

## The Effectiveness Of The Distribution Of Zakat Funds In The Bali Makmur Program In Improving Mustahik Welfare In Baznas Bali Province

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**Abstract.** Over time, BAZNAS has become one of the important institutions in the management of zakat in Indonesia, by increasing efficiency, transparency, and effectiveness in managing zakat, as well as distributing it to those in need. Therefore, the effectiveness of the distribution of zakat funds in the Bali Makmur Program at BAZNAS Bali Province plays an important role. This study aims to understand the effectiveness of the distribution of zakat funds in the Bali Makmur Program in improving the welfare of mustahik in BAZNAS Bali Province. The focus of this research; 1) What is the form of distribution of zakat funds in the Bali Makmur Program at BAZNAS Bali Province?, 2) What is the effectiveness of the distribution of zakat funds in the Bali Makmur Program in improving the welfare of mustahik in BAZNAS Bali Province? and 3) What are the obstacles in the distribution of zakat funds in the Bali Makmur Program at BAZNAS Bali Province? The objectives of this study are; 1) To find out the form of distribution of zakat funds in the Bali Makmur Program. 2) To identify the effectiveness of the Bali Makmur Program in improving the welfare of mustahik in the city of Denpasar Bali and 3) To find out the obstacles faced in the distribution of zakat funds in the Bali Makmur Program. The research method to be used is qualitative descriptive, with data collection techniques through observation, interviews, and documentation, as well as data validity techniques through the triangulation method. Determination of informants by purposive sampling technique. The results of the research will be described in a descriptive manner.

**Keywords:** Effectiveness, Bali Makmur Program, Welfare.

### 1. INTRODUCTION

Community economic empowerment itself has many benefits for the community. Where, the economic system is carried out by the community, from the community and for the community itself. In addition, this is applied to make the community independent, creative, and have a high business spirit that does not only depend on the capital provided. Because, the purpose of empowerment itself is to build and improve the ability, independence, and power of the community to be able to live better and prosperously according to their needs, potential, and culture. Empowerment is a form of human-centered development.

The Bali Makmur Program is an economic empowerment program in the form of developing stalls owned by business actors on a micro to small scale to help overcome the problem of poverty in urban areas. The Bali Makmur Program Program has the concept of empowerment by distributing assistance in the form of basic necessities and daily necessities, this effort is made to increase the capacity of stalls owned by business actors so that they become micro retail stalls.

The initial concept of this program is intended for the poor who have small stall businesses. In running a business there are obstacles that are often faced, one of which is limited capital. There are many zakat management institutions that issue business assistance programs, both in the form of money and goods for business actors in entrepreneurship through productive zakat, the Bali Makmur Program is one of the empowerment models through the productive zakat program.

Realizing the great potential of small, medium, and micro businesses for the economic development of the community, BAZNAS Bali Province launched a project that can help the provincial urban community to further optimize their business operations, namely the Bali Makmur Program program. The Bali Makmur Program is an economic empowerment program in the form of the development of small shops or stalls owned by the community to overcome poverty. The Bali Makmur Program program in Bazinas, Bali Province is carried out by providing assistance and guidance to the community selected as prospective entrepreneurs. The Bali Makmur Program is one of the assistance programs provided by Baznas to the community, especially for small and micro businesses as a form of Baznas assistance to improve the welfare of small and micro businesses.

## **2. LITERATURE REVIEW**

Empowerment comes from the word in English, namely empowerment which means empowerment. Where the meaning of the word power is power. Etymologically, empowerment comes from the root word "power" which means strength or ability. If interpreted according to the above definition, empowerment can be interpreted as a process towards empowerment or the process of giving strength to weak parties (not yet empowered).

Empowerment is a poor group that can be empowered through science and ability so that it can act as an agent of development. Community economic empowerment is an effort to mobilize resources to be able to develop the economic potential of the community by increasing human resources and natural resources owned by the community so that productivity can be increased. (Harry., H. Community Empowerment Strategy. Humanities Utama Press,. 2006. p. 240)

The Bali Makmur Program is an economic empowerment program in the form of micro retail businesses in an effort to increase the existence and capacity of businesses to overcome poverty in urban areas. Through this program, business actors are given assistance in the form of business capital, light renovations, branding strengthening and business

assistance. Business assistance is carried out for a long time while strengthening branding by installing signboards and doing small renovations until the appearance of the stall or store attracts buyers.

(Aprianti, Lia. "Implementation of Economic Empowerment of Business Actors Through the Bali Makmur Program Program BAZNAS Jakarta" Journal. 2022. <https://repository.uinjkt.ac.id/dspace/handle/123456789/65777>)

### **3. RESULTS**

This research was carried out by obtaining data from BAZNAS, field observations, and interviews with aid mustahik. This research was conducted at the National Amil Zakat Agency (BAZNAS) of the city of Denpasar Bali located in the middle of Denpasar city, precisely on Jl. Mahendradatta, No. 9c. Padangsambian Kec. within a period of about 4 months in the implementation of the research undertaken. Economic Welfare is included in a situation where people's lives are fulfilled in terms of education, material, and sufficient to meet ideal needs, as well as the fulfillment of daily needs in carrying out life in society. Income is needed by the community in order to get what they need, the income is obtained by working, whether it is helping others with their own labor or working alone by running a business.

Thus, this can be proven by several aspects related to this research, namely first, judging from the material aspect, the results have increased in economic empowerment. Second, for the spiritual aspect, the result is that the recipients of assistance have increased economic empowerment. This is evidenced by the statements of the recipients who feel blessed in their efforts after receiving assistance. They feel grateful for being given the assistance. Third, in the social aspect, the results of the aid recipients have also experienced an increase in economic empowerment in terms of the economy. This is evidenced by the assistance that has been given to them, which can help the surrounding neighbors in meeting their daily needs with the business being run.

So the results of economic empowerment of aid recipients based on the results of interviews and observations and documentation carried out by researchers have been effective in economic empowerment for recipients of the Bali Makmur Program program. Although in terms of income they have experienced a slight increase, this income is very helpful for their economy to meet their daily needs.

Triangulation results from interviews Regarding the implementation of the Bali Makmur Program empowerment program to improve the welfare of MSEs, the Bali

Makmur Program program has a considerable influence on the community's economy where they need opportunities and assistance to be able to increase their business. And from a number of assistance provided by BAZNAS both in the form of entourage and necessary merchandise, business actors also receive special assistance every month by the head of the Bali Makmur Program program, Ahmad fadly to review and help businesses.

#### **4. DISCUSSION**

The Bali Makmur Program program already exists and has developed outside the island of Bali and has been running there for quite a long time, and the holding of this Bali Makmur Program program or the empowerment program of business actors can help increase the economic income of business actors and create economic independence of business actors of the Bali Makmur Program Program in BAZNAS Bali Province, has the goal of improving the economy, business actors have a business that is developed and also this program is very helpful in improving their economy, with this program business actors can develop their business in the middle of the city of Denpasar and the Bali Makmur Baznas Program Program Bali Province always provides assistance to business actors optimally.

#### **5. CONCLUSION**

The implementation of the empowerment of the BALI MAKMUR PROGRAM program in the city of Denpasar, Bali Province was carried out well and had a considerable influence on the community's economy where they needed opportunities and assistance to be able to increase their business. And from several categories of empowerment implementation that have been achieved, including providing capital, assisting infrastructure, providing assistance and others. From a number of assistance provided by BAZNAS in the form of entourages and necessary merchandise, business actors also receive special assistance every month by the head of the Bali Makmur Program program, and this effort is made so that the capacity of stalls increases and develops in the midst of the modern retail market.

#### **6. LIMITATION**

After conducting research using interview and observation methods, based on the results of research and discussion, the author's suggestion in the next research if in an effort to empower the economy or business owned by mustahik needs careful planning and maximum efforts to be right on target and for mustahik who receive assistance from the Bali

Makmur Baznas Program program, hopefully in the future they will be more enthusiastic about running their business from the capital provided to be able to run business well and increase income rapidly for the family and state economy.

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