

## Poverty Alleviation Strategy by Baitul Mall Hidayatullah (Case Study at Laznas BMH Makassar City)

Rostinawati Manaf<sup>1</sup>, Muslimin Kara<sup>2</sup>, Nasrullah Bin Sapa<sup>3</sup>

<sup>123</sup> Universitas Islam Negeri Alauddin Makassar, indonesia

Email: [rostinawatimanaf@gmail.com](mailto:rostinawatimanaf@gmail.com), [muslimin.kara@uin-alauddin.ac.id](mailto:muslimin.kara@uin-alauddin.ac.id), [nasrullah.sapa@uin-alauddin.ac.id](mailto:nasrullah.sapa@uin-alauddin.ac.id)

### **Abstract**

**Keywords:** Poverty Strategy, CIBEST, DECIL, SWOT

*Poverty remains a complex and multidimensional fundamental problem, impacting not only the economic aspects but also social, educational, and public health. This condition encourages the role of Islamic philanthropic institutions such as Baitul Maal Hidayatullah (BMH) Makassar to participate in poverty alleviation efforts. The main problem is then broken down into several sub-problems or research questions, namely: 1) What is the form of implementation of the Baitul Maal Hidayatullah (BMH) program?, 2) How is the application of the CIBEST approach and decile analysis in measuring the level of welfare of mustahik at Baitul Maal Hidayatullah (BMH) Makassar?, 3) What strategies can be formulated based on the SWOT analysis to increase the effectiveness of the BMH (Baitul Mall Hidayatullah) program in supporting the improvement of the welfare of poor people in Tamalanrea District? The research method used in this study is a qualitative approach with a case study research type. This study uses sampling through purposive sampling techniques. was conducted at BMH Makassar City, with data collection through in-depth interviews with managers, beneficiaries, and related stakeholders, field observations, and document analysis. Data analysis techniques used included SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) to identify internal and external factors of the institution, as well as the CIBEST approach and decile analysis to measure the level of welfare of mustahik before receiving assistance. The results of the study indicate that the implementation of BMH Makassar programs, both consumptive and productive, namely education, da'wah and productive economic programs. The CIBEST approach and decile analysis prove that most mustahik are still in the lower welfare layer, thus requiring more targeted and sustainable interventions. The SWOT analysis revealed that BMH has strengths in transparent governance, technology utilization, and institutional legitimacy, but still faces weaknesses in program sustainability and synergy with other institutions, as well as threats from low zakat awareness and overlapping beneficiaries. The poverty alleviation strategy of BMH Makassar includes optimizing the management of ZISWAF (Islamic charity) based on sharia principles, strengthening synergies with government and private institutions, and developing sustainable empowerment programs, such as skills training, providing business capital, and mentoring. BMH also integrates technology in fundraising and aid distribution, and strengthens partnership networks to expand the program's reach and effectiveness. This strategy is expected to increase the independence of those entitled to receive alms, strengthen the social safety net, and encourage the realization of a more prosperous and equitable society.*

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## INTRODUCTION

This research is motivated by the still high poverty rate in Makassar City, even though various government programs have been implemented, so that the role of Islamic philanthropic institutions such as Baitul Maal Hidayatullah (BMH) is important in poverty alleviation efforts

through the distribution of zakat, infaq, alms, and waqf (ZISWAF) in a professional and organized manner. The urgency of this topic arises because poverty not only impacts the economic aspect, but also social, educational, and public health, so that appropriate and sustainable strategies are needed to overcome it. Dewi Sintia Bolung (2022). The formulation of the problem in this study includes three main questions: (1) How is the implementation of the Baitul Maal Hidayatullah BMH Makassar program in poverty alleviation? (2) How is the application of the CIBEST approach and decile analysis in measuring the level of mustahik welfare? (3) What strategies can be formulated based on the SWOT analysis to increase the effectiveness of the BMH program? The objectives of this study are to describe the implementation of the BMH program, analyze the measurement of mustahik welfare, and formulate sustainable strategies to increase the impact of poverty alleviation programs in Tamalanrea District. The benefits of this study include theoretical benefits as an academic reference in the development of Islamic economic studies, as well as practical benefits for institutional managers, the government, and the community in increasing the effectiveness of ZISWAF-based poverty alleviation programs.

The initial literature review shows that previous studies have discussed the role of zakat institutions in poverty alleviation, but are still limited to the consumptive aspect and have not comprehensively examined the productive empowerment aspect as well as SWOT-based strategic analysis and a more in-depth welfare measurement approach.

### ***Community Welfare***

This research fills the gap by focusing on strengthening sustainable strategies and This research positions community welfare as a condition of fulfilling material and spiritual needs in a balanced manner, which is measured not only by income, but also by access to education, health, security, and the quality of religious life; in the perspective of Islamic economics, welfare is understood as a benefit that includes the fulfillment of sharia objectives (maqasid al-syariah) in the aspects of religion, soul, mind, descendants, and property Nur Fadillah (2020).

### ***ZISWAF and its Management from an Islamic Perspective***

ZISWAF is seen as an Islamic social financial instrument that functions to distribute wealth fairly and reduce social inequality through zakat, infaq, sedekah, and waqf, each of which has a different definition, law, and role but complements each other in creating economic justice and protection for vulnerable groups, Zulkifli (2020). Application of the principles *Good Corporate Governance (GCG)* such as transparency, accountability, responsibility, independence, and justice are very relevant in the management of zakat institutions, Fatimah (2024).

### ***Professionalism of the LAZNAS Management Institution***

The professionalism of the LAZNAS management institution is characterized by a clear vision and mission, a structured operational system, planned distribution, empowerment-oriented fund utilization, and the application of the principles of trust, transparency, accountability, and competency of amil human resources, thereby fostering public trust and ensuring ZISWAF governance in accordance with sharia principles and modern management. Within the framework

of economic empowerment, ZISWAF is not only used for consumptive assistance, but is also directed to become productive capital through strengthening micro-enterprises, skills training, interest-free financing, and the development of productive waqf for long-term assets such as schools, hospitals, and training centers, so that mustahik are encouraged to upgrade to muzakki, Maesarah (2021).

Zakat collection institutions, especially LAZNAS such as BMH, act as managers of ZISWAF collection and distribution as well as socio-economic empowerment agents, which carry out social functions through education, health, economic, da'wah programs, and synergy with the government and society, based on regulatory foundations (Law No. 23/2011, PP No. 14/2014, related PMA) and the principles of maqasid al-syariah. Empowerment and poverty alleviation strategies are built with a holistic approach that combines charitable programs (free ambulances, nutritional assistance, disaster care actions) with empowerment programs (scholarships, training, business capital, zakat villages, empowered Islamic boarding schools), so that interventions not only answer short-term needs but also build economic independence, spiritual capacity, and the quality of mustahik human resources. The SWOT theory is used as a strategic analysis tool to formulate the strengthening of LAZNAS's role in poverty alleviation through the identification of internal factors (strengths–weaknesses) and external factors (opportunities–threats), which are then combined in SO, ST, WO, and WT strategies, supported by the preparation of IFAS and EFAS matrices, so that the institution can develop aggressive, diversified, corrective, and defensive strategies according to its institutional position.

## **METHODS**

The research method used is a qualitative approach with a case study research type focused on LAZNAS Baitul Maal Hidayatullah (BMH) Makassar City as the main research location. Data sources consist of primary data (in-depth interviews with BMH managers, amil, mustahik, and related stakeholders, as well as field observations) and secondary data (program documents, institutional reports, BPS statistical data, and related literature). Data collection techniques include semi-structured interviews, participant/non-participatory observation, and documentation studies to obtain an overview of program implementation, welfare measurement, and institutional context. Data analysis was carried out through the stages of data reduction, data presentation, and conclusion drawing, combined with a SWOT analysis to map the internal-external factors of the institution, as well as the use of the CIBEST approach and decile analysis in measuring the level of mustahik welfare before the program. Data validity was maintained by triangulation techniques of sources and methods, discussions with experts/promoters, and the application of credibility, transferability, dependability, and confirmability criteria throughout the research process.

## **RESULTS AND DISCUSSION**

### **A. Implementation of the Makassar City BMH Program**

This study shows that BMH Makassar programs, both consumptive and productive, have been applied to improve the welfare of mustahik in Tamalanrea District, with most mustahik still in the welfare layer, namely low spiritual poverty, so that they require more targeted and sustainable

interventions. The implementation of social programs such as nutritional assistance, health services through free ambulances, disaster relief, as well as educational and productive economic programs through the provision of business capital and training, shows that BMH not only carries out charitable functions, but also begins to move towards an empowerment model that encourages the economic independence of mustahik.

#### B. Measuring the Welfare of Mustahik Using the CIBEST and Decile Approaches at Baitul Maal Hidayatullah Makassar

The application of the CIBEST approach and decile analysis to the Makassar BMH has proven effective as a comprehensive instrument for measuring the welfare of mustahik. The CIBEST model is able to describe the material and spiritual well-being of mustahik, while the decile analysis shows the relative economic position of mustahik within the community's income structure. The measurement results indicate that before receiving assistance, the majority of mustahik were in Quadrant III of CIBEST (materially rich and spiritually poor) and were concentrated in the low to middle deciles. This finding demonstrates that the level of mustahik welfare is still relatively limited and requires more sustainable empowerment interventions.

#### C. SWOT Analysis

A SWOT analysis of the BMH institution shows that the strategy to increase the effectiveness of the Makassar BMH program is directed at optimizing institutional strengths and utilizing external opportunities, while minimizing weaknesses and avoiding threats. The formulated strategy includes strengthening the empowerment model based on CIBEST, decile, and maqasyid sharia by optimizing digital technology and a CRM system for program evaluation, increasing zakat literacy among the community, and strengthening synergies with BAZNAS, the government, and strategic partners. This strategy is expected to improve targeting accuracy, program sustainability, and encourage gradual and measurable improvements in the welfare of mustahik.

### **CONCLUSION**

This study concludes that Baitul Maal Hidayatullah (BMH) Makassar plays a significant role in poverty alleviation efforts in Tamalanrea District through a combination of social and economic empowerment programs that utilize ZISWAF funds in a structured manner and are oriented towards the welfare of mustahik. The implementation of these programs is still largely categorized as low-income beneficiaries, necessitating more intensive, sustainable, and targeted interventions in the implementation of social and da'wah programs, education, and productive economics.

The application of the CIBEST approach and decile analysis shows that some mustahik are in a position of material prosperity and spiritual poverty, while also revealing that equal distribution of program benefits and strengthening mentoring are still institutional homework.

The results of the SWOT analysis confirm that BMH has strengths in relatively transparent governance, institutional legitimacy, and utilization of technology, as well as opportunities from

the large potential of ZISWAF and increasing awareness of philanthropy, but on the other hand faces weaknesses in program sustainability, intensity of mentoring, and synergy between institutions, as well as the threat of low compliance with zakat through official institutions and overlapping beneficiaries. Therefore, the recommended poverty alleviation strategy includes optimizing ZISWAF management based on sharia principles and good governance, strengthening partnerships with the government and other institutions, developing sustainable and measurable empowerment programs, and increasing the capacity of amil and the quality of mustahik guidance, so that BMH becomes more effective as a strategic partner in realizing a more just and sustainable community welfare.

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