

## THE ROLE OF ZAKAT MAAL MANAGEMENT IN BSI MASLAHAT THROUGH POVERTY ALLEVIATION

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**Abstract:** *The problem in Indonesia that is very difficult to overcome or resolve is poverty, especially in various regions of provinces. There are many ways to alleviate poverty, of which is zakat by setting aside a portion of assets for eight ashnaf groups. The purpose of this research was to determine the effectiveness of zakat maal management. This research uses qualitative methods by analyzing information sourced from interviews. Continues to increase from year to year and is managed properly in a trustworthy and professional manner. the zakat maal distribution programs carried out by BSI Maslahat are in accordance with the needs of the mustahik and the financial reports on the receipt and distribution of zakat finds experience a deficit/surplus. Recommendations of this research are: it is important to collect more detailed data so that the distribution of zakat funds is not misdirected and to provide guidance and supervision of the programs that have been implemented.*

**Keywords:** *zakat maal management, distribution of zakat maal, BSI Maslahat, alleviating poverty*

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### Introduction

The most difficult to overcome problem in Indonesia is poverty. Poverty grows in various regions and is a complex problem because it is not only related to problems of low levels of income and consumption, but also related to low levels of education, health and the inability to participate in development resulting in various problems related to human development. These dimensions of poverty manifest in the form of malnutrition, lack of clean water, unhealthy housing and low levels of education (Lubis, 2013).

Based on data from the Central Bureau of Statistics, during 2019 to 2022, there was an increase in the number of poor people. Had decreased in second half of 2019, from 25.14 million people, to 24.79 million people, but increased again in 2020, which was the initial year of COVID-19 pandemic in Indonesia, to become 26.42 million people in the first semester and 27.55 million people in the second semester. Even though it shows a downward trend in 2021, in 2022 it increases again to 26.16 million people (Central Bureau of Statistics).

**Table 1: Total Poverty in Indonesia 2019 – 2022**

Year	Population (Milion)		Percentage	
	March	September	March	September
2019	25.14	24.79	9.41%	9.22%
2020	26.42	27.55	9.78%	10.19%
2021	27.54	25.82	10.14%	9.71%
2022	26.16	-	9.54%	-

Source: Central Bureau of Statistic

The Islamic solution to poverty alleviation is to create a fair distribution of resources, encourage of concern of people who are able (agniya') towards the needy, poor, dhuafa, and mustadh'afin. One form of concern is with zakat and shadaqah (Atabik, 2015). In zakat, some assets are set aside for eight group according to the teachings of the Koran (QS Al Hasyr:7). Zakat is a worship of maaliyah ijtima'iyah which plays a strategic role in determining of the development of human welfare (Hidajat, 2017).

One of the amil zakat institutions that plays a role in collecting zakat funds is BSI Maslahat, which is a strategic partner of Bank Syariah Indonesia (BSI), which one of the missions of this largest Islamic Bank in Indonesia is to help advance the management of zakat in a professional manner. For this reason, this research is aimed at looking at the effectiveness of the poverty alleviation program carried out by BSI Maslahat.

### Literature Review

Etimologically, zakat means to grow and develop. In terms of syara', zakat means worshipping Allah by issuing a portion of the syara' which is obligatory from certain assets and given to certain groups or institutions. While the relationship between etymology and syara' is that zakat can reduce the amount of wealth, but from the point of view of influence (atsar) it can actually increase blessings and the amount of wealth (Al-Utsaimin, 2008). A person who pays zakat means that he is free from miserliness and sin, in the sense that he does not eat property that does not belong to him, he is free from miserliness because zakat upholds a sense of solidarity and togetherness to help one another (Rosaidi, 2019).

There are two types of zakat, namely zakat fitrah and zakat maal. Zakat fitrah is personal zakat that is obligatory for every Muslim who fulfils certain requirements and is paid in the month of Ramadhan until the sunnah prayers of Eid al-Fitr (Idayanti, 2018). Zakat maal is a mandatory gift imposed on the accumulation of wealth in the form of goods, various forms of work including professions, agricultural products, mining and animal husbandry. The goal is to help those who are economically backward or poor (Ali, 2015). Zakat maal cleans assets, is issued when it reaches nisab and haul and functions to alleviate poverty, distribute assets among Muslims, provide business assistance in the form of capital to the poor (Ali, 2015).

According to Satori, et.al (2018), there are four wisdoms of zakat, that is: first, as proof of faith in Allah, being grateful for His blessings, cultivating noble morals by having a high sense of humanity and cleaning and developing possessions; second, cleansing the heart of miserliness, creating giving and generosity as well as forming participatory social obligations in helping the country to eradicate poverty; third, zakat functions to help people live a better and prosperous life, so that mustahik can meet their needs properly; and fourth, zakat promotes a high work ethic. People who like to tithe will be active and productive people who produce useful works while avoiding words and actions that are not useful.

On the other hand, poverty is the result of economic inequality that occurs in society. Differences in income occur in every economic activity (Mahri, et.al, 2021). Poverty is a condition of a person's inability to meet his basic needs such as food, clothing, housing, education and health (Bappenas, 2018).

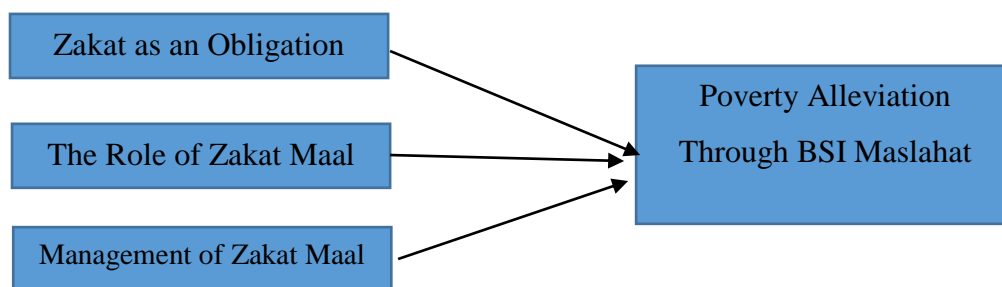
Zakat is able to become a potential source of funds utilized to improve the welfare of the entire community. Therefore, the management of zakat is carried out professionally and responsibly by the community and the government (Aziz, 2015). The principles of zakat management that must be adhered to are:

1. The principle of transparency, meaning that management must be carried out openly and known by the general public in order to gain trust and become one of the external monitoring systems,

2. The voluntary principle means that there must be voluntarism for Muslim in allocating their wealth. The collection process is aimed at motivation that aims to provide awareness of Muslim to fulfil their obligations,
3. The principle of integration, the Amil Zakat Agency or Institution as an organization must carry out its duties and functions in an integrated manner among the existing components;
4. The principle of professionalism, meaning that the management of zakat must be carried out by experts in their respective fields.

Based on the results of previous research, productive utilization of zakat is a solution to empowering the economy in alleviating poverty (Abdussomad, 2020). Mustahik who utilize their zakat on target have opportunity to increase their welfare by 13.167% (Syarifudin, 2018). However, if amil institutions are not optimal in receiving aid, it will result in sub-optimal efforts to reduce poverty. In Sumarni's research (2021), this is the impact of a lack of public trust and the amil institution's target not being right in the zakat fund distribution program. Based on the background and literature review, the following is the framework for this paper:

**Figure 1: Research Framework**



Source: hasil pemikiran penulis

## Method

This research was conducted to determine the effectiveness of zakat maal management, the process of distributing zakat maal at BSI Maslahat in poverty alleviation and the management of zakat maal management, using qualitative methods so that research findings can be measured objectively, so that it can prove how effective the three things you want to know are.

The data used are the results of interviews with BSI Maslahat, related to the effectiveness of zakat maal management, the process of distributing zakat maal in poverty alleviation and the management of zakat maal management.

## Result and Discussion

BSI Maslahat has four zakat fund distribution programs, namely:

### 1. Mitra Umat (Community Partners)

It is a community empowerment program that is implemented in three activities to increase economic independence as an effort to alleviate poverty, that are:

#### a. Desa BSI Maslahat

Empowerment program for target areas that focus on developing business groups in villages, such as agriculture, animal husbandry and plantations with intensive assistance, both technically and with an Islamic da'wah approach. Currently, there are 1,614 beneficiaries of the Desa BSI Maslahat program from 20 villages spread across 12 provinces.

#### b. UMKM Maslahat

UMKM Maslahat is a program to strengthen ultra-micro and micro business entrepreneur through increasing knowledge and skills so as to be able to improve the quality and quantity of their business on an ongoing basis, with assistance to ten MSME groups, namely laying ducks, coffee. Citronella, batik, salt, shallot, corn seeds, Islamic boarding school and fishery. The beneficiaries of this program are 672 people from 224 families.

c. Masjid BSI Maslahat

Masjid BSI Maslahat is a Movement-based Mosque empowerment program and community development to increase the spirit of prosperity and restore the function of the mosque as a center of civilization. BSI Maslahat has built five mosques, namely Maulana Yusuf Mosque, Cipali Toll Waqf Mosque, Cipularang Toll Waqf Mosque, Bromo Mosque and Merapi Mosque.

2. Didik Umat

Didik Umat is a program related to the education field to increase people's knowledge and intelligence which is implemented in five activities, i.e.:

a. BSI Maslahat Sociopreneur

BSI Maslahat Sociopreneur is a business scholarship program by training students to become Muslim entrepreneurs who have entrepreneurial skills, social awareness and benefit to society. There are currently 130 assisted students in collaboration with 7 universities. BSI Maslahat Sociopreneur has absorbed 211 workers.

b. Sahabat Pelajar BSI Maslahat

Sahabat Pelajar BSI Maslahat is an education and coaching assistance program for assisted students from underprivileged families to increase school enrolment rates and to form good student character. The assisted students who received assistance from Sahabat Pelajar BSI Maslahat totalled 3,923 students and collaborated with 242 schools in 27 provinces.

c. Rumah Tahfidz BSI Maslahat

Rumah Tahfidz BSI Maslahat is a scholarship program for high school graduates with the Koran and entrepreneur majors where students are not only equipped with Koran and Diniyah education, but also Islamic economic leadership and literacy. Currently there are 35 students at the Rumah Tahfidz (Tahfidz House), 50 students at the Rumah Belajar Qur'an (Koran Learning House) and 6 students join the Tahfidz Qur'an program.

d. BSI Maslahat Scholarship

BSI Maslahat Scholarship is a scholarship program for undergraduate students with a program length of 2 years (semester 3 to semester 6). This scholarship consists of 2 types, namely:

1) BSI Maslahat Scholarship Prestasi

BSI Maslahat Scholarship Prestasi is a scholarship program for outstanding students from various campuses and majors has been determined by obtaining a single tuition fee of IDR 3,000,000 and a monthly allowance of IDR 500,000 for 4 semesters.

2) BSI Maslahat Scholarship Inspirasi

BSI Maslahat Scholarship Inspirasi is a scholarship program for equal distribution of education for underprivileged students by obtaining a single tuition fee of IDR 3,000,000 for 4 semesters.

Scholarship participants are also given leadership and character building training, sharia economic training, social projects, internship and mentorship with BSI leaders. There are 490 students from 49 universities in Indonesia who have received this scholarship.

e. LIKES BSI Maslahat

It is a center for Islamic economic and financial literacy which will become a centre for educational studies, consultation and communication around Islamic economics and

finance. This program prepares human resources such as preachers who understand Islamic finance as well as digital understanding. There were 20,504 literacy study participants, 1,568 sharia consultation session participants and 25 young sharia economic preachers.

### 3. Simpati Umat

It is a program that helps people to improve quality of life in community with health and disaster assistance, consisting of 2 programs, i.e.:

#### a. Healthy Mobile Care

It is a health service unit in the form of advocacy, examination and treatment to the community. The facilities provided are medical services, free health service cooperation for mustahik, ambulance service, dental car service and prayer room car. There are 139 health service unit and hearses in 5 provinces in Indonesia with 7,322 beneficiaries.

#### b. Disaster Care (DsC)

It is the guard for disaster management, response and program management, risk reduction for natural, non-natural and social disasters. Facilities provided include disaster response, logical assistance and healing therapy post-disaster recovery, disaster risk reduction. Beneficiaries of 44,042 people and built 7 mosques, 8 schools and 26 institutions in 14 provinces.

### 4. Wakaf

The waqf programs carried out by BSI Maslahat are:

#### a. Wakaf Uang Berkah Umat (WUBU)

It is cash waqf that is productively managed through Islamic economic instruments such as deposits, sukuk, sharia mutual funds, the results of which are realized for mauquf'alah in the form of social needs, education, health and economic empowerment.

#### b. Wakaf Pengembangan Dana Produktif

It is a program to produce memorizers of the Koran based on empowering santripreneurs, facilitating students learning the Koran and doing subbusiness by providing business laboratories, including coffee shop business laboratories, mini-markets and educational tours.

#### c. Program Desa Berbasis Wakaf Produktif (Livestock Cluster)

It is a program to strengthen the village economy through the construction of livestock clusters involving village communities as managers and beneficiaries of the waqf program, with stable facilities, working capital and business assistance.

#### d. Program Desa Berbasis Wakaf Produktif (Agriculture Pertanian)

It is a program to strengthen the village economy through the provision of capital for agricultural land and raw materials by involving village communities as managers and beneficiaries of the waqf program. Facilities include agricultural land, working capital and business assistance.

#### e. Wakaf Produktif UMKM

It is a MSME empowerment program that focuses on business development and marketing so as to generate profits that can improve the welfare of the poor.

#### f. Wakaf Produktif Program Klinik

It is professionally managed and profit-oriented clinical programs used to help run social programs. The source of development funds come from productive waqf funds.

### **Effectivity of Zakat Maal Management**

The collection of zakat maal funds is carried out targeting BSI customers, BSI employees and the general public. For customers, BSI conducts Islamic studies and consultations in collaboration with divisions at BSI and other companies, such as the Joint Recitation and Sharing

(Ngabring), Joint Ramadhan Study for Pawning Group and Funding Customers, the Priority BSI Customer Tahsin Study and the Customer Zakat Class Priority BSI. For BSI employees, socialization was held for all employees whose income has meet the nisab zakat for zakat maal paid to BSI Maslahat. For the general public, the BSI Maslahat team offers and explains zakat program so they are interested in paying zakat to BSI Maslahat.

BSI Maslahat cooperates in managing ZIS funds with zakat management partners based on a mutual agreement. In table 2 there are details of fundraising from 2018 to 2020.

**Table 2: Collection and Distribution of BSI Maslahat Zakat Funds  
(In Million Rupiahs)**

Description	2018	2019	2020
<b>Collection</b>			
Individual Muzakki	18.313	16.152	20.928
Entity Muzakki	12.592	16.921	35.179
Total Receipts from Muzakki	30.905	33.073	56.107
Placement Results	301	166	216
Amount of Receipt of Zakat funds	31.206	33.239	56.324
<b>Distribution</b>			
Amil	3.840	4.131	6.978
The Poor	30.632	17.724	53.991
Fii Sabilillah	3.439	5.167	5.948
Gharimin	66	57	1
Mualaf	13	10	0
Depreciation of Managed Assets	152	205	337
Total Distribution	38.140	27.294	67.256
<b>Deficit/Surplus</b>	<b>(6.934)</b>	<b>5.945</b>	<b>10.930</b>
<b>Beginning Balance</b>	<b>36.436</b>	<b>29.501</b>	<b>35.446</b>
<b>Ending Balance</b>	<b>29.501</b>	<b>35.446</b>	<b>24.515</b>

Source: BSI Maslahat Annual Financial Report 2018 – 2020

From the table above, the accumulation of zakat funds accumulatively continued to increase from 2018 to 2020, where the increase mainly came from muzakki entities, while the increase in accumulated accumulation of funds originating from placements had decreased drastically in 2019 although it then rose again in 2019.

As a form of accountability for the trust of the people's fund, the management of zakat must comply with the regulations set by the government, as a way to support the performance of the management of the amil zakat institution which is based on a set of values, such as honesty and morality.

In accordance with BSI Maslahat's vision, that is 'to become a trusted, leading and modern ZISWAF management institution and social funds as well as corporate social responsibility funds', BSI Maslahat is committed to becoming a trusted and responsible LAZ. To ensure responsible management, BSI Maslahat works hard to comply with the standards that have been set.

BSI Maslahat maintain and improve performance by optimizing the implementation of good governance, by strengthening infrastructure to achieve the best implementation in managing zakat, infaq, shadaqah funds and other social funds. Some of the policies and Standard Operating Procedures (SOP) that are enforced are:

1. Institutional policy

2. Collection policy
3. Distribution policy
4. Accounting and finance policy
5. General policy and administration
6. BSI Malahat forms governance mechanisms and structures that support this achievement

The BSI Maslahat governance structure that originates from the articles of association is as follows:

1. The board of trustees, is responsible for validating institutional and operational policies and providing direction to management in the implementation, collection, distribution and use of ZIS funds, social funds and CSR funds managed by BSI Maslahat
2. Supervisors, have good faith and carry out supervisory duties with full responsibility and can temporarily dismiss the management if they do not act in accordance with the articles of association and applicable regulations
3. Sharia supervisor, is responsible for providing sharia considerations on requests for implementation of activities or other parties appointed by BSI Maslahat and overseeing the sharia operations of BSI Maslahat
4. Management, responsible for establishing SOPs to be implemented by BSI Maslahat activity implementers, as well as approving expenditure, distribution, use of ZIS funds, social funds, CSR funds, and operational funds in accordance with their authority
5. The activity executor, is responsible for establishing operational technical provisions for the management of BSI Maslahat, CSR of BSI Maslahat and operations in accordance with general policies and SOPs and carrying out the collection, distribution, use of ZZIS funds, social funds and CSR funds in accordance with the Annual Work Plan and Budget Approved.

Human resources are an important element that rally supports LAZ productivity. Reliable HR is able to contribute more to the organization in carrying out the mandate of managing ZIS funds and other social funds to build public trust. At the end of 2020 the number of BSI Maslahat employees is 105 persons. In carrying out its duties and responsibilities, HR requires adequate skills and experience. To support this, BSI Maslahat organizes competency improvement programs through various training activities that encourage a culture of learning in a sustainable manner. In addition, BSI Maslahat is compiling job descriptions as a people development effort, also creating competency dictionaries and talent pool management, and trying to build good communication with the wider community by providing various social media accounts, email, WhatsApp and websites.

### Distribution of Zakat Maal in Poverty Alleviation

BSI Maslahat has established mustahik requirements or criteria for the distribution of zakat maal to eight ashnaf groups, that is:

**Table 3: Zakat Distribution Concept**

Ashnaf/Class	Beneficiary Assessment	Benefit Recipients
Fakir	<ul style="list-style-type: none"> <li>• Certificate of Disadvantage (SKTM)</li> <li>• Site inspection</li> <li>• Income below regional minimum wage (UMR)</li> </ul>	Individuals, orphanages, islamic boarding school (accomodating the needy), foundations that forster the needy and poor
Miskin	<ul style="list-style-type: none"> <li>• Certificate of Disadvantage (SKTM)</li> </ul>	Individuals, orphanages, islamic boarding school (accomodating the

	<ul style="list-style-type: none"> <li>• Site inspection</li> <li>• Income below regional minimum wage (UMR)</li> </ul>	poor), foundations that forster the needy and poor
Amil	<ul style="list-style-type: none"> <li>• Decree of employee</li> <li>• Work contract</li> </ul>	BSI Maslahat employee
Riqob	-	-
Gharimin	Letter of Debt	Person involved in debt for basic needs
Fii Sabilillah	<ul style="list-style-type: none"> <li>• Certificate of being active in Islamic activity</li> <li>• DKM/mosque takmir management structure (for mosque/mushalla construction)</li> </ul>	Individuals (da'i, Islam religion teachers), mosques/prayers in the lower middle class environment
Ibnu Sabil	<ul style="list-style-type: none"> <li>• Letter of loss from police</li> <li>• Certificate of domicile</li> </ul>	Person who are on his/her way run out of providions or get hit by a disaster

Source: BSI Maslahat

In table 2, the mustahik who receive the most zakat funds are the fakir and miskin, proving that BSI Maslahat has a priority for channelling funds for poverty alleviation.

The table also shows that form the results of management every year, zakat funds do not always get a surplus. In 2018 and 2020 there was a deficit, where in 2020 which was the year of COVID-19 pandemic started in Indonesia, the amount of the deficit was quite large, almost three times the surplus in 2019. However, this deficit condition can still be covered by balance at the beginning of the year, so that there is no negative balance every year.

## Conclusion

Based on the results of this research it can be concluded that:

1. BSI Maslahat, to attract muzakki in collecting zakat funds is carried out in several ways, that is: for BSI customers by conducting Islamic studies and consultations by fostering inter-divisional cooperation of BSI, as well as socializing the BSI Maslahat program; for BSI employees with socialization so that employees who have reached the nisab deposit their zakat to BSI Maslahat; for the general public, by offering and explaining existing zakat program to attract zakat funds from the public into BSI Maslahat so that the trend of increasing the amount of zakat funds coming in from muzakki continues to increase every year, in addition to the zakat funds that are still stored are included into placement of funds based on Islamic finance. BSI Maslahat has also implemented good zakat governance and a good governance structure, including by defining the class of zakat beneficiaries (asnaf)
2. BSI Maslahat has various programs for distributing zakat maal funds in accordance with the needs of mustahik such as community partners, community educators and community sympathy. The distribution of zakat funds every year fluctuates according to the conditions at the time. The mustahik funds that were distributed the most were the fakir and miskin
3. BSI Maslahat experienced fluctuating deficits and surpluses in the receipt and distribution of zakat funds, where in 2018 there was a deficit, but this was covered by remaining initial balance in the previous year. In 2019 there was a surplus so that it increased the amount of the existing balance, then in the first year of the COVID-19 pandemic in Indonesia, there was another deficit, but it was covered by the initial balance which was the remaining balance in the previous year.



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