



THE DISTRIBUTION OF BAITUL MAL AID FUND FOR JOINT BUSINESS GROUP PROGRAM: IS IT EFFECTIVE?

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Abstract

Objective – This study aims to analyze the level of effectiveness, supporting and inhibiting factors as well as the impact of the distribution of aid funds by Baitul Mal to Joint Business Groups in Peureulak District, East Aceh.

Method – This study uses a qualitative method, this research collects primary data with interviewing the key informan from Baitul Mal East aceh and 5 (five) beneficiaries from each Joint Business Group Program (KUBE).

Findings – The results of this study indicate that The level of effectiveness of the distribution of aid funds by East Aceh Baitul Mal to the Joint Business Group in Peureulak is considered to be still not optimal. This is assessed based on 4 main indicators, namely input, process, productivity, job satisfaction. Besides that, in its implementation, there are several supporting and inhibiting factors in efforts to distribute Joint Business Group (KUBE) assistance funds. The supporting factors include the availability of the latest information that is easily accessible to muzakki and mustahik, the presence of accompanying personnel and also the availability of a budget. Meanwhile, the inhibiting factors include inadequate facilities and infrastructure, still a lack of manpower, remote and difficult to reach locations and delays in sending files. Meanwhile, in terms of the impact of the distribution of aid funds, it is considered to be able to help increase the economic income of the poor, which at the same time helps the government in improving the country's economy.

Limitation – The indicators used to measure the level of effectiveness are still too general. A more specific perspective is needed.

Practical Implication – Theoretically, this research contributes to the importance of financial management, especially in aid fund activities. This researeh shows Through this research, it is hoped that it will be able to minimize the occurrence of misuse in the management of aid funds for Joint Business Groups. Thus it can optimize the achievement of goals, namely increasing the community's economy which will have an impact on increasing the standard of living and welfare of the Peureulak people.

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Keywords:

Baitul Mal, Aid Funds, Joint Business Group Program (KUBE), Efectivity.

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INTRODUCTION

Baitul Mal is an institution established by the Aceh government in accordance with Qanun Aceh No. 10 of 2007. The Qanun on the Baitul Mal is a derivative of the Law on the Government of Aceh article 3 paragraph 1 which states that the Baitul Mal is a Non-Structural Regional institution which in carrying out its duties is independent in accordance with the provisions of the Shari'a and is responsible to the Governor. Furthermore, this institution is known as Baitul Mal Aceh which has the authority to guard, maintain, manage and develop zakat, infaq, waqf assets, and other religious assets, and oversee trusteeship based on Islamic law.

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Baitul Mal Aceh has similarities with the National Amil Zakat Agency (BAZNAS) which is the formal institution and the only one formed by the government based on RI Presidential Decree No. 8 of 2001 which has the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The National Amil Zakat Agency (BAZNAS) is more oriented towards efforts to collect and distribute non-profit funds, such as zakat, infaq and alms and at the same time carry them out in accordance with applicable regulations (Kamal, 2016).

As a social institution, Baitul Mal has the same function and role as the amil zakat institution (LAZ), therefore Baitul Mal must be encouraged to be able to play a professional role in becoming an established LAZ (Amil Zakat Institution). As a financial institution, Baitul Mal Aceh is tasked with collecting funds from the public (members) who entrust their funds to be kept at Baitul Mal and channeling funds to the community (members) who are given loans by Baitul Mal. Meanwhile, as an economic institution, Baitul Mal has the right to carry out economic activities, such as managing trade, industrial and agricultural activities (Soemitra, 2019).

Not only in Aceh Province, Baitul Mal was also formed at the Regency/City level called BMK which has the authority in administering, managing and distributing zakat, infaq and alms aid within the Regency/City (Kamal, 2018)(S. K. Safwan Kamal, 2017). Likewise, at the Gampong/Village level, Baitul Mal was also formed under the name Baitul Mal Gampong (BMG). This is as explained in Qanun Aceh No. 10 of 2018.

One of the roles of Baitul Mal Aceh is to distribute aid to the community. As stated by Armiadi Musa quoted by Asnawi Luwi, Baitul Mal has a role in distributing aid to the community, this assistance is prioritized for Joint Business Groups (KUBE) from poor families. Joint Business Group (KUBE) are business

capital assistance based on micro business groups whose members are mustahik zakat. This assistance is clearly intended to facilitate business groups in accessing venture capital. The condition is that a group-based micro-enterprise has a minimum of five members, has legality and all of its members are mustahik to the poor. In the distribution process, Baitul Mal Gampong and/or district/city Baitul Mal may issue recommendations to business groups in their area as business groups with mustahik members for the requirements for submitting applications to Baitul Mal Aceh (Luwi, 2020).

Baitul Mal in this case is a means or mediator in overcoming capital problems experienced by members who are trying to improve their business to be better together in the context of empowering the gampong community with the financing pattern of group members (Safwan, 2021). This is also one of the solutions or alternative financial services for farmers, households and village communities who have businesses that have been running for at least 1 year.

Baitul Mal Aceh carries out a strategy by helping micro-entrepreneurs with capital to develop their businesses. In addition to developing capital, it is also an effort to help finance micro-entrepreneurs and the general public. Optimizing Baitul Mal Aceh in carrying out its role, namely channeling assistance to micro entrepreneurs, is the spearhead in strengthening the people's economy through the sharia system. The existence of these government financial institutions will be even more meaningful with efforts to increase their role in helping people who are experiencing economic difficulties such as capital, so that they are effective in growing the SME sector and encouraging efforts to distribute people's income.

Baitul Mal Aceh East aceh is one of the Baitul Mal Institutions at the Regency/City level which performs one of its roles as a distributor of aid funds to the community through the Joint Business Group. Through the distribution of aid funds, it is hoped that this will become a solution for the community to overcome the problem of poverty that still plagues the people of Aceh. However, based on the author's initial survey with Mr. Surya, who is one of the Gampong officials, stated that not all poor people who have businesses receive this assistance. In addition, it was also found that some of the beneficiaries did not experience business development so that it did not have a positive impact on their economy.

Several confirmations were obtained from Baitul Mal Staff in East Aceh, as stated that not all those who managed the Joint Business Group (KUBE) assistance received assistance, this was due to the large number of people who registered. While Baitul Mal East aceh only limits revenue to 5 Joint Business

Group activities. The lack of socialization and understanding regarding assistance is also suspected to be one of the causes. So on the basis of this phenomenon the author is interested in conducting a study on how the East Aceh Baitul Mal efforts to optimize its role in channeling aid so that it is right on target and has an impact on improving the economy of the Pereulak people of East Aceh Regency.

LITERATURE REVIEW

Baitul Mal is a privilege and specific institution in the Government of Aceh and Regency/City Government which in carrying out its duties is independent in nature having the authority to guard, maintain, manage and develop zakat, infaq, waqf assets, and other religious assets, and oversee trusteeship based on Islamic law (Qanun Aceh No. 10 of 2018). This institution was established with the aim of facilitating the lower classes of society who are not reached by the services of Islamic banks or Islamic rural banks. Its operational principles are based on the principles of profit sharing, sale and purchase (ijarah) and deposit (wadiyah). Therefore, even though it is similar to Islamic banks, it can even be said to be the ideal of Islamic banks, Baitul Mal has its own market share, namely the small community that is not reached by banking services and small business actors who experience "Psychological" obstacles when dealing with third parties. banks (Huda & Heykal, 2010).

The purpose of Baitul Mal is to improve the quality of economic business for the welfare of members in particular and society in general (Mardani, 2015). Furthermore, in the context of improving the people's economy as part of community-based economic development, it is appropriate to utilize and empower the Baitul Mal as an institution that collects funds for people with weak economies by developing a healthy business climate and socio-economic environment and cooperating with local government institutions, community organizations, the world of business and sharia banking that is currently developing, with a form of partnership or becoming a member of the Baitul Mal, people can improve their standard of living through increasing their business (N. H. Safwan Kamal, 2022).

Baitul Mal is one of the social institutions engaged in managing zakat for the benefit of a sustainable society (Anwar & Khalsiah, 2018) (Kamal, 2016; N. H. Safwan Kamal, 2022; Safwan, 2021). The function of Islamic financial institutions or Baitul Mal in general is to encourage and accelerate the economic progress of a society by conducting activities, financial, commercial and investment in accordance with Islamic principles (Hakim, 2012). While the main function of the Baitul Mal is as

a shari'ah financial institution that carries out efforts to raise funds, channel funds, which are based on shari'ah principles with a fair profit sharing system, both in terms of raising funds and channeling funds to the community to help develop micro-enterprises and small, especially assistance in the form of capital (Amalia, 2019).

Specifically for the function of channeling funds, the forms of distribution of assistance according to official data from the Subdivision General Baitul Mal Aceh include: First, the distribution of social and humanitarian service assistance which includes the distribution of assistance to the needy, the distribution of assistance to the poor, the distribution of assistance to converts, the distribution of assistance for ibn sabil and distribution of assistance to gharim. Second, the distribution of assistance to improve the quality of human resources which includes the fi sabilillah program, 30 juz Al-Quran tahfiz scholarships, improvement of Al-Quran reading gardens (TPA), improvement and training in understanding IT. Third, the distribution of assistance to improve the community's economy which includes the distribution of productive business capital assistance for Joint Business Groups (KUBE) and the distribution of agricultural and livestock assistance. Fourth, distribution of assistance for socialization of zakat awareness which includes making magazines, billboards, banners, radio, television, direct outreach to muzakki.

In order to increase the welfare of the poor, the government has developed a group as a medium for empowering the poor, known as KUBE. Through KUBE it is hoped that the social welfare of the poor can be alleviated or at least reduced. The emergence of the idea of empowering the poor through the KUBE approach is based on the idea that everyone has potential and abilities that can be developed. This potential is very diverse, there is potential that can develop individually without the help or intervention of other people and there is also potential that can develop with assistance or assistance from others or through a group approach. Sometimes a person or group of people are not aware of their potential which, if developed, can exceed the abilities of ordinary people.

Empowerment through KUBE is also intended to facilitate access to reach relatively large groups of poor people. In order for the group empowerment process through the KUBE approach to be more optimal, the approach used must be oriented towards a community development approach in which the approach emphasizes the strengths that exist in the KUBE group. This means that members' strengths, abilities, skills, resources and potential are the main factors in the

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development of the KUBE. Through this approach, it is hoped that the group will become a medium in the process of empowering KUBE members (Aziz & Ulfah, 2010). The logical consequence of this approach is that all group elements must be utilized for the benefit of the group. All abilities, skills, potentials and resources owned by members must be utilized for KUBE. KUBE should be used as a meeting media, coaching, mentoring process, and as a means to improve the welfare of KUBE members (Aziz & Ulfah, 2010).

In practice, the distribution of aid funds by Baitul Mal Aceh, including those aimed at KUBE, must be carried out as effectively as possible so that the planned community economic improvement goals are achieved. If analyzed further, the word effective has the meaning of effect, influence, result or can bring results. So, effectiveness is activeness, usability, compatibility in an activity of a person carrying out a task with the intended target. Effectiveness basically shows the level of achievement of results, often or always associated with the notion of efficiency, even though there are actually differences between the two. Effectiveness emphasizes the results achieved, while efficiency looks more at how to achieve results, namely by comparing the input and output (Center for Language of the Ministry of National Education, 2012).

Efforts to evaluate the running of an institution, can be done through the concept of effectiveness. This concept is one of the factors to determine whether it is necessary to make significant changes to the form and management of the organization or not. In this case, effectiveness is the achievement of organizational goals through the efficient use of available resources, in terms of input, process and output. While what is meant by resources includes the availability of personnel, facilities and infrastructure as well as the methods and models used. An activity is said to be efficient if it is carried out correctly and in accordance with procedures, while it is said to be effective if the activity is carried out correctly and produces useful results. So an organizational activity is said to be effective if an organizational activity goes according to the rules or runs according to the targets set by the organization.

There are four indicators that can be used to measure effectiveness, especially in the distribution of funds in Baitul Mal Aceh, namely: input, process, productivity, and job satisfaction (Ding, 2014). Input can be said to be the basis of something that is realized or implemented based on what has been planned and influences the results obtained. The input referred to in this study is related to what is realized or carried out by Baitul Mal by utilizing it in distributing KUBE

assistance. The production process can be interpreted as a process of developing something that can affect the results. While the production process in this study is the process of Baitul Mal Aceh in improving the people's economy. In accordance with the duties and roles of Baitul Mal, it serves mustahik zakat by providing good facilities and understanding. Meanwhile, productivity can be said to be Baitul Mal's effort in increasing the distribution of KUBE assistance to resources in an efficient manner, while productivity is effective in Baitul Mal, namely in terms of improving the community's economy. Finally, satisfaction at the activity/program level means that Baitul Mal in distributing aid tries to do and give the best to beneficiaries, this is evidenced by the division of tasks and work among assistants, such as directing beneficiaries in bookkeeping, socializing what needs to be done, and various other things.

RESEARCH METHODS

This research is a type of field research that is analyzed using a qualitative descriptive approach. researchers used a qualitative approach to obtain in-depth information regarding the benefits received by mustahik as managers of productive assistance (Sugiyono, 2016). Primary data collection was carried out by direct interviews with all informants. The key informants in this study were the East Aceh Baitul Mal and 5 beneficiaries who were representatives of each Joint Business Group (KUBE) in Perlak District, East Aceh.

Informants were selected based on criteria such as having managed a joint group business (KUBE), being one of the mustahik zakat and being active in business activities and actively communicating. the data that has been collected is analyzed by interviewing, analyzing interview data, codifying, interpreting and summarizing the results.

RESULTS AND DISCUSSION

The Process of Fund Distribution for Joint Business Group Program

The distribution of joint venture assistance funds (KUBE) by Baitul Mal East aceh is carried out through Geuchik and Imam Gampong. Furthermore, the Geuchik and Imam Gampong distribute these funds to mustahik by looking at the provisions or categories included in the asnaf group who are entitled to receive zakat. The distribution process goes through five stages. First, submission by KUBE to the Regency Baitul Mal after completing administrative requirements includes data on KUBE profits and letters of recommendation. Second, the KUBE

data verification process by the Baitul Mal who came directly to the business location. Third, the determination of KUBE who are entitled to assistance which is announced through social media, the web, newspapers and the gampong government. Fourth, the process of channeling KUBE assistance is carried out through banks, so that KUBEs that receive assistance can disburse funds at a predetermined bank with the direction of a companion. Fifth, the monitoring process by Baitul Mal on the use of aid funds.

The groups that are entitled to receive assistance are poor people who have minimal capital with micro-enterprises or a weak economy, with the condition that they submit a proposal first by filling out the administration form and completing the requested documents. For groups that are designated as beneficiaries, assistance will be provided in the form of business capital, goods or work equipment or animals with a maximum amount of 10 million rupiah. This means that the nominal assistance disbursed is in accordance with the level of need of the beneficiary group.

The Effectiveness of Fund Distribution for Joint Business Group Program

Effectiveness is the achievement of mutually agreed targets and the level of achievement of these targets shows the level of effectiveness. The goal approach shows that the organization was created to achieve certain goals, where this can be realized by working rationally and trying to achieve the goals that have been set (Tampubolon, 2008). The view from the perspective of organizational effectiveness is that it consists of individual and group effectiveness. At the most basic level in an organization lies in individual effectiveness. Assessment of institutional effectiveness and the effectiveness of a program can be measured from two sides, namely the impact on recipients of assistance and the impact on aid providers. For beneficiaries, of course, the impact seen is in accordance with the objectives of procuring the program, while for aid agencies it can be seen from the success of the Institution's work (Tampubolon 2008).

As for the measurement of the level of effectiveness of the distribution of aid carried out in East Aceh Baitul Mal can be seen from the input, process, productivity, job satisfaction. Input can be said to be the basis of something that is realized or implemented based on what has been planned and influences the results obtained. Meanwhile, the input referred to in this study is related to what is realized or implemented by Baitul Mal in distributing KUBE assistance.

From the results of an interview with one of the informants, information was obtained that the distribution of aid funds was quite effective not only for muzakki but also for amil zakat because automatically the data of the muzakki doing the distribution would be inputted on the Baitul Mal web online. In terms of management accountability and distribution following the budget pattern, all zakat funds go to DPA (Budget Management Fund), DPA budget funds, which means that they are included in the current budget, have been recorded in the Regional Management Information System (SIMDA) application, all inputted at one point.

Meanwhile, data for mustahik is still manual, namely by recording the funds channeled to mustahik and then writing receipts signed by mustahik, from these receipts it is recorded in a special book by Baitul Mal East aceh. At the beginning of the year the results of the distribution will be reported in the annual report book.

The second indicator of effectiveness is seen from the process side. The production process can be interpreted as a process of developing something that can affect the results. While the production process in this study is the process of East Aceh Baitul Mal in improving the community's economy. In accordance with the duties and roles of Baitul Mal, it serves its zakat mustahik by providing facilities and a good understanding of the process of improving the community's economy carried out by Baitul Mal. Thus, mustahik feel more focused with more updated information. Socialization is usually carried out by East Aceh Baitul Mal through newspapers, the web, and social media such as Instagram, Facebook and others. This then shows that Baitul Mal East aceh is active in socializing and innovating in an effort to improve the community's economy.

Productivity is another indication of the assessment of effectiveness. Productivity can be said as Baitul Mal's efforts to increase the distribution of KUBE assistance to resources efficiently, while Productivity is effectively in Baitul Mal in improving the community's economy. Various efforts have been made by the East Aceh Baitul Mal to increase productivity both through outreach and following developing trends to make it easier for mustahik to obtain information.

The final indication for measuring effectiveness is through job satisfaction where Baitul Mal in distributing aid tries to do and give the best to beneficiaries, this is evidenced by the division of tasks and work among assistants, such as directing beneficiaries in bookkeeping, socializing what needs to be done , and various other things. However, in the field based on interviews with informants, information was obtained that the assistance that was distributed was used by

some of the beneficiaries to meet their daily needs and not as additional business capital, so that these micro-enterprises did not experience business development. This is still happening even though socialization is often carried out including direct assistance. This phenomenon eventually led to reduced levels of job satisfaction.

Supporting and Inhibiting Factors of Funds Distribution for Joint Business Group Program

In order to improve the welfare of the poor, the government continuously seeks to formulate and implement various programs of empowerment activities. Various programs are designed and launched in various forms ranging from routine coaching, providing assistance, development services, forming empowerment groups, to providing training. However, in the distribution process there are supporting factors including the readiness of the Baitul Mal in answering all problems in the community by providing facilities, socialization, and the latest information that is easily accessible to muzakki and mustahik, the presence of accompanying personnel and also the availability of a budget. This finding is in line with several previous studies conducted by (Ascarya, 2021; Ghassan & Al-Jeefri, 2016; KAMAL, 2022; Kamal, 2018; Safwan Kamal, 2019; S. K. Safwan Kamal, 2017) which confirms that Baitul Mal has a role in improving the community's economy.

The inhibiting factors found in the field in the distribution of Joint Business Group assistance funds to the Peureulak community in East Aceh Regency were inadequate facilities and infrastructure, still a lack of manpower, difficult to reach locations and delays in sending files. Supporting and inhibiting factors are summarized in the following table:

Table 1. Classification of Supporting and Inhibiting Factors of Funds Distribution of KUBE

No	Supporting Factors	Inhibiting Factors
1	Expert Companion	Lack of Facilities & Infrastructure
2.	Budget Availability	Lack of Man Power
3	Update Information	Isolated Location
		Broken Road
		Late Submission of File
		Low of Awareness to Use Funds Appropriately

Source: Respondent Interview

The Impact of Funds Distribution for Joint Business Group Program in East Aceh

The impact of the distribution of Baitul Mal to the Peureulak community was felt especially in terms of increasing the economy. With the Joint Business Group's financial assistance, the poor who initially became mustahiq who had weak and insufficient businesses, with the assistance of these funds, were assisted in increasing their businesses. As previously discussed, the assistance provided was in the form of assistance for increasing business capital, assistance in livestock businesses, and the creative economy.

Joint Business Group assistance distributed by Baitul Mal Peureulak has shown a good impact. Where the impact can be seen from the efforts that have been made by the Baitul Mal of Peureulak City, in helping the poor in increasing prosperity in their lives. The following are the results of interviews with the Peureulak community who received the Joint Business Group assistance funds.

It can be concluded that the form of business capital assistance is carried out to motivate existing businesses to develop, an injection of funds will give enthusiasm or enthusiasm for the poor to do well and optimally. The business prospects are located around the environment which is very supportive of the creation of the welfare of the life of the poor. Poor communities can also take advantage of this assistance in various forms, both in opening trading businesses, to supplement their consumption needs, and to buy children's school equipment and so on. However, if the assistance provided is not properly managed and empowered, the businesses owned cannot be managed to generate finance for the increased income of the poor.

Thus, the assistance of the joint business group has had a very important impact on various aspects of people's lives. In other words, the impact of East Aceh Baitul Mal Baitul Mal assistance can help increase the economic income of the poor and assist the government in improving the country's economy. The increase in the economic income of the poor is very pronounced due to the provision of financial assistance from the East Aceh District Baitul Mal Agency. Since the establishment of the East Aceh Baitul Mal Baitul Mal Agency, the poor community has felt very much protected by the joint business group. Therefore, it can be predicted that if the Baitul Mal has good performance it will bring better benefits of optimizing the utilization of zakat. This finding is in line with several previous studies such as (Ali & Hatta, 2014; Kamal, 2018; Rosadi & Athoillah, 2016; S. K. Safwan Kamal, 2017)

CONCLUSIONS

Based on the results of the research the writer can conclude that:

1. The effectiveness of the distribution of joint group assistance in increasing income can be seen from the indicators of input, process, productivity, job satisfaction. input related to what is realized or implemented by Baitul Mal in distributing KUBE assistance which has been carried out as it should, even though the implementation is still not optimal. This can be seen from the data collection on muzakki which has been done online, while the data collection on mustahik is still done manually. Meanwhile, through process indicators related to the efforts made by East Aceh Baitul Mal in improving the community's economy, it is in accordance with its duties and roles. Baitul Mal serves its zakat mustahik by providing facilities and a good understanding of the process of improving the community's economy carried out by Baitul Mal. Thus, mustahik feel more focused with more updated information. Socialization is usually carried out by East Aceh Baitul Mal through newspapers, the web, and social media such as Instagram, Facebook and others. Next are productivity indicators related to Baitul Mal's efforts to increase the distribution of KUBE assistance to resources.
2. Factors supporting the implementation of the distribution of Joint Business Group assistance funds, including the readiness of the Baitul Mal in responding to all problems in the community by providing facilities, outreach, and the latest information that is easily accessible to muzakki and mustahik, the presence of accompanying personnel makes it easier for the community to understand the use of aid and also the availability of the budget. While the inhibiting factors are inadequate facilities and infrastructure, still a lack of manpower, remote and difficult to reach locations and delays in sending files.
3. The impact of East Aceh Baitul Mal assistance is to help increase the economic income of the poor and at the same time assist the government in improving the country's economy.

POLICY RECOMMENDATION

Through this research, it is hoped that it will be able to minimize the occurrence of misuse in the management of aid funds for Joint Business Groups. Thus it can optimize the achievement of goals, namely increasing the community's

economy which will have an impact on increasing the standard of living and welfare of the Perlak people.

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