

Impact of Zakat Distribution on Entrepreneurship Program: A Case of BAZNAS Yogyakarta, Indonesia

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ABSTRACT

This study aims to determine and analyze the impact of the Entrepreneurship program on the level of the material and spiritual welfare of mustahik households before and after receiving zakat funds with the CIBEST model. Moreover, this study uses descriptive quantitative research methods. The sample used is 36 respondents of zakat recipients in BAZNAS Yogyakarta City with a non-probability sampling technique. This study used a questionnaire to collect data. Furthermore, data analysis used is a t-test and CIBEST model. The results of the measurement through the t-test on the material and the spiritual variable were significant differences in the level of welfare of mustahik households before and after receiving zakat assistance. The average income of mustahik after receiving zakat assistance is increased to 26,3 percent. Moreover, based on the CIBEST model, there is a change in the spiritual and material level of mustahik after receiving zakat assistance. After receiving the zakat fund, the number of mustahik households increased in the prosperous category (quadrant I) by 22.2 percent. The poor spiritual category (quadrant II) decreased by 19.44 percent. Thus, entrepreneurship programs can improve the welfare of zakat recipients in BAZNAS Yogyakarta city.

Keywords: Welfare, Zakat Recipient, Entrepreneurship, CIBEST Model.

INTRODUCTION

Poverty is a multidimensional problem faced by many countries, especially developing countries. Multidimensionality in this context means that poverty can be measured from other aspects, not only from the economic aspect but also by using the approach to the spiritual needs of the community.¹ The causes of poverty include individual factors and permanent physical disability. Social factors, in this case, the environment, discriminate in the social sphere. Cultural factors, basically individual bad behavior such as being lazy to work, is the cause. Finally, structural factors are caused by the injustice of the economic system or economic policies that are not in favor of the community, thus making people

impoverished by the system.²

The problem of poverty in Indonesia occurs in various provinces. According to BPS data, the province with the highest number of poor people on the island of Java is the Special Region of Yogyakarta, which has a number of poor people of 12.80% as of March 2021. It has fluctuated when viewed based on the number of poor people in DIY. The pandemic has made the number of poor people increase again. Based on statistics, seven provinces with a Gini ratio (inequality rate) above the national figure as of September 2020. One of them is DIY which ranks first in terms of inequality. DIY's Gini ratio continued to rise from the previous period, which was 0.420 in March 2019, to 0.441 in March 2021.³

Islam sees poverty as very dangerous for faith, logical thinking, morals, and the surrounding community. To reduce the high poverty rate in Indonesia, an instrument is needed. In Islam, the instrument that is believed to be able to alleviate poverty is the zakat. Zakat is a safety net to help the poor and needy as well as a tool to fight poverty.⁴

The problem of poverty is an economic problem related to the social dimension. In this case, zakat consists of three dimensions. Zakat, as a social dimension, seeks to create social harmony in society, while in the economic dimension, zakat seeks to create an equitable distribution of economic growth to increase the welfare of the poor. Finally, the spiritual dimension is a pleasant thing from the individual to the decree of Allah SWT. In addition, zakat is a tool to purify wealth and encouragement to seek halal sustenance.⁵

Based on the zakat potential mapping indicator (IPPZ), in 2020, the potential for zakat in Indonesia is IDR 327.6 trillion. However, in terms of collection, only 10.2 trillion has been collected. This fundraising can be relatively small compared to the existing opportunities. With this great potential, zakat must be reconstructed from a consumptive pattern to a productive pattern or entrepreneurship program. The allocation of the Entrepreneurship program is more long-term, where mustahik is given capital assistance or skills for business provisions to gain financial independence.⁶ The Entrepreneurship program is considered more useful when juxtaposed with consumptive zakat with a temporary nature. Zakat is closely related to worship and spiritual elements. Therefore, the existence of an Entrepreneurship program should be able to overcome both material and spiritual poverty.

To be able to improve from a spiritual perspective, regular assistance is needed to find out how the changes and impacts of the existence of zakat assistance are needed. According to Suprayitno in his research, the goals of zakat empowerment are improving living standards, facilitating scholarships and education, improving health and employment assistance problems, facilitating worship facilities, and providing assistance to orphanage foundations. Zakat institutions are expected to have a positive influence on reducing poverty and improving people's welfare.⁷

Based on data on the collection and regulation of LAZ dams in 2019, the interesting thing is that BAZNAS in the city of Yogyakarta is one of the institutions with the highest level of collection and regulation of zakat when compared to other large zakat amil institutions such as Baznas DIY. BAZNAS Yogyakarta City raised funds of IDR 5,965,358,058 and a translation of IDR 5,961,636,837 in 2019. This record increased by 11% compared to 2018, which was only 5.3 billion. The increase in acceptance and regulation of Zakat funds is expected to help the government to alleviate poverty.⁸

As a result of the Covid-19 pandemic, the poverty rate in Yogyakarta City in 2020 has increased to 7.27 percent from 6.84 percent in 2019. In 2021 the poverty rate will rise again to 7.69 percent, exceeding the poverty rate target in the RPJMD set by the government by 7.29 percent. The increase in the poverty rate in the City of Yogyakarta during the Covid-19 pandemic resulted from declining people's purchasing power (Badan Pusat Statistik (BPS), 2022). In addition, the Covid-19 Pandemic has

caused the number of poor people in Yogyakarta to increase by 30.73 thousand. In March 2021, the number of poor people was 506.45 people. The poverty rate also increased to 12.8% in March 2021 from 12.28% in March 2020. The number of poor Yogyakarta residents in March 2021 was the largest since September 2015. This is a concern and challenge for the government of all parties, including zakat institutions, especially BAZNAS Yogyakarta, which specifically organizes productive economic empowerment of entrepreneurship programs that have been carried out since 2015 with the assumption that it can more quickly reduce poverty in the city of Yogyakarta.⁹

Poverty alleviation efforts through zakat have so far been limited to measuring material aspects.¹⁰ Therefore, we need a model that can measure other aspects, such as spiritual aspects. One method can be used, namely the Model Center of Islamic Business and Economic Studies (CIBEST). The CIBEST model is a measuring tool based on an Islamic perspective by balancing spiritual and material views. This measuring tool develops the quadrant concept, which is grouped into four areas: prosperous households, spiritual poverty, material poverty, and absolute poverty.

Several studies related to the distribution of productive zakat, entrepreneurship, and the use of the CIBEST model as a measuring tool and approach. The research conducted by Ayubi on the analysis of zakat, *infaq*, and *sadaqah* distribution channels for poverty alleviation based on the CIBEST model at the Baitul Maal Masjid Jogokaryan, Yogyakarta Indonesia. The research shows an increase in welfare and a decrease in material, spiritual, and absolute ruins, as seen from changes in the CIBEST poverty index in zakat recipient households.¹⁰

Furthermore, the assessment conducted by Rahmat and Nurzaman regarding the distribution of zakat to the Kendall community, using the CIBEST model, shows an increase in the spiritual impact after receiving zakat by 30 percent. Meanwhile, the increase in the average income of zakat recipients after obtaining capital assistance for the empowerment program increased by 30 percent for six months. Zakat distribution with economic empowerment entrepreneurship program can improve zakat recipients' spiritual and material conditions.¹¹

The role of zakat distribution with the economic empowerment model carried out regarding the analysis of the role of zakat in poverty alleviation with the CIBEST model at the Rumah Gemilang campus of Surabaya, Indonesia. It shows that productive zakat programs can increase *mustahiq* income and reduce the level of material poverty and absolute poverty. Moreover, research was conducted about the effect of productive cash waqf on the welfare of waqf recipients at BWUT MUI DIY Using the Cibest Model Approach. The results showed that the welfare of productive cash waqf recipients has increased at the individual and family levels. In addition, productive cash waqf can improve the material and spiritual welfare of the waqf recipient.

In addition, the impact of productive zakat distribution on poverty and the welfare of zakat recipients with the CIBEST model is also carried out at BAZNAS Demak Regency with the CIBEST Model. The results of this study indicate that productive zakat has a positive and significant impact on increasing material and spiritual well-being and reducing the absolute poverty of zakat recipient communities.¹² Each percentage change in the increase in welfare increased by 57.5%. While the increase in material welfare has increased by 57.5%, and the increase in spiritual welfare has increased by 5%. In addition, absolute poverty has decreased by 5 percent. Other research related to the impact of zakat distribution was also carried out. The purpose of this study is to analyze the impact of the Entrepreneurship program on the level of spiritual and material welfare of *mustahik* before and after receiving zakat with the CIBEST model. In addition, to determine the impact of the Entrepreneurship program on changes in the classification of *mustahik* households. For this reason, it is necessary to analyze the welfare level of

Entrepreneurship program recipients to measure the success of the zakat institution program and the welfare of the zakat recipient community. This paper will be presented starting with an introduction and then a literature review and methodology. Meanwhile, the findings and discussion were presented in section 3, and conclusions were presented in section four.

RESEARCH METHOD

This quantitative research was conducted by testing hypotheses regarding the analysis of the welfare level of *mustahik* of Entrepreneurship program with the CIBEST model. In the assessment of this research instrument, the average income of *mustahik* and the Likert scale was used with the following criteria: *Mustahik*'s income before and after receiving Entrepreneurship program assistance. The determination of spiritual value was based on values 1-5, where the minimum standard value (SV) equals three. The population is a generalized subject or object field with specific numbers and characteristics identified by researchers to be studied in order to draw conclusions. The population in this study were 36 recipients of zakat entrepreneurship program assistance from BAZNAS Yogyakarta. Sampling in this study was carried out using a non-probability sampling technique. This technique was chosen because it uses a saturated sample (census) by using all population members as the research sample. Usually, this is done if the population is small. The sampling criteria were the 2019 Entrepreneurship program zakat recipients from BAZNAS Yogyakarta City.

Furthermore, questionnaires and interviews were conducted to collect respondent data. The analytical tool was SPSS 25. Thus, the hypothesis can be formulated as follows:

- H1*: The Entrepreneurship program can have a positive and significant impact on increasing the material welfare of *mustahik*.
- H2*: The Entrepreneurship program can have a positive and significant impact on increasing the spiritual welfare of *mustahik*.
- H3*: The Entrepreneurship program can have a positive influence on changes in the classification of *mustahik* households.

FINDING AND DISCUSSIONS

A. Instrument Testing

Before conducting the research data analysis, the instrument was first tested. Tests were conducted through the SPSS 25 program application, which was then tested for validity and reliability.

The validity test was used to measure whether a questionnaire was valid. Questionnaires are valid if the questions or statements in the questionnaire can reveal something about the measurement. The validity test results for the five spiritual variables show that all statement items can be said to be valid because $r\text{-count} > r\text{-table}$.

Spiritual Variable Validity Test Table Before and after the Zakat Assistance

Question Items	R Count	R Count	R Table	Description
Shalat	0,715	0,833	0,3202	Valid
Fasting	0,802	0,682	0,3202	Valid
Zakat & Infaq	0,855	0,776	0,3202	Valid
Family Environment	0,880	0,828	0,3202	Valid
Government Policy	0,776	0,787	0,3202	Valid

Source: IBM SPSS 25 output results

A reliability test is a measuring tool for a questionnaire that is an indicator of a variable. A questionnaire is reliable if the individual responses to the statement are stable over time. Based on the table below, the reliability test results obtained a Cronbach alpha value of $0.865 > 0.6$ which means that all spiritual indicators used as a determinant of the value of spiritual needs in this study are reliable.

Reliability Tests Table

Variable	Cronchbach Alpha Value	Cronbach Alpha Criteria	Description
Spiritual	0,865	0,60	Reliable

Source: IBM SPSS 25 output results

The normality test is designed to test whether the regression model's confounding or residual variables are normally distributed. This calculation is done through the exact approach. This approach is suitable for testing with relatively small respondents.¹³ Through the test of income variables before and after zakat, the Unstandardized Residual significance level is 0.220. Meanwhile, the test results on spiritual variables before and after receiving zakat are 0.085. The test results can be interpreted that the population on the spiritual and material variables is normally distributed because it shows test results that are more than 0.05.

B. Paired Data T-test

The study used a T-test to compare the two variables in one sample group. *Mustahik's* income and spirituality were compared before and after receiving zakat assistance.

1. Material Variable T-test

Through the results of data processing using SPSS version 25 software, a significance value of 0.002 was obtained. The value is smaller than alpha (α) 0.05. This means that with the distribution of the Entrepreneurship program through BAZNAS Yogyakarta City, there is a significant difference in the average income on the material variables of *mustahik* families. This shows that the first hypothesis (H1) is accepted.

2. Spiritual Variable T-test

Based on the table, a significance value of 0.000 was obtained through the t-test. This value is smaller than the 5% significance level. Therefore, there is a significant difference in the mustahik's spiritual condition before and after receiving zakat assistance. This shows that the second hypothesis (H2) is accepted.

C. CIBEST Model

The CIBEST method introduced by Beik in 2016 explains that the welfare of mustahik households is not only measured through a material approach but also through a spiritual approach. The steps to determine the CIBEST Welfare Index can be done by searching for the classification of spiritual (SV) and material (MV) poverty standards.¹⁴

1. Material Value (MV)

The determination of material value (MV) in this study uses the poverty line of Yogyakarta City in 2020, IDR 533,423, which will then be multiplied by the total number of family members who are respondents. The average household size is 3,064. Thus the MV is IDR 1,634,408. Based on table 4.8, it can be seen that 16 families have income less than material value (MV). Meanwhile, there are 20 families with income above the MV value.

Comparison of the Number of Mustahik Based on MV
Before Receiving Zakat Assistance

MV	Realization		Total Household
	<MV	>MV	
IDR 1,634,408	16	20	36

Source: Processed primary data, 2022

Comparison of the Number of Mustahik Based on MV
After Receiving Zakat Assistance

MV	Realization		Total Household	Change Percentage
	<MV	>MV		
IDR 1,634,408	9	27	36	19,44%

Source: Processed primary data, 2022

It can be seen from the table above that the number of mustahik with the above income (MV) has increased after receiving zakat assistance. It is known that there were 16 households with incomes still below the MV, which fell to 9 households. Furthermore, there was an increase from 20 families to 27 families with an income above MV. There was an increase in the percentage of 19.44 percent.

2. Spiritual Value (SV)

The next measurement of the CIBEST Welfare Index is the spiritual value (SV) variable. Spiritual value is measured based on the fulfillment of prayer, fasting, zakat, infaq, family environment, and government policies. The family minimum SV score standard has an average of 3. It is said to be spiritually poor if the average score is less than 3 on the Likert scale. The average score of mustahik both before and after receiving zakat assistance can be observed.

Spiritual Needs Average Score Table (SV)

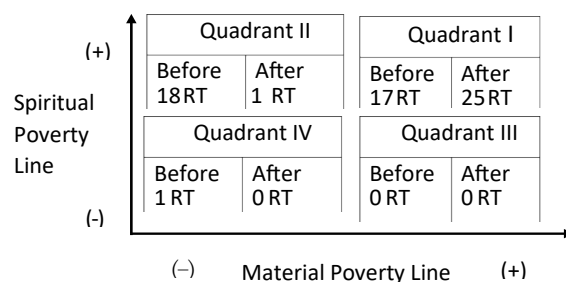
Indicator Variable	Average Score of <i>Mustahik's</i> Needs		
	Before the Zakat Assistance	After the Zakat Assistance	Changes
Shalat	4,27	4,50	0,23
Fasting	4,41	4,64	0,23
Zakat and Infaq	4,27	4,67	0,40
Family Environment	4,30	4,56	0,26
Government Regulation	4,67	4,80	0,13
	4,38	4,63	0,25

Source: Processed primary data, 2022

Based on the table above, the average mustahik score is 4.38 before receiving productive zakat. This score indicates that the average mustahik family already has a good spiritual value greater than three. After the assistance of the Entrepreneurship program and business monitoring and recitation, the average score of mustahik increased to 4.63. This means that there is a change in the increase of 0.25. This shows that the average mustahik family, after zakat assistance, is getting better spiritually.

D. CIBEST Quadrant Analysis

There are four levels in the CIBEST quadrant. The first is the prosperous category or quadrant I. The second is the material poverty group, or quadrant II. Then the spiritual poverty group, or quadrant III, and finally, the absolute poverty group, or quadrant IV. According to the data obtained using questionnaires and direct interviews with *mustahik*, it can be seen that the classification of the CIBEST quadrant before and after receiving Entrepreneurship program assistance is as follows.



Source: Processed primary data, (2022)

The classification of mustahik households based on the CIBEST model before receiving zakat assistance, 17 mustahik families were in quadrant I or included in the category of prosperous families. In Quadrant II, 18 families are in the material poverty category. In quadrant III, there are no families that fall into this category. Finally, in quadrant IV, there is only 1 family that is in the absolute poverty group.

After receiving zakat assistance, the classification of mustahik families based on the CIBEST model underwent a positive change, namely the addition of 8 households from the previous 17 to 25 families belonging to the prosperous group (quadrant I). Quadrant II, or the material poverty category, was reduced by 7 families from the previous 18 to 11 households. The last change in the absolute poor category (quadrant IV) was that 1 household managed to move to quadrant II.

E. CIBEST Poverty Index Analysis

The CIBEST model categorizes the family poverty index into four categories. The following are the results of the CIBEST index calculation which can be seen based on the table below:

Poverty Index	Before receiving zakat	After receiving zakat	Change (%)
Welfare Index (W)	0.472	0.694	22,2
Material Poverty Index (Pm)	0.5	0.3056	-19,44
Spiritual Poverty Index (Ps)	0	0	0
Absolute Poverty Index (Pa)	0,0278	0	-2,78

Source: Processed primary data, (2022)

a. *Mustahik* Household Welfare Index Analysis

The welfare index describes the total family in the category of a prosperous family. In the category of prosperous families, there was an increase from the previous 0.472 to 0.694, meaning that there was a change of 22.2%. These results show that Entrepreneurship program assistance is proven to be able to increase the welfare index of mustahik families.

b. *Mustahik* Household Material Poverty Index Analysis

The material poverty index is a condition where the family is in the material poverty group but is spiritually rich. The number of mustahik families in the material poverty index before the utilization of the Entrepreneurship program was 0.5, and after receiving zakat, it decreased to 0.3056. This means that the utilization of the Entrepreneurship program can reduce the spiritual poverty index by 19.44%.

c. *Mustahik* Household Spiritual Poverty Index Analysis

The spiritual poverty index shows the total *mustahik* families who are spiritually poor but are materially rich. After analyzing the results, there were no changes in *mustahik* families before and after receiving zakat assistance.

d. *Mustahik* Household Absolute Poverty Index Analysis

The absolute poverty index provides an overview of *mustahik* families categorized as spiritually and materially poor. The number of *mustahik* families included in the material poverty index before the utilization of the Entrepreneurship program was 0.0278, and after receiving Entrepreneurship program assistance, it managed to decrease to 0.00. This means that the utilization of the Entrepreneurship program can reduce the spiritual poverty index by 2.78%.

F. Discussions

1. Material Poverty

Utilization of the Entrepreneurship program through the Jogja Sejahtera program distributed by BAZNAS Yogyakarta City influences reducing the material poverty level of *mustahik* households, which is seen based on MV measurements and T-test. Through MV measurements, the ideal standard of income is IDR 1,634,408. Furthermore, it can compare the income of *mustahik* before and after receiving zakat assistance with the value of MV. It is known that 16 households whose income is still below the MV decreased to 9 households. There was an increase from 20 households to 27 households with income above MV. The increase in the percentage of *mustahik* who have income above MV is 19.44 percent.

The measurement of the T-statistical test obtained a significance value of 0.002, and this score is smaller than alpha (α) 0.05. This means a significant difference in the average family income after zakat assistance. The average income of *mustahik* before receiving Entrepreneurship program assistance is IDR 1,827,917. Meanwhile, the average income after Entrepreneurship program assistance is IDR 2,309,306. There was an increase in income of IDR 481,389, or 26.3 percent. This shows that the distribution of Entrepreneurship program assistance has a positive effect on increasing *mustahik*'s income after receiving Entrepreneurship program assistance.

*The results of this study which stated the condition of material poverty for mustahik families using the t-test, showed that the utilization of the Entrepreneurship program had a positive effect on the average income of mustahik.*¹⁵

2. Spiritual Poverty

For the majority, the spiritual poverty level of the *mustahik* family is above the spiritual poverty line, or each household's spiritual value (SV) is above the value of 3 before receiving productive zakat. However, with the assistance of zakat, the spiritual condition of *mustahik* is increasing. It is evident from the average score of *mustahik* before receiving assistance, which is 4.38, and after receiving zakat assistance, it is 4.63. This indicates an increase in the average spiritual condition of *mustahik* by 0.25.

Meanwhile, after the t-test was carried out, the significance value was 0.000. This value is smaller than the standard or 5% significance level. This shows a positive difference in the spiritual condition of *mustahik* before and after receiving zakat assistance. The results of this

study stated that if the condition of the spiritual poverty of *mustahik* households using the CIBEST model, it shows that the utilization of the Entrepreneurship program has a positive effect on the spiritual improvement of *mustahik*.¹⁶

3. *Mustahik* Household Classifications

Through the calculation results of the CIBEST poverty index, the number of *mustahik* households after receiving zakat assistance increased in the prosperous category by 22.2 percent. Meanwhile, spiritual poverty (quadrant II) decreased by 19.44 percent. In quadrant III, or spiritual poverty, there is no change. In the absolute poor category, it fell by 2.78 percent. Overall, through Entrepreneurship program assistance from BAZNAS, Yogyakarta City succeeded in increasing the welfare of *mustahik* and reducing the spiritual poverty index, meaning that H3 was accepted. This result is supported by the research of Kholis and Zaenal.¹⁷

Although there has been a positive change in the classification of *mustahik* families, there are still 11 families who are in quadrant II or are materially poor. There are two factors that cause it. The first is the lack of regular assistance from BAZNAS Yogyakarta City. In essence, *mustahik* needs guidance on managing the business and financial management well. The two *mustahik* are not optimal and consistent in running a business because they have to do other activities outside the business, so they cannot sell every day.

4. Entrepreneurship theory contribution to business practice

Often the word corporation is used by someone who owns and operates a company. It applies to most small enterprises but can exclude those that set up a rapidly growing business and sell shares to investors.

If a small business person but no businessman (in the above example) establishes the seventh Hamburgian restaurant on the streets, he needs to set up and manage a new economic organization (like a firm or a restaurant). The introduction of an innovative or improved product or service or new production system substantially different from other goods or services and manufacturing processes provided elsewhere on the market can be this additional factor. Therefore, several of the ideas explored in the book do not view the owners as businessmen.¹⁸

To conclude, the entrepreneur has an important role in helping the economy to deal with innovation and change and the associated risks and uncertainty. There are many different aspects to what the word entrepreneurship means. In the first place, entrepreneurship as an economic function took into account the different roles of entrepreneurs within the economy, particularly risk-taking, the allocation of capital, creativity, and the role that entrepreneurship plays in the economy as a middleman. Thirdly, the particular features or attributes of the entrepreneurs were discussed. Fourth, the enterprise was considered to be an occurrence, like the creation of a new business or organization. Eventually, the concept of an owner-manager was perceived to be inadequate for a contractor.¹⁹

Entrepreneurship benefits from a combination of social-economic conditions (for example, entrepreneurs are supported or spoiled in our society), the entrepreneurial temperament, the development and use of the required skills and attitudes, and the use of purposeful knowledge to take opportunities accompanying its social and economic position, creating wealth, and adding value to society.²⁰

CONCLUSION

Based on measurements using the CIBEST model through the Material Value (MV) formula, the level of material welfare of mustahik households has increased. The average increase in *mustahik's* income is Rp. 481,389 or 26.3 percent. In addition, through the measurement of paired t-test data, there is a positive and significant difference in the average income of *mustahik* after the Entrepreneurship program assistance from BAZNAS Yogyakarta City.

Entrepreneurship program assistance has a positive effect on increasing spiritual welfare based on the CIBEST Index. After receiving zakat assistance, the spiritual condition of the *mustahik* managed to strengthen and increase by 5 percent. In addition, through the paired t-test of data, there are positive and significant differences in the spiritual condition of *mustahik* before and after receiving zakat assistance.

The classification of *mustahik* households after receiving Entrepreneurship program assistance experienced positive changes. It is evident that the *mustahik* families included in the prosperous group (quadrant I) managed to increase by 22.2 percent. Meanwhile, the material poverty group (quadrant II) decreased by 19.44 percent. In quadrant III, or spiritual poverty, there is no change. The absolute poverty category (quadrant IV) decreased by 2.78. Overall, through Entrepreneurship program assistance from BAZNAS, Yogyakarta City increased the welfare of *mustahik* and reduced the spiritual poverty index.

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