

The Role of Baitul Maal (BMN) East Java Pamekasan Pegantenan Branch In Improving Community Welfare

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Abstract: *This Baitul Maal has existed since the time of the Prophet Muhammad. However, the most visible role since the time of the companions of the Prophet was during the time of Abu Bakr as Siddiq to the time of Ali Bin Abi Thali. Where is the role and function of the Baitul Maal at the time of the friends not only as a financial institution that manages the economy in a simple way, but instead becomes an institution that takes care of all state financial matters as well as a financial institution that manages all state assets. Then the development of this institution is now the Baitul Maal which is complete as a financial institution in order to be part of activities for the welfare of the people's lives.*

Key Ward: *Baitul Maal, Welfare, Society*

Introduction

Baitul maal consists of two words, namely bait which means house and al-maal which means treasure. Baitul maal means a house to collect treasures or store treasures. Baitul Maal is an institution or party (al-jihat) that has a special task of handling the assets of the people, both income and expenses (Mustaring, 2016).

Referring to QS (9) At Taubah verse 60 and QS (2) Al Baqarah verse 282 as can be seen there is an order to form an institution that specifically handles muamalah issues and also financial transactions among Muslims based on Islamic law. In other words, among Muslims, a financial institution is needed that functions to regulate transactions in the field of finance and property based on Islamic law. (Abd al-Qodim Zallum, 1983)

In this case, it is a fact that economic activities often require support from financial institutions as blood (money) to facilitate these economic activities. Baitul maal East Java (BMN) is an institution or party that manages / handles community assets both in terms of collection, management, and distribution under the auspices of the East Java parrot savings and loan cooperative and sharia financing BMN collects, manages, and distributes zakat, infaq/alms, and waqf funds as well as other benevolent and social funds in accordance with the provisions of laws and regulations and sharia principles.

With the establishment of BMN JATIM. This received a very good response from Muslims in the Pegantenan sub-district in particular, especially for the poor, poor widows, poor widowers, families of the dead and children who cannot afford education costs. Because this institution is very helpful in improving social welfare. There is an interest in studying in the BMN JATIM branch Pegantenan. which is, first of all, the religious activist in socializing BMN to society. Secondly, social partners to make BMN an economic solution for them. Third, put the strategic BMN so it's easy to reach.

Based on this background, the authors are interested in conducting research on the role of BMN in improving people's welfare. The title chosen was "The Role of Baitul Maal KSPPS Pegantenan Branch of East Java in Improving Community Welfare".

Method

In this study, the researcher used a descriptive qualitative approach with the type of field study research to obtain accurate data, including: (Jonathan Sarwono, 2006)

(1) The research location is located at the Pegantenan branch office of, Pegantenan sub-district, Pamekasan district. (2) the collection and classification of research data is carried out in two ways, namely: (a) primary data (b) secondary data (3) data collection methods. (a) Documentation (b) Observation (c) Interview (4) Data Analysis a. checking (checking) (b) organizing (grouping) (5) Analysis of Data Validity (a) using triangulation (b) checking the truth of the

information written in the research report plan script to the informants (c) extension of research time.

Result and Discussion

Role

The role is an instrument that is expected or owned by people who are educated in society. The experts say that the role has a general definition of dynamic aspects of position or status.

Mal House

The house of Mal is from the Arabic, the house, and the treasure. Mal House means home to collect or store treasure. The House of Mal is an institution or a body which has a special duty to deal with all the wealth of the people, whether in income or in expulsion. The House of Mal can also be physically designated as a place to store and manage all kinds of wealth that come from the land (Adiwarman Azhar Karim, 2010).

The House of Mal was the first financial institution in the days of the Messenger. For the first time, this valley serves only to keep the wealth of the country from the zakat, infak, charity, taxes and treasures of war. And the acute of "Islamic banks" is not a conventional bank, but an extra house (Nurul Huda dan mohamad Heykal, 2010).

Public Welfare

The welfare of society is the welfare of all individuals as a whole as a member of society. In this case the intended welfare is the welfare of the community.

If referring to the Republic of Indonesia Law Number 6 of 1974 Article 2 paragraph 1 concerning the main provisions of social/community welfare, then social/community welfare can be interpreted as follows, "A life and social, material and spiritual life that is filled with a sense of safety. , morality and inner and outer peace, which makes it possible for loyal citizens to carry out efforts to fulfill the best possible physical, spiritual and social needs for themselves, their families and the community by upholding human rights or obligations with Pancasila (UU RI no 6 tahun 1974 tentang, n.d.).

As for the steps to be observed in improving the well-being between them:

- 1) There is an inventory of problem-solving resources that can be used. In this case it must be considered, in solving existing problems, especially in improving welfare, because without a source of problem solving, the problem will still exist.
- 2) The implementation of efforts in using the sources of problem solving must be efficient and effective. At this stage we must be able to resolve the existing problems with the right source of problem solving and can be completed quickly.

- 3) The implementation of efforts to improve the economic welfare of the community must be democratic. In this case, to improve the economic welfare of the community, it is better for the community to be directly involved in it
- 4) Avoiding or preventing any adverse effects of the effort.

This is also considered in improving the economic welfare of the community. It is better to do this business not to have a negative impact on the community, but it should be able to help improve the economic welfare of the community. Efforts to mobilize community resources to develop the economic potential of this community will increase community productivity, so that both human resources and natural resources around the community can increase their productivity. Thus, the community and the environment are able to participate in generating and growing added value that increases their prosperity and welfare. The success of welfare efforts can be assessed quantitatively or qualitatively. Quantitative is possible because the results achieved can be explained in terms that can be measured. While the qualitative assessment of the indicators include community participation, client independence to meet needs properly and so on (Nugroho, 2016).

1. History of Baitul Maal Kspps East Java

Baitul Maal (BMN) is a social activity unit of the East Java, Sharia Savings and Loans Cooperative to empower members and the community in the social and economic fields. BMN collects, manages, and distributes zakat, infaq/alms, and waqf funds as well as other benevolent and social funds in accordance with the provisions of laws and regulations and sharia principles.

Trustworthy and safe, easy and in accordance with sharia, and wide reach and right on target are the development of three main principles that become the main guide in carrying out business activities at JATIM, namely hard work, smart work, and sincere work. The idea initially emerged in 2003, which was then continued with the discussion process in 2008 after several deliberation. Finally, on December 10, 2008, at the Banyuanyar Islamic boarding school, an agreement was born which sparked the name BMT. His establishment was immediately approved by the caretaker of the Darul Ulum Islamic boarding school Banyuanyar. Henceforth, on January 1, 2009 BMT started operating, which was centered on Jl. Raya Palduding-Pegantenan, Plakpak Village, Pegantenan District, Pamekasan Regency, East Java. In the closing year of 2009 or a year later, his assets reached around Rp. 750 million. In 2020, BMT opened a new branch in the Sampang area, precisely in the village of East Tobai.

Then a grand alumni gathering was held for PP. On that occasion it was also used to socialize the existence of BMT. In the end, there was a flood of support and good response from the alumni. In the same year,

finally this cooperative was engaged in a savings and loan business that operated based on the legality of a legal entity from the Pamekasan Regency Cooperative and UKM Service with number 02/BH/XVI.19/2010, dated 29 April 2010.

2. Scope Of Activities Of Baitul Maal Jatim

a. Targets

The targets in the distribution of BMN activities are;

1) Infect/Medium

- a) The people of the Thamud
- b) Poor heart
- c) Poor brother
- d) The family of the dead
- e) Children unable to afford education

2) Zakat

- a) Ashnafuz zakah

3) Waqf

- a) The people of the Thamud
- b) Masjid
- c) Musholla
- d) Pointer
- e) And others need and wakeful like wakeful wate

b. Collection

Donating activities are carried out by;

- a) Visit the nearest branch office
- b) Transfer via bank;
- c) Invite donations
- d) Visit the website by citing the existing instructions

c. Socialization

The targets in the socialization of this activity are:

- a) Members of JATIM
- b) Community leaders Islamic boarding schools
- c) and other agencies

d. distribution

The types of activities at Baitul Maal East Java are;

- a) Bayati (Basmatul Yatim) is a social program for as a form of concern for orphans through BMN
- b) Sajada (Compensation for Widowers) Blessing (Gifting of Barokah Houses) is a social program which is realized in the form of habitable housing for poor (poor) families
- c) Albada (Adawul Ibadah) through waqf funds, takes part in social religious programs which are realized by providing al-Qur'an assistance, prayer rugs, mukenah, sandals for mosques and prayer rooms, carpets and other assistance.

which is intended for poor people in the form of basic necessities

- d) Death Assistance is a social program form of concern for families affected by the disaster. people who really need the Cadaver Cadaver Waqf
- e) Provision Of Waqaf Funds, this program is channeled in the form of providing a number of funds to help ease the burden of building educational facilities, Islamic boarding schools, and other places of worship.
- f) Waqaf Well Bor, this program is intended for areas that are dry and consumed in general.
- g) Distribution Of Zakat Funds, this program is distributed in two forms. That is consumptive and productive

3. The Role of Baitul Maal JATIM in Improving Community Welfare

a. Implementation of Pegantenan Branch Pamekasan JATIM

The welfare of the community is a top priority for BMN, especially for the poor who really need help or who are completely paralyzed, do not have a business and cannot work and it is too difficult to make a living, so that it becomes a special spotlight for BMN in carrying out activities to improve welfare. that society. This is what makes the community enthusiastic in supporting this BMN institution, so that many donations or distributions come from the results of the BMN itself and from the community.

For the past two years, Baitul Maal, the Pegantenan branch, has been able to carry out its activities well. Like the implementation of a house of blessings given to people who are really poor. Not only that, Bmn also carries out Sajada activities which are intended for widows and widowers who are underprivileged, Maskin which is intended for underprivileged children in education costs, compensation for orphans, and the delivery of the Koran, mats and dippers to mosques.

In implementing the program, the collection and distribution of BMN funds is not only used to prosper the poor (the poor) but is also channeled to other parties in need. In the sense that it is in accordance with the targets for Baitul Maal activities, such as assistance given to poor widows, families of the deceased, underprivileged children, mosques, prayer rooms, Islamic boarding schools and others who need waqf funds such as water waqf, all of which have been implemented by the government. BMN Pegantenan Pamekasan branch.

b. Help Type

Poverty is not something that everyone wants. Circumstances and conditions make us sometimes at the bottom or at the top. And of course poverty is not intentional, not working or trying. But there is

no longer any power in fulfilling his life. It could be due to conditions that are not possible, severe illness for years for example, can be an obstacle for a person to work, so that it is very difficult to meet the needs of his life. Therefore, it is necessary for BMN institutions to provide various types of assistance and improve the welfare of such communities. Because the purpose of the BMN itself is nothing but the welfare of the community.

The researcher concludes that the form of assistance provided by BMN Pegantenan branch to the community, namely BMN adapts to their needs, then when those who will be assisted such as widows, widowers and the elderly are poor, the type of assistance provided is in the form of goods or basic necessities. . If the person who will be assisted is a person who does not have a house (not suitable for use), then the type of assistance provided is in the form of house renovation, and so on

- c. Criteria for people who receive help from BMN branch of JATIM attachment handle

There are no special criteria for people who receive help from BMN branch Pegantenan. It means that these BMN agencies look and survey from some of the communities that are being presented and see which is more or less the worst and most in need of the help of the BMN itself, then that's what will be helped. Jadi, selagi ada yang parah maka itu yang dikedepankan.

According to the results of the interview, in providing assistance to the particularly poor poor population, the BMN branch of the Supply Supply has no specific criteria. There should be one of the criteria that the managers set out so that the aid they provide can benefit those who are truly entitled to it and that they do not deviate from the target.

- d. Actual use of assistance

The assistance provided by the BMN Pegantenan branch to the people who were assisted was sometimes in the form of cash and sometimes in the form of goods. According to the required needs

After the researchers made observations to the location of the house renovation belonging to Mr. Punari and conducted a few interviews, what was conveyed by the executor of BMN was in accordance with the reality in the field.

- e. The response of the community who received assistance from the BMN, the Pamekasan branch in East Java

Community satisfaction is a matter of pride for the BMN branch of Pegantenan Pamekasan. Therefore, assistance provided to the general public who need assistance must be mobilized to the

maximum extent possible, so that it will produce happiness for the BMN itself and the people being assisted.

Seeing this, the researcher concludes that what is the goal of the BMN Pamekasan Branch Pegantenan program is in accordance with what is expected, namely the welfare of the community. If the community is happy and prosperous, the BMN institution will feel happy too.

Conclusion

From the results of the research that has been carried out, it can be concluded as follows: the role of Baitul Maal Pegantenan Pamekasan East Java branch in improving the welfare of the community, namely the implementation of the BMN program well. Like the implementation of a house of blessings given to people who are really poor. Not only that, BMN also carries out SAJADA activities which are intended for widows and widowers who are underprivileged, MASKIN which is intended for underprivileged children in education costs, compensation for orphans, and the delivery of the Koran, mats and dippers to mosques.

The main thing that is expected by BMN is that community satisfaction is a matter of pride for the BMN branch of Pegantenan Pamekasan. Therefore, the assistance provided to the general public must be mobilized to the maximum extent possible, so that this program will produce happiness for the BMN itself and the people who receive the assistance.

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