



Analysis Of The Effectiveness Of Distribution Of Zakat Funds By The Baitul Maal PLN Foundation (YBM PLN)

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Abstract It is obligatory for everyone who is economically capable to give zakat, not only as a form of sympathy for someone's situation but also to protect them from famine or other disasters. Zakat is one of the most important factors in eradicating poverty which is a source of disaster for both individuals and society. therefore in Islam it is obligatory to give zakat to people who are able in accordance with the word of Allah SWT. "Indeed, zakat is only for the needy, poor people, zakat administrators, converts who are persuaded by their hearts, to (liberate) slaves, people who are in debt, for the path of Allah and for those who are on a journey, as a decree required by Allah, and Allah is All-Knowing, All-Wise." (At-Taubah: 60). In this research, the effectiveness of distributing zakat funds at YBM Pln will be discussed.

Keywords: Zakat, Distribution Of Zakat Funds,

Abstrak Wajib bagi setiap orang yang mampu secara ekonomi untuk mengeluarkan zakat, tidak hanya sebagai bentuk simpati terhadap keadaan seseorang tetapi juga untuk melindunginya dari bencana keluarga atau bencana lainnya. Zakat merupakan salah satu faktor penting dalam pengentasan kemiskinan yang menjadi sumber bencana baik bagi individu maupun masyarakat. oleh karena itu dalam Islam wajib hukumnya mengeluarkan zakat kepada orang yang mampu menaati firman Allah SWT. "Sesungguhnya zakat itu hanyalah untuk orang-orang fakir, orang-orang miskin, para pengelola zakat, para muallaf yang diyakinkan hatinya, untuk (memerdekakan) hamba-hamba, orang-orang yang terlilit hutang, untuk jalan Allah dan untuk orang-orang yang sedang dalam perjalanan, sebagai ketetapan yang diwajibkan oleh Allah, dan Allah Maha Mengetahui lagi Maha Bijaksana." (At-Taubah: 60). Dalam penelitian ini akan dibahas mengenai efektivitas penyaluran dana zakat di YBM Pln.

Kata Kunci : Zakat, Penyaluran Dana Zakat, YBM PLN

INTRODUCTION

Islam is a comprehensive (universal) religion that regulates various aspects of life, including the economic aspect. In Islam, economics encompasses the fundamentals of virtue, happiness, and collective well-being, aiming to eliminate inequality between the poor and the wealthy. Poverty has persistently been a problem over time, and Islam offers a solution to this issue through an economic instrument known as zakat.

Zakat plays a crucial role in empowering the economic status of the Muslim community. However, in countries where the majority of the population follows Islam and are in the process of development, including countries classified as both developing and poor nations like Indonesia (Miftah, 2008, p. 313), there are challenges. The command to give zakat is mentioned in the Quran a total of 32 times, with 26 instances in conjunction with the command to perform prayers. This suggests that fulfilling the obligation of giving zakat is as important as the obligation to perform prayers (Naimah, 2012, p. 2).

In 2006, the foundation, which was originally known as LAZIS PLN, was then renamed the Baitul Maal PLN Foundation (YBM PLN) through Directors' Decree Nos. 132 and 133 on

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11 September 2006. In 2009, the official name of this foundation changed to the Foundation Lazis PLN through notarial deed Teddy Yunaldi SH No. 8 dated 9 June 2009. The articles of association of this foundation underwent two changes: the first time was made by Notary Teddy Yunaldi, SH, Number 12 on 16 November 2009, and the second change was made by notary Zulkifli Harahap, SH, Number 19 on 22 December 2016, which changed the name of the foundation from Lazis PLN to Baitul Maal Foundation (YBM) PLN.

This foundation has been officially recognized as a National Amil Zakat Institution by the Ministry of Law and Human Rights of the Republic of Indonesia with number AHU.679.AH.01.04 on February 24 2010. The establishment of this foundation aims to collect zakat, infaq, shodaqoh and waqf funds (ZISWAF) from Muslim communities and other halal funding sources. The funds collected through ZISWAF will be used on a priority basis to help Mustahik, according to the priority scale, and can also be used to support productive businesses.

In carrying out its duties as a zakat management institution within State-Owned Enterprises (BUMN), YBM PLN always prioritizes the principles of professionalism and transparency in accordance with sharia law. They also emphasized the spirit of nationalism and fighting for the unity of the Unitary State of the Republic of Indonesia (NKRI) in an effort to develop this country. With this approach, YBM PLN is committed to providing as many benefits as possible to Mustahik in various regions in Indonesia. The aim is to empower them to live a decent life in a sustainable manner.

On the other hand, there are efforts to improve the quality of zakat managers. All zakat management officers at YBM PLN have taken part in training and competency tests held by BNSP. With this step, they have obtained official professional certification which recognizes their ability to manage zakat funds professionally and in accordance with established standards.

THEORITICAL REVIEW

Definition of Zakat

Zakat has the meaning of cleanliness and growth, as explained in the verse of Allah SWT in Surah At-Taubah: 103. The purpose of zakat is to clean up other people's assets which, whether intentionally or not, have become part of our wealth. By giving zakat, a person can cleanse himself of sin and improve his morals, so that he becomes a loving and open-hearted individual. The word "infaq" comes from the word "anfaqa," which means "manifesting something (wealth) with the intention of meeting certain needs" (Hafidhuddin, 2002).

Zakat in the context of fiqh refers to a certain amount of property that is required by Allah to be handed over to individuals who are entitled to receive it. This does not only mean

spending that amount of money, as explained by Qardhawi (193:34) and Deni Lubis (2018, p. 1). This zakat must be given to groups who are entitled to receive it in accordance with the provisions established by Islam. According to Ibn Taimiyah, the hearts and assets of people who pay zakat will become pure, clean and develop meaningfully (Chaniago, 2015, p. 48).

Umar bin Abdul Aziz followed the Prophet's example in implementing zakat. He appointed trustworthy people as zakat officers and ordered them to collect the assets that were to be given zakat without misuse or oppression. Umar then instructed the officers to record payment receipts for zakat payers, so that they did not have to pay again unless it was the new year. Apart from that, Umar also ensured that every group entitled to receive zakat must receive zakat in their own area, unless they have reached sufficiency (Ali Muhammad Ash Shalabi: 2014:440); (Harahap, 2016).

Distribution of Zakat

According to the definition from the KBBI dictionary, distribution refers to the process or method of flowing something with a specific purpose. Therefore, zakat distribution is a process or method for distributing zakat funds to parties who are entitled to receive them. Abdus Sami (2010) explains that the objects or recipients of zakat, as explained in the Al-Qur'an Surah At-Taubah verse 60, include eight groups: fakir (poor people), poor, amil zakat (zakat collection officers), converts (people those who have just converted to Islam), slaves who will be freed, people who are in debt, Allah's path (good projects), and people who are on a journey. This verse explains that zakat is addressed to them as a provision required by Allah, and Allah is All-Knowing and All-Wise (QS At-Taubah: 60).

According to the National Zakat Amil (Baznas) regulation Number 3 of 2018, the definition of each asnaf is as follows: a poor person is someone who has no source of income and cannot meet their own basic needs. Poor is someone who has a source of income but is unable to meet adequate basic needs for his family. Amil is a person or group who is authorized or responsible for managing zakat funds.

Converts are individuals who strengthen their beliefs because they have just converted to Islam. Riqab refers to Muslims who are facing a disaster or are victims in a particular case. Gharimin is a person who has debt, which can be divided into three categories: first, debt obtained for personal needs that are not excessive, such as living expenses, medical treatment, or building a house; second, debts obtained for public purposes, such as mediation in conflicts between two parties; and third, debts obtained for common interests, such as building mosques and other communal projects.

Sabilillah refers to a group of people, including:

- a. Individuals or groups who fight for and defend religion.
- b. People who sincerely carry out religious teachings, including obligatory guidance, sunnah, and various other good deeds, with the aim of getting closer to Allah SWT.
- c. Individuals who sincerely and earnestly pursue knowledge that benefits humanity.

Meanwhile, Ibnu Sabil refers to people who run out of money while on the way to a good destination.

RESEARCH METHODS

In this research, researchers used qualitative research methods by choosing a case study approach involving surveys and interviews with Mustahiq. According to Bogdan and Taylor, qualitative research is a research method that produces descriptive data in the form of words and behavior that can be observed. This research focuses on the feelings and perceptions of the participants. Case studies, on the other hand, can be described as intensive studies of individuals, groups, or units with the aim of generalizing the results.

The research sample was randomly selected from Mustahiq who had received zakat assistance. The survey was conducted using a questionnaire which included questions regarding the effectiveness of the zakat they received and their experience in applying for zakat.

RESULTS AND DISCUSSION

Zakat is a very vital instrument in various aspects of life, intended to overcome poverty both at the individual level and society as a whole. Zakat is an obligation that must be fulfilled by all capable Muslims in accordance with the teachings of Allah SWT contained in His words, *"Collect zakat from some of their wealth; with that zakat you cleanse and purify them, and pray for them. Verily your prayer is (be) peace of mind for them. And Allah is All-Hearing, All-Knowing."* (Surah At-Taubah: 103).

Effectiveness, as explained by Rifa'i (2013, p. 132), refers to the success of an activity or activities in achieving previously determined goals or objectives. The research results showed that the distribution of zakat funds by YBM PLN was effective because it succeeded in directing the zakat funds to those who really needed it, in accordance with the targets that had been set.

Mustahiq Determination Category at YBM Pln

1. Social and humanitarian

According to Soerjono Soekanto, social problems are incompatibilities between elements of culture or society that can endanger the lives of social groups. Vincent Parillo, quoted by Soetomo (2013), stated that social problems have four components:

- a. This condition is a problem that lasts for a certain period of time. A condition is only considered a social problem if it lasts for a significant period of time and does not only occur for a short time and then disappear.
- b. These conditions can cause physical or non-physical harm, both to individuals and society.
- c. This condition creates a need to find a solution.

In this context, YBM PLN determines aid recipients through proposals submitted by mustahiq candidates. These proposals were not taken for granted; they are tested first based on the prospective mustahiq's religious understanding and their personal data, including family responsibilities, amount of debt, and so on.

2. Health

Sector The health sector has a significant impact on the quality of human life. Healthy people are able to carry out productive activities, have stronger immune systems, and make a big contribution to the environment around them. Health problems often trigger poverty, especially among poor people or those experiencing economic difficulties, because medical costs are expensive and the distance is far from their daily source of income.

By using zakat, infaq and alms funds that have been donated by donors, YBM PLN allocates these resources to provide health services to poor people in need through various activities. This service is provided free of charge or free so that they can access it easily. Not only providing medical services or health checks, the YBM PLN health program also includes health education activities for the community. The aim is to make people more aware of various diseases and able to live a healthy lifestyle that can prevent various dangerous diseases.

3. Dakwah

Da'wah is an obligation for Muslims with underlying social foundations, and as a result, da'wah becomes an act that varies in its implementation. Da'wah refers to the "call to Islam" or "the spread of Islam" and also involves broad aspects of social welfare. This is because charity activities and humanitarian actions are a form of application of the five pillars of Islam. Da'wah must be realized in real action, because giving concrete examples is more effective than just talking (words in action are better than mere words). This is confirmed in the Koran. "*Why do you order other people (to do) the service, while you forget yourself (your obligations), even though you read the Bible (Torah)? So don't you think?.*" (QS alBaqarah/2:44).

YBM PLN implements da'wah through various means, including providing monthly incentives to Koran teachers, distributing the holy Koran to mosques, and providing sacrificial animals on the Eid al-Adha holiday.

4. Economy

Basically, poverty refers to a situation where individuals or groups are unable to fulfill their basic rights to live a decent and dignified life. The concept used by BPS and several other countries is the ability to meet basic needs (basic needs approach), so that poverty is an economic inability to meet basic needs, both food and other needs (measured based on expenditure).

Poor people are those whose average monthly per capita expenditure is below the Poverty Line (GK), which is calculated based on the results of a sample survey. The poverty rate announced by BPS is macro data and comes from the results of the National Socio-Economic Survey (Susenas), which shows the percentage of poor people compared to the total population in an area.

In September 2022, the poverty rate reached 9.57%, which means around 26.36 million people live below the poverty line. This poverty rate has increased slightly from March 2022 (9.54%), but is lower than the poverty rate in September 2021 (9.71%).

In this context, YBM PLN implements this approach through a number of programs, including a dairy goat breeding assistance program run by the community itself. This program involves providing assistance in the form of goats, building cages, and outreach activities on how to breed goats. In this way, people gain knowledge and improve their skills in breeding goats. This approach also allows submission of aid proposals for private businesses.

5. Education

Educational classification is the key to ensuring the future of the nation, especially the younger generation. Quality education is the main foundation for the progress of a civilization because it is able to change individuals, the world, and civilization itself. The use of zakat in educational programs, especially aimed at students from underprivileged or disadvantaged families, has a significant impact.

Support through educational programs, such as scholarships and the establishment of learning centers, aims to provide easy access to decent education for underprivileged families. The hope is that this education can be a way out of poverty for them. YBM PLN is committed to maintaining the enthusiasm for learning of students who persistently try to continue their education even though they face financial limitations.

By providing scholarships, YBM PLN seeks to provide encouragement to students who are struggling hard to go to school despite limited conditions. Through the establishment of learning centers, YBM PLN tries to find and develop the best potential of underprivileged students so that they become the nation's next generation who will make their families and surrounding communities proud.

CONCLUSION

Zakat is an obligation for all Muslims who are capable or have wealth, because every rupiah produced has someone else's rights in it. Therefore, giving zakat is not only cleaning up one's wealth, but also purifying oneself. The commandment for zakat in the Qur'an is mentioned 32 times, of which 26 times are mentioned together with the commandment for prayer. This shows that the obligation to give zakat is comparable to the obligation to offer prayers.

The results of this research show that the distribution of zakat funds by YBM PLN is very effective in various aspects, namely economics, da'wah, social humanity, health and education. YBM PLN is responsible for distributing these funds to parties in need.

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