



## **Implementation of the Value Management of The Benefit of The People's Endowment Fund Through The BPKH Benefit Program (Case Study of BPKH Benefit Partners - BAZNAS RI)**

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**Abstrack** : The Hajj Financial Management Agency (BPKH) is a public legal entity established under the mandate of Law Number 34 of 2014 concerning the financial management of Hajj. One of the objectives of the financial management of Hajj is to increase the benefits for the benefit of Muslims through benefit programs. The BPKH benefit program is funded by the benefit value of the People's Endowment Fund and is a social assistance activity as well as the company's Corporate Social Responsibility (CSR), in accordance with the provisions of the law. Construction of religious facilities and infrastructure. The BPKH benefit program is a new thing that comes as another form of company's Corporate Social Responsibility (CSR). The purpose of this research is to conduct a literature study and a comparison on the management of the value of the benefits of the community endowment through the bpkh benefit program (a case study of the benefit partners of BPKH - BAZNAS RI). Social services to reduce poverty and ignorance in the country through education and da'wah activities as well as economic empowerment of the people. Therefore, the role of managing the value of the Ummah Endowment Fund which is transparent, sharia and accountable is indispensable.

**Keywords:** BPKH, BAZNAS, Dana Abadi Umat (DAU), Zakah Infaq Shodaqoh (ZIS).

## INTRODUCTION

The Hajj Financial Management Agency (BPKH) was established based on Law no. 34/2014 concerning Hajj Financial Management, Presidential Regulation No. 110/2017 concerning the Hajj Financial Management Agency, and PP No. 5/2018 concerning the Implementation of Law No. 34/2014 concerning Hajj Financial Management. In Law no. 34/2014 stated that the financial management of Hajj aims to improve

1. The quality of the implementation of the pilgrimage,
2. The rationality and efficiency of BPIH and
3. Benefits for the benefit of Muslims.

The benefit program which was launched in 2018 is a vehicle for BPKH in carrying out its mandate to increase benefits for the benefit of Muslims. The benefit program is implemented well through the process of providing benefits directly or through collaboration with a number of benefit partners. In the period 2018 - 2020, BPKH was able to carry out the Benefit Program in an adaptive manner. When Indonesia and the world were hit by the COVID-19 pandemic, the Benefit Program contributed to mitigation efforts to minimize the impact of the pandemic on the community and was involved in providing assistance to a number of health facilities in order to provide optimal services to deal with COVID-19.

The period of 2021 - 2025 will present its own dynamics for BPKH to run the Benefit Program optimally. The condition of the COVID-19 pandemic, which still cannot be predicted when it will end and its impact on social, economic and lifestyle conditions of the community poses a challenge to the prioritization of benefit activities. In an era of disruption and uncertainty, the world is witnessing the increasingly

diverse uses of digitalization to help organizations navigate it better. BPKH also needs to demonstrate that the Benefit Program is able to have an impact on meeting the achievement of sustainable development goals in Indonesia. One of the important issues is how the BPKH Benefit Program is able to reach remote areas of the country, including the 3T areas (underdeveloped, outermost and leading areas in Indonesia).

In optimizing the BPKH benefit funds, there are benefit stakeholders including benefit partners who have a very important and strategic role in supporting the implementation of benefit programs and activities, so that they can provide greater benefits, are more comprehensive, reach more diverse activities and are more spread out in locations. With a wide coverage area of the country covering 34 provinces and 514 regencies/cities as well as 16,056 islands (BPS statistical data), the institution is greatly assisted by its operational network of benefit partners).

The update of this research is that the BPKH benefit program itself has only been present in the midst of the people recently, namely since 2018. This has become very interesting to conduct a study on the Implementation of the Management of the Benefit Value of the People's Endowment Fund through the BPKH Benefit Program (Case Study of BPKH Benefit Partners - BAZNAS RI) in increasing benefits for the benefit of Muslims in Indonesia. From the results of the research conducted, no other researchers have found that research and focus on studying the implementation of the management of the Eternal Benefit of the People, while the existing and latest research is related to the regulatory problems of the management of the People's Endowment Fund (Zakirudin,

2021). Therefore, it can be believed that this research has an update on Islamic financial economics. The purpose of this study was to analyze the implementation of the management of the value of the DAU benefits on the social and economic impacts of the presence of the BPKH benefit program in the community. The methodology used in this research is literature study and qualitative analysis. This scientific research is an introductory or introductory article and is part of the research roadmap that is being carried out.

## **METHODS**

The research method used in this study uses qualitative research methods, namely by using the library research method. Or also called literature research. It can be referred to as library research because the data or materials obtained and used in the preparation of research are obtained from various literatures in the form of books, encyclopedias, dictionaries, journals, documents, magazines, blogspot and so on, from a variety of varied data sources. Used as material for data processing. The stages of data processing and analysis that the researchers carried out were:

1. Editing,
2. Classification,
3. Verification,
4. Analysis using inductive deductive methods and vice versa, then verified so that maximum conclusions could be drawn.

## **RESULTS AND DISCUSSION**

Referring to the regulation of the Head of the BPKH Implementing Agency Number 33 of 2020 concerning Amendments to the Regulation of the Head of the BPKH Implementing Agency Number 26 of 2020 concerning Organizational Structure and Work

Procedures, the implementation of benefit programs and activities is within the scope of duties and functions of the Benefit Division, under the Deputy Secretariat of the Agency and Benefit is within the scope of duties and functions of the Benefit Division, under the Deputy for Agency Secretariat and Benefit who also oversees the Administration and Office Division, as well as the Communication and Public Relations Division. The Deputy for Agency Secretariat and Benefit is under the Member of the Agency's Secretariat and Benefit Division.

BPKH carries out the function of controlling and implementing the financial expenditures of Hajj which are sourced from the value of the DAU benefits which are specifically channeled for activities for the benefit of Muslims. DAU is a number of funds that before the enactment of Law no. 34 of 2014 was obtained from the results of the development of the DAU and the remaining operational costs for the implementation of the pilgrimage as well as other halal and non-binding sources in accordance with the provisions of the legislation (Article 1 point 3). In accordance with the provisions of Article 18 PP No. 5 of 2018, BPKH can obtain other sources that are not binding, such as grants, assistance and waqf to increase the amount of DAU. The amount of the DAU benefit value that can be used for the benefit of Muslims is at most the same as the total value of the DAU benefit from the previous year. The procedure for using the value of the DAU benefits for the benefit of Muslims in the current year is returned to the DAU and becomes part of the DAU. BPKH determines the priority of activities and the amount of use of the value of the DAU benefits in coordination with the Ministry of Religion.

Based on data on the Update of the 2020-2024 BPKH Strategic Plan, there is a

significant increase in the projected allocation of benefit funds in 2024 to 272 billion, compared to the 2020 position of 185 billion. Using the Compound Annual Growth Rate (CAGR) to extrapolate,

benefit funds are projected to increase to 301 billion in 2025. Based on the projections for 2021 – 2025, the proportion of funding allocations is for each benefit scope.

Table 1.  
*Proposed budget percentage allocation per scope of benefit in 2021-2025*

Year	Hajj Service	Da'wah Education	Health	Religious Social	People's Economy	Facilities and infrastructure	Emergency response
2021*)	20.0%	20.0%	20.0%	5.0%	10.0%	15.0%	10.0%
2022**)	20.0%	30.0%	10.0%	10.0%	10.0%	15.0%	5.0%
2023**)	20.0%	30.0%	10.0%	10.0%	10.0%	15.0%	5.0%
2024**)	20.0%	30.0%	10.0%	10.0%	10.0%	15.0%	5.0%
2025**)	20.0%	30.0%	10.0%	10.0%	10.0%	15.0%	5.0%

Notes :

\*) Based on the determination of priority activities for the benefit of 2021 between the Ministry of Religion and BPKH

\*\*\*) Projection

Table 1 is a projected budget allocation proposal per scope of benefit for the period 2022-2025, taking into account the following:

1. The budget allocation for the scope of Education and Da'wah was increased from 20% in 2021 to 30% each in 2022-2025 to support the implementation of the Benefit Roadmap, especially the rehabilitation and renovation of Islamic boarding schools/madrasah, classrooms and student dormitories to become more appropriate, as well as the expansion of scholarship assistance. Education for students and non-mustahik Muslim students and achievement in madrasahs and universities (including for educators). The increase in budget allocation stems from a decrease in the budget allocation for Health from 20% to 10% for the same year period.
2. Disaster relief aid funds for 2022-2025 are reduced by 5% each from 2021 to 5% because non-natural disasters the COVID-19 pandemic is expected to

gradually subside, supported by massive and extensive optimization of the government's vaccination program for the community.

3. The budget allocation for the socio-religious scope is increased from 5% in 2021 to 10% in 2022-2025 to support the implementation of the benefit roadmap, in particular expanding and equitable distribution of regional outreach services in districts/cities to 3T areas.

The distribution of the value of DAU benefits through benefit programs for Muslims is carried out covering 6 scopes of benefit activities, namely hajj service activities, education and da'wah, health, social religion, the economy of the people and construction of worship facilities and infrastructure. The mechanism for distributing the value of DAU benefits to the community is based on the acceptance of proposals sent by the community. Beneficiaries of benefit programs are beneficiaries and benefit partners where the criteria as beneficiaries and benefit

partners are regulated in the applicable regulations.

In this case the benefit partners that have been selected by BPKH to run the benefit program, one of which is the National Amil Zakat Agency (BAZNAS) which is the official and only body established by the government based on the Presidential Decree of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The enactment of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible to the President through the Minister of Religion.

Thus, BAZNAS as a benefit partner refers to the Decree of the Chairman of BAZNAS Number 41 of 2021. BAZNAS forms a Project Management Team for the BPKH Benefit Fund Unit to support performance and optimize the distribution of benefit funds. BAZNAS together with the Government are responsible for overseeing the management of zakat which is based on: Islamic law, trust, benefit, justice, legal certainty, integration and accountability. So that BAZNAS is trusted by BPKH to carry out distribution assignments to various provinces in Indonesia, including in the 3T area.

## **DISCUSSION**

Currently BAZNAS is ranked third as BPKH's largest benefit partner, the target for 2022 is to become the largest benefit partner in BPKH by becoming the best performing benefit partner, collaborating

with Regional BAZNAS partners with the RI BAZNAS Circular and also operational budget assistance. Then, in its implementation, BPKH's benefit programs and activities are directed to support the SDGs program by aligning the balance in reducing poverty and social economic disparities, education and health, which are framed within the scope of benefit. Of the 17 SDGs programs, until 2020 BPKH has supported at least 8 (eight) programs, namely: No Poverty, No Hunger, Healthy and Prosperous Life, Quality Education, Clean Water and Adequate Sanitation, Reducing Inequality in Cities and Sustainable Settlements, and Partnerships to Achieve Destination. A number of beneficial activities and performances related to the SDGs program include the 2021-2022 benefit program, BPKH through BAZNAS RI provides assistance for the renovation of the Al Barokah and Al Falah Mosques in Boyolali district, Central Java province to support Muslim worship activities in the region. Then BPKH through BAZNAS RI provided livestock assistance in the program "BPKH 1443H Sacrificial Alms and BPKH 1443H Sacrificial Blessings". Through this program, sacrificial animals are purchased directly from BAZNAS fostered farmers in the village, then slaughtered, and distributed to villages so that farmers are more economically empowered and mustahik can meet nutritional needs through distributed sacrificial meat so that it can be beneficial for Muslims. Social assistance in the form of providing healthy food during the earthquake and tsunami in Pasigala and natural disasters in other areas.

Table 2.  
*Realization of Distribution by BAZNAS Benefit Partners 2021-2022 (in billion rupiah)*

No	Asnaf	Realization Year 2022	2021 Realization
1	Hajj Service	-	-
2	Education and Da'wah	2,725,064,000.00	1,573,301,243.00
3	Health	4,860,555,925.00	778,350,000.00
4	Religious Social	-	-
5	People's Economy	1,152,470,000.00	3,409,208,250.00
6	Worship Facilities and Infrastructure	3,043,311,370.00	-
7	Disaster Emergency Response in Hajj Services	-	-
8	Disaster Emergency Response in Education and Da'wah	496,430,000.00	-
9	Disaster Emergency Response on Health	-	-
10	Disaster Emergency Response on Socio-Religious	-	-
11	Disaster Emergency Response to the People's Economy	-	42,296,400,000
12	Disaster Emergency Response on Worship Facilities and Infrastructure	-	-
	<b>Total</b>	<b>12,277,831,295.00</b>	<b>5,803,155,893.00</b>

From Table 2. It shows that the composition of the distribution of benefit funds through BAZNAS RI is in the composition of health assets, which is Rp.4,860,555,925, - bigger than the previous year. Health assistance provided by BPKH through BAZNAS RI includes the provision of ambulances, hearses, mass circumcision programs, and the construction of public health posts. In the second position are the facilities and infrastructure of Muslim worship, namely the construction of mosques, assistance for mosque facilities. Then in the third position, namely education and da'wah in the amount of Rp. 2,725,064,000, - which was channeled to meet the needs of classroom construction, construction of female dormitories, procurement of laptops and digitalization of education, sharing of the Qur'anic manuscripts of

Ramadhan 1443H. In the fourth position, there is the community's economy with a distribution value of Rp. 1,152,470,000, - which is intended to empower breeders, entrepreneurs, farmers and other micro and small businesses. Then the last position is disaster emergency response in education and da'wah amounting to Rp.496.430.000,-

Beneficiaries of the BPKH benefit program have the same characteristics as beneficiaries of infaq, alms and waqf. However, it is possible that the BPKH benefit program can synergize with the productive Zakat programs of the community, especially the economic sector for the purpose of alleviating poverty. Apart from poverty, education and da'wah are also targets for improving people's living standards through benefit programs and productive Zakat. The

BPKH benefit program has a wider limit of beneficiaries than Zakat, this makes the BPKH benefit program should be an integrated solution not just donations or charity but also creating programs that

are creating shared value so that the presence of the BPKH benefit program becomes part of the Islamic philanthropic ecosystem that currently exist which aim to increase the benefit of Muslims.

Table 3.  
*Strategic Goals for Benefit*

Results	Drivers
SS1. Increased diversity and quality of benefit activities	SS3. Synergy with stakeholders in a professional manner SS4. Optimizing the management of benefit funds in an accountable manner SS5. Strengthening benefit risk management SS6. Improve synchronization of operational terms
SS2. Increased coverage of regional services including 3T . areas	SS7. Strengthen the integration of the benefit management information system platform SS8. Improve organizational capability and benefit human resources

## CONCLUSION

The BPKH benefit program is funded by the benefits of the People's Endowment Fund in accordance with the mandate of Law 34 of 2014 covering hajj services, education and da'wah, health, social religion, the economy of the people, as well as the construction of worship facilities and infrastructure. The BPKH Benefit Program was present in 2018, and plays an important role in the Islamic philanthropy ecosystem in Indonesia. The BPKH benefit program has similarities with the ZISWAF program, especially Infak, Alms and Waqf in terms of beneficiaries who are entitled to program assistance.

The budget allocation for the BPKH benefit fund resulted in the outcome that as the organizer of the benefit program in the fields of pilgrimage services, education and da'wah, health, social religion, the economy of the people, as well as the construction of worship facilities and infrastructure, its roles and functions have provided optimal and

sustainable benefits for improving welfare. Muslims. For the implementation of benefits, each stage of implementation is translated into a number of strategic targets and strategic initiatives as well as indicators of achievement. Strategic targets are priorities set to achieve the vision and mission of the Benefit Program. Strategic initiatives are sustainable, i.e. strategic initiatives that have been implemented at one stage will continue to be carried out in subsequent stages. For stages two and three, apart from the strategic initiatives from the previous stage, a number of new strategic initiatives will also be implemented, so that the overall strategic initiatives at a stage reflect the thematics of that stage.

It can be concluded that there are eight strategic targets for benefit programs that serve as benchmarks for the implementation of DAU distribution, which are selected in two groups, namely the lever group and the result group. The grouping is based on a causal relationship approach that the strategic target in the

lever group is the cause, while those in the result group are the effect of the cause.

The research presented in this scientific paper is still very early and it is necessary to carry out deeper research and analysis to get a complete picture of the implementation of BPKH benefit fund management in the perspective of the essence of distribution by benefit partners.

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