

The Implementation of *Ta'awun* Concept in Wahdah Inspirasi Zakat to Diminish the Poverty in Makassar City

Asrum Yolleng

Postgraduate of Alauddin State Islamic University of Makassar

Email: asrumjhe95@gmail.com

Abdul Wahid Haddade

Alauddin State Islamic University of Makassar

Email: wahid.haddade@uin-alauddin.ac.id

Fatmawati

Alauddin State Islamic University of Makassar

Email: fatmawati.hilal@uin-alauddin.ac.id

Submitted: 11-08-2023 | Accepted: 18-12-2023

Abstract: This study discusses implementing the *ta'awun* concept in Wahdah Inspirasi Zakat to diminish poverty in Makassar and how to distribute the results of the ZIS collection to help the community. This study was a qualitative descriptive research with a phenomenological approach. The phenomenological approach is considered appropriate according to the research objective to uncover the core of a phenomenon. It was also based on obtaining a clear view of implementing the *ta'awun* concept in Wahdah Inspirasi Zakat to diminish poverty in Makassar City. This study used observation, interviews, and documentation to collect the necessary data. The data collection was then processed using data reduction techniques, data presentation, and conclusion. The results showed that Wahdah Islamiyah is a facilitator or liaison for the community who can donate and help other people, especially those related to the economy so that the concept of *ta'awun* can be achieved. Wahdah Inspirasi Zakat implemented the concept of *ta'awun* through various programs.

Keywords: Poverty; Ta'awun

INTRODUCTION

Indonesia is a country with a large population. It even achieved fourth place after China, India, and America. In 2021, the data from the Central Statistics Agency (BPS) showed that Indonesia's population would reach 272.7 million people.¹ Indonesia certainly has various problems with such a large population, including problems in the economic sector.

¹Badan Pusat Statistik, *Statistik Indonesia: Statistical Year Book of Indonesia 2022* (Jakarta: Badan Pusat Statistik, 2022), p. 2.

There are two problems faced by developing countries, including Indonesia, in the economic sector, namely economic inequality in the income distribution between high-income and low-income community groups and the poverty level or the number of people below the poverty line.² The poverty level in Indonesia in 2021 was 27.5 million (population with monthly per capita expenditure below the poverty line).³ The amount of poverty in Indonesia is spread across various provinces; Makassar is one of the provinces with a high level of poverty. Even though Makassar is the economic center in eastern Indonesia, there are also many people with low incomes, which can be seen from their environment, the income to fulfill living needs; it is included in the category of concern.

Both central and regional governments, including the Makassar city government, have released various policies to reduce poverty rates. This policy is realized in productive and consumptive programs, such as training, financial aid, etc. However, these various efforts have been unable to encourage and lift the economic level of poverty in Makassar. The census team of social service in Makassar carried out data collection, and the result showed that the poverty rate of this city in 2019 was 65,060 people out of 1.8 million with a percentage of 4.28%.⁴

Poverty is a frightening specter because someone who stands in this position needs to work hard to fulfill his living needs. Poverty describes a condition of lack of possession and low income or a condition where basic human needs are not met, such as clothing, food, and shelter.⁵ Poverty can be caused by none or lack of income to meet daily living needs due to the difficulty of work. So poverty is a global problem viewed as subjective and determined, while others view it intuitively, morally, and evaluatively.

Based on the Islamic perspective, poverty is seen as a person who does not have anything, so in the Qur'an, the term "poor" is often compared with the word "*fakir*," which means a person who has a mediocre life. In other words, the *fakir* is in a better condition than people with low incomes.⁶ In the Qur'an, the word "poor" is mentioned 36 times, indicating that people with low incomes need attention. In Islam, paying attention to meeting the needs of those who are financially deficient is something that is recommended, and it is highly recommended to build good relationships with others, one of which is by helping each other in goodness, thereby bringing glory and salvation to humans, as the word of Allah the Almighty

²Tulus Tambunan, *Perekonomian Indonesia: Teori dan Temuan Empiris*, (Jakarta: Ghalia Indonesia, 2001), h. 9.

³Badan Pusat Statistik, *Statistik Indonesia: Statistical Year Book of Indonesia 2022* (Jakarta: Badan Pusat Statistik, 2022), h. 2.

⁴Badan Pusat Statistik Kota Makassar, *Statistik Kesejahteraan Rakyat Kota Makassar Tahun 2019* (Makassar: BPS Kota Makassar, 2019), h. 65.

⁵Ardito Bhinandi, *Penanggulangan kemiskinan & Pemberdayaan Masyarakat (Studi Kasus Daerah Istimewa Yogyakarta)* (Yogyakarta: CV Budi Utama, 2017), h. 9.

⁶Muhammad al-Athrasyy, *Hikmah Dibalik Kemiskinan* (Jakarta: Qisthi Press, 2011), h. 11.

in QS Ali-Imran/3: 112

ضُرِبَتْ عَلَيْهِمُ الذَّلِيلَةُ أَيْنَ مَا تُكْفِرُوا إِلَّا بِحَبْلٍ مِنَ اللَّهِ وَحَبْلٍ مِنَ النَّاسِ وَبَاءُ وَبِغَضَبٍ مِّنَ اللَّهِ وَضُرِبَتْ عَلَيْهِمُ الْمَسْكَنَةُ ذَلِكَ بِأَنَّهُمْ كَانُوا يَكْفُرُونَ بِآيَاتِ اللَّهِ وَيَقْتُلُونَ الْأَنْبِيَاءَ بِغَيْرِ حَقِّ ذَلِكَ بِمَا عَصَوْا وَكَانُوا يَعْتَدُونَ

Meaning:

*"They have been put under humiliation [by Allah] wherever they are overtaken, except for a covenant from Allah and a rope from the Muslims. Moreover, they have drawn upon themselves anger from Allah and have been put in destitution. That is because they disbelieved in the verses of Allah and killed the prophets without right. That is because they disobeyed and [habitually] transgressed.."*⁷

This verse shows that humans must have a good relationship with God and fellow humans. This good relationship will give virtue to every field pursued.⁸ The term "*h}ablumminannas*" in verse above represents the morality of one human towards another. They are building noble bonds between people with the hope that it will bring goodness and prevent the wrath of Allah the Almighty. Based on the Qur'an, one of the ways to build interpersonal relationships with humans is *ta'awun*, often interpreted as "helping each other."

In simple terms, *ta'awun* is the attitude and practice of helping others. A society will be comfortable and prosperous if *ta'awun* (mutual assistance) is embedded in life.⁹ As social creatures, it is clear that humans will need each other to fulfill their daily life needs, both material and non-material. Rich people help the poor with materials and wealth, while poor people can give help through energy and services. Helping each other is not limited to material things; humans also need knowledge, advice, and so on. Helping each other can only be done in virtue; Allah the Almighty prohibits helping each other in wickedness.

Islamic da'wah institutions certainly have a role in pioneering the *ta'awun* concept. The primary foundation of a da'wah institution is the Qur'an and Sunnah; Islam strongly recommends humans help each other. The main aim of an institution is to invite someone to practice Islam properly; it is certainly in line with the concept of *ta'awun*. Da'wah institutions will not ignore unfortunate people; they should even help poor people.

Wahdah Inspirasi Zakat is a Zakat Institution that operates in da'wah, education, economics, society, humanity, and health. Wahdah Inspirasi Zakat (WIZ) has several programs that are closely related to the concept of *ta'awun*, such as *berkah*

⁷Kementerian Agama RI, *Al-Qur'an dan Terjemahannya*. h. 64.

⁸Danial Zainal Abidin, *Al-Qur'an for Life Excellence* (Jakarta: Hikmah, 2007), h. 157.

⁹Taufik Yusmansyah, *Akidah dan Akhlak*, Jilid 2 (Cet. 1, Bandung: Grafindo Media Pratama, 2008), h. 89.

mandiri, berkah peduli, berkah juara, and berkah sehat.¹⁰ Through the *berkah mandiri* program, WIZ commits to providing training, infrastructure, providing business capital and mentoring for micro businesses.

The *berkah peduli* program compensates orphans and duafa; environmental care includes planting mangroves, reforestation, environmental education, and humanity care involving volunteer education and training, trauma healing, fulfilling life's needs, and infrastructure renovation. *Berkah juara* program provides educational scholarships, and *berkah sehat* program provides health assistance, healthy living education, health clinics, free ambulances, and mass circumcisions.

THEORETICAL REVIEW

The Concept of *Ta'awun*

Etymologically, *ta'awun* originated from Arabic as "*Ta'awana, Yata'awuna, Ta'awuna*, which means mutual help and cooperation with fellow humans". Meanwhile, in terms of terminology, *ta'awun* is helping fellow humans through kindness and piety. In Islamic teachings, helping each other is the obligation of every Muslim. The concept of mutual help should be under Islamic law; mutual help is only permitted in kindness and piety, and it is not permitted to be done in sin or enmity is not permitted.¹¹

This concept is based on Q.S. al-Maidah/5: 2.

وَنَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا نَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ...

Meaning:

"And cooperate in righteousness and piety, but do not cooperate in sin and aggression".¹²

This concept admits the differences; everyone has potential and strength, even in minor things. This concept requires that differences in potential and strength (excellences, weaknesses, wealth, poverty, etc.) function positively in building a harmonious life. The concept of *ta'awun* has a comprehensive and systematic meaning. It leads some interpretive scholars to interpret it as a great principle in life. Hadith from the Prophet Muhammad analogizes *ta'awun* as a mutually reinforcing building or a body. If one part gets hurt, the other parts would feel the

¹⁰Wahdah Inspirasi Zakat (WIZ), "Program-program Wahdah Inspirasi Zakat". *Situs Resmi WIZ*. https://wiz.or.id/?page_id=12438# (June 21st 2022).

¹¹Samira Afriada, "Konsep Tolong-menolong dalam al-Quran", *Blog Samira Afriada*. <http://sarimaafriada10.blogspot.com/2016/06/konsep-tolong-menolong-dalam-al-quran.html> (March 30th 2022).

¹²Kementerian Agama RI, *Al-Qur'an dan Terjemahannya*. p. 106.

same way.¹³

Ta'awun refers to mutual help carried out by someone to another person. It shows that *ta'awun* does not view the throne, rank, education, or other levels in spreading kindness to others, especially fellow Muslims. The meaning of *ta'awun* from an Islamic perspective is a relationship carried out with mutual help on the kindness towards human beings, especially towards brothers and sisters of the same faith. This thing has a close connection and resembles a body organ; if one body organ experiences pain, the other organs will help to heal the part that is sick or needs help.

The Concept of Poverty

Etymologically, "poverty" originates from the word "poor," which means having no possessions and lack of everything. The Central Agency of Statistics defines it as an individual's inability to meet the minimum basic needs for a decent life. Furthermore, it states that poverty is a condition that is below the standard value for minimum needs.

There are several opinions from experts related to the definition of poverty. According to Yacoub, in his study, poverty is a fundamental problem because it involves fulfilling the most basic needs in life. Poverty is a global problem because many countries face it.¹⁴ According to the World Bank, one of the causes of poverty is a lack of income and assets to fulfill basic needs such as food, clothing, lodging, an acceptable level of health and education. Apart from this, poverty also relates to limited employment opportunities. Usually, people experiencing poverty do not have work (unemployment), and their education and health levels are generally inadequate. According to Adisasmita, poverty indicators that are generally used are wage levels, income, consumption, mortality of children under five, immunization, child malnutrition, fertility levels, maternal mortality rates, average life expectancy, absorption rates of primary school-age children, the proportion of government expenditure for services of basic community needs, fulfillment of food (calories/protein), clean water, population development, literacy, urbanization, per capita income, and income distribution. The benchmark for poverty is not just living with food shortages and low-income levels, but looking at the level of health, education and fair treatment on the law and so on.¹⁵ Idham and Pananrangi define poverty as a low standard of living because the existence of a level of material deprivation compared to the standard of living that generally applies in the society.¹⁶

¹³Aam Abdussalam, "Teori Sosiologi Islam (Kajian Sosiologi terhadap konsep-konsep sosiologi dalam Al-Quran Al-Karim)", *Jurnal Pendidikan agama Islam - taklim*, Vol. 12 no. 1 (2014): p. 36.

¹⁴Y. Yacoub, "Pengaruh Tingkat Pengangguran Terhadap Tingkat Kemiskinan Kabupaten/Kota di Provinsi Kalimantan Barat" *Jurnal Eksos*, vol. 8 no.3. (2010).

¹⁵R. Adisasmita. *Pembangunan Pedesaan dan Perkotaan*, (Yogyakarta: Graha Ilmu, 2006).

¹⁶A Idham, dan A. Pananrangi, "Pengaruh Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan", *Jurnal Plano Madani*, Vol. I, (2013): p. 33.

The Concept of Welfare

Welfare in the Indonesian Dictionary means secure, prosperous, safe, and free from all kinds of disturbances. Meanwhile, welfare is a thing or state of well-being, security, safety, and tranquility.¹⁷ Imam al-Ghazali defines welfare as the achievement of benefit. The benefit can be achieved if the objectives of sharia or *al-maqasid As-syariah* can be well maintained. The benefits of inner tranquility can be felt after the welfare of all human beings is embodied by fulfilling their material and spiritual needs.¹⁸ Welfare is a measuring point for a society already in a prosperous condition. Welfare can be measured on the people's health, economic situation, happiness, and quality of life. The general public views that a prosperous family can send its family members to the highest level of education.¹⁹

The term “welfare” could have four meanings²⁰. In general terms, prosperity refers to an excellent human condition where people are prosperous, healthy, and peaceful. From an economic perspective, prosperity is associated with material profits or benefits (material measurement) as a function of social welfare (economic well-being). Based on a social policy review, social welfare refers to the range of services to meet the community's needs. It is a term used in the idea of a welfare state. In another view (policy phenomenon in developed countries such as America), welfare refers to financial aspects paid by the government to people who need financial help.

RESEARCH METHODOLOGY

This study was a type of qualitative descriptive research, a writing procedure that produces descriptive data (a description of an event or problem) in the form of written words from people and the behavior observed indirectly, or a single case study in one location.²¹ This study was descriptive research with a phenomenological approach. The phenomenological approach is considered appropriate according to the research objective to uncover the core of a phenomenon. It was also based on obtaining a clear view of the implementation of *ta'awun* concept in Wahdah Inspirasi Zakat to diminish poverty in Makassar City.

¹⁷Pusat Bahasa Departemen Pendidikan Nasional, *Kamus Bahasa Indonesia* (Jakarta: Pusat Bahasa, 2008), p. 1382.

¹⁸Nufi Mu'tamar Almahmudi, Konsep Kesejahteraan Dan Implementasinya Dalam Perspektif Hukum Islam Pascasarjana IAIN Purwokerto, *Jurnal Khuluqiyya*, Vol. I. No. 2, (2019) jurnal.staialhikmahdua.ac.id/index.php/staia/article/download/35/28. (26 Februari 2022).

¹⁹Rizki Afri Mulia, Nika Saputra, Analisis Faktor-Faktor Yang Mempengaruhi Kesejahteraan Masyarakat Kota Padang, *Jurnal El-Riyasah*, Vol. 11 No. 1; (2020). p.68.

²⁰Agus Suryono, Kebijakan Publik Untuk Kesejahteraan Rakyat, *Jurnal Ilmiah Ilmu Administrasi*, Vol. VI, No. 02, (2014). <https://ojs.stiami.ac.id/index.php/transparansi/article/viewFile/33/30>.

²¹Irfan Nurfalalah, Aam Slamet Rusydiana, Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif : kerangka Maqasid Syariah, *Jurnal Ekonomi, Keuangan, Perbankan dan Akuntansi*, 11(1) (2019), p. 55-76

DISCUSSION

The Implementation of the *Ta'awun* of Wahdah Zakat Inspiration Concept in Makassar

Wahdah Inspirasi Zakat is directly supervised by the Wahdah Islamiyah Foundation to manage zakat, infaq, alms, and other social funds through community empowerment programs. The empowerment program is achieved through five main groups as follows:²²

Berkah hidayah program (da'wah). Wahdah Inspirasi Zakat is committed to spreading Islamic da'wah through the *berkah hidayah* program throughout the country by prioritizing da'wah of *Itqan* (professional) and integrated community development, starting from preparing competent preachers, providing infrastructure and intensive guidance of the community. The program is expected to provide benefits amidst the current distortion of understanding of Islam and as a forum for community development by creating empowered communities.

Berkah juara program (education). Wahdah Inspirasi Zakat aims to provide educational services, scholarships, and intensive coaching by emphasizing Islamic values. The program is expected to yield a generation that excels in *Imtaq* (faith and piety) and science and technology.

Berkah mandiri program (economic). Wahdah Inspirasi Zakat is committed to providing training, facilities and infrastructure, business capital, and mentoring for micro-businesses through *berkah mandiri* program.

Cultivating successful and independent entrepreneurs on an individual/group basis can be done by allocating capital assistance, mentoring, providing infrastructure, and product strengthening. One beneficiary of this program is Nurhasanah, a housewife who used to take care of her children daily. She was required to finance her child's college education, so she decided to help her husband earn money by opening a business selling yellow rice. Wahdah Inspirasi Zakat allocated business capital to Nurhasanah through the Nusantara micro business development program. Nurhasanah revealed that:

"I am glad to be a part of UMKM (Micro, Small, and Medium Enterprises) because it helps to promote my sales. Hopefully, this aid can be useful and become the initial capital to be developed and useful".²³

Berkah sehat program (health). Wahdah Inspirasi Zakat solves health problems through health assistance programs, healthy living education, health clinics, free ambulances, and mass circumcisions.

²²WIZ Wahdah Inspirasi Zakat", official site of Wahdah Inspirasi Zakat (WIZ): <https://wiz.or.id/profil-lembaga/> (September 22nd 2022).

²³Nurhasanah (32 years old), Benefit recipients, Interview, BTN Asabri, Jln Cemp No 15 Moncongloe, Makassar, November 28th 2022.

Berkah peduli program (environment and disaster). Wahdah Inspirasi Zakat seeks to be part of solving the environmental problem through the *berkah peduli* program for providing compensation to poor orphans, caring for the environment (planting mangroves, reforestation, environmental education), and caring for humanity through volunteer education and training, trauma healing, fulfilling life's needs, and infrastructure renovation.

The Proponent and Inhibitors in the Application of the *Ta'awun* Concept in Wahdah Inspirasi Zakat

Every institution or organization will never be apart from obstacles and challenges, so everyone must prepare to face them all. Observing the obstacles and challenges in an institution is essential because it concerns the sustainability of an institution. Being aware of the obstacles and challenges that will be faced, an institution can be more prepared to face all kinds of possibilities. The obstacles and challenges an institution has analyzed will enable the institution to create practical solutions to each challenge and obstacle.

SWOT analysis is a remarkably effective theory for discovering an institution's obstacles and challenges. It can provide an excellent solution to every obstacle and challenge an institution or agency faces. This solution can be illustrated by analyzing an institution's opportunities and strengths so that threats and weaknesses can be covered by knowing the institution's or agency's opportunities and strengths. SWOT analysis compares external factors such as opportunities and threats, while the internal factors comprise strengths and weaknesses. The authors will use SWOT analysis to determine the obstacles and challenges in implementing the *ta'awun* concept and provide a solution.

Internal Factor

Internal environmental analysis is also called an analysis of the strengths and weaknesses of the organization/company, an analysis of organizational capabilities and culture, or sometimes also called an analysis of organizational/company identity. It is an analysis of company resources and industry opportunities.²⁴ Strength is something that is needed to maintain an organization or company; with organizational strength, a company could have opportunities to develop

The legality of an institution is one of the main strengths; it is the first thing that should exist in one institution. Legality can lead an institution to get recognition and protection from the government and the entire community. It can also be a significant support for gaining the trust of the public. Wahdah Islamiyah is a foundation established on June 18th, 1988 AD, named Fathul Muin Foundation (YFM). Based on the notarial deed of Abdullah Ashal, SH No.20, it changed its name to Wahdah Islamiyah mass organization on *Shafar*, 1st 1422 H (coinciding with April 14th, 2002 AD) in 2002. Wahdah Islamiyah also has permission from the Ministry of Human Rights and the Ministry of Justice as an Islamic mass

²⁴RD Jatmiko, *Manajemen Strategik* (Malang: UMM Press, 2004), p. 68.

organization in the country, apart from having the legality of a notarial deed. Saiful, one of the administrators of Wahdah Inspirasi Zakat, stated that:

"The legality of the foundation already exists on a notarial deed at the previous Mukernas. The legality obtained from the notarial deed and also the Ministry of Human Rights and the Ministry of Trade as an Islamic Mass Organization in the Country".²⁵

This statement explains that Wahdah Islamiyah only existed with official permission from the government. This permit can be a strength for an institution, so it will undoubtedly get much support from various parties.

Deliberation is also one of the primary needs of an institution; it can be a defining factor in seeing how good an institution is, whether the deliberation is running or not. Many things can be handled through deliberation, from small or simple to complex and great. Wahdah Islamiyah is also an institution that prioritizes deliberation. It regulates various particular deliberations that regulate the institutional system, such as high, daily, and extensive deliberations. The internal deliberations were based on each directorate, so they were related to technical issues, not the institutions.

Wahdah Inspirasi Zakat has many programs in distributing zakat, infaq and alms such as *berkah hidayah* (preaching), *berkah juara* (education), *berkah mandiri* (economy), *berkah sehat* (health), and *berkah peduli* (environment and disaster). Some of these programs are consumptive, and some are productive.

Adequate financial resources will provide initial capital for the organization to carry out each program that has been prepared. It is one of the essential factors in reviving the company and organizational institution, which becomes institution's strength. Wahdah Islamiyah is a community institution/organization that operates in the da'wah field and contributes to society's welfare by distributing waqf and zakat to people who need it. The source of funds is the capital of this institution; the institution collects it from the community of zakat payments and the management of waqf assets. Jasman, one of the Wahdah Inspirasi Zakat administrators, expressed that:

"The funds distributed to the community have been obtained from zakat payments and waqf from the community, and the permanent members of the organization also gave their help. So, every year we receive zakat fitrah and also zakat mal which is then collected, recorded and then distributed according to the rules of zakat recipient".²⁶

One of the programs in this institution in distributing zakat is WIZ. Then, in practice, the presence of the Wahdah Inspirasi Zakat (WIZ) institution under the

²⁵Saiful (38 years old), LAZNAS WIZ operational director, *Interview*, WIZ office, Makassar, September 23rd 2022.

²⁶Jasman (32 years old), ZISCO, *Interview*, WIZ office, Makassar, September 23rd 2022.

Wahdah Islamiyah mass organization can realize one of its missions, namely embodying an Islamic economy. WIZ aims to bring new enthusiasm and maximize the better management of zakat. The chairman of the daily management of the Wahdah Islamiyah DPP, Ustadz Rahmat Abdurahman, in his speech, said that "we must be optimistic; WIZ can be our backbone in managing people's funds in the future".²⁷

Religious-based institutions also distribute social funds in various ways, from health services for underprivileged families to economic empowerment, scholarships, and practical skills training.²⁸ Wahdah Inspirasi Zakat is a religious-based institution that can distribute programmed funds for prolonged social problems. Jasman revealed that:

"We will realize every mandate given by the community as best as possible; we distribute all aid in the form of zakat that could be used as capital to help the community's lives. The social, institutional programs are a form of economic empowerment that we carry out in helping the community".²⁹

Apart from financial resources, the strength of an institution is also influenced by its human resources, for instance, a person's ability to develop the institution. In the Wahdah Islamiyah institution/organization, every human resource they have will be sent to school to increase their knowledge about the field they are entrusted with. It is following Saiful statement as:

"So if he joins a zakat institution, he will be trained initially. Some of them are directly placed in marketing, so their placement is based on their background. This institution is called Amil Zakat, so people do not need to write down their profession on the registration form. The people who entered this institution will be sent back to school".³⁰

Other strengths of this institution are also related to technology, so in managing zakat, waqf institutions have carried out their activities by utilizing technology. All kinds of transactions and recording, such as bookkeeping, have been carried out modernly utilizing technology. Saiful said that:

Based on the interview results, it can be concluded that the strengths of the Wahdah Islamiyah institution/organization in achieving the goal of helping society prosper are having a transparent legal entity, well deliberation, distributing infaq, alms, and zakat, the capital from the community in the form of zakat, infaq, waqf, alms, then human resources with good capabilities and the utilization of technology.

²⁷Wahdah.or.id (Official Website of Wahdah Islamiyah) Accessed on September 20th 2020.

²⁸Hilman Latief, *Poitik Filantropi Islam di Indonesia*...p. 20

²⁹Jasman (32 years old), ZISCO, *Interview*, WIZ office, Makassar, September 23rd 2022.

³⁰Saiful (38 years old), Operational Director of LAZNAS WIZ, *Interview*, WIZ office, Makassar, September 8th 2022.

The company should remember that employees are the ones who form the heart and soul of the company, and that is why human resources are essential in the institution. If the company is running smoothly and employees are happy to engage in their work, they will only look for better opportunities within the company. The importance of human resources can only be noticed by conceiving the roles and responsibilities of the HR department. They play an essential role, leading them to be the life and soul of the organization.

The employee recruitment in Wahdah Inspirasi Zakat is simple. Some of the members' educational qualifications could be more suitable with the job description, so it is still necessary to carry out special training for these new employees. Saiful said that:

*“So if he joins a zakat institution, he will be trained initially. Some of them are directly placed in marketing, so their placement is based on their background. This institution is called Amil Zakat, so people do not need to write down their profession on the registration form. The people who entered this institution will be sent back to school”.*³¹

Infrastructure is also critical in supporting an institution. An institution can run well with adequate infrastructure. Wahdah Islamiyah has various infrastructures that have been built, such as the head office, school buildings for educational institution programs, and so on. Wahdah Inspirasi Zakat still needs infrastructure in the form of an office building; their current base is still in contract status.

External Factors

The external surroundings are the environmental components or variables that originate outside the organization/company. These components are out of the organization's reach, meaning the organization/company cannot intervene. These components are more likely to be needed as something that is given or inevitably has to be accepted. It just depends on how the organization compromises or uses any tactics of these components.³²

The developing community welfare has an excellent opportunity to be engaged in the form of Muslim generosity through zakat, infaq, alms, and waqf. Survey results show that almost all Indonesian Muslims (99%) have given charity. It is in line with the enthusiasm of Muslims' generosity; if ZISWAF (zakat, infaq, alms, and waqf) is managed productively, it will be able to carry out maximum functions, such as providing public facilities, economic empowerment, and so on.³³ It is undoubtedly an opportunity for an organization to carry out the welfare programs

³¹Saiful (38 years old), Operational Director of LAZNAS WIZ, *Interview*, WIZ office, Makassar, September 8th 2022.

³²Crown Dirgantoro, *Manajemen Stratejik: Konsep, Kasus, dan Implementasi* (Jakarta: PT Gramedia, 2004), p. 40.

³³Abdurrohman Kasdi, *Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF di BMT Se-Kabupaten Demak)*. IQTISHADIA, 9, No. 2, 2016. p. 243

that they have prepared. The generosity of the Muslim community can be used as an opportunity to collect funds, which will then be distributed in the form of productive and consumptive aid. Abdul Farid, in an interview, revealed that:

*"The opportunity to improve the welfare of society through assistance from the collection of zakat, alms waqf, and infaq has been able to help the unprivileged people. Unfortunately, it has not been managed optimally due to several obstacles, so even though we have a distribution program, it is not evenly distributed. However, we try to make everything reach a fair level"*³⁴

Zulkarnain added, "There are many opportunities for organizations, such as opportunities to collect zakat and other aids because the citizens of Indonesia are predominantly Muslim."³⁵

Indonesia, as a Muslim-majority country, should maximize the potential of Ziswaf. Meanwhile, the philosophical basis of the Islamic tradition in distributing Ziswaf is the obligation to embody social justice. Giving charity is carried out by institutions and communities to improve community welfare.³⁶ Zakat, alms, and waqf are the dimensions, and their utilization has been regulated in the Al-Quran and Hadith. The instrument of Ziswaf is to foster relationships between servants and Allah the Almighty, and also to bridge the love between fellow humans which can embody the slogan that Muslim help each other".

Based on the discussion above, the organization's opportunity to improve community welfare through economic empowerment is by distributing zakat, waqf, alms and infaq funds obtained from the Muslim community. Organizations have the opportunity to collect and this is based on the community's obligation to pay zakat, and the community's generosity in providing assistance in the form of infaq, alms or waqf.

Based on the discussion above, it is known that the organization's opportunity to improve community welfare through economic empowerment could be done by distributing zakat, waqf, alms, and infaq to the Muslim community. Organizations have the opportunity to collect the aid, and it is based on the community's obligation to pay zakat and the community's generosity in providing aid in the form of infaq, alms, or waqf.

In managing an organization, leaders, and management pay little attention to the external conditions of the organization and are more focused on internal conditions. Consequently, the strategy implemented needs to be more appropriate to environmental conditions, and it precisely results in the organization's failure to

³⁴Abdul Farid (24 years old), Program Assistance, *Interview*, WIZ office, Makassar, September 23rd 2022.

³⁵Zulkarnain (26 years old), HR Manager, Institutions and Development, *Interview*, WIZ office, Makassar, September 23rd 2022.

³⁶Mintarti Ariani, *Potensi Filantropi Islam Dalam Kesejahteraan Masyarakat Indonesia*, Jurnal Ekonomi dan Bisnis 19, No. 2, 2015. p. 104

achieve its goals. A lack of insight also impacts on responding to external conditions, which tend to be challenging to control. So, every leader and management must understand the external factors that can influence the organization.

One of the teachings of Islam in economic activities mentions that Islam strictly prohibits all economic activities from being controlled only by a handful or group of people. It must be carried out collectively for the mutual welfare to prosper and empower the community. Moreover, community helplessness is usually caused by minimal economic access to various sectors.³⁷ For this reason, it is necessary to use community economic empowerment programs in the fund distribution structure, and institutions must be well organized and neat in their structure so that they can survive for an extended period. It does not lie in wrong and proper or effective and ineffective, but rather on the priority scale of programs needed by the community.

Economic empowerment must be carried out in stages and adapt to community capabilities. So, economic empowerment can improve the community's quality of life and social capacity. The community will have independence, social mobilization capabilities, and access to economic resources. Automatically, society's welfare and economic level will be decent if these conditions are achieved; a decent economic level of society will maintain the social.

Empowerment in the economic sector, especially in WIZ, must be implemented optimally and targeted in order to improve the economic situation and conditions of underprivileged people. The community could access their economic resources by giving them authority and power so they can fulfill their basic needs independently. Community economic empowerment is an effort to encourage structural changes in society by strengthening the economic position and role of the community in economic matters. The community has the right to determine their choices regarding their act to develop themselves and make their own decisions; it is closely related to the problems of Muslims in modern life, the dimensions that must be filled and interpreted in maintaining life balance, as well as providing firmness in choices to control specific individuals or communities.

Moreover, the threat to organizations in collecting and managing waqf or zakat is the need for more laws and clarity regulating the management and distribution of zakat. Saiful implied that:

“Regulations about zakat institutions in Indonesia arranged by the government. We need clear strengthening from the government regarding the issue of regulations for the management of zakat institutions in Indonesia because now we also want to take the first move. However, we worry about ACT (Fast Action Response). We want to start implementing our programs, but the law has a lot of binding rules; we are allowed to do one thing, but we cannot do other things. Since the ACT case, other institutions have taken a half step. We want to move forward, but the PPATK law

³⁷Ahmad Syafiq, *Peningkatan Kesadaran Masyarakat Dalam Menunaikan Zakat, Infaq, Sedekah dan Waqaf (ZISWAF)*, Badan Pengawas Mahkamah Agung Republik Indonesia. p. 363.

hampers it, so we need strengthening from the government on regulatory matters. We need clarity to help us know about our portion. There is a difference between zakat and social institutions; they have their own rules. We are from the Zakat institution, and ACT is from the social institution; these two institutions have different entities; we are from the Ministry of Religion, and they are from the Ministry of Social Affairs. We cannot run anything if they do not cut off the ambiguity; we are worried that if we take a step, we will find problems; sometimes, it is in the form of obstacles or threats that often occur in general, while others will follow".³⁸

The government provides assistance to introduce the public to private humanity institutions as support. The government can direct people to spend some of their wealth on others who need it. The government also needs to educate the public about human institutions that are already registered because, after the Fast Action Response (ACT) case, the public stigma on the institutions of humanity is decreasing. So, we need help from the government to provide understanding to the public that there are still many trusted human institutions, both state and private institutions. Saiful stated it:

"We hope that the government will take one moment for a collaborative program, the government will provide space for BAZ and LAZ to collaborate for an empowered village program; that is the important point. The city does not have to be empowered, but villages need it because that is the government's program, especially the Governor's, to develop all the villages. It is done by collaborating with private foundation institutions, including zakat institutions".³⁹

The next one is related to the disease affecting the world, namely Covid-19. Covid-19 has had a significant social and economic impact, causing a drastic decline in per capita income. The emergence of Covid-19 has caused several companies to take action in the form of employee efficiency, namely mass layoffs.

CONCLUSIONS AND IMPLICATIONS

Conclusions

Wahdah Inspirasi Zakat becomes a facilitator or liaison for people who can donate to help people, especially those related to the economy so that the concept of *ta'awun* can be achieved. Wahdah Inspirasi Zakat (WIZ) in collecting ZIS funds comes from social funds (Infaq and alms). The target for collecting ZIS funds from 2020-2021 cannot be accomplished due to the global disaster, namely COVID-19. Wahdah Inspirasi Zakat implements the concept of *ta'awun* through programs that have been created. WIZ has several programs, such as; *berkah hidayah* (preaching), *berkah juara* (education), *berkah mandiri* (economy), *berkah sehat* (health), and *berkah peduli* (environment and disaster). The distribution of ZIS funds by Wahdah Inspirasi Zakat is mostly for da'wah and humanity programs. The supporting

³⁸Saiful (38 years old), Operational Director of LAZNAS WIZ, *Interview*, WIZ office, Makassar, September 23rd 2022.

³⁹Saiful (38 years old), Operational Director of LAZNAS WIZ, *Interview*, WIZ office, Makassar, September 23rd 2022.

factors in implementing the *ta'awun* concept for Wahdah Inspirasi Zakat are the internal and external factors that maximize the application of *ta'awun*.

Implications

The government should give support in the form of socialization to the public that there are still many trusted Humanity Institutions, both Government-Owned Institutions and private institutions, to minimize the lousy paradigm of society regarding cases of humanity institutions that previously had a bad image. The government needs to carry out collaborative empowerment programs with private institutions. The government should provide unique guidance for private institutions to increase professionalism and better manage Zakat, infaq, and alms funds. Wahdah Inspirasi Zakat must face the challenges and obstacles in implementing the concept of *ta'awun* in society, especially in Makassar.

REFERENCES

- Abdussalam, Aam. (2011). *Teori Sosiologi Islam (Kajian Sosiologi terhadap konsep-konsep sosiologi dalam Al-Quran Al-Karim)*. Jurnal Pendidikan agama Islam – taklim, Vol. 12:1
- Abidin, Danial Zainal . (2007). *Al-Qur'an for Life Excellence*. Jakarta: Hikmah.
- Adisasmita, R (2006). *Pembangunan Pedesaan dan Perkotaan*. Yogyakarta: Graha Ilmu.
- al-Athras, Muhammad . (2011). *Hikmah Dibalik Kemiskinan*. Jakarta: Qisthi Press.
- Almahmudi, Nufi Mu'tamar. (2019). *Konsep Kesejahteraan Dan Implementasinya Dalam Perspektif Hukum Islam Pascasarjana IAIN Purwokerto*. Jurnal Khuluqiyya, Vol. I. No. 2
- Ariani, Mintarti. (2015). *Potensi Filantropi Islam Dalam Kesejahteraan Masyarakat Indonesia*. Jurnal Ekonomi dan Bisnis 19, No. 2, P. 104
- Badan Pusat Statistik Kota Makassar. (2019). *Statistik Kesejahteraan Rakyat Kota Makassar Tahun 2019*. Makassar: BPS Kota Makassar.
- Bhinandi, Ardito. (2017). *Penanggulangan kemiskinan & Pemberdayaan Masyarakat (Studi Kasus Daerah Istimewa Yogyakarta)*. Yogyakarta: CV Budi Utama.
- Dirgantoro, Crow. (2004). *Manajemen Strategik: Konsep, Kasus, dan Implementasi*. Jakarta: PT Gramedia.
- Idham, A dan Pananrangi, A. (2013). *Pengaruh Pertumbuhan Ekonomi Terhadap Tingkat Kemiskinan*. Jurnal Plano Madani, Vol. I:33
- Jatmiko, RD. (2004). *Manajemen Strategik*. Malang: UMM Press.
- Kasdi, Abdurrohman. (2016). *Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF di BMT Se-Kabupaten Demak)*. IQTISHADIA, 9, No. 2:243

Kementerian Agama RI, Al-Qur'an dan Terjemahannya.

Mulia, Rizki Afri Mulia dan Saputra, Nika. (2020). *Analisis Faktor-Faktor Yang Mempengaruhi Kesejahteraan Masyarakat Kota Padang*. Jurnal El-Riyasah, Vol. 11 No. 1

Nurfalah Irfan dan Rusydiana, Aam Slamet. (2019). *Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif : kerangka Maqasid Syariah*. Jurnal Ekonomi, Keuangan, Perbankan dan Akuntansi, 11(1) p. 55-76

Pusat Bahasa Departemen Pendidikan Nasional. (2008). *Kamus Bahasa Indonesia*. Jakarta: Pusat Bahasa.

Suryono, Agus. (2019). *Kebijakan Publik Untuk Kesejahteraan Rakyat, Jurnal Ilmiah Ilmu Administrasi*. Vol. VI, No. 02

Syafiq, Ahmad. *Peningkatan Kesadaran Masyarakat Dalam Menunaikan Zakat, Infaq, Sedekah dan Waqaf (ZISWAF)*. Badan Pengawas Mahkamah Agung Republik Indonesia. p. 363.

Tambunan, Tulus. (2001). *Perekonomian Indonesia: Teori dan Temuan Empiris*, (Jakarta: Ghalia Indonesia.

Wahdah Inspirasi Zakat (WIZ). *Program-program Wahdah Inspirasi Zakat*. Situs Resmi WIZ. https://wiz.or.id/?page_id=12438# (June, 21st 2022).

Yacoub, Y. (2010). *Pengaruh Tingkat Pengangguran Terhadap Tingkat Kemiskinan Kabupaten/Kota di Provinsi Kalimantan Barat*. Jurnal Eksos, Vol. 8 No.3.

Yusmansyah, Taofik. (2008). *Akidah dan Akhlak*. Jilid 2, Ed. 1, Bandung: Grafindo Media Pratama.