

Analysis of the Mustahik Welfare Index for Business Cart Assistance Programs, Business Capital Assistance, and Zakat Community Development

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ABSTRACT

The utilization of productive zakat carried out by the Amil Zakat Institution will not be successful if there is no change in the poverty indicators of the mustahik. This study aims to analyze the impact of utilizing productive zakat through the cart business tool assistance program, venture capital assistance program, and the Zakat Community Development program on the welfare of mustahik recipients of the program at Baznas, South Tangerang City by looking at the condition of mustahik before and after receiving zakat. This study used a survey method by conducting interviews using a questionnaire. The analytical tool used in this research is the National Development Planning Agency's Welfare Index which consists of the Cibest Model, the HDI Modification Index, and the Independence Index. From this research, it was found that the impact of the business equipment assistance program and venture capital assistance program had a fairly good Baznas welfare index value, while the South Tangerang City Baznas ZCD program had an independence index value that was still in the weak category. So it can be seen from the BAZNAS Welfare Index that zakat influences reducing poverty in the City of South Tangerang through business equipment assistance programs and business capital assistance.

Keywords: Cibest Model, HDI Modification, Independence Index, Productive Zakat

INTRODUCTION

The Indonesian government in its poverty alleviation programs has attempted several policy packages including the Presidential Instruction for Disadvantaged Villages (IDT), Social Safety Nets (JPS), and other programs, these poverty alleviation policies, and programs have not been able to optimally address the problem of poverty (Al-Arif & Rianto, 2010). BPS data (2019) shows that the percentage reduction in the poverty rate has not occurred significantly. The percentage of poor people decreased from 2016 to 2019, and the number of poor people decreased from 2018 to 2019 ± 0.88 million people. In March 2020 there was a percentage increase of 0.56 percent when compared to September 2019 data.

It is necessary to pay attention to the vulnerable population, namely the population living 1.5 below the poverty line, these figures are quite worrying because not a few Indonesians are categorized as vulnerable to poverty. According to the World Bank, of the approximately 264.267.3 million people in Indonesia, there are still around 25.9.1 million people living below the poverty line.

Poverty is measured by calculating the education index, health index, and standard of living index (Clark & Goulet, 2002). Banten is a province that has an increase in the Human Development Index (HDI) from year to year, but in March 2020 poverty in Banten experienced an increase

of 0.98 compared to the September 2019 period. Banten is divided into Urban and Rural areas, Urban areas have experienced an increase in poor people from 4, 00 percent in September 2019 to 5.03 percent in March 2020. South Tangerang is an urban area of Banten province which has experienced an increase in the percentage of poor people.

There has been an increase in the number of poor people in South Tangerang City from year to year, in 2018 the number of poor people amounted to 28,210 people and experienced an increase in 2019 of 29,160, as well as in 2020 a significant increase in the percentage of poor people amounted to 40,990.

Islam is a complete way of life, and enforcement of zakat can be affecting the level of inequality in society, the widening gap between the rich and the poor can be overcome through zakat which has a role similar to that of a tax (Andam & Osman, 2019). Islam in poverty alleviation has a more strategic approach, study (Miah, 2021) at the zakat management center in Bangladesh with a zakat-based poverty alleviation program has had an impact that has succeeded in empowering the poor in equity distribution.

In (Kholis & Mugiyati, 2021) The productive zakat program at Baznas in East Java Province with a mechanism for providing capital and providing business tools has an effective impact on increasing the welfare of the poor to expand the business. Study (Zaenal et al., 2018) the productive zakat program in Bantul seen from the Sen Index (P2) fell from 0.093 to 0.062, while using the Foster-Greer-Thorbecke Index (P3), the poverty severity rate decreased from 0.010 to 0.004, it means that the productive zakat program can influence the level of inequality and inequality so that raise the welfare of beneficiaries.

Productive zakat is a discourse that is currently developing a lot, zakat is the

concept of productive assistance which can raise the independence of zakat recipients so that in the end they do not need assistance again or what can be called zakat which can change the status of mustahik (zakat recipients) to muzaki (people who issue zakat). . Zakat with productive goals can make mustahik carry out economic activities and improve their standard of living because mustahik cannot apply for capital grants due to lack of creditworthiness due to low income. With productive zakat, mustahik can run small businesses which will have a long-term influence on the life of the mustahik's family.

A strategic role is needed from zakat institutions in increasing the collection, distribution, and utilization which will later have an impact on the Indonesian economy (Baznas, 2018).

Regency/Municipal BAZNAS has potential that is not inferior to Central BAZNAS in collecting funds with a percentage of 34.6 percent while BAZNAS has a collection percentage of 2.9 percent. Regency/Municipal BAZNAS also has a percentage of channeling funds of 29.8 percent which is superior while Central BAZNAS has a percentage of distribution of 3.1 percent. The South Tangerang City Government established the South Tangerang City BAZNAS in 2016 which functions to collect and distribute zakat funds, this shows that the government can contribute to optimizing zakat to encourage economic growth and prosperity in Indonesia. Based on the decision of the mayor of South Tangerang No. 451.12/Kep.281-Huk/2016.

South Tangerang Baznas managed to collect zakat funds of ± 4.3 billion in 2018 and experienced an increase in 2019 of ± 4.7 billion. Zakat governance has several problems that often occur, for example, issues of transparency, trust, inconsistencies between zakat law and the Al-Qur'an and Hadith, non-compliance, and bureaucracy. The zakat management

system in high-income Muslim countries should be emulated. Study (Septiadi & Nursan, 2020) In 7 Muslim countries such as Bahrain, Brunei Darussalam, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates it is said that only Oman and the United Arab Emirates have transparency in zakat statistics while other countries do not yet have it.

In line with (Nur & Arif, 2010) Zakat has a multiplier effect, zakat distributed in the form of consumptive assistance will increase the purchasing power of zakat recipients which will have an impact on increasing company production, companies then absorb more labor and increase state revenue from taxes on increasing the amount of production, so that the state can then provide development facilities to the community which in turn affect the economy.

To maximize the work process of zakat in its distribution, an analytical tool is needed that measures the impact of the distribution of zakat on mustahik. This measuring instrument has a positive influence from the Zakat Management Organization and Mustahik sides, the results of this analysis can be used as evaluation material for OPZ in improving zakat performance, zakat does have a positive impact but the realization that occurs in the field often makes the flow of zakat distribution less than optimal so that The existence of this measuring instrument can be a reference for maximizing these constraints. The positive influence of Mustahik as a measuring tool in the impact of zakat management can be a picture of Mustahik on zakat management in related institutions (BAZNAS, 2019).

The utilization of productive zakat carried out by the Amil Zakat Institution will not be successful if there is no change in the poverty indicators of the mustahik. The poverty indicator is illustrated by changes in the income level of mustahik after receiving productive zakat funds. productive zakat utilization programs

include the Business Equipment Assistance Program, the Business Capital Assistance Program, and the Zakat Community Development Program at BAZNAS in South Tangerang City, which are 3 programs that are rarely researched by looking at spiritual, health, and educational aspects, as well as aspects of mustahik independence before and after receiving funds productive zakat.

The Center for Strategic Studies (PUSKAS) of the National Amil Zakat Agency presents the BAZNAS Welfare Index (IKB) this measuring tool analyzes the impact of zakat distribution on the lives of mustahik in each Zakat Institution. The BAZNAS Welfare Index is a composite of 3 indices namely the Cibest Model, the Human Development Index (IPM), and the Independence Index. This measurement is still rarely carried out at National Amil Zakat Institutions such as the Baznas of South Tangerang City so the author is interested in researching on The Impact of the Productive Zakat Utilization Program Based on the Study Baznas Welfare Index at the South Tangerang City Baznas.

LITERATURE REVIEW

Poverty comes from the word poor which means wealthless, according to the Big Indonesian Dictionary, poverty is the condition of a population that can only meet the needs of clothing, shelter, and housing to maintain a life of deprivation. Poverty also comes from the absorption of the Arabic language "poor". This can also be seen in the mention of the words poor (mufrad) and Masakin (plural) mentioned in the Qur'an more than once. The word poor has been mentioned in the Qur'an 11 times and the word cook is also mentioned 12 times. The Qur'an does not provide a complete definition of the word so interpreters differ on the meaning of the word poor.

In addition to the word poor in the Qur'an, other words that have the same meaning, namely the word Faqir which means backbone. Poverty is divided into relative poverty and absolute poverty. Relative poverty means poverty caused by policies that are not evenly distributed between one region or province and another, causing inequality. While the notion of absolute poverty is a condition when a community group is unable to fulfill basic needs such as clothing, board food, health, and education, the value of these basic needs is called the poverty line, groups of people whose income is below the poverty line are said to be poor. (Bappenas, 2018).

Three levels of poverty according to Islam:

1. Poor in Faith, namely someone whose relationship with God is far away or whose relationship with God is only for his sake.
2. Poor in Knowledge, namely someone who does not understand how to solve problems in his life and does not have the mind to study Allah's knowledge.
3. Poor in wealth, according to the opinion of Ulama in the Malikiyah Syafi'iyah and Hanabilah schools, being poor means having a job to meet basic needs but still not sufficient (Nur & Arif, 2010).

In the Qur'an, some verses talk about poverty, one of which is in Surah Al-Dharyat verse 19 this verse explains that in the assets of the rich there are rights that must be given to the poor. Al-Qardhawi said that there is a need for equal distribution of rights for a poor person, this requires contributions from rich people either through direct capital assistance or through zakat because poverty is a responsibility between people; poverty is also further seen to damage faith or can make a person migrate belief. Islam also views poverty not only as the fulfillment of clothing, food, and boards but also sees how

a Muslim can worship without any anxiety, fear, or pressure from others.

According to Zakat Law No. 23 of 2011 Zakat collected at amil zakat institutions is distributed in a consumptive and productive way, Consumptive Zakat is zakat to meet the needs of clothing, food, and mustahik boards after Consumptive Zakat is channeled into productive zakat can be distributed further. Consumptive zakat usually fulfills the needs of mustahik in the aspects of education and health, while productive zakat is usually in the form of business capital assistance. The zakat assets that are distributed to mustahik are in the form of productive things so that the mustahik who receives them can fulfill their daily needs continuously so that this productive zakat can also increase the productivity of the mustahik economy (Makhrus, 2019).

Productive Zakat Utilization

Zakat distribution carried out by the Zakat Management Organization (OPZ) is how zakat can reach mustahik. The distribution of zakat can be done in two ways, namely distribution, and utilization. The implementation of zakat distribution and management has been regulated in Law Number 3 of 2018. This regulation regulates technically and in more detail the distribution and utilization of zakat, the regulation aims to distribute zakat by following Islamic Sharia guidelines and statutory guidelines.

The management of zakat itself is how the process of collecting, distributing, distributing, and utilizing zakat. Utilization is defined as a form of distributing zakat without reducing its value, which can be done in a productive form of business so that it can create broad benefits. The utilization of productive zakat with the aim of more productive activities is expected to have a long-term impact on the mustahik economy. Productive utilization of Zakat can be carried out in various fields, namely

the economic sector, the education sector, the health sector, the field of da'wah, and advocacy (Salam & Risnawati, 2019).

Utilization in the economic sector can be done by way of alleviating poverty through providing business capital, providing training to improve work ethics, and providing access to resources and access to markets which can encourage an increase in the level of welfare of mustahik. In the field of education, utilization can be carried out through the assistance of facilities and infrastructure which will become a place for character and moral education, the facilities and infrastructure that are built are focused on poor areas and Muslim minority areas. Programs that can be carried out in the utilization of productive zakat in the health aspect can be carried out by procuring health facilities and infrastructure for zakat mustahik. Then utilization in the field of da'wah and advocacy can be carried out by coaching Muslim mustahik and defending mustahik advocacy rights.

Assessment of the condition of how productive zakat is utilized can include verifying the mustahik's identity, reviewing the mustahik's economy, and assessing the mustahik's socio-economic conditions. It is necessary to identify the needs of mustahik starting from the amount of income, the number of dependents, and the problems faced by mustahik. Assessment of the socio-economic condition of the mustahik can be seen through local resources around the mustahik residence and the local government where the mustahik lives. Productive zakat utilization assessment activities are also carried out by analyzing mustahik, recommending development and mentoring activities, and providing assets (Ebi, 2021).

All utilization activities are recorded, reported, and recognized by the Zakat Management Organization as a form of indirect distribution. Capacity building activities in the utilization of productive zakat can be in the form of individual and

institutional capacity building, individual development includes the development of knowledge, attitudes, and skills, and local development includes leadership and organizing activities to be able to create a sustainable development system. The development of education is carried out with Islamic religious training, entrepreneurship training, and so on. In terms of utilization, the provision of assets can be in the form of money or assets that mustahik can use and benefit from, and can also be done in the form of services. Mustahik assistance is also carried out by guiding mustahik directly or indirectly including educational and consulting activities. Utilization can be seen whether it is good or not can be measured through measuring tools that have been issued by BAZNAS (BAZNAS, 2019).

METHODOLOGY

This study examines the impact of productive zakat utilization programs including the Cart Aid Program, Business Capital Assistance, Creative and Active Economy Program (PEKA) at BAZNAS in South Tangerang City on poverty alleviation mustahik as measured by the BAZNAS Welfare Index (IKB). BAZNAS Kota Tangerang Selatan was deliberately chosen by researchers to assess the real impact of the flagship program from BAZNAS and to consider sample data from the 3 programs that are mustahik recipients of aid in the 3 programs. Factors include the availability of relatively complete and good data from BAZNAS of South Tangerang City and the ease of transportation for researchers to access the case study area. Research conducted in 2020 on mustahik who receive productive zakat funds in the form of business capital, and business tools, The BAZNAS strategic research center formulated an index in 2019.

The index launched is an index to measure the impact of the utilization of zakat, this index measures the welfare of

mustahik after receiving zakat and looks at the impact of zakat on poverty alleviation which refers to maqashid Syariah. The BAZNAS welfare index can be a global measuring tool for the impact of a program or intervention on poverty alleviation, one of which is poverty alleviation through zakat funds. This IKB is a component of 3 indices namely the CIBEST Model Islamic measuring instrument, the human development index, and the independence index. If the value of the program being measured is getting closer, the better the program is being implemented (Baznas, 2018).

Cibest Models

The Cibest Model Islamic measuring instrument is a measuring tool developed by Beik and Arsyiyanti (2016). The Cibest model has a background in the need for an Islamic measuring tool that measures human well-being, this measuring tool is needed so that measurement not only measures material well-being but also spiritual well-being, this measuring instrument is also based on the principles of maqashid sharia. The Cibest model consists of 4 quadrants in welfare, namely the welfare quadrant, the spiritual poverty quadrant, the material poverty quadrant, and the absolute poverty quadrant (Beik & Arsyiyanti, 2016).

The welfare quadrant is a family that can meet material needs as well as spiritual needs. The spiritual poverty quadrant is a family that is categorized as being able to meet its spiritual needs well but has not been able to meet its material needs properly. The material poverty quadrant is a family in the spiritually poor category, this family has been able to meet its material needs well but has not been able to meet its spiritual needs properly. The absolute poverty quadrant is a family in the category of not being able to meet both material and spiritual needs.

The spiritual aspect calculated in the Cibest Model uses 5 variables, namely prayer, zakat, infaq, fasting, government policies, and the family environment. Spiritual, material and absolute poverty indexes are measured in the Cibest Model.

Modified Index of Human Development Index (IPM)

The second component of the BAZNAS Welfare Index is the Modified Index of HDI, this index measures the welfare of mustahik households after receiving programs for poverty alleviation. The HDI-modified index measures two sides, from the Health side and the Education side. The weighting from the Education Health side will produce a modified HDI index value and is calculated using the formula:

$$\text{HDI} = (0.5 \times \text{Education Index}) + (0.5 \times \text{Health Index})$$

Independence Index

This index is one of the founders of the IKB, after receiving poverty alleviation programs, one of which is from zakat funds, mustahik who have independence are the spearheads of calculating this index. This index is assessed from two things, namely mustahik has a job or mustahik has a stable job to make ends meet and mustahik has savings for his life.

RESULTS AND DISCUSSION

There are four categories in the Cibest Model for classifying the poverty level of mustahik families, namely Quadrant I families with prosperous poverty, Quadrant II families with material poverty, and Quadrant III families with spiritual poverty, and Quadrant IV with absolute poverty. In the business tool assistance program in the form of mustahik household carts, it is described in the following quadrants before and after receiving zakat:

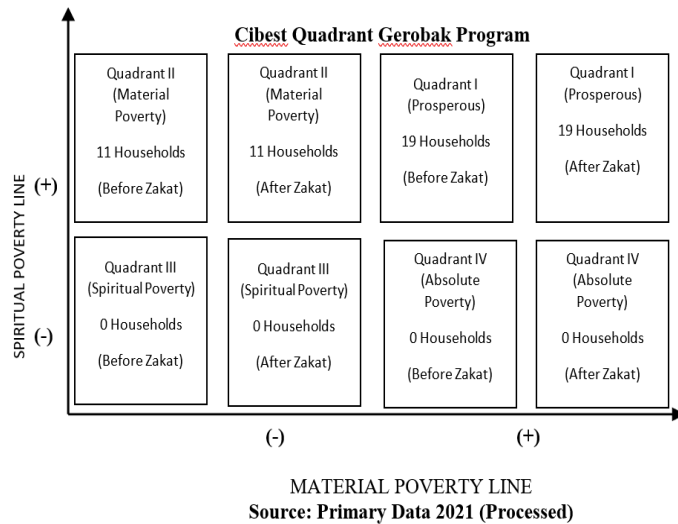


Figure 1. Cibest Quadrant Gerobak Program

Before receiving assistance in the form of household cart business aids, there were 11 mustahik households in quadrant I, which means that 11 mustahik households were included in the category of spiritually rich and materially rich. Before receiving zakat, it means that mustahik in this quadrant can meet their daily needs spiritually. Whereas in quadrants III and IV there were no mustahik households assisted with cart business tools that were included in these 2 quadrants. So it can be seen that before receiving mustahik zakat funds, no one entered the category of not being able to meet their daily needs.

After receiving household zakat in quadrants I and quadrant II, there was no change, namely 36.67 percent in quadrant I out of 30 Mustahik and 63.30 percent in quadrant II, recipients of wheelbarrow business tool assistance were observed, so before and after receiving zakat on the cart business tool assistance program did not

change in percentage, which remained at 36.67.

BAZNAS Tangerang Selatan provides Capital Assistance in the form of money to mustahik to increase the independence of mustahik in his business. According to the South Tangerang Baznas financial report, Business Capital Assistance given to mustahik is an average of 500,000 per mustahik who applies for assistance.

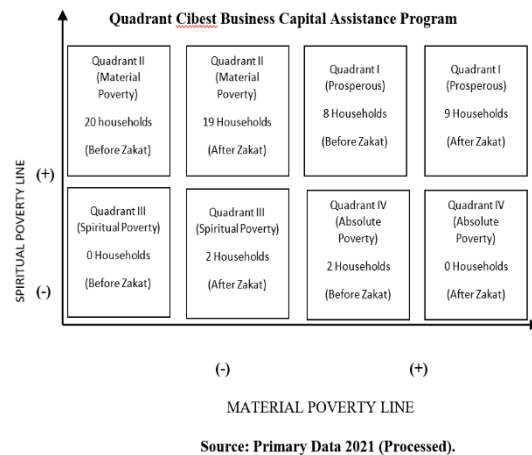


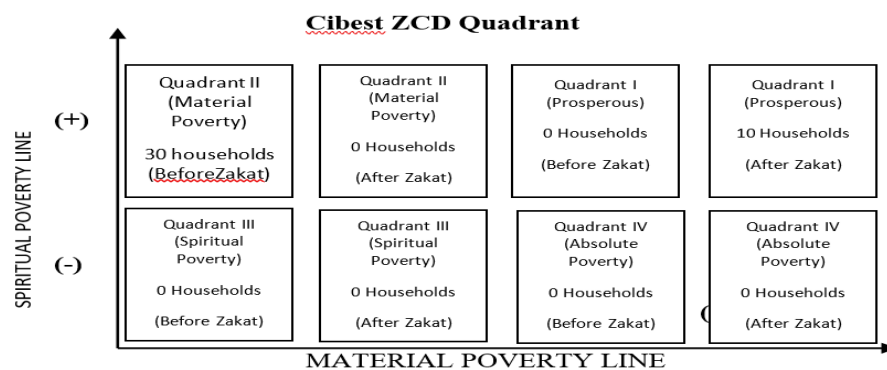
Figure 2. Quadrant Cibest Business Capital Assistance Program

Before receiving business capital assistance, 2 mustahik households were included in quadrant IV of absolute poverty, namely households that had not been able to meet their material and

spiritual needs. There are 0 or no households in quadrant III or spiritual poverty before receiving venture capital assistance. In quadrant II 20 mustahik households fall into the category of material

poverty, that is, they have not been able to meet their material needs but have been able to meet their spiritual needs before receiving venture capital assistance. Furthermore, 8 mustahik households have entered into quadrant I, namely the category of prosperous households before receiving assistance, which means that the 8 mustahik households have been able to meet their spiritual and material needs before receiving assistance.

The ZCD program, which is named the Creative and Active Economy Program (PEKA), is a community empowerment program where the South Tangerang City Baznas provides facilities in the form of clean water supply in the North Sepong area to meet the drinking water needs of mustahik who are members of one community.



Source: Primary Data 2021 (Processed)

Figure 3. Cibest ZCD Quadrant

After receiving zakat there was a change in quadrants II and quadrant I, quadrant II experienced a reduction in the number of mustahik households from 30 households to 20 households after receiving zakat, meaning that there were 10 households that were no longer in the quadrant with material poverty. In quadrant I there was a change from 0 or no households in the prosperous category to 10 households in the prosperous category after receiving zakat. In quadrants III and IV of this program, there are no households that enter the spiritual and absolute poverty quadrant either before or after receiving zakat.

From the results of data processing, a health index and an education index were obtained from the respondents of the wheelbarrow business tool assistance program, totaling 111 respondents. 63 respondents fall into the category of 15-64 years of age for formal education, and 43 respondents fall into the category of more than 45 years of age for formal education. The average life expectancy (AHH) in the wheelbarrow business tool assistance program is 37.14. So that the health and education index values are obtained as follows:

Table 1. Cart Program IPM Modification Index

IPM Modification Components	Score	Index (Percent)
Health Index	0.6588	65.88
Education Index	0.3044	30.44
IPM modification	0.4816	48.16

Source: Primary Data (2021, processed)

The Health Index has a value of 0.658 which means it is in the fairly good category because the average productive age of 111 respondents is greater than that of non-productive age. And the education index which has a value of 0.304 can be caused by the average number of respondents who graduated from elementary school more than those who graduated from junior high school/high school/university. To obtain the Modification of HDI with a value of 0.48 which is included in the Fairly Good category. The modified HDI value in the table shows the impact of the zakat program in the form of wheelbarrow business tool assistance on the health and education of

mustahik said to be successful. The cart business tool assistance program has had quite a good impact on the health and education of mustahik.

Analysis of Modification of IPM Business Capital Assistance Program

The business capital assistance program consisted of 106 respondents, of which 73 respondents were in the 15-45 year age category, the average age of formal education, and 33 respondents were in the category of more than 45 years of formal education. The life expectancy of respondents to the venture capital assistance program has an average of 40.28, so the health and education indices are obtained as follows:

Table 2. IPM Modification Index for Business Capital Assistance Program

IPM Modification Components	Score	Index (Percent)
Health Index	0.4728	47.28
Education Index	0.3755	37.55
IPM modification	0.4241	42.41

Source: Primary Data (2021, processed)

The health index has a value of 0.4728 which is in the fairly good category, as can be seen from the number of respondents with a formal age of 15-45 years more than respondents aged 45 years and over. The education index value has a value of 0.375 from the data processed by respondents who have an education level up to university, only 2 people and 104 other respondents only have an SD/SMP/SMA education level. The Modified HDI value was obtained at 0.4241 which was in the pretty good category. So the venture capital assistance program has quite a good

influence on the education and health of mustahik.

Analysis of Modification of HDI Zakat Community Development Program

The Zakat Community Development Program in measuring HDI modifications consisted of 95 respondents. Average old school age of 15-45 years amounted to 57 respondents, and the average old school age was more than 35 years numbered respondents. The average life expectancy (AHH) of respondents to the ZCD program is 38.20, so the health and education indices are obtained as follows:

Table 3. ZCD Program HDI Modification Index

IPM Modification Components	Score	Index (Percent)
Health Index	0.4008	40.08
Education Index	0.4006	40.06
IPM modification	0.4000	40.00

Source: Primary Data (2021, processed)

The health index has a value of 0.40. The possibility that what will happen is that number of people over 45 years old is almost 50 percent of the 95 respondents. The education index is at a value of 0.40 in the weak category, so the HDI modification value obtained in this program is 0.40 which is included in the weak category. This program has little influence on the education and health of mustahik, so the South Tangerang Baznas needs to evaluate this program. The evaluation that can be done is how to choose the characteristics of mustahik so that productive age is more dominant than non-productive age.

Analysis of the Independence Index of the Wheelbarrow Business Tool Assistance Program

The independence index in the business equipment assistance program is measured based on two indicators, namely mustahik who already have a permanent job or has a business that has been run, and mustahik's savings ownership. From the data processing, the mustahik independence index for the wheelbarrow business tool assistance program was produced as follows:

Variable	Actual Condition	Average Score	Category	Independence Index	Performance
independence	Have one of the permanent job/business/business and have savings	3,6	Enough	0.66	Pretty good

Figure 4. Gerobak Program Independence Index

Source: Primary Data (2021, processed)

From the data above, it can be obtained that the average score of the actual condition of mustahik recipients of assistance with wheelbarrow business tools is 3.6, which is in a fairly good category, which means that the average mustahik in the business equipment assistance program has had one of the permanent jobs or has a successful business considered stable and the mustahik has savings. The independence index value of the cart business tool assistance program is 0.66, which is quite good, so this program has a fairly good influence on the self-sufficiency

of mustahik after receiving zakat assistance.

Analysis of the Independence Index of the Business Capital Assistance Program

The independence index in the business capital assistance program is assessed from business or work indicators and mustahik savings. In the business capital assistance program, 17 mustahik households have non-routine income, namely, through government assistance, transfers from family, and others, and 30 mustahik households have fixed income. In terms of

savings, 4 mustahik households do not have savings and 26 mustahik households that

have savings. Then the independence index is produced as follows:

Variable	Actual Condition	Average Score	Category	Independence Index	Performance
independence	Have one of the permanent job/business/business and have savings	3,8	Enough	0.71	Pretty good

Figure 5. Business Capital Assistance Program Independence Index

Source: Primary Data (2021, processed)

From the figure above, it is obtained that the average score of mustahik's actual condition is 3.8 which is in the sufficient category it means that the average mustahik in the venture capital assistance program has one of a permanent job or business and has savings. The independence index value was obtained at 0.71, so this value is included in the category of a program that is quite good in efforts to be self-reliant for mustahik. This fairly good value can be interpreted that the zakat program for business capital assistance at the South Tangerang City Baznas has a fairly good influence on the independence of the mustahik program. The business capital assistance program can continue to run because it can create self-sufficiency in

mustahik households which are in line with the objective of productive zakat.

Analysis of the Independence Index of the Zakat Community Development Program

The independence index of the ZCD program is assessed from indicators that mustahik has either a permanent job or business and mustahik's savings. In the ZCD program, 15 mustahik households have non-routine income from government assistance, family transfers and others, and 30 mustahik households have regular income. Of the 30 mustahik households, 7 mustahik households do not have savings, and 23 others have savings. Then the independence index is produced as follows:

Variable	Actual Condition	Average Score	Category	Independence Index	Performance
independence	Have one of the permanent job/business/business and have savings	3,8	Enough	0.70	Pretty good

Figure 6. ZCD Program Independence Index

Source: Primary Data (2021, processed)

From the figure above, it is obtained that the average score of mustahik's actual condition is 3.8 so it can be interpreted that an average of 30 mustahik households already have one of the permanent jobs/businesses and have savings. The independence index value was obtained at 0.70 which means that it is quite good, so the ZCD program is a program that is quite good in increasing the independence of mustahik so that this program has achieved

the goal of having productive zakat to create self-reliance for mustahik.

The Baznas Welfare Index from 3 programs, namely the cart business tool assistance program, the business capital assistance program, and the zakat community development program is a composite of the CIBEST welfare index, the HDI modification index, and the independence index from each program, the IKB values are obtained as follows:

Variables	<u>Cibest</u>	<u>Index</u>	<u>Independence</u>	<u>Index</u>
	<u>Welfare Index</u>	<u>Modification</u>	<u>Index</u>	<u>Well-beingBAZNAS</u>
IPM				
Cart Program	0.37	0.48	0.66	0.43
Business Capital Assistance Program	0.31	0.42	0.71	0.44
ZCD	0.33	0.40	0.70	0.40

Figure 7. Baznas Welfare Index in 3 Programs

Source: Primary Data (2021, processed)

The BAZNAS welfare index from the wheelbarrow business tool assistance program at the South Tangerang City Baznas obtained a value of 0.43 in the fairly good category, so the impact of the wheelbarrow business tool assistance program on the welfare of mustahik after receiving the program has a fairly good condition. The performance of the South Tangerang City Baznas in the wheelbarrow business tool assistance program has had a fairly good impact on the self-sufficiency of the program's mustahik. The average value of the Cibest welfare index for the cart business tool assistance program is 0.37, the modified HDI value is 0.46 and the independence index value is 0.66.

This means that in the cart business tool assistance program it is necessary to increase the material and spiritual aspects of mustahik so that it can push the impact

assessment figures on the cibest model to even better numbers material and spiritual.

In the venture capital assistance program, the cibest welfare index value was 0.31, the HDI modification value was 0.42 and the independence index value was 0.71 so the BAZNAS welfare index value in the business capital assistance program was 0.44 which was in the fairly good category. The venture capital assistance program has a fairly good influence on the welfare of the program's mustahik. The performance of the South Tangerang City Baznas business capital assistance program in assessing the impact of the welfare index with a fairly good value indicates good performance in this venture capital assistance program because it can have a fairly good influence on the welfare impact of mustahik after receiving the program.

The APBN allocation in the form of government assistance of 405.1 trillion was issued to deal with the impact of Covid 19. The high Independence Index value is possibly due to other income from government assistance received by mustahik where the characteristics of mustahik recipients of the program are the same as those of recipients of government assistance (Sulaeman & Ninglasari, 2020). In this program there is an evaluation of the material and spiritual aspects of mustahik, South Tangerang City Baznas needs to improve the performance of coaching and mentoring for mustahik venture capital assistance programs. Business capital assistance program managers need to improve supporting aspects including motivation, access, capital, as well as markets and others so that mustahik can meet spiritual and material needs so that better results of the cibest model are obtained so that it indicates that the program has sufficient influence on spiritual and material aspects good.

The BAZNAS welfare index value in the zakat community development program is 0.40 obtained from the Cibest welfare index of 0.33, the HDI modified index value is 0.40 and the independence index is 0.70. From the average variable index value, it can be described that the welfare index value obtained is less than optimal. This means that the utilization of zakat by the Baznas of South Tangerang City in the zakat community development program needs to be increased so that it can have a positive impact on mustahik recipients of the program.

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Study (Choiriyah et al., 2020) using the Baznas Welfare Index, the Baznas zakat program has a significant effect on the number of poor people (P0) but does not significantly affect the poverty gap index (P1) and the poverty severity index (P2). Zakat management should emphasize the poorest sections of the poor population to enable improvements in poverty indicators through the utilization of zakat. Another study (Khasandy & Badrudin, 2019) with measurements using the Structural Equation Model with PLS software showed negative values for HDI and positive values for the percentage of poor people so it is concluded that zakat has not affected economic growth and social welfare.

The covid pandemic also has a direct social and economic impact in the long term. There is a consensus that the world will experience an economic recession. Indonesia also felt the impact which was marked by the number of workers who were laid off. According to data from the Directorate General for Development of Industrial Relations and social security for workers, 1.94 million workers were laid off from 114,340 companies.

The covid pandemic also has a direct social and economic impact in the long term. There is a consensus that the world will experience an economic recession. Indonesia also felt the impact which was marked by the number of workers who were laid off. According to data from the Directorate General for Development of Industrial Relations and social security for workers, 1.94 million workers were laid off from 114,340 companies. Another economic impact that has occurred is a decrease in people's income, Saiful Mujani Research and Consulting (SMRC) of 1.2 thousand respondents spread across 34 provinces in

Indonesia on April 9-12 2020 reported from katadata.co.id revealed that 70% Respondents said household gross income had decreased due to the Covid-19 pandemic. This is felt by the lower middle class (Sulaeman & Ninglasari, 2020). This is felt by the lower middle class, especially those working in the informal sector. This can lead to a weak Human Development Index score.

ZCD program needs to be redesigned so that it has an exit strategy so that beneficiaries have a good impact after receiving the program or not returning to poverty after the program. Mustahik recipients of the program need to be encouraged to be independent to achieve even better conditions so that they are not dependent on the assistance provided. It is not easy to provide jobs that match the characteristics of mustahik, the diversity of characters and the interests of mustahik are indeed one of the obstacles for zakat administrators. The Baznas of South Tangerang City in this program need to ensure and re-evaluate whether the program has been productive or not so that it can have a positive impact on the mustahik program.

In 2019 the covid 19 pandemic emerged in Wuhan, China, affecting the movement of activities in the world. Each country formulates policies to control the spread of the virus, and Indonesia is one of them that implements a large-scale social restriction system. This policy requires the Indonesian people to work, study, and worship at home. The policy of large-scale social restrictions affects various sectors, one of which is the social and economic sector which is mainly felt by the lower middle-class population and there is an increase in the poor population (Berakon et al., 2021). This can allow for a weak BAZNAS Welfare Index value.

CONCLUSION

Based on the results of research examining the impact of productive zakat utilization programs, the following conclusions can be obtained:

- a. The results of research on the cart business tool assistance program show changes in the mustahik income level before and after receiving the program. The Cibest Model Index obtained in this program is 0.37, meaning that out of 30 mustahik households there are still households that have material income below the poverty line, the Modified HDI Index obtained in this program is 0.48 which is in the pretty good category, so this program has quite an impact good for education and health of mustahik, the Independence Index for this program obtained a value of 0.66 which is in the fairly good category, meaning that this program has a fairly good impact on the independence of the mustahik program. In the business capital assistance program, the results of the Cibest Model Index were 0.31, meaning that out of 30 mustahik households from the business capital assistance program, there were households that were still in spiritual and material poverty.

The modified HDI index obtained was 0.42. The business capital assistance program had a fairly good category in education and health for mustahik after receiving the program. The independence index obtained was 0.71, meaning that the venture capital assistance program had a fairly good score in the independence of mustahik after receiving the program. In the Zakat Community Development or ZCD program, the Cibest Model value is 0.33, meaning that there are still mustahik households who experience material poverty after receiving zakat. The modified HDI value of 0.40 for this program is not optimal in terms of health

and education for mustahik recipients of the program. The independence index value is 0.70, meaning that this program through mentoring and coaching has a pretty good impact on the independence of program recipient mustahik.

- b. The Welfare Index of Baznas (IKB) for the wheelbarrow business tool assistance program is 0.43 which is in the fairly good category, meaning that this program has a fairly good impact on the welfare of mustahik. The IKB for the business capital assistance program is 0.44, meaning that the business capital assistance program has a fairly good impact on the welfare of mustahik after receiving the program. The IKB in the zakat community development program is 0.40, meaning that this program is still not optimal in impacting mustahik welfare, so an evaluation of the program is needed.

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