



Explorasi JAK B Sehat : Program Inovasi Kesehatan BAZNAS BAZIS DKI Jakarta

Exploring JAK B Sehat as Innovative BAZNAS BAZIS DKI Jakarta Health Program

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ABSTRACT

Philanthropy is an activity that viewed as supporting tool to elevate community health. Islamic philanthropy, such as Zakat, Infaq, Shadaqah(ZIS) has been a method to help low economic people but few studies explored ZIS allocation for health programs. This study aims to see the “Jak B Sehat” Health Program as an innovative form of BAZNAS BAZIS DKI Jakarta. This research used mixed method with a case study approach for qualitative. Data collection was conducted by in-depth interviews from 3 BAZIS employees and 2 beneficiaries, and document review. The result revealed financial management at BAZIS DKI is well executed because it has demonstrated a lawful source of funds, the financing management mechanism is carried out according to Shari'a, and the allocation of funds has a high impact on beneficiaries. However, there are obstacles that create less efficient task, such as technical problems and a lack of human resources. Jak B Sehat as a result of the financial management process has a positive impact among the beneficiaries, such as removing tattoos and ambulance delivery. Therefore, more human resources number is recommended to avoid double tasks and accelerate ZIS collection.

Keywords: *ZIS Financial Management, Jak B Sehat*

ABSTRAK

Filantropi merupakan kegiatan yang dipandang sebagai alat pendukung untuk meningkatkan kesehatan masyarakat. Filantropi Islam seperti Zakat, Infaq, Shadaqah (ZIS) telah menjadi salah satu metode untuk membantu masyarakat ekonomi lemah, namun masih sedikit penelitian yang membahas tentang alokasi ZIS untuk program kesehatan. Penelitian ini bertujuan untuk melihat Program Kesehatan “Jak B Sehat” sebagai bentuk Inovatif dari BAZNAS BAZIS DKI Jakarta. Penelitian ini menggunakan metode campuran dengan pendekatan studi kasus untuk kualitatif. Pengumpulan data dilakukan dengan wawancara mendalam terhadap 3 pegawai BAZIS dan 2 penerima manfaat, serta telaah dokumen. Hasil penelitian menunjukkan pengelolaan keuangan di BAZIS DKI sudah terlaksana dengan baik karena telah menunjukkan sumber dana yang halal, mekanisme pengelolaan pembiayaan dilakukan sesuai syariat, dan alokasi dana berdampak tinggi bagi penerima manfaat. Namun, terdapat kendala yang menyebabkan tugas kurang efisien, seperti kendala teknis dan kurangnya sumber daya manusia. Jak B Sehat sebagai hasil dari proses pengelolaan keuangan memberikan dampak positif bagi penerima manfaat, seperti penghapusan tato dan pengiriman ambulans. Oleh karena itu, disarankan untuk menambah jumlah sumber daya manusia (SDM) agar tidak terjadi duplikasi tugas dan mempercepat pengumpulan ZIS.

Kata Kunci: Manajemen Keuangan ZIS, Jak B Sehat

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Introduction

Every Indonesian citizen has the right to health because health is a basic human need in line with Pasal 28 H Ayat 1 of the UUD 1945 (1). The implementation of health development that is just, equitable, and can be utilized by the community is a form of responsibility towards the community. This implementation certainly requires sufficient funds because financing is an important factor in national development such as development in the health sector (2).

Health financing is an allocation of funds that must be provided for the implementation of health efforts (3). This health financing aims to provide adequate funding and allocate it according to needs so that utilization is high and can improve the highest degree of public health. Health financing is one of the sub-systems of the national health system as a form of extracting, allocating, and spending funds in the health sector (4).

Currently, in Indonesia, there are still health problems and one of the root cause is lack of funds for health programs, existing funds are not properly utilized, utilization is still dominated by curative services, and health costs continue to increase from year to year (5). Health costs that continue to increase are getting out of control (3). In addition, effectiveness and efficiency in the use of the health budget are not optimal (6). Innovation is needed for this problem, one of which is funding innovation from philanthropic institutions. Philanthropic institutions have the potential to help health

development in Indonesia without replacing government funding contributions, but helping as a complement to health development (7). Philanthropic institutions have the opportunity to help health development because Indonesia has received appreciation from the international community, namely the World Giving Index given by the Charity Aid Foundation. According to this index, Indonesia occupies the first position out of 140 countries as the most generous country in the world (8).

ZIS has an impact on welfare of community including health (9). Philanthropic institutions can become distributors and managers of Zakat, Infak, and Sedekah (ZIS) so that they can have an impact according to the target. Zakat, Infak, and Sedekah are managed by taking into account the planning, implementation, and supervision of the collection distribution and utilization of ZIS. BAZNAS BAZIS DKI Jakarta is a non-structural institution formed by the government by presidential decree and is tasked with collecting and distributing ZIS at the national level. An innovative health program called “Jak B Sehat” launched in 2023 (10).

Financial management observation implement the framework from Gottret and Schieber (2006) started from collecting funds, managing funds to distributing funds. It includes revenue collection, pooling, purchasing, and provision of services (11). Many studies on ZIS management focused about the shari’a implementation, but few studies explored ZIS management on health program. This study aims to explore ZIS management on Jak B Sehat as health program launched by BAZNAS BAZIS DKI JAKARTA.

Methods

The study research was conducted from February to May in 2023 at the DKI Jakarta Province National Amil Zakat Agency (BAZNAS BAZIS DKI Jakarta). This study used the mixed method. Mixed method research involved both the direction of the collection and data analysis, as well as developing research approaches qualitative and quantitative in the research process (12). The qualitative part was required to obtain deeper information on the selected research problem. In this study, the sample selection was based on the qualification of the informants who had been selected according to the informant's criteria, such as position, duration of working at current position, and referral from other informant. As a result, the main informant consisting of 1 person in charge of “Jak B Sehat”, 2 members of the distribution and utilization team, and supporting informants consisting of 2 beneficiaries. The quantitative part of this research was examining financial reports which can be used as conclusions.

All data were analyzed using content analysis techniques (13). This content analysis technique steps were reduction, data presentation, conclusion, and verification. Furthermore, the data were validated using source triangulation and method triangulation.

Results and Discussion

Revenue Collection and Pooling Investors/Donors

Revenue Collection and Pooling are part of the health financing function that interacts in the health sector. In this research, revenue collection is done by the ZIS institution as a pooling fund to the ZIS giver who will provide the funds. There is a process from the ZIS giver who will collect funds to philanthropic institutions, where the ZIS giver is an individual who makes donations in the form of zakat, infak, and/or sedekah. ZIS givers can also be government agencies and non-governmental organizations. As in the interview quote, "Yes, that's right, individuals/government institutions/mayors/non-governmental/private" (IU-A). In line with "Peraturan Presiden No 18 Tahun 2017" donors are individuals or corporations that make donations (14).

The source of funds for the philanthropic institution Baznas Bazis DKI Jakarta comes from zakat, infak, and sedekah funds (ZIS). As in the interview quote "ZIS funds, Crowdfunding via the Simpulkebaikan.id site and CSR collaboration funds" (IU-A). Zakat is property that must be issued from a business entity or from a Muslim which will later be given in accordance with Islamic law to those who are entitled to receive it. As one of the pillars of Islam, Zakat is paid to be given to those who are entitled to receive it (asnaf). The types of zakat received by Baznas Bazis DKI Jakarta are very diverse. Among them are zakat fitrah and zakat mal.

Zakat fitrah is zakat issued during the month of Ramadan in the amount of 2.5 kg of rice or if converted to Rp. 45,000 per person referring to the Decree of the Head of BAZNAS No. 07 of 2023 concerning Zakat Fitrah and Fidyah for the Greater Jakarta Capital City and its Surroundings. This zakat fitrah is to help people who are less fortunate, zakat fitrah is used to meet their food needs during Eid al-Fitr (15). This is in accordance with this research that Baznas Bazis DKI Jakarta has a source of funds from zakat fitrah every year in the month of Ramadan.

Zakat mal or zakat property is zakat that is issued when someone owns the property for 1 year. It can be in the form of money, gold, or valuable assets (15). The amount of zakat issued is 2.5%. Based on the explanation from Shaykh Dr. Yusuf Al-Qardhawi in his book *Fiqh-Zakah*, there are many types of zakat mal such as income/profession/income zakat; Zakat on deposits of gold, silver, and other valuables; Zakat on trading assets; Zakat on livestock; Zakat on agricultural products; Zakat on processed plant and animal products; Zakat on mining and marine catches; Zakat on the proceeds of asset leasing; Zakat on the results of professional services; and Zakat on the proceeds of stocks and bonds. At Baznas Bazis DKI Jakarta there are also these zakat as an option if the muzakki wants to give zakat.

All zakat received at BAZNAS BAZIS DKI Jakarta will be allocated according to the Shari'a and given to 8 asnaf. Such as gold zakat that will be distributed to the poor in the form of food, health facilities, and worship, for school needs. As in the interview quote, "Yes, it's definitely in accordance with ASNAF, we will assess it later" (IU-A). At Baznas Bazis DKI Jakarta there is a health program called "Jak B Sehat", where the allocation of funds comes from Zakat funds or Infak and Sedekah funds according to the

recipient's target, excluding zakat fitrah and plus special funds for a health program called "Jak B Sehat".

As part of Sharia requirement, donations to Baznas Bazis DKI Jakarta, the funds should not be sourced from the proceeds of criminal acts of corruption and money laundering. All proceeds from fundraising at the BAZNAS BAZIS DKI Jakarta will be distributed to Mustahik in the DKI Jakarta area and its surroundings and it will not be distributed for the purposes of terrorism and other crimes.

ZIS givers can make donations outside working hours because Baznas Bazis DKI Jakarta already has digital crowdfunding that operates 24 hours. Unlike philanthropic institutions which don't have it yet, ZIS givers can only give ZIS during working hours. The philanthropic venture model by Alemany and Scarlata (2011) emphasizes that these lenders will channel their funds to institutions that have a high social impact (16). It can be analyzed that the ZIS givers have indeed provided funds to Baznas Bazis DKI Jakarta because Baznas Bazis DKI Jakarta has seen results in having a social impact. Baznas Bazis DKI Jakarta has a website platform for fundraising and donation to payments of ZIS (Zakat, Infak, Sedekah). The platform is owned and managed by Baznas Bazis DKI Jakarta, namely simpulkebaikan.id. At simpulkebaikan.id there are many types of zakat, infaq and sedekah that can be given. The entire fund will be given according to its purpose. The ZIS giver as a donor after making his contribution through the simpulkebaikan.id will get a report such as the donor's name, nominal, and type of donation. His own name can be listed anonymously. As in the interview quote "... or you can donate online on the website simpulkebaikan.id, there is a QR and you don't have to confirm, there can be a setting whether you want to include your name or not" (IU-A).

In addition, Baznas also has direct collection methods such as opening booths. The booth is open every day by adjusting the cooperation agreement and adjusting the permits from each place. Baznas Bazis DKI Jakarta opened booths in several shopping centers, mayor's offices throughout DKI Jakarta, city hall offices, and cooperating offices. As in the interview quote, "For booths, it is adjusted to the cooperation agreement/permit from each location" (IU-A). Baznas Bazis DKI Jakarta has its own advantages because it continues to maintain good relations with ZIS donors. For example, ZIS givers are always given proof of payment when ZIS givers make donations. It is evident from the 2022 fund management report, that the number of donations continues to increase which makes ZIS givers have social trust in Baznas Bazis DKI Jakarta.

Crowdsource source funding from simpulkebaikan.id are processed in real-time and safe. Maghfirah (2019) said that crowdsource funding using online platform can facilitate ZIS givers to donate and can make it easier for officers because they can see the donations collected and the presentation of targets to be achieved (17). Another research conducted by Gulati (2014), it was found that this crowdfunding mechanism attracted ZIS providers because it was easily accessible (18). Maghfira (2019) also concluded that the use of crowdfunding is effective in terms of the system because there

is no need to waste time using traditional fundraising, it's just less effective in providing socialization (17). In the future, it is better that Baznas Bazis DKI Jakarta can increase its socialization regarding the simpulkebaikan.id crowdfunding so that the collection on the crowdfunding media is maximized.

Philanthropic Fund Institution (Baznas Bazis DKI Jakarta)

Funds that have been collected will certainly be distributed according to the distribution target each year for each program. Last year the distribution of funds to the program exceeded the target that had been planned. As the informant said "Yes, there is a target per year for last year the distribution target was even more" (IU-A), but this was not a problem because the funds were humanitarian funds and the same as the philanthropic venture model of Alemany and Scarlata that all funding was maximized for social activities and one of them was health (16). Distribution of funds at Baznas Bazis DKI Jakarta will be carried out to apply for health assistance and for programs that have been planned.

Baznas Bazis DKI Jakarta has a campaign to purify assets by cleaning up usury and syubhat funds where cleaning of doubtful assets is carried out by setting aside assets are beneficial for people in Islamic law. In giving zakat, Baznas Bazis DKI Jakarta also has requirements for muzakki or ZIS givers as part of the sharia process that the assets to be given for zakat are halal assets. In other words, the existing sources of funds are lawful because they have gone through the Shari'a process.

Baznas Bazis DKI Jakarta as the agent/collection agency will manage the collected funds. Such as "Perbaznas Number 1 of 2016" where BAZNAS (National Amil Zakat Agency) exercises authority in terms of managing zakat nationally. Baznas Bazis DKI Jakarta is not only a fund collector or philanthropic institution but also a distributor of funds management which is carried out according to the philanthropic venture model by Alemany and Scarlata. The entire financial management process from collecting funds to distributing funds to beneficiaries requires good organization, skilled human resources, and an accountable system.

Baznas Bazis DKI Jakarta as a collection agent has established many collaborations and this collaboration seems to be continuing which can make ZIS givers increasingly trust Baznas Bazis DKI Jakarta as a collection agent. As in the interview quote "...we open a lot of collaborations with companies such as providing proposals or BUMDs which already have orders from the governor so we just follow up, then there are also policies..." (IU-A). "... for example, yesterday we worked together with bureaus, government agencies, and CSR..." (IU-C). With ongoing cooperation, more funds will be collected and more will be distributed so that the social impact will also be maximized in line with the philanthropic venture model of Alemany and Scarlata (16). Another thing that makes Baznas Bazis DKI Jakarta have advantages is always following up on existing regulations. Like the instruction for every civil servant to pay zakat at Baznas Bazis DKI Jakarta, Baznas Bazis DKI Jakarta immediately conducts socialization among civil servants.

Baznas Bazis DKI Jakarta covers four areas of ZIS organization, namely collection; distribution and utilization sector; the field of planning, finance, and reporting; and administration, HR, and general affairs (19). For organizing financial management in the areas of planning, finance, and reporting. As in the interview quote, "... the collection team is the same as the finance team, the distribution team is specifically for distribution and the supporting team is in the secretariat." (IU-A). Organizing financial management, includes a collection team and a finance team and it is also proven by Asfitri Aulia Farikah's research regarding "Implementation of Zakat Distribution" that the collection team assists in carrying out financial management including coordinating ZIS collection management activities in the province of DKI Jakarta (20).

The application of Islamic social finance collection will be very beneficial and will continue to add to the potential of ZIS which will provide even more benefits. Baznas Bazis DKI Jakarta already has various types of funding sources in the form of Islamic social finance, although initially it only managed zakat funds. This allows donors other than Zakat to make donations at Baznas Bazis DKI Jakarta. However, the source can be added with waqf because it has enormous potential. There are also a lot of ZIS funds for all programs that will be distributed so that the existing ZIS funds can reach all sectors. The overall analysis of the financing is good, it's just that it can pay more attention to small things such as technical constraints.

Purchasing

Philanthropic Fund Institution (BAZNAS BAZIS DKI Jakarta)

Purchasing is a form of utilization of the process of revenue collection and pooling. Based on the 2022 financial report of Baznas Bazis DKI Jakarta, the total distribution of funds is IDR. 231,480,785,150 with the largest allocation being in the field of da'wah & advocacy amounting to 124 billion (53.52%), the social and humanitarian sector amounting to 80 billion (34.77%), the education sector amounting to 17 billion (7.66%), the economic sector amounting to 8.4 billion (3.65%), and the health sector amounted to 718 million (0.31%).

There is a procurement of health facilities to be provided to the community. Procurement of health facilities can be in the form of preventive, promotive, and rehabilitative efforts, as well as the provision of facilities and infrastructure for health services. Funds collected will be distributed according to the distribution channel. Planning for financing in the "Jak B Sehat" program is carried out with an Annual Work Plan and Budget. In the work plan, it will be planned to prepare a budget for the program in 1 year. As in the interview quote, "When we do the planning, we usually have a plenary session from each leader, then we have a work meeting to plan what programs will be carried out for the next year, and then the budget that will be made for the next year, so the planning is like that and maybe for each activity and program, we also make a framework for the event, a frame of reference for the activities" (IU-C). Similar to the research regarding "Implementation of Zakat Distribution" that the

activity plan and budget in one year are made in the Annual Work Plan and Budget (20).

When executing the institution's activities, adjust the source of funds in accordance with the target or target beneficiaries of the activity. The target or target beneficiaries will be determined at the outset. For activities originating from zakat, it can only be received by 8 asnaf such as the poor dhuafa program. In contrast to activities originating from infaq/alms which usually target the general public and may be non-Muslims such as post-disaster health services. As in the interview quote "... for non-Muslims it is possible, depending on what activities will be carried out, usually, we have determined at the beginning the target beneficiaries of the activities, if many target the general public and many are non-Muslims then the budget is also adjusted using infaq/aims, post-disaster health services are one example and for example the distribution of zakat to poor, disadvantaged communities (IU-A).

In Purchasing, there is strategic planning for the use of funds. Planning for a strategy for using funds for the "Jak B Sehat" program so that it is optimal and on target, one of which is by collaborating or collaborating with an institution or agency such as the health office, health sub-department, hospitals, puskesmas. The program must also be implemented with careful thought that the program is really needed by the beneficiaries and has great benefits, so that the use of ZIS funds for health programs is maximized and right on target. As in the interview quote, "The strategy is more towards programs, so we are thinking about the program concept that is really needed by mustahiq... So each program has a different strategy that is planned first" (IU-C).

Explanation of the flow of distribution of Islamic social finance funds begins with submitting in advance by bringing a file containing the requirements for applying for assistance. The file will be checked, then if the file is complete then a statement will be given for assessment, after the assessment the file will be given to the leadership to be signed if the application is accepted, after getting the signature from the leader, it will be given to the finance department to be checked again then the submission will be given in the form of goods/ cash/money transfers.

Baznas Bazis DKI Jakarta often supervises financial management and the use of funds as well as supervision for implemented programs. Supervision of financial management is carried out by evaluating before and after activities involving the Java Insurer, section heads, field heads, and leaders. To monitor the use of funds such as transparency of funds will be carried out by conducting an audit of financial statements. An audit of the Baznas Bazis DKI Jakarta financial reports can be carried out twice with an internal audit conducted by Baznas Bazis DKI Jakarta itself and an external audit which will be assisted by an auditing institution. As in the interview quote "... for internal audits from ourselves, for external audits we involve outside auditors, later the results of the audit will be made known to the public, then there will be a press conference to spread the word that we Baznas Bazis have received WTP/FWE (Wajar Tanpa Pengecualian/Fair Without Exceptions), and audits are carried out once a year, usually at the beginning of the year" (IU-A).

In addition, the results of the analysis found that the finance team also supervised

the use of separate funds. In line with Asfitri Aulia Farikah's research regarding "Implementation of Zakat Distribution", the financial team also controls and ensures that the financial transaction process runs in an orderly and orderly manner. The financial team also carries out supervision assisted by the IT section (20). With the financial report audit, Baznas Bazis DKI Jakarta continues to be trusted by the public in managing ZIS funds and distributing them. It has been proven that Baznas Bazis DKI Jakarta does conduct an audit every year with the help of auditors from an Independent Public Accountant Office and continues to get the best audit results. Then, the audit will be given to the public like doing a press release. In addition, the transparency of these funds is published on social media, and an audit report is made into an electronic magazine which will be sent to all muzakki and donors (21).

Enterprise (Jak B Sehat Program)

In the process of purchasing the result is a utilization in the health sector. Baznas Bazis DKI Jakarta has health utilization with proposals and programs. The "Jak B Sehat" program is in the form of activities or those that have been planned at a planning meeting. For large-scale programs, the distribution of ZIS in a year can be more than 12 times. For small programs, such as the example for the ZIS distribution ambulance service, it is carried out a minimum of 2 beneficiaries a day and a maximum of 4 beneficiaries. The ambulance service was only available for 2 beneficiaries a day because the informant stated he was afraid of a lack of time due to the unpredictable regional mobilization, "...for example, if it's like a free ambulance, we can get a minimum of 2 patients a day and a maximum of 4 patients..." (IU-A). In the future, Baznas Bazis DKI Jakarta can have more assets in the form of ambulances because they see high demand so the distribution of ZIS can be even more useful. In addition, it can provide ambulances that can be used for emergencies. This can also be done by Baznas Bazis DKI Jakarta in collaboration with institutions that are experts in ambulances.

The planning for "Jak B Sehat" looks at the health needs of the beneficiaries, looks at the previous year's programs and the evaluation results of the program are also used as a reference for planning for "Jak B Sehat". The community also plays a role in program planning by discussing with the community. Planning is done at the beginning of the year and carried out by each team up to the leadership. The form of planning is a program that will be implemented for the next year and planning for requesting or applying for health assistance.

The analysis shows that the planning for the "Jak B Sehat" program at Baznas Bazis DKI Jakarta is quite good because the planning includes planning elements, planning related to the future, and planning by looking at the needs of the beneficiaries. All planning is carried out in all aspects as well as the program, targets, strategies, to socialization. In other words, the resulting planning can maximize results. Socialization planning should have made more use of the digital era by using advertisements and collaborating with influencers so that the socialization results could reach more people of all ages. In addition, planning techniques should be supplemented with a SMART

approach so that the results can be more measurable.

For organizing, the results of the evaluation from the researchers indicated that several informants said there were obstacles in the human resources sector, "Sometimes it's more about HR because HR influences, like HR constraints where there's a shortage of people in the program" (IU-A). In the management process, HR is an important component. If this HR constraint is allowed to continue, it can affect the ongoing management process, especially in the financial sector which has control over distribution. This aspect of HR should have been prioritized such as research conducted by Yashinta (2018) regarding ZIS Management at the Budi Utomo Institution, that human resources must be sufficient and have specific provisions such as understanding Islamic law, being trustworthy, responsible, and qualified experts in their fields (22). HR staff should have training so they can maximize the management process. Therefore, we can minimize HR constraints that arise by establishing work contracts so that HR does not change easily, adding volunteers so that during the event there are no individuals who do double work and provide special training in certain fields.

Provision Enterprise (Jak B Sehat Program)

Provision services to be provided to the community, in this case, the provision of health services "Jak B Sehat". The Jak B Sehat program includes social activities where the activities will be funded by Baznas Bazis DKI Jakarta whose funding comes from donors (donors), in this case, ZIS (Zakat, Infak, Sedekah) and DSKL/ORSF providers (Dana Sosial Keagamaan Lainnya/ Other Religious Social Funds). This social activity is considered as an important factor in helping solve problems in today's society such as the "Jak B Sehat".

The "Jak B Sehat" program is a form of social activity that is funded from existing funding. This social activity is an implementation of ZIS empowerment in health, of which there are many types, including ambulance services, free health services, wheelchairs, tattoo removal services, hearing aids, applying for health assistance, applying for health assistance during a disaster, paying for medical bills, covid rapid test. As in the interview quote "... in order to be healthy there are wheelchairs, tattoo removal, hearing aids, medical expenses, then rapid Covid tests, ambulance services..." (IU-B). From many "Jak B Sehat" programs, many people are able to hear again and are able to carry out their daily activities again.

The "Jak B Sehat" program at Baznas Bazis DKI Jakarta is one of the health assistance programs that can be obtained by submitting an application. In applying for health assistance, there are administration documents inquiry such as SKTM(Acknowledgment letter of economic disability), KTP (Indonesian ID card), KK (Family ID card) DKI Jakarta, BPJS (Indonesian National Health Insurance) information, details of funding requirements, arrears of health funds (if any) along with the hospital or health service account number. As in the interview quote "Then for the application requirements, there is a proposal for the institution and it will be assessed later if it is mustahiq the requirements are SKTM, KTP, KK must be DKI Jakarta..."

(IU-A). For submitting health assistance from institutions, you can provide one of the requirements, namely a proposal.

All requirements for applying for health assistance will be processed in accordance with the procedure for submitting assistance. After the requirements are complete, the submission is entered into the data input process, assessment, and verification process (data completeness) to find out whether the person making the submission meets the criteria as a beneficiary of assistance. All the requirements & procedures regulated in the SOP for applying for assistance. If you have gone through the process, then the application will be accepted and if it is in the form of money, the process will be assisted by the finance team with the choice of money being given directly or by transfer. In line with Asfitri Aulia Farikah's research regarding "Implementation of Zakat Distribution" that all submissions for assistance must be verified by the distribution sector (20). For the selection of transfer assistance, especially to health services, Baznas Bazis DKI Jakarta provides an advocacy team to negotiate with health services. The submission process itself, starting from submitting the required files until the application is received, takes one to two weeks because more than 100 files can be entered every day. If any application is rejected, it will be re-evaluated later. As in the interview quote, "...every data that comes in must be assessed, by verifying the data... the number of submissions per person or per file every day can be more than 100" (IU-A).

Every program must be socialized properly because with socialization there is a process of communicating about programs such as "Jak B Sehat" to the community. The informant also revealed that there was socialization which was indeed carried out specifically for "Jak B Sehat". This is also justified because the beneficiaries know about the "Jak B Sehat" program from socialization. The socialization of the program is divided into 3 parts, namely socialization to muzakki, mustahiq, and volunteers. As the interview quote, "There is socialization" (IU-B).

In addition to supervision in financial matters, it is also mandatory to supervise the programs implemented. It was confirmed by the three main informants that there is supervision in the implementation of the "Jak B Sehat" program. Supervision is carried out in various ways. Such as supervision by the monitoring and evaluation team who sometimes take part in the field when the program is being implemented to evaluate and supervise the program directly. Usually, the things monitored or evaluated are related to constraints, adequacy of funds, and program effectiveness, so that later this monitoring and evaluation can become a reference in forming other programs. As in the interview quote "... monitoring & evaluation people will go into the field and carry out monitoring and evaluation in the program area..." (IU-C). In line with Asfitri Aulia Farikah's research regarding "Implementation of Zakat Distribution" some ensure that zakat distribution activities in the form of distribution through the fields of education, social health, and religion are right on target (20).

Baznas Bazis DKI Jakarta released "Jak B Sehat" program and faced obstacles such as HR (Human Resources) constraints because number of HR staffs is lacking so

they have to be a backup for each other between programs, then the HR is easy to change so they have to explain their understanding regarding the Healthy JakB program many times, Baznas Bazis DKI Jakarta should be able to minimize things like this by adding trained human resources in accordance with their fields. In the Jak B Sehat program, the application for health assistance sometimes plays a budget plan and does not match the original. In addition, there was someone who applied for assistance, but came from outside the province of DKI Jakarta or had to go back and forth when applying for assistance because the application file was not completed from the start. Another obstacle said the informant for the implementation of the program was limited to technical constraints, "The obstacle is a technical obstacle, beyond the technical, it's enough..." (IU-A). From the results of the interviews, the solution that can overcome the above obstacles is to add volunteers if there is a program with a lot of human resource requirements, work together with the health service so that there is no budget plan game so the health service can determine the RAB directly without any other intervention.

Overall, the Jak B Sehat program has advantages, which provide services from a preventive, promotive, and curative perspective, to the creation of health facilities and infrastructure. All programs are well planned according to needs and are not careless in providing assistance and the flow of submissions is quite clear. In the future, Baznas Bazis DKI Jakarta can create its own clinic so that free health services can be accessed directly at the Baznas Bazis DKI Jakarta clinic.

Beneficiaries

Beneficiaries as marginalized people or mustahiq who are entitled to benefit from the Healthy Jak B program by BAZNAS BAZIS DKI Jakarta. The criteria are DKI Jakarta residents and fall into the 8 asnaf category namely Fakir, Poor, Amil, Muallaf, Riqab, Gharimin, Fisabilillah and Ibnu Sabil. Beyond that, for the application, the beneficiary must meet the requirements included in the application for assistance, such as having a Certificate of Inability, or called SKTM that can be made at the local village and other supporting documents.

For these beneficiaries, there are many benefits provided by the existing program, many people can carry out their daily activities, many people can immigrate without the need for stains on their bodies, many people can hear, and many other benefits. So, indirectly BAZNAS BAZIS DKI has contributed to health development. In the future Baznas Bazis DKI Jakarta can ask beneficiaries of other needs, plus beneficiaries who continue to make submissions because they feel very helpful. As much as possible, the routine implementation of the "Jak B Sehat" program is carried out, especially for erasing, which is not only in the fasting month, and for other health programs it is entrusted to BAZNAS BAZIS.

Social Impact

The benefits of ZIS can collaborate with health, as an example of implementation during the Covid-19 pandemic, there is a Covid-19 response philanthropy that

contributed 905 billion rupiah to purchase health needs (23). Apart from that, Qardawi said that ZIS empowerment is not limited to eliminating poverty alone, but ZIS is also useful in overcoming problems such as health (24). This empowerment of ZIS for health is proven in special health programs in each philanthropic institution, one of which is Baznas Bazis DKI Jakarta which makes health one of the components of empowerment and distribution of ZIS funds.

The beneficiaries of Baznas Bazis DKI Jakarta really feel the social impact of Jak B Sehat. As in the interview quote, "I was provided with an ambulance service for my child, so the shuttle service I received was 4 or 5 months ago" (IP-A). "The social impact is huge and the impact on me is maximum" (IP-B). This is also in accordance with philanthropic goals to contribute to sustainable development and the achievement of social justice, Baznas Bazis DKI Jakarta has also become a collection agent that contributes to development in the health sector. Then, it is in accordance with the model used by Alemany and Scarlata that this model maximizes funding for social activities as seen from the results of this study where the social impact is very large. However, it could be even better when Baznas Bazis DKI Jakarta can minimize the constraints mentioned by the informants.

Conclusion

Revenue Collection as ZIS collection from donors, it can be collected directly through the booth or online on the simpulkebaikan.id. Donations can be given at any time except for zakat fitrah and donations are collected at BAZIS as a pooling fund. When donating, the money given is ensured that it is halal, collected according to its type, and will be distributed according to the target. As a pooling fund, BAZIS cooperates with other institutions to maximize collection. For collection, the results continue to increase yearly, indicating a good relationship with the ZIS giver or the existence of social trust in Baznas Bazis DKI Jakarta.

Purchasing is planned in the Annual Work Plan & Budget as a form of utilizing the funds that have been collected for the provision of health programs. The entire purchasing process will be supervised, then there will be an audit whose results will be reported to the general public with a press release. Distribution of funds collected through submissions by fulfilling the requirements or distribution with planned programs. In the purchasing process, there are obstacles such as human resources and problems in submissions such as the budget plan from Mustahik which does not match the original. Overall purchasing looks good because of the allocation of funding up to the implementation of the program. The source of funds that will be processed in purchasing is also ensured to be halal and the management process follows the Sharia.

The result of purchasing is the provision of health services, namely "Jak B Sehat" which is given to beneficiaries. The beneficiaries of zakat are 8 asnaf (the eligible group of zakat) and for infak, and sedekah the beneficiaries are the general public. There are many types of programs such as assistance with medical expenses, preventive programs, promotive programs, to the provision of facilities and infrastructure. The provision of

services is well planned, such as outreach to beneficiaries. Feedback from beneficiaries was very good because they felt helped in line with the resulting social impact and many positive changes, such as ambulance service recipients being able to save money on transportation and helping tattoo removal service recipients in the process of migrating (hijrah). In the future, we can increase collaboration to invite government and private institutions in an effort to optimize the collection of ZIS funds so that health financing problems can be reduced and can achieve the highest health status. Baznas Bazis DKI Jakarta can also carry out massive outreach regarding collection using crowdsource funding owned by Baznas Bazis DKI Jakarta, namely simpulkebaikan.id.

Acknowledgment

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Conflict of Interest

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