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## Performance Analysis of Zakat-Based Empowerment to Improve Mustahik's Welfare

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### ABSTRACT

This study aims to analyze the performance of zakat in improving the welfare of mustahik through zakat-based empowerment programs. Mustahik's welfare can be measured in terms of material and spiritual conditions, level of human development, and level of independence of mustahik. This research is a quantitative study using a multi-stage weigh index estimation technique that functions to generate a zakat welfare index from each variable. The data used are primary and secondary data, primary data obtained from interviews, and distributing questionnaires to zakat recipients of Rumah Zakat in Malang. While the secondary data was obtained from the results of the literature study. The sampling technique used was purposive sampling to obtain data following the research objectives. The results of this study are, first, the results found that zakat can improve the material and spiritual conditions of mustahik. Based on the CIBEST model, it has been found that there is an increase in the welfare index of mustahik by 42.5%. Second, zakat-based empowerment increases the condition of the mustahik HDI by 3.1%, which means that zakat has not been able to have a major influence on the mustahik HDI. Third, the zakat-based empowerment program can increase the mustahik's level of independence by 16.8%. This index shows that mustahik already has a permanent job or business and saves after obtaining empowerment. Based on the research that has been done, it can be concluded that zakat-based empowerment can improve the welfare of mustahik. It is noted that the welfare of mustahik has increased by 21.6% from the previous condition.

### 1. Introduction

Poverty and inequality are still the main problems of every developing country like Indonesia. Poverty and high-income inequality are one of the causes of hampering economic development (Todaro & Smith, 2009). Some of the factors that cause poverty are the low quality of human resources, unemployment, limited capital, and the nature of being lazy to work (Prasetyoningrum et al, 2018). According to Todaro & Smith (2009), high-income inequality makes it difficult for someone to access capital in trusted institutions such as banks. To overcome poverty, steps need to be taken to improve the quality of human resources. Based on data published by BPS (2021), the number of poor people in Indonesia in 2021 will increase by

1.12 million people. Islam has instrumentals that can influence the economic behavior of a Muslim, namely zakat, prohibition of usury, economic cooperation, and social security (Huda et al, 2008). Indonesia is one of the countries with the largest Muslim population in the world. This fact makes the potential for collecting zakat in Indonesia is very high.

In 2020, the potential for zakat collection in Indonesia reaches IDR 327.6 trillion, but the realization has only reached 21.7% of the potential, which is IDR 71.4 trillion (Baznas, 2021). Even so, zakat is one of the instruments of Islamic philanthropy funds that can lift people out of poverty (Kholid, 2019). Previous research by Anovani (2021) stated that productive zakat is more able to reduce poverty than



consumptive zakat, although both are equally effective in increasing the welfare of mustahik. Consumptive zakat is given to meet the basic needs of mustahik. While productive zakat aims to provide benefits for meeting needs in the long term. The Ministry of Finance (2020) states that zakat as an Islamic social financial instrument can be a solution to economic problems by using it as capital. Giving zakat as business capital accompanied by management support, allows mustahik to develop a business or create a new business. Therefore, it is necessary to have a professional institution that manages and distributes zakat funds effectively as stated in Law no. 23 of 2021 concerning the management of zakat.

Rumah Zakat is an Islamic philanthropic institution that distributes Islamic social funds in the form of economic empowerment. Previous research by Yudhira (2020) and Hikmah et al (2020) stated that

Rumah Zakat is one of the Amil Zakat Institutions which has a very good level of distribution effectiveness from an institutional perspective, which is more than 85%. According to Bahri and Khomeini (2020), the higher the ratio of distribution to the collection, the more effective the management of zakat is. The number of zakat receipts by Rumah Zakat has shown an increase over the last five years as shown in Figure 1. However, further analysis is needed regarding zakat's performance from the perspective of mustahik as the party who directly feels the impact. As stated in Article 3 of Law No. 23 of 2011, zakat management aims to increase the benefits of zakat to realize community welfare and reduce poverty. The following is data on the receipt and distribution of zakat funds by Rumah Zakat for the last 5 years (Rumah Zakat, 2020).

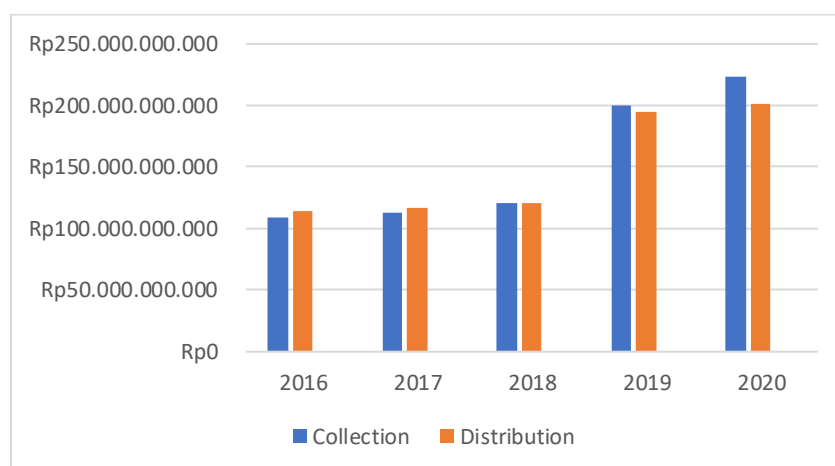


Figure 1. Data on Receipt and Distribution of Rumah Zakat in 2016-2020

Source: Financial Report Rumah Zakat (2020)

Pusparini (2015) states that the measurement of welfare in Islam must be seen from the material and spiritual dimensions. Imam Al-Ghazali defines welfare depending on five basic goals, namely religion (*al-dien*), life (*nafs*), family (*nasl*), property (*mal*), and intellect or reason (*aqal*) (Karim, 2017). The distribution of zakat funds must arrive at conditions that make them feel safe and secure so that they can be independent and

free from poverty (Muhamad, 2019). Economic empowerment carried out by the Zakat Institution is expected to help *mustahik* improve economic conditions, skills, and turn *mustahik* into *muzakki*.

Based on the description of the background above, several problems will be answered in this study, namely how the performance of zakat empowerment in improving the material and spiritual conditions of



mustahik, how the performance of zakat empowerment in increasing mustahik's HDI, and how the performance of zakat empowerment in increasing mustahik's independence. Therefore, this study aims to analyze the performance of zakat-based empowerment in improving the welfare of mustahik by taking a case study on the mustahik of Rumah Zakat in Malang.

## 2. Literature Review

Zakat is positioned as a socio-economic pillar in Islam. Indonesia is one of the countries with the majority of the population being Muslim. This makes the potential for collecting zakat in Indonesia is very high. Ibrahim (2015) stated that zakat plays a role in building the social welfare of the community by eradicating poverty, reducing inequality, and as a tool for redistribution of wealth. Zakat-based community empowerment is the implementation of an economic program that aims to develop the community's ability to meet daily needs (Suryanto, 2018). Anovani (2021) states that productive zakat is better able to improve people's welfare and reduce poverty levels compared to consumptive zakat. The use of zakat in the form of venture capital is effective in increasing the income of zakat recipients (Fathullah, 2015). Miah (2021) examined the program for empowering the poor by transferring business capital and effective skills in overcoming poverty in Bangladesh. Several studies by Kholid (2019), Romdhoni (2019), Fathullah (2019), Beik & Arsyianti (2016), Miah (2021) agree that zakat is effective in increasing welfare and reducing poverty. However, different results were found by Khasandy et al (2019) and Tanjung (2019) which stated that productive zakat did not affect people's welfare because zakat collection was still small. However, Tanjung (2019) further explains that the addition of productive zakat funds has a significant effect on the development of micro-enterprises in East Medan, which means that if productive zakat funds increase, business development will also increase.

Measurement of welfare in Islam must balance material and spiritual needs (Pusparini, 2015). Imam Al-Ghazali defines welfare depending on five basic goals, namely religion (al-dien), life (nafs), family (nasl), property (mal), and intellect or reason (aql) (Karim, 2017). According to Sodiq (2015) welfare is defined as someone free from the snares of poverty, ignorance, and fear to obtain a safe and peaceful life (Sodiq, 2015). Nurzaman (2010) argues that poverty reduction cannot be seen from economic development indicators alone, but includes human development. Education and health are the most important components of human capital in development (Todaro & Smith, 2009). Prasetyoningrum et al (2018) stated that the HDI has a negative effect on poverty, where an increase in the HDI will reduce the poverty rate. Karuni (2020) has investigated the effect of zakat on HDI using Ordinary Least Square (OLS) regression analysis. The study found that zakat has a positive effect on HDI, which means that zakat increases the ability of mustahik in accessing health facilities, education, and obtaining increased income.

Independence is the goal of the mustahik empowerment carried out by the Amil Zakat Institution (Baznas, 2019). The distribution of zakat funds must arrive at conditions that make them feel safe and secure so that they can be independent and free from poverty (Muhamad, 2019). Independence is defined as a condition in which a person can fulfill their needs without feeling lacking and needing help from others. Proper management will make zakat the capital and strength of the people to anticipate turmoil and unstable economic pressures (Muhamad, 2019).

## 3. Methods

### Types and sources of data

The types of data used in this research are primary data and secondary data. Primary data were obtained from interviews and questionnaires distributed to beneficiaries or mustahik of the Rumah Zakat economic program in Sukun and Blimbing sub-



## Population and sample

## Data analysis method

This study is a quantitative descriptive study using

$$\text{Zakat Performance} = 40\% (\text{CIBEST Welfare}) + 40\% (\text{HDI modification}) + 20\% (\text{independence})$$

The research variable used in this study is the CIBEST welfare index (Center of Islamic Business and Economic Studies) which consists of material values and spiritual values, education and health indexes, and independence indexes.

### Analysis of zakat performance on CIBEST's welfare

Center of Islamic Business and Economic Studies (CIBEST) is a calculation model used to calculate poverty and welfare based on the mustahik's ability to meet material and spiritual needs (Beik & Arsyianti, 2015). The CIBEST welfare index is measured based on the CIBEST quadrant which consists of four quadrants, namely:

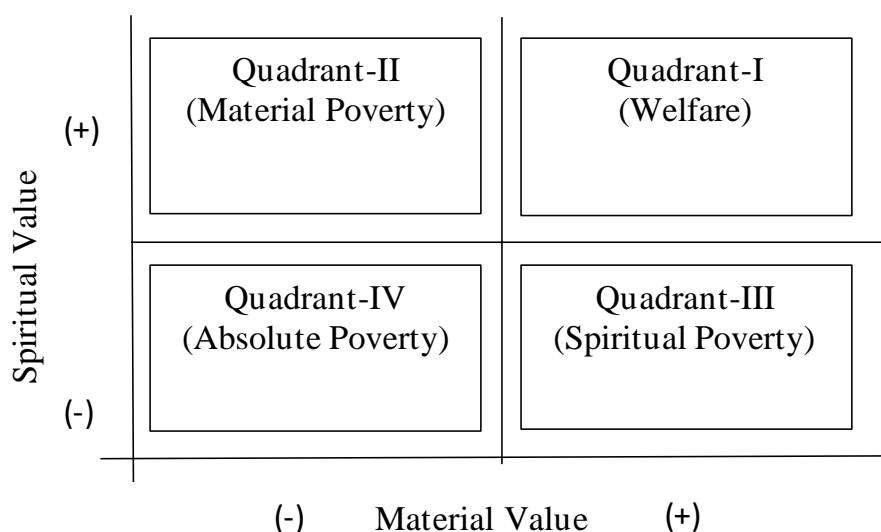


Figure 2. CIBEST Quadrant  
Source: Beik & Arsyianti (2015)

To find out the MV value, the Line indicator according to the observed area can be used. Material Value (MV) per household can be calculated using the following equation;

MV= GK area  $i$  x Average number of family members in area  $i$

Meanwhile, the score for fulfilling spiritual needs is measured from the standard for fulfilling 5 variables, namely the implementation of prayer, fasting, zakat, family environment, and government policies (Nurhayati et al, 2019). This data was obtained from the results of distributing questionnaires to mustahik by giving a Likert scale of 1-5 for each statement. The minimum score on Spiritual Value is 3 (three). Then to obtain the overall mustahik welfare index, calculations are carried out with the following equation:

$$W = \frac{w}{N}$$

Where:  $w$  = number of prosperous families

$N$  = number of observations

$W$  = welfare index

#### Performance analysis of zakat on HDI

The HDI value is obtained by combining two index values consisting of a health index and an education index with the following equation:

Modified HDI = (0.5 x education index) + (0.5 x Health index)

The calculation technique used to measure the performance of zakat on HDI is slightly different from the standard method used by BPS. Puskas Baznas has modified the HDI calculation using only education and health variables because the income variable has been included in the CIBEST welfare calculation. This calculation uses an estimating approach at the family or individual level developed by Nurzaman (2010).

Health Index is measured using life expectancy with the equation:

$$IHi = \frac{y_i - y_{min}}{y_{max} - y_{min}}$$

Where:

$IHi$  : individual life expectancy index

$Y_i$  : life expectancy adjusted for sex and age

$Y_{min}$  and  $Y_{max}$  : international standard data on the minimum and maximum life expectancy from WHO

While the education index is calculated using the equation:

$$education\ index = \left\{ \frac{2}{3} \left[ \frac{Lit - 0}{100 - 0} \right] + \frac{1}{3} \left[ \frac{LS - 0}{15 - 0} \right] \right\} \times 100$$

Where:

$Lit$  = literacy rate

$LS$  = length of school

$0$  = minimum number of  $Lit$  and  $LS$

$100$  = maximum number of  $Lit$

$15$  = minimum number of  $LS$

#### Performance Analysis of Zakat on Independence

Independence is the goal of distributing mustahik empowerment programs. The independence index is measured by the condition of mustahik related to work and ownership of savings. This index is calculated using the following equation:

$$independence\ index = \frac{(S_i - S_{min})}{(S_{max} - S_{min})}$$

Where:

$S_i$  = actual score value  $i$

$S_{min}$  = maximum score of likert scale

$S_{max}$  = minimum score of likert scale

#### 4. Results and Discussion

Respondents in this study were beneficiaries of the empowerment program by Rumah Zakat. The characteristics of respondents in this study can be seen in Table 1.



Table 1. Characteristics of respondents

Characteristics	Total	Percentage(%)
<b>Gender</b>		
Male	25	62,5%
Female	15	37,5%
<b>Age</b>		
15 – 35 years	7	17,5%
36 – 50 years	25	62,5%
51-65 years	7	17,5%
>65 years	1	2,5%
<b>School</b>		
Elementary school	13	32,5%
Junior high school	11	27,5%
Senior high school	15	37,5%
Diploma/Bachelor	1	2,5%
<b>Number of family members</b>		
1 – 3	8	20%
4 – 6	31	77,5%
≥ 7	1	2,5%

Source: Primary data (processed)

Based on Table 1, the majority of mustahik are male by 62.5% and 37.5% are female. This condition means that the majority of mustahik households are held by women and 37.5% of households are held by women. Then in terms of age, the average mustahik is in the age range of 36-50 years, which is 62.5% followed by 17.5% in the age range 15-35 and 51-65. It can be concluded that mustahik are in a productive age, which is 97.5% which means they have the opportunity to continue to develop and improve their skills. Mustahik's last education was at the senior high school level of 37.5%. Even so, there is quite a lot of mustahik with elementary education with a

percentage of 32.5%. This condition can be interpreted that the condition of mustahik education is low. Then the majority of mustahik households contain 4-6 family members. It can be concluded that the head of the household has considerable responsibility for meeting the needs of his family. Previous research by Nurzaman (2016) stated that the size of the family can reduce the level of household welfare.

#### Zakat performance on CIBEST's welfare

Based on the results of the CIBEST calculation, the results obtained from the distribution of productive zakat on welfare can be seen in Figure 3.

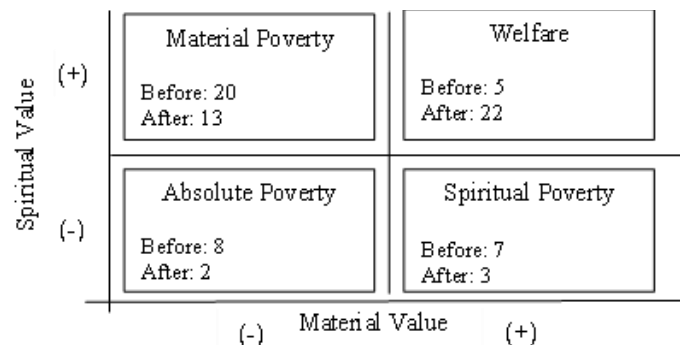


Figure 3. CIBEST quadrant results before and after zakat

Based on Figure 3, it can be seen that 17 zakat recipients (mustahik) succeeded in increasing their welfare in material and spiritual aspects. This increase in welfare is supported by an increase in income and an increase in the religious value of mustahik. Then in quadrant II, it was found that 7 mustahik had come out of material poverty and there were still 13 mustahik left. In quadrant III, which is a spiritually poor condition, it has decreased by 4 mustahik. And

the number of absolute poor has decreased by 6 mustahik and only 2 mustahik remain. In addition to providing business capital assistance, Rumah Zakat also provides training and assistance to mustahik so that this empowerment program runs according to its objectives. The conclusion of the performance of zakat on the material and spiritual conditions of mustahik can be seen in Table 2.

Table 2. CIBEST welfare index calculation results

Variable	Periode	Actual Value	Index
<b>CIBEST Welfare Index</b>	Before	Index value between 0 – 0.20	0,125
	After	Index value between 0,41 – 0,60	0.55

In Table 2, the welfare index of mustahik before receiving zakat is 0.125, which means that only 12.5% of respondents are prosperous. This condition is categorized as very unfavourable with the majority of mustahik being in poor material conditions. Then after participating in the zakat-based empowerment program, the welfare index increased by 42.5% to 0.55 or 55%. A total of 22 mustahik have experienced an increase in income and obedience in carrying out religious orders. This increase is motivated by the existence of capital assistance, assistance, and training provided by Rumah Zakat so that the mustahik can improve his ability to meet the needs of the world and the hereafter. Therefore, it can be concluded that zakat-based empowerment has a fairly good performance in improving the welfare of mustahik, especially in material and spiritual needs.

This finding is in line with the statements of Tanjung (2019), Beik & Arsyianti (2015), Romdhoni (2018) that giving zakat in the form of capital and assistance can develop businesses while improving the spiritual condition of mustahik. Miah (2021) asserts that the provision of capital assistance and business assistance can improve welfare and reduce poverty in Bangladesh. Anovani (2021) also explains that productive zakat is better able to improve the welfare of mustahik.

#### Zakat Performance on HDI

Based on the estimation results of the mustahik HDI calculation in the zakat-based empowerment program at Rumah Zakat Malang, the results are shown in Table 3.

Table 3. HDI modification index calculation results

Period	Indicator	Index	HDI Modification Index
Before	Education index	0,618	0,609
	health index	0,60	
After	Education index	0,68	0,64
	health index	0,60	

Source: Primary data (processed)





According to the HDI measurement category, the value of 0.0 – 0.49 is low, 0.50 – 0.79 is moderate, 0.80 – 0.89 is high, and 0.90 – 1.00 is very high (Todaro & Smith, 2009). From the estimation results of the calculation of the Modification of the mustahik HDI before and after empowerment, it is in the moderate category. An increase of 3.1% was found from 0.609 to 0.64. This increase was due to training and business assistance provided by Rumah Zakat which increased the literacy level of mustahik. This result is supported by Nurzaman (2016) that the assistance and training provided by zakat institutions can increase the mustahik education index.

It was found that the mustahik education index after obtaining empowerment was 0.68, which means that 68% of mustahik had a good literacy level and the remaining 32% had a low literacy level. From the results of the questionnaire, it was found that the most recent education of mustahik was at the high school level as many as 15 people, then followed by the elementary school level as many as 13 people. Then

the average mustahik's health index is 0.60, which means mustahik can survive to the age of 60 years. This is evidenced by the survey results which show that the average mustahik is in the age range of 35-50 years.

In theory, the HDI variable is used to produce the maximum empowerment impact for mustahik. If mustahik has a high human development index, it will accelerate the handling of poverty carried out by the Zakat Institute supported by Prasetyoningrum et al (2018) that human development affects poverty. Overall, it can be concluded that zakat-based empowerment has not been able to have a major impact and influence on the condition of the mustahik HDI even though there is an increase in the education index. These findings are in line with previous research by Tanjung (2019) and Khasandy (2019) that zakat-based empowerment has not been able to have a major influence on the social welfare of mustahik.

#### Zakat performance on independence

Table 4. Independence index calculation results

Variable	Period	Actual value	Index
Independence	Before	Index value between 0,41 – 0,60	0,475
	After	Index value between 0,61 – 0,80	0,643

Source: Primary data (processed)

Based on Table 4, it can be seen that the mustahik's independence index before and after obtaining zakat-based empowerment increased by 0.168 or 16.8%. This study shows that zakat-based empowerment can produce independent mustahik. This increase is due to the provision of capital to mustahik that has been able to develop the business owned by mustahik. In addition, some mustahik have new businesses, such as goat and cattle farming. This finding is following the theory that providing business capital can provide new job opportunities for mustahik (Muhamad, 2019). Indirectly, zakat-based

empowerment can reduce unemployment and provide job opportunities for the community.

The results of this study are following the purpose of distributing zakat, that zakat must be able to provide a sense of security and security to mustahik so that mustahik are independent and free from poverty (Baznas, 2019; Muhammad, 2019). From the results of the interview, mustahik who have reached an independent condition is not just released, they remain in the responsibility of the Zakat Institution. Mustahik who enter the independent level still receive the assistance and business training provided but do





not receive business capital assistance anymore. In addition, this is also used by managers as motivation, so that other mustahik can develop their skills to an independent level.

### Performance of zakat on welfare

To measure the overall performance of the impact of zakat empowerment on welfare, weighting is used

on the measurement technique, namely 40% for CIBEST welfare, 40% for the human development index, and 20% for the independence index. This weighting is set by Baznas to see the condition of the mustahik's welfare after receiving empowerment. The estimation results of the calculation of the entire welfare variable index can be seen in Table 5.

Table 5. Welfare estimation results

Variable	Before	After	Percentage (%)
CIBEST Welfare	0,125	0,55	42,5%
HDI Modification	0,609	0,64	3,1%
independence	0,475	0,643	16,8%
Zakat Performance	0,3886	0,6046	21,6%

Source: Primary data (processed)

Based on Table 5, the results obtained are 0.6046 for welfare. According to the Puskas Baznas (2016) assessment criteria, the performance of Rumah Zakat in improving the welfare of mustahik is quite good. In Table 5 it can be seen that an increase in mustahik's welfare was found after obtaining empowerment with a percentage of 21.6%. This shows that zakat-based empowerment carried out by Rumah Zakat Malang can improve the welfare of mustahik. This increase is thought to be caused by the provision of business capital to mustahik, support from good management, provision of coaching and training in business skills to mustahik, and the quality of human resources that is quite good so that mustahik can receive good information. These findings are in line with previous research conducted by Ibrahim (2015), Miah (2021), Anovani (2021), Fathullah (2015), Beik & Arsyianti (2016), Romdhoni (2019), and Kholid (2019) which stated that zakat has a positive effect on the welfare of mustahik and is effective in reducing poverty.

## 5. Conclusion

Based on the results of research that has been carried out regarding the role of zakat-based empowerment in improving the welfare of mustahik, it can be concluded as follows:

The presence of a zakat-based empowerment program by Rumah Zakat in Malang can improve the material and spiritual conditions of mustahik. It was found that there was an increase in the CIBEST welfare index by 42.5% for mustahik. Mustahik experienced an increase in income and spiritual condition after receiving zakat-based empowerment.

Zakat-based empowerment has not been able to have a major impact and influence on the condition of mustahik's HDI. The modified Human Development Index is 0.64, this index has increased by 3.1% from the previous condition. The low increase in the HDI index is thought to be caused by the length of time this program has been running.

Zakat-based empowerment can increase the level of independence of mustahik. The index was



obtained at 0.643 and an increase of 16.8% from the previous condition. After obtaining empowerment from Rumah Zakat, mustahik already has a permanent job or business as a livelihood and has personal savings.

Overall, it can be concluded that zakat-based empowerment carried out by Rumah Zakat in Malang can improve the welfare of mustahik. It was found that there was an increase of 21.6% in the welfare of mustahik after obtaining empowerment.

Based on this research, several suggestions are addressed to Rumah Zakat that Rumah Zakat Malang needs to improve monitoring and evaluation of the development of its mustahik to avoid constant or the same mustahik conditions. Future research is expected to examine empowerment programs by Rumah Zakat in other areas or at other Amil Zakat Institutions with a larger sample size to find more significant results.

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