their income (Moorcy et al., 2020). Initiatives or solutions for economic empowerment in Islam, namely Islam, encourage Muslims to participate in philanthropy so that wealth does not only circulate among the rich (Balqis et al., 2022). As the word of Allah Swt QS. Al-Hasyr verse 7.

مَا آفَاءَ اللَّهِ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"Whatever (wealth obtained without war) that Allah bestowed on His Messenger from the inhabitants of several countries was for Allah, the Messenger, relatives (of the Messenger), orphans, the poor, and people who were on a journey. So that wealth does not only circulate among the rich among you. Accept what the Apostle gives you. Leave what he forbids you. Have faith in Allah. Indeed, Allah is very severe in punishment." (QS. Al-Hasyr 59: 7).

The 7th verse of Surah Al-Hasyr has the meaning of stating that it will be disseminated in society. This verse also states that many groups have the right to share wealth, not just with the rich. In addition, it was forbidden for anyone other than the Apostle to divide the wealth as he pleased, first taking a large share for himself. So, this verse follows the economic sector's principles of justice.

Zakat plays a role in achieving prosperity and alleviating poverty by distributing ZIS (Zakat, Infaq, Alms) funds. This distribution frees mustahik from the poverty trap (Pratama et al., 2022). The following table shows the collection and distribution of ZIS funds by BAZNAS for the 2015-2022 period.

Table 1. Collection and distribution of ZIS funds at BAZNAS Indonesia from 2015 to 2022

Year	Collection (Trillion Rupiah)	Distribution (Trillion Rupiah)
2015	2,3	2,2
2016	3,7	2,9
2017	4,1	4,8
2018	8,1	6,8
2019	10,2	8,6
2020	12,4	11,5
2021	14	12,1
2022	22,4	20,9

Source (BAZNAS, 2022).

By collecting and distributing large ZIS funds, zakat can alleviate poverty in Indonesia. In the vulnerable period of 2020, zakat will be able to alleviate poverty by 0.44%; in 2021, zakat will be able to alleviate poverty by 0.64%; and in 2022, it will be able to eradicate poverty by 1.76% (Zaenal, 2022). Conceptually, zakat can help alleviate poverty with the active participation of zakat management institutions in every poverty alleviation process, which will accelerate the achievement of the goal of community economic empowerment (Suryani & Fitriani, 2022).

One of the institutions that cares about poverty alleviation through empowerment is LAZNAS Yatim Mandiri Surabaya. Therefore, LAZNAS Yatim Mandiri Surabaya has a poverty alleviation program through economic empowerment, namely the Bunda Mandiri Sejahtera (BISA) program (Yatim Mandiri, 2023). The mustahik targets in the BISA program are mothers of orphans whose husbands have divorced them and who have dependent children. These women must be empowered by providing protection and guidance and empowered with business capital assistance (Wasik, 2020). Empowering women is an alternative to involve them in government efforts to improve the economy, such as the LAZNAS Yatim Mandiri BISA program.

Research related to research conducted by Furqani et al., (2018) shows that Baitul Mal Aceh carries out empowerment by distributing zakat fund financing in the form of business capital for MSMEs, cattle and goats, agriculture, home industry and transportation in the form of qard al- hasan. The zakat management model includes group formation and program preparation, group strengthening and group independence. The program has been quite successful. Research also conducted by Inayah et al., (2021) shows that the economic empowerment program was carried out through a group of women activists for morning prayers. The UPZ was implemented at the Al-Ikhlas Mosque, Environment VIII, Suka Maju Village, Medan Regency. Empowerment is carried out by channelling revolving business capital, which is used to start businesses and make assisted mothers independent. What is unique about this program is that the potential recipients are women who actively perform morning prayers. Nurmaki & Sumarni, (2022) also researched productive zakat, the results of which were the Ciamis Regency BAZNAS productive zakat utilization program to empower the economy, namely Small Business Capital Assistance (BMUK) with assistance in the form of money and livestock (Goats) with a revolving fund system. The conditions for aid recipients are poor people who already

have a business. With this program, their standard of living increases and develops. The difference between this research and previous research is how the empowerment model is carried out and the mustahik who receive empowerment program assistance, namely poor orphan mothers with the condition that the mother has been divorced by her husband and has a business that is run and the research location is also different.

Based on the background of the discussion above, this research aims to study community economic empowerment through productive zakat through the BISA program and the impact felt by beneficiaries before and after receiving assistance from the BISA program for community economic empowerment at LAZNAS Yatim Mandiri Surabaya.

II. METHOD

This research uses qualitative research, a type of field research where researchers conduct research directly on-site so that the data obtained is actual data (Huda, 2019). This qualitative research explained the economic empowerment model implemented and the impact Mustahik felt before and after receiving assistance at LAZNAS Yatim Mandiri Surabaya. This research was conducted at LAZNAS Yatim Mandiri Surabaya using a qualitative descriptive approach, namely describing or describing events and problems in the research (Waruwu, 2023). Through a descriptive approach, researchers can describe the process and implementation of economic empowerment programs through the distribution of productive zakat.

This research data is based on its source, using two data sources, namely primary data and secondary data. According to (Sugiyono, 2015), primary data was obtained through interviews, observation and documentation. Meanwhile, secondary data is through the LAZNAS Yatim Mandiri Surabaya annual report profile document and data on BISA program aid recipients. The validity of the data used is using source triangulation techniques and technical triangulation and data analysis using interactive Miles and Huberman, namely research that is carried out continuously until the data is saturated and no new data or information is obtained with the data analysis used, namely data collection, data reduction, data presentation and conclusions. The subjects used were the central BISA program coordinator, BISA program division staff and mustahik who received BISA program assistance, namely poor orphan mothers from the Medokan Semampir group.

III. RESULT AND DISCUSSION

Economic Empowerment Model Through Productive Zakat Distribution Bunda Mandiri Sejahtera (BISA) Program

Economic empowerment through the distribution of productive zakat in the Bunda Mandiri Sejahtera (BISA) program at LAZNAS Yatim Mandiri Surabaya is economic empowerment by distributing zakat funds given to the poor or mustahik in the context of poor orphan mothers to develop their businesses and soft skills. According to Siregar & Soemitra, (2024), the distribution of zakat funds is an action or good deed aimed at fellow humans in Islam with zakat funds distributed to mustahik who meet the requirements to receive zakat funds, which are used to develop the economy. This creative productive

zakat empowerment is not only the distribution of capital given to increase the capital of small entrepreneurs or businesses of poor orphans. However, LAZNAS Yatim Mandiri also monitors how the mustahik's condition develops with coaching and assistance so that they can change from mustahik to muzakki. The BISA program has assisted 566 mothers of poor orphans in 48 branches across Indonesia. The assistance in Surabaya was from the Medokan Semampir group, which interviewed ten orphaned mothers. It was coordinated by Mr. Hangger Darmawan (Interview with Muhammad Iqbal as Central BISA Program Coordinator on January 26 2024).

LAZNAS Yatim Mandiri carries out empowerment through the BISA program, namely with a business/work assistance model, namely providing business capital to mustahik on a rolling basis, and the institution always provides assistance and supervision so that the capital provided can develop and help mustahik in running their business (Yatim Mandiri, 2023). The following is how LAZNAS Yatim Mandiri Surabaya implements the BISA program economic empowerment as follows.

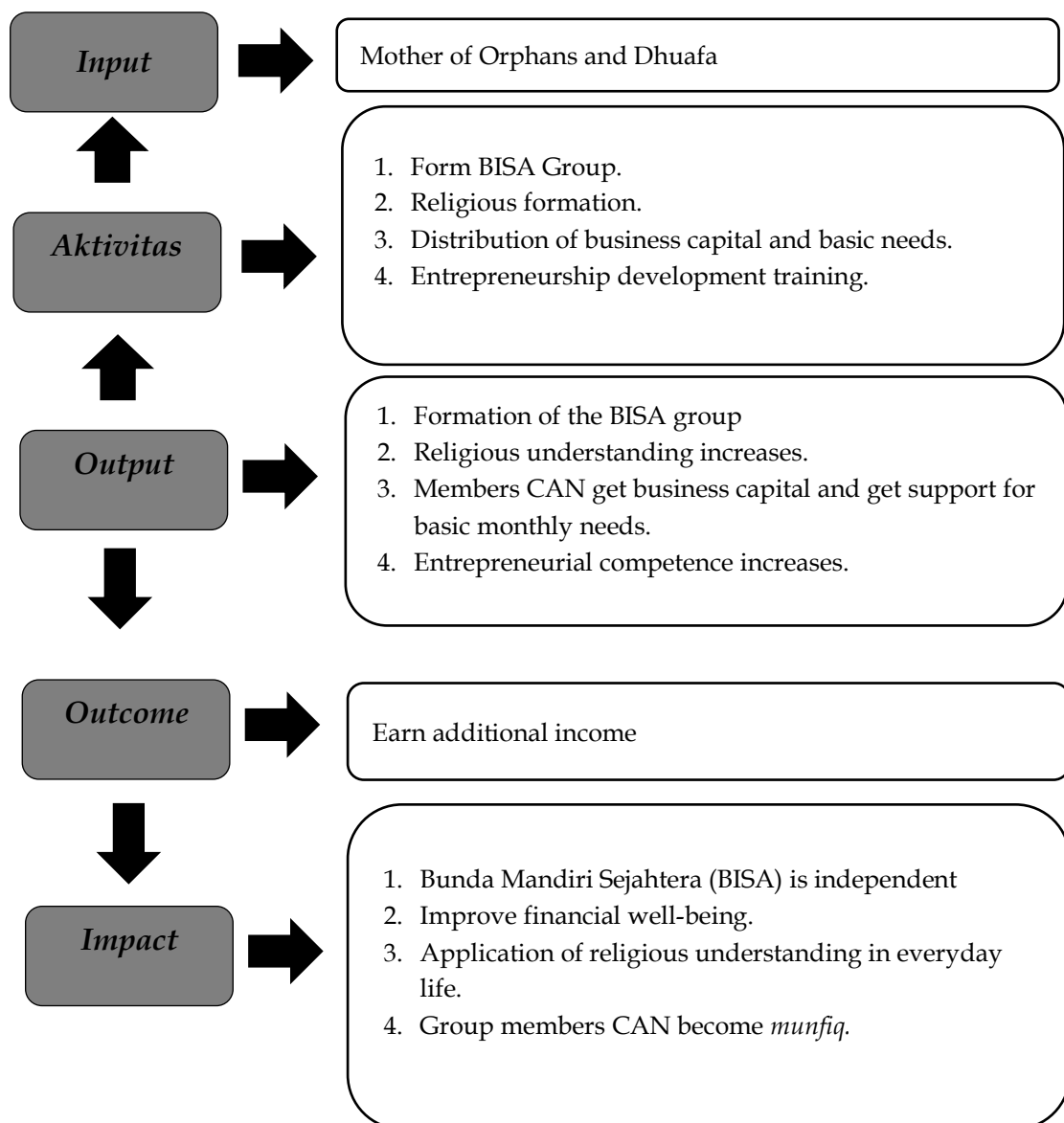


Figure 1. Bunda Mandiri Sejahtera (BISA) economic empowerment model

From chart 4.1 above, LAZNAS Yatim Mandiri Surabaya has four activities carried out in economic empowerment through the distribution of productive zakat from the BISA program to the Medokan Semampir group in the Surabaya region, namely:

1. Mother Independent Sejahtera (BISA) group

LAZNAS Yatim Mandiri Surabaya formed the BISA group to introduce the community, especially poor widows who have orphans, to the BISA program so that zakat funds can be distributed optimally for BISA program activities. According to Ubaidillah et al., (2021), introducing the zakat program aims to facilitate the community to make distribution easier by conducting outreach in every place, collecting data and distributing it according to what is in the data. Before forming a BISA group, the BISA program coordinator staff is responsible for surveying prospective BISA program members. Surveys were carried out in various places, especially 3T (Disadvantaged, Frontier and Outermost) areas. Prospective members of the BISA program must be surveyed first so that zakat funds are distributed on target and are not misused. The criteria for prospective members of the BISA program are:

- a. Muslimah
- b. Orphaned widows and poor people
- c. Have KTP, KK, SKTM and Death Certificate
- d. Age 23 – 50
- e. Willing to follow the Yatim Mandiri program/rules
- f. Own a business

The survey conducted by the BISA program coordinator staff aims to find out more about personal data and eligibility to receive Zakat funding assistance through the BISA program.

2. Religious formation

Religious guidance is carried out to increase the Islamic understanding of poor orphan mothers. According to Nahariah, (2022), the role in fostering people's religious understanding has an impact on increasing faith, thereby creating sakinah families and improving the family economy as a place to learn religious knowledge and harmony among fellow believers. The BISA program coordinator accompanies religious coaching, and religious coaching is carried out once a month at the end of each month with coaching activities carried out by studying the Al-Qur'an led by the BISA program coordinator to strengthen the religion of poor orphans who previously did not pray and before that only obligatory prayers become sunnah prayers too.

LAZNAS Yatim Mandiri, after every religious development, will give consumption money to poor orphan mothers of around Rp. 5,000 and a basic food package worth Rp. 75,000 and canned products which are not for sale by giving once a month in the form of 1 can of sausage and one can of corned beef. This distribution will be carried out at the end of every month starting in 2022. This is supported by research results Triantoro & Sari, (2023) that empowerment through the distribution of productive zakat increases the mustahik's daily income and their understanding of religious knowledge for provisions for the afterlife.

3. Distribution of business capital

The distribution of zakat fund assistance through the BISA program run by LAZNAS Yatim Mandiri Surabaya is given to poor orphan mothers in the form of business capital for each religious training carried out at the end of every month starting from 2023, which is in the form of rolling capital with capital distribution in the fourth month after the training. The distribution of business capital assistance aims to be a tool to develop people's purchasing power for goods and services to encourage production growth and develop businesses, thereby improving the economy (Siregar & Soemitra, 2024).

The economic empowerment carried out in the BISA program provides revolving capital to poor orphan mothers who already have businesses. Capital is given with a minimum value of IDR. 750,000 and a maximum value of Rp. 3,000,000. However, in the future, a minimum of Rp. 1,500,000 because it turns out to be less after reviewing the previous Rp. 750,000. The capital distribution is given according to the business needs of poor orphan mothers without any interest.

4. Entrepreneurship development training

Training conducted by LAZNAS Yatim Mandiri to improve the soft skills of mothers of poor orphans in developing entrepreneurship is currently being carried out. Increasing soft skills in entrepreneurship can produce quality human resources and develop creativity with the basic knowledge of entrepreneurship to meet change (Mulyati et al., 2023). This aligns with research Mutia et al., (2023) that economic empowerment by distributing productive zakat can be done with training to provide solutions, insight or knowledge and motivation for mustahik.

Business training is carried out by LAZNAS Yatim Mandiri every year, namely once every three months (first training on product development, second training on product packaging, third training on product marketing and fourth training on financial management). Entrepreneurship training is also provided by LAZNAS Yatim Mandiri Surabaya when businesses run by poor orphan mothers experience problems by inviting facilitators to help poor orphan mothers solve their problems. As stated Rifqi, (2024), having a facilitator can help solve problems and evaluate so that they will be independent.

Impact of Economic Empowerment Through Productive Zakat Distribution of the Bunda Mandiri Sejahtera (BISA) Program

The impact of economic empowerment through the distribution of productive zakat through the BISA program at LAZNAS Yatim Mandiri Surabaya was analyzed using three empowerment indicators, namely business improvement, ability to pay ZIS and ability to buy basic commodities (Nusrodiniyah & Anwar, 2023). Developments in a better direction prove this, and this has been felt by orphan mothers. The results of the BISA program can be explained as follows:

1. Business improvement

Business improvement is an effort to produce a product or service and increase income over time. According to Manalu et al., (2023), the increase in income was caused by several factors, namely additional business capital, an increase in the number of buyers/consumers and the number of working hours. One of the mothers of the poor

orphans members, Mrs. Dini Nur Auliyah, experienced an increase in her business, which originally earned Rp. 1,700,000 after participating in the BISA program, his income increased by Rp. 3,000,000. Income Rp. 1,700,000 starting before joining the BISA program, namely in 2022, while the income is IDR. Three million was calculated from December 2023 to January 2024.

The positive impact felt by mothers of poor orphans is an increase in business before and after participating in the BISA program. To make it easier to present data on business improvement, researchers present the business improvement results in table format as below.

Table 2. Business Improvement for mother orphans

No	Name	Business Improvement		Category		
		Before (Rp)	After (Rp)	Back off	Still	Proceed
1	Dini Nur A	1.700.000	3.000.000			✓
2	Sri Anik	1.500.000	2.000.000			✓
3	Sri Narwiyanti	600.000	1.000.000			✓
4	Marfuah	500.000	800.000			✓
5	Rujinem	400.000	1.000.000			✓
6	Siti Sulasmi	2.500.000	3.200.000			✓
7	Sumiati	800.000	1.200.000			✓
8	Ajemah	1.00.000	1.00.000			✓
9	Wantini	2.000.000	3.500.000			✓
10	Lasinem	400.000	900.000			✓

The BISA program run by LAZNAS Yatim Mandiri Surabaya has had a positive impact felt by the beneficiaries of the BISA program; in this case, the mother of poor orphans experienced an increase in business, namely that ten members of the mother of poor orphans experienced an increase in income. The increase in business measured by the monthly income of poor orphan mothers is classified as good, and the results of the BISA program can be said to be good along with the increase in business after participating in the BISA program by obtaining business capital and economic assistance. The addition of business capital increases the variety of merchandise products so that the income earned by poor orphan mothers increases. As stated by Septiani, (2023), providing business capital used by mustahik can overcome poverty and improve the welfare of mustahik.

2. Ability to Pay Zakat, Infaq and Alms

The ability to pay ZIS in developing a business, a person is obliged to pay zakat and nisab when his income reaches a certain amount. However, if the amount and nisab have not been reached, it is recommended to spend infaq or alms so that the income obtained from the business will be a blessing. Researchers interviewed one of the members of the mother of poor orphans, namely Mrs Sri Narwiyanti, who said that she could pay ZIS but had not yet paid zakat maal. Below, the researcher presents the data on the ability to pay ZIS in tabular form to make it easier to present the data.

Table 3. Ability to pay ZIS for mother orphans

No	Name	Ability to Pay ZIS	
		Before	After
1	Dini Nur A	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
2	Sri Anik	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
3	Sri Narwiyanti	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
4	Marfuah	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
5	Rujinem	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
6	Siti Sulasmi	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
7	Sumiati	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
8	Ajemah	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
9	Wantini	Zakat Fitrah	Zakat Fitrah, Infaq and Alms
10	Name	Zakat Fitrah	Zakat Fitrah, Infaq and Alms

Overall, the ability to pay ZIS for orphans who cannot afford it has increased significantly, with poor orphan mothers from mustahik becoming muzakki because they can pay zakat fitrah, infaq and alms. However, poor orphan mothers have been unable to pay zakat maal because their income has not reached the haul and nisab. The ability of poor orphan mothers to pay zakat fitrah, infaq, and alms is due to the increase in business obtained by poor orphan mothers when running their businesses so that the mothers can pay ZIS. As stated by Imronah & Yuniar, (2023), the increase in ZIS fund collection can change and improve the lives of mustahik who become muzakki. In this way, wealth can be shared by other mustahik, and the wealth does not revolve around the rich alone.

3. Ability to Buy Basic Materials

The ability to buy basic commodities, namely the ability to meet the family's daily needs and personal needs such as food, drink and education. The results of an interview with one of the mothers of poor orphans showed that they could buy their daily necessities. Below, the researcher presents the results of the ability to purchase basic commodities in tabular form, making it easier to present data on the ability to purchase basic commodities.

Table 4. Ability to purchase basic materials for orphans

No	Name	Ability to Purchase Basic Materials		Information
		Before	After	
1	Dini Nur A	Capable	Capable	Differentiated
2	Sri Anik	Capable	Capable	Differentiated
3	Sri Narwiyanti	Less fortunate	Capable	Differentiated
4	Marfuah	Less fortunate	Capable	Differentiated
5	Rujinem	Less fortunate	Capable	Differentiated
6	Siti Sulasmi	Capable	Capable	Differentiated
7	Sumiati	Less fortunate	Capable	Differentiated
8	Ajemah	Less fortunate	Capable	Differentiated
9	Wantini	Capable	Capable	Differentiated
10	Lusinem	Less fortunate	Capable	Differentiated

In Table 3 above, it can be seen that all of the BISA program orphans can be empowered because the members of the BISA program can buy their daily food and drink needs after

participating in the BISA program. If you look at the table above, a total of 4 orphan mothers, including Mother Dini Nur Auliyah, Mother Sri Anik, Mother Siti Sulasmi, and Mother Wantini, have been able to buy basic daily necessities before and after participating in the BISA program. According to (Hairullah, 2024), a person is considered capable when they have the ability to fulfil their basic needs, such as food, clothing, medicine and shelter. Meanwhile, six poor orphan mothers, including Mother Sri Narwiyanti, Mother Marfuah, Mother Rujinem, Mother Sumiati, Mother Ajemah, and Mother Lusinem, before joining the BISA program, were unable to afford daily necessities. However, after participating in the BISA program, poor orphan mothers could buy daily necessities. As stated by (Daud et al., 2023), a person can be empowered if his needs are fulfilled in a balanced manner, namely basic life needs so that benefits are achieved in his life.

IV. CONCLUSION

LAZNAS Yatim Mandiri Surabaya in carrying out economic empowerment through the distribution of productive zakat, the BISA program aims to empower poor orphan mothers by helping reduce family economic problems with empowerment activities carried out, namely forming BISA groups by conducting surveys so that zakat funds are distributed on target, religious guidance carried out once a month to provide an in-depth understanding of religious knowledge, channelling business capital by providing revolving capital without interest and providing basic needs after religious guidance as well as entrepreneurial development training to improve soft skills and solve the problems of poor orphan mothers and the impact felt directly by poor orphan mothers as recipients. The benefits of the BISA program are an increase in business income, being able to pay zakat fitrah, infaq and alms while not being able to pay zakat maal. Overall the ability to buy basic necessities for poor orphans is different. Without reducing respect for the hard work put in by the institution and the limitations of researchers, the researcher provides suggestions which are expected to be useful for the institution to further develop the BISA program by further optimizing entrepreneurial mentoring training activities, which are not only an entrepreneurial process but are accompanied in good capital management and further research. It is hoped that we can use more indicators or sources related to economic empowerment through the distribution of productive zakat so that we can perfect previous research.

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