



Role of Productive Zakat Fund Distribution of Baitul Maal Wa Tamwil in Increasing UMKM Business Capital (Case Study of YBM BRI Office Jakarta Region 1)

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Abstract

This research focuses on exploring a model for the productive distribution of zakat as a means to boost business capital, particularly for MSMEs. The qualitative method employed involves primary data from direct interviews with various stakeholders, including supervisors, administrators, YBM BRI staff, and MSME actors located on Jl Teen 2 Jatinegara Kaum Pulogadung, East Jakarta. The analytical approach comprises gathering data through interviews, condensing insights from these discussions, and presenting conclusive findings. Prior to receiving assistance from the BRI YBM program, mustahik recipients faced challenges in acquiring business capital due to escalating costs of basic materials. The distribution of productive zakat funds through institutions like Baitul Maal Wa Tamwil can significantly impact managerial effectiveness in bolstering MSME business capital. Several managerial influences have been identified, such as conducting risk and financial assessments. BMT managers must carefully assess risks associated with receiving zakat funds and their distribution to MSMEs. Additionally, there's a focus on recipient selection, training, and mentoring. This approach showcases how well-managed zakat distribution, especially when channeled effectively through institutions, can alleviate economic shortages by empowering MSMEs with essential capital.

Peran Penyaluran Dana Zakat Produktif Baitul Maal Wa Tamwil Dalam Peningkatan Modal Usaha UMKM (Studi Kasus Kantor YBM BRI Wilayah 1 Jakarta)

Abstrak

Zakat yang dikelola dengan baik dapat menipu mustahik dan menjadi solusi dalam mengentaskan kekurangan ekonomi. Penelitian ini bertujuan untuk mengetahui model pendistribusian zakat secara produktif sebagai peningkatan modal usaha. Penelitian ini menggunakan metode kualitatif. Sumber yang digunakan adalah data primer yang diperoleh dari hasil wawancara langsung dengan informasi penelitian dari supervisor, bagian administrasi, dan staf YBM BRI. Pelaku UMKM di Jl Remaja 2 Jatinegara Kaum Pulogadung, Jakarta Timur. Metode analisis yang digunakan peneliti adalah menyajikan data melalui wawancara, kemudian mereduksi data dari hasil wawancara sebelumnya dan terakhir menyajikan data sehingga dapat menyimpulkan penyajian data yang sudah ada sebelumnya. sebelum penerima mustahik mendapatkan bantuan permodalan dari program YBM BRI, mereka mengalami kesulitan dalam hal permodalan karena pembelian bahan pokok untuk usahanya semakin hari semakin meningkat. Penyaluran dana zakat produktif melalui lembaga Baitul Maal Wa Tamwil dapat memiliki nerbagai implikasi manajerial yang signifikan erhadap peningkatan modal usaha UMKM. Berikut adalah beberapa implikasi manajerial yang dapat terjadi: penilaian risiko dan keuangan, Manajer BMT perlu melakukan penilaian risiko secara cermat terkait dengan penerimaan dana zakat dan penyaluran ke UMKM. Dan pengembangan kriteria pemilihan penerima dana, dan pelatihan juga pendampingan.

Kata Kunci:

(1) Produktif Zakat, (2)

Menambah Modal, (3)

UMKM

Conflict of interest:

None

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1. Introduction

Indonesia is a country with a population of 278.752.361 according to world Meters in 2022. The poverty rate in Indonesia in 2021 is 26.50 according to BPS with a very large poverty rate, it is necessary to have a joint effort from all elements of society to eradicate poverty. Efforts to eradicate this economy can be done, among others, by breaking the poverty chain itself, including by strengthening various aspects in the Small, Micro and Medium Enterprises (UMKM) sector which is basically part of the poor who have the will and productive ability. The importance of UMKM is undeniable because they are the largest contributor to the Indonesian economy. By considering these conditions, the empowerment of UMKM becomes something that is necessary and needs to be done, because through strengthening UMKM, it is believed that economic recovery will be achieved. (Dr. Euis Amalia, M. Ag, 2009). In the midst of these economic problems, the solution that can be offered within the framework of Islamic economic and financial concepts and systems is an instrument of zakat. Zakat is the name for a certain number of assets that have reached certain conditions that are required by Allah to be issued and given to those who are entitled to receive it, under certain conditions.

The role of zakat is not only limited to poverty alleviation, but also to overcoming other social problems. The main target of zakat is to overcome the economy that is lacking as a whole. In the formation of zakat, it is not only consumptive but productive efforts can be utilized in the context of handling the poor and improving the quality of the people. Productive zakat that is carried out by zakat institutions is highly recommended. The development of productive zakat can be done by applying for business capital, to empower the recipient's economy, and so that the poor can run or finance their lives consistently. With the assistance issued by zakat, it is expected that mustahik recipients generate the right income, increase their business to develop their business and can set aside their income for saving (Nita Purnama Sari, 2016: 04).

The distribution of zakat funds productively is carried out by using them as business capital, for economic empowerment of the recipients, so that zakat recipients (*mustahik*) can make these funds into capital. However, productive zakat funds through institutions are highly recommended (Mila Sartika 2018). In addition, YBM BRI has a program created that covers the entire business from upstream to downstream. In addition, this program system provides product facilities, increases human resource capacity, and facilitates market access and initial funding for business capital (antaranews.com). The total assistance for the PKUR group here reached Rp 106.750.000. One group consists of 10 participants, so there are 13 participants in total. YBM BRI handed over assistance worth Rp 59.500.000 for the Fish Cracker PKUR Group and Rp 47,250,000 for the Seaweed Processed PKUR Group. The business capital assistance program can be utilized as much as possible so that businesses are more productive and can work together with programs launched by BRI (Republika.co.id, 2020).

The high poverty rate is a sign that Indonesian society as a whole is the government's main subject in developing this country. Being a subject of development means that the Indonesian people are given rights in national production. National production rights also mean that the government helps with the distribution of capital through policies or something similar. However, in fact, banks are still reluctant to invest in small micro businesses. Banks prefer to invest their assets in larger companies, this is certainly not wrong because banks also prioritize more profitable businesses. However, this also makes it difficult for small businesses in Indonesia to progress, even though according to history it is said that when there was massive economic chaos in Indonesia where large businesses experienced serious bankruptcy, most of the SMEs that existed in that year were able to survive and overcome the crisis. which exists. SMEs are also economic actors that have a big impact on the Indonesian economy.

In response to this, sharia economics is a solution that can be used. With the aim of sharia economic actors, namely to achieve *falah*, namely achieving victory in this world and in the afterlife. It can be concluded that sharia economics is not only aimed at gaining profits in the world, but also as provisions for the afterlife. Community welfare is also the main thing to pay attention to in implementing sharia economics. In Indonesia itself the sharia economy is experiencing rapid development, where three large sharia banks have emerged, this is of course expected to make society in the future more familiar with and able to run the sharia economy as a whole (Sudjana & Rizkison, 2020).

The function and role of Baitul Maal Tamwil according to Buchori's view in Rahmi (2017) is as follows: first, the function and role of BMT as an investment manager whose role is as an agency or liaison for the owners and provides distribution of what has been collected to candidates or members who have been appointed by the owner. funds secondly, as an investor, you have a role in obtaining funds from parties who trust the management of their funds completely to the BMT concerned; The third is as a social service that provides social services both to members in need and to poor people. Say'diyah (2014) states that Sharia microfinance institutions can be used as an alternative for small communities to avoid usurious practices that are rampant in the surrounding environment (Sa'diyah & Arifin, 2014). The establishment of Baitul Maal wat Tamwil was to become an alternative philanthropic microfinance institution, not only as a financial institution that is a depository for zakat, infaq and waqf managed by the central government and the private sector. The existence of BMT itself is expected to be able to increase the role of managing zakat, infaq and alms which have not been touched by the ZIS Institution itself and can play a role in further optimizing distribution to mustahik or people who need this flow of funds (Ismanto, 2015).

Baitul Maal Tamwil (BMT) is a microfinance institution that is based on sharia rules in carrying out its practices, such as distributing profits using a profit sharing system to show concern for the lower middle class (Hidayat, 2018). Welfare is a condition where the minimum physical needs of society are met, including psychological and social, so that they can feel good and safe and are able to carry out social functions. One type of non-bank finance is Baitul Maal Wal Tamwil. Where the role of BMT cannot be ignored in economic growth because BMT is considered strategic in empowering the economy of small communities (D. Hascaryani et al, 2011). Baitul Maal Wal Tamwil functions as a sharia financial institution that carries out efforts to collect and distribute funds using sharia principles. By optimizing Baitul Maal Wattamwil, it can help small and medium-sized communities to improve their economy through financing in the form of additional capital which can help communities who have the desire to establish or develop MSMEs so they can meet their needs and improve their economy (Oktavia, 2014).

2. Literature Review and Hypothesis

Previous research conducted by Wicaksono (2019) this study discussed the Distribution of Productive Zakat for Economic Development stating the results that productive zakat in the economic program includes various activities, namely skills training, assistance with work tools so that activities carried out are more effective and business assistance revolving. The method used is qualitative. With the help of revolving capital, mustahik can develop their business so that their welfare and income will increase. With professional and trustworthy fund management. Mustahik who have received productive zakat assistance are expected to improve economically so that their status can change to that of zakat payers (*muzakki*).

Previous research conducted by Sabani (2021) this study discusses the Effectiveness of BAZNAS Productive Zakat Distribution in Improving Mustahik Economic Welfare in Palopo City.

Observations of this study about economic welfare. carried out using a descriptive qualitative approach with informants namely BAZNAS and Mustahik Palopo City. The data used in this study are observation, interviews, and documentation. The results of this study show that the pattern of productive zakat distribution in Palopo City is carried out by providing venture capital assistance to mustahik. The distribution of productive zakat in Palopo City has been going well and mustahik who have received productive zakat has been able to improve their economy through the addition of productive business activities.

Previous research conducted by Wahyuni (2019) discussed the Utilization of Productive Zakat in Improving Community Businesses through the BISA (Mother Mandiri Prosperous) Program at Yatim Mandiri Surabaya. using a qualitative approach. It has the aim of exploring productive zakat management strategies carried out by the Yatim Mandiri Surabaya amil zakat institution. The significance of this research lies in the program implemented by the zakat institution, namely the BISA program (Mother of Mandiri Sejahtera). This program is superior as well as a differentiator from other productive zakat management patterns. This research is important to do considering the problem of managing productive zakat is still stagnant and ineffective. The various programs implemented have not been able to elevate the degree of productive zakat management institutions that can actually produce something that can alleviate the people's economy. After conducting research, findings were generated, namely the management of zakat at the Yatim Mandiri Surabaya Institute through the aspects of planning, organizing, directing and supervising to achieve optimal organizational goals and distribution of productive zakat at LAZNAS Yatim Mandiri which was given to mothers through the BISA program in the form of venture capital aimed to improve community business. Businesses run by the community can increase because of assistance from the BISA program, even though the funds provided are not very large, the benefits can be felt by the community. Apart from that, in the BISA program, there is a spiritual development program that aims to increase the religious knowledge of the community.

Previous research conducted by Maulidiyah (2018) this study discussed the Role of Baitul Maal Mattamwil (BMT) in Improving the Community's Economy "stating that Baitul Maal Mattamwil (BMT) or known as Sharia Cooperatives is a sharia financial institution that functions to collect and distribute funds to members and usually operate on a micro-scale. BMT can be used as an alternative to improve the standard of living of a weak economy, by providing financing to increase the capital of Micro, Small, and Medium Enterprises (MSMEs), so that small businesses are able to manage and increase the productivity of micro-entrepreneurs. Thus, the small community will no longer borrow from moneylenders who will not solve the problem but instead strangle the small community because they give loans at high-interest rates.

3. Research Method

In this study, the researchers used a qualitative approach. The qualitative approach is research that intends to understand the phenomenon of what is experienced by research subjects such as behavior, perception, motivation, and action, holistically and by means of description in the form of words and language, in a special natural context, and by utilizing various methods. scientific. (Lexy J. Moleong, 2014) The descriptive method that the researcher intends is to discuss and examine the role of productive zakat funds in YBM BRI in increasing UMKM capital.

Research place at YBM BRI Jakarta Regional Office 1 which is located Jl. Veteran Gambir, Central Jakarta City, Special Capital Region of Jakarta. By focusing on the role of the distribution of zakat funds in increasing business in the People's Business Skills Program. A study, of course, requires a research subject. The research subjects referred to here are a number of subjects that will be taken and used as parameters in data collection in a study. Researchers will describe data related

to the situation and profile of the BRI Baitul Maal Foundation, and the people involved in it, namely people who are involved in activities related to increasing UMKM capital for mustahik who receive productive zakat from the BRI Baitul Maal Foundation program.

Data collection techniques are the most important step in research because the main purpose of research is to obtain data. In this qualitative research, data collection is done by natural settings (natural conditions), primary data sources and secondary data sources, and data collection techniques by observation, interviews, and documentation.

The data obtained during further research activities will be examined and processed further so as to produce information. In qualitative research, data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts, and the like. The analysis consists of three streams of activities that occur simultaneously, namely: data reduction, data presentation, and conclusion drawing/verification.

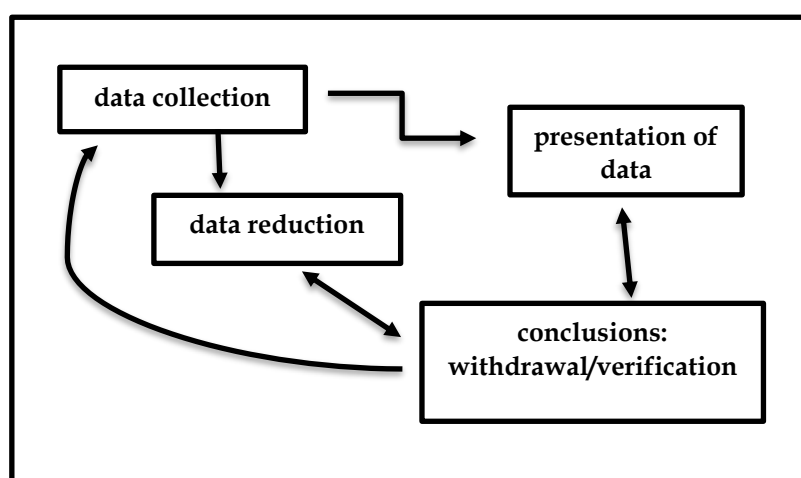


Figure 1. Data Presentation Flow

4. Results

In this section, research results will be described on the role of BRI YBM productive zakat funds in increasing UMKM capital. The purpose of the results of this study is that the program at YBM BRI can increase UMKM capital. These results were obtained through direct interviews with UMKM owners who received assistance from YBM BRI.

Based on the results of the interview, his response to the research question is, what is the form or pattern of distribution of productive zakat funds, namely: Productive zakat funds are distributed in the form or pattern, namely in the form of business carts given by mustahik recipients who have businesses that require carts. In addition, we provide business capital aimed at business groups called Joint Business Groups. What is meant by the UMKM group is their business that has a similar business together with additional capital which will later be used to develop the business. The amount of assistance provided by mustahik received by UMKM is Rp. 900.000 but the provision of capital assistance, is only given once. As for the criteria for mustahik who are entitled to receive capital assistance from productive zakat funds, he explained, the criteria for mustahik are first of all they are included in the 8 asnaf that have been determined in the Qur'an. Before the aid reaches the mustahik, after they complete the requirements that we have set. Field observations will be carried out, visiting the mustahik's house directly to see if the mustahik is in accordance with the criteria we have set. After observations, it will determine whether it is feasible.

Funding assistance for prospective mustahik recipients must first complete the requirements that we have set then we will create an account in their respective names at BRI bank of course, after that the BRI YBM will transfer them an amount of Rp 900.000 for a single grant. In addition to providing funds, YBM BRI also provided meaningful carts. The carts were given to UMKM.

The response from the mustahik recipients after receiving assistance from the program was very good, because they were greatly helped by the program assistance. From the results we got, many people were helped in terms of their income increasing, their business growing, initially they did not have a place to trade but with the existence of a cart, it means that they can open their stall using the cart and they are also greatly helped with the help of capital funds.

The following is a table of distribution and recipients of productive zakat in the form of business capital and meaningful carts:

Table 1. List of Productive Zakat Recipients

Mustahik List Of Productive Zakat Recipients In East Jakarta				
No	Mustahik	Ukm	Type Of Help	Total Capital Fund
1	Nana Setiana	Gado-Gado	Cart	Rp 900.000
2	Sutiyono	Gado-Gado	Cart	Rp 900.000
3	Yanti	Gado-Gado	Cart	Rp 900.000
4	Nunung Mulyati	Gado-Gado	Cart	Rp 900.000
5	Irma Hidayah	Nasi uduk	Cart	Rp 900.000
6	Ariyani	Nasi uduk	Cart	Rp 900.000
7	Marsinah	Nasi uduk	Cart	Rp 900.000
8	Kitri	Gorengan	Cart	Rp 900.000
9	Parni	Gorengan	Cart	Rp 900.000
10	Rohani	Nasi goreng	Cart	Rp 900.000
11	Siti Rodiah	Warmindo	Cart	Rp 900.000
12	Rusdiani Y	Warmindo	Cart	Rp 900.000
13	wahyuningsih	Warmindo	Cart	Rp 900.000

*Source: Interview SPV YBM BRI

It can be concluded that every UMKM actor Gado-Gado, Nasi Uduk, Friedan, Nasi Goreng, and Warmindo have differences in terms of their income because the capital spent depends on the sales results, basic ingredients, and the location they sell. However, their problem is the same, namely, they feel a lack of capital because the basic ingredients used to sell are increasing day by day. With the assistance from the BRI YBM program, they are greatly helped because with the increase in capital, UMKM can add their types of sales such as cakes and fast food, and increase income.

BMT is an independent financial institution, has a focus on two main tasks as bayt al-maal and bayt al-tamwil with various activities and activities which have the aim of developing productive businesses in society. Apart from that, it is also to encourage investment and help increase economic growth by inviting people to be more active in saving so that it can support economic activities. Not only activities oriented towards profit sharing, BMT also has a function as a recipient of zakat, infaq, alms and even waqf which will later be distributed again for the benefit of the people. These activities are inherent and cannot be separated from BMT as a microfinance institution which is focused in this field (Soemitra, 2009).

Baitul Maal literally means fund house and Baitul tamwil means business house. In history, the development of BMT has been known since the time of the Prophet Muhammad SAW until the history of Islam in the Middle Ages. According to the explanation above, Baitul maal wa tamwil is a simple Islamic financial institution that can activate and develop the community's economic activities while still complying with Islamic law in all activities and activities (Djayusman, 2015). BMT is directly proportional to economic growth, if one of them develops then the others will also develop, this can happen because the development of BMT is directly proportional to the level of welfare of the people in general, BMT does contribute to improving the welfare of the people in general, However, BMT itself will not exist or will not develop if there is no community that supports BMT in carrying out its roles (Pradja, 2012).

According to Harahap, S.A.R. & Ghozali, M. in Nur Rianto (2012) that to maintain the existence of Baitul Maal wa Tamwil in carrying out its roles, principles are needed as a guide (Arif, 2010). The following are these principles: upholding aspects of sharia and also muamalah law In Islam, as part of a form of faith and devotion to Allah SWT, there is an integration between moral and spiritual values which can refer to proactive, dynamic, progressive business ethics which will foster a sense of justice and noble character, prioritizing togetherness in the organization. Prioritizing the interests of the line is built on the basis of family, so that a peaceful and good environment is created for its development.

The main weakness in this BMT institution is that human resources are still lacking in management. This HR issue regarding microeconomic development in Indonesia is said to have a trust issue, because supervision is not yet effective, the internal control system is weak, there is no guarantee system and so on. The second weakness of the BMT Institute for Microeconomic Development is that because this type of small business provides results that are difficult to achieve efficiently and the operational risks are high (Harahap & Ghozali, 2020). Income is a gross increase in assets or decrease in liabilities of a business within a certain period of time (Sholihin, 2010). Maintain a fair and equitable economic condition in society. By consistently carrying out its duties as a sharia microfinance institution that carries out all its activities on the basis of sharia law, BMT can make economic conditions more just and equitable (Mangkunegara, 2017). Based on previous research, regarding the role of Baitul Maal Wat Tamwil financing on business development and improving the welfare of its members from the micro sector of traditional traders by Fitriani and Emile, it shows that financing from the micro sector of traditional market traders does not have a significant effect on the traders' perceptions of the development of their business and increasing their welfare (Prastiawati et al, 2016).

5. Discussion

According to Nita Purnama Sari's research (2016), there is conformity with research made that productive zakat carried out by zakat institutions is highly recommended with the YBM BRI institution as a place for muzakki to pay their zakat.

According to Mila Sartika's research (2018), the productive distribution of zakat funds is used as business capital, researchers find a match because there are MSMEs that receive assistance from YBM BRI, they feel helped in terms of their capital.

According to Imas Rosi Nugrahani's research, (2017), there is a match with his research which made that the potential for well-managed zakat will generate and help MSME income. Because based on the results of the study, researchers found that MSMEs were given assistance through PKUR and their income increased.

6. Conclusion

From the discussion and research results that have been described by the researchers, the researchers hereby draw conclusions about the role of the distribution of productive zakat funds at the Baitul Maal BRI Foundation in increasing UMKM business capital. The distribution of productive zakat funds for UMKM at YBM BRI with the People's Business Skills Improvement Program (PKUR) has a good impact and has an effect on increasing UMKM capital, Prior to receiving assistance from the BRI YBM program, UMKM actors felt a lack of capital which resulted in their income decreasing, because the basic materials used continued to increase in price. Meanwhile, mustahik do not want to increase their selling price for fear of losing consumers if they increase their selling price, After they received the capital assistance, the UMKM actors felt very helpful in terms of capital. The mustahik get increased income from the increased capital and feel that the economy is improving. UMKM actors hope that the program will continue to run so that those who feel a lack of capital will be helped by the BRI YBM program.

From the conclusions above, regarding the role of the productive zakat fund distribution of the Baitul Maal BRI Foundation, in the following year, it will be even better and optimal, so there must be improvements in several ways, the following are suggestions that researchers can give to Baitul Maal Foundation BRI Regional Office 1, namely: Distribution of capital funds from the People's Business Skills Program to be more adapted to the needs of the mustahik. Because every business actor has differences in terms of purchasing raw materials for UMKM. Maintain the best service for prospective beneficiaries of the People's Business Skills Program, so that YBM BRI becomes the trust of mustahik.

Limitations and avenue for future research

Due to the limitations of the research which only conducted research in the Jakarta 1 area, this research was very small. the researcher hopes that there will be further research that is more extensive to research ybm bri so that people can understand and get detailed information about the programs in YBM BRI

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