THE ROLE OF PRODUCTIVE UTILIZATION OF ZAKAT ON THE WELFARE OF MUSTAHIK

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ABSTRACT

This research aims to ascertain the impact of productive zakat utilization on the well-being of mustahik program recipients in the Zona Madina Dompet Dhuafa. The research methodology employed was quantitative, with a descriptive approach. The sampling technique employed was that of saturated sampling. In saturated sampling, members of the population are used as samples. A total of 55 respondents were included in the study. The data analysis technique employs the BAZNAS Welfare Index, a composite of CIBEST analysis, HDI modification, and independence index. The results of this research demonstrate that the utilization of productive zakat has a positive impact on the level of welfare of mustahik, as evidenced by the CIBEST analysis value of 0.96, which places it in the "good" category, the HDI modification value of 0.35, which places it in the "poor" category, and the independence index value of 0.74, which places it in the "good" category. It was subsequently determined that the BAZNAS Welfare Index value was 0.66, classified as belonging to the "good" category.

Keywords: BAZNAS Welfare Index; CIBEST; Mustahik; Productive Zakat; Role

INTRODUCTION

Welfare is defined as the family's Zakat is a fundamental aspect of Islam that must be fulfilled by every Muslim whose wealth has reached a certain threshold (nishab). It serves as a link between humans and the creator and fosters connections among individuals. Zakat plays a crucial role in the religious and economic sectors, serving to address financial challenges and fulfilling its social function. The zakat system can serve as an effective tool for poverty alleviation when the funds are used for income-generating activities. (Sakti, 2021; Anwar, 2020).

Indonesia is projected to have the world's largest Muslim population in 2022, accounting for 12.30% of the global Muslim population. By 2050, it's estimated that Indonesia's Muslim population will reach 256.82 million, representing an 87.2% increase. With such a substantial Muslim population, there is significant potential for zakat. A 2020 study by the Center for Strategic Studies of the National Zakat Amil Agency revealed that Indonesia's zakat potential amounts to 327.6 trillion rupiah annually (Puskas BAZNAS, 2023). It's essential to manage these zakat funds professionally, securely, and consistently (Suginam, 2021).

Additionally, Bogor Regency, located in West Java, is grappling with urgent issues, including poverty, that require immediate attention (Zulianna et al., 2022). Indonesia is projected to have the world's largest Muslim population in 2022, accounting for 12.30% of the global Muslim population. By 2050, it is estimated that Indonesia's Muslim population will reach 256.82 million, representing an 87.2% increase. With such a substantial Muslim population, there is significant potential for zakat. A 2020 study by the Center for Strategic Studies of the National Zakat Amil Agency revealed that Indonesia's zakat potential amounts to 327.6 trillion rupiah annually

(Puskas BAZNAS, 2023). It's essential to manage these zakat funds professionally, securely, and consistently (Suginam, 2021).

Additionally, Bogor Regency, located in West Java, is grappling with urgent issues, including poverty, that require immediate attention (Zulianna et al., 2022).

Table 1. Poverty level in Bogor Regency

	2021	2022	2023
Number of Poor Population (Thousands of People)	491,24	474,74	453,76
Percentage of Poor Population (%)	8,13	7,73	7,27

Source: : Bogor Regency Central Statistics Agency

Based on the information provided, the poverty rate in Bogor Regency is expected to decrease in 2023 compared to the previous two years. One of the contributing factors to the decline in poverty levels is the decrease in the number of unemployed individuals. In 2021, the percentage of unemployed individuals was 12.22%, while in 2022, it dropped to 10.64% (Diskominfo, 2023). The government has implemented programs to alleviate poverty, but the visible results have yet to be significant.

Poverty alleviation programs often involve other subsystems, such as zakat. Zakat has been found to reduce inequality and the number of impoverished families (Jedidia et al., 2021). The use of productive zakat in the Madina Zone has significantly impacted and benefited recipients. For example, participants in the MSME housing program experienced increased income due to improved productivity during the production process (Salam, 2022). Those receiving zakat assistance strive for independence to reduce reliance on zakat funds. When individuals become self-sufficient in their businesses, they gradually move out of

poverty, which aligns to maintain spiritual and material well-being to achieve prosperity (Puspita, 2023).

To enhance the process of zakat distribution, an analytical tool is required to measure its impact on the recipients. This measurement tool has a positive influence from both the Zakat Management Organization (OPZ) and the recipients. The results of this analysis can provide valuable insights for the OPZ to improve zakat performance. Although zakat does have a positive impact, the actual distribution in the field often needs more optimization. Therefore, the existence of this measurement instrument can serve as a reference for addressing these challenges (BAZNAS, 2019).

The Strategic Study Center of the National Amil Zakat Agency (PUSKAS BAZNAS) introduced the BAZNAS Welfare Index (IKB) in 2019. This index measures the impact on a person's welfare condition from an intervention in poverty alleviation programs aligned with Maqasid Syariah principles. The IKB comprises three other indices: the Center for Islamic Business and Economic Studies (CIBEST) Index, Modified Human Development Index (HDI), and Independence Index.

MATERIALS AND METHODS

Productive Utilization of Zakat

The term "utilization" is derived from the words "daya" and "guna," which translate to effort and benefit. As per the Kamus Besar Bahasa Indonesia (KBBI), utilization refers to the ability to produce results and benefits, carry out duties efficiently, and achieve positive outcomes. Utility involves maximizing resources to generate more excellent results and benefits (Munandar et al., 2022).

In linguistic terms, "zakat" is derived from the Arabic word "al-*zakah." "al-zakah*" encompasses various meanings, including growth, increase, cleanliness, praise, blessing, and goodness (Mutmainnah, 2020). Productive utilization of zakat refers to the

government's efforts to effectively allocate collected zakat funds to eligible recipients in accordance with Sharia guidelines, ensuring appropriate and economical use of the zakat funds (Maulidya, 2021).

In distributing productive zakat funds, individuals are needed who have the ability to foster and assist mustahiks so that the businesses run can run well. In addition to providing direction and assistance to mustahiks on their business activities, spiritual assistance is needed with the intention of improving the quality of trust and Islamic faith of the beneficiaries or mustahiks. and Islamic beliefs of the beneficiaries or mustahiks (Azzahra & Munawar, 2024)

The use of zakat is specified in Law No. 23 of 2011, which covers its collection, distribution, utilization, and reporting. According to Article 27, zakat can be used for productive businesses aimed at helping the poor and enhancing the well-being of the people. Zakat can be utilized for productive businesses only after ensuring that the recipient's basic needs (mustahik) are met. This is in line with the purpose of zakat, as it can be distributed not only for consumptive purposes but also for productive use (Pratiwi, 2019).

Mustahik Welfare

According to Raharjo (2015), the term welfare in the Islamic economic system derives from the term itself, signifying safety, salvation, peace, and prosperity. The welfare concept encompasses the fulfillment of all life's needs, both material and spiritual, for all people.

The 2011 Law No. 11 concerning Social Welfare defines social welfare as a condition in which citizens' material, spiritual, and social needs are met, enabling them to live decent lives and develop themselves to carry out their social functions. The Government of the Republic of Indonesia defines welfare as fulfilling citizens' material, spiritual, and social needs, enabling them to live decent lives and develop themselves to carry out their social functions (Government of Indonesia, 2011).

Research methods

This study utilizes a quantitative research approach with a descriptive method to explain the impact of productive zakat utilization on the welfare of Mustahik based on statistical data. The research was conducted at the non-governmental Zakat Management Institution, Zona Madina Dompet Dhuafa. The study population included 55 active members of the mustahik group from the Rumah UMKM program in four sub-districts: Kemang, Parung, Ciseeng, and Tajur Halang, whom Zona Madina Dompet Dhuafa was coaching.

This study used a saturated sampling technique to select the sample, which included all 55 active Mustahik members coached by Zona Madina Dompet Dhuafa. Data analysis in this research utilized the Indeks Kesejahteraan BAZNAS (IKB) measuring instrument. IKB is an index developed by the Pusat Kajian Strategis BAZNAS (Puskas BAZNAS) to measure the welfare impact of poverty alleviation programs aligned with Maqasid Syariah principles. The IKB includes three other indices: the CIBEST Index/Cibest Model, the Modified Human Development Index (HDI), and the Independence Index.

Table 2. Respondent Characteristics

Karakteristik	Jumlah	Persentase
Jenis Kelamin		
Laki-Laki	6	11%
Perempuan	49	89%
Usia		
31-40	11	20%
41-50	20	36%
51-60	21	38%
61-70	3	6%
Pendidikan		
Tidak Sekolah	10	18%
SD	8	15%
SMP	12	22%
SMA	20	36%
Diploma III	5	9%

Source: Primary Data, 2024 (processed data)

According to Table 2, most recipients of the Rumah UMKM program were women, accounting for 89% (49 people), while men accounted for 11% (6 people). This is attributed to the fact that most recipients are widowed and serve as the leading providers for their families. Additionally, the economic empowerment aspect of the Rumah UMKM program mainly focuses on snack businesses, which women predominantly run.

The study included 11 respondents aged 31-40 (20%), 20 respondents aged 41-50 (36%), 21 respondents aged 51-60 (38%), and 3 respondents aged 61-70 (6%).

Looking at the educational background of the respondents, the majority had a high school education (36%), followed by those with a junior high school education (22%), elementary school education (15%), Diploma III level (9%), and ten respondents who had not attended school (18%).

The Center of Islamic Business and Economic Studies (CIBEST)

CIBEST is an analytical tool for measuring poverty levels. It was developed by Beik in 2016 and emphasizes that a person's welfare, particularly that of mustahik households, should be measured not only based on material aspects but also through a spiritual approach. The CIBEST analysis involves classifying the material poverty line (MV) and the spiritual poverty line (SV).

The study determines the Minimum Expenditure (MV) using the poverty line for Bogor Regency in 2023, which is 482,174 (BPS, 2023) and then multiplying it by the number of family members who are respondents in this study. According to Beik and Arsyianti (2016), MV is the minimum amount of money needed per month to fulfill the needs of household members, including food, clothing, shelter, education, and health needs. On the other hand, Spiritual Value (SV) is measured based on the average of the spiritual needs variable.

The material value calculation is presented in the following table:

Table 3. Calculation of Material Value

Household Size (Person)	Family MV (IDR)	Number Respondent Households
2	964.348	11

3	1.446.522	12
4	1.928.696	20
5	2.410.870	7
6	2.893.044	5

Source: Primary Data, 2024 (processed data)

Based on the data in Table 3, it is evident that most respondent households consist of 4 family members and have an average monthly income of IDR 1,928,696. This indicates that a minimum income of IDR 1,928,696 per month is needed to support a family of 4. Furthermore, the highest number of household members reported was 6, with five respondents having an average income of IDR 2,893,044.

Table 4. Comparison of Income Before Joining the Rumah UMKM Program

Household Size (Person)	MV (IDR)	Realization		Number of Respondent Households
		<MV	>MV	
2	964.348	0	11	11
3	1.446.522	2	10	12
4	1.928.696	5	15	20
5	2.410.870	2	5	7
6	2.893.044	5	0	5
amount		14	41	55

Source: Primary Data, 2024 (processed data)

Based on Table 4, as many as 14 households have incomes below the MV value. Meanwhile, 41 other households already have income above the MV value. The following is a table of MV Mustahik after receiving Zakat assistance from Zona Madina Dompet Dhuafa.

Table 5. Comparison of Income After Joining the Rumah UMKM Program

Household Size (Person)	MV (IDR)	Realization		Number of Respondent Households
		<MV	>MV	
2	964.348	0	11	11
3	1.446.522	0	12	12
4	1.928.696	0	15	20
5	2.410.870	0	7	7
6	2.893.044	2	3	5
amount		2	53	55

Source: Primary Data, 2024 (processed data)

Based on Table 5, it can be seen that Mustahik's income increased after receiving assistance. There are 53 families whose monthly income is above MV and two people whose monthly income is still below MV. This shows that zakat influences the increase in the MV of must hikes; it is known that from 14 families, it decreased to 2 families whose monthly income was still below the MV value. Moreover, there was an increase from 41 families to 53 families whose monthly income was above the MV value. The second classification in the CIBEST analysis measures spiritual value (SV).

Table 6. Comparison of Mustahik Spiritual Values Before Joining the Rumah UMKM Program

No.	SV Score	Total	Realization	
			<SV	>SV
1	3	3	3	52
2	3,2	2		
3	3,4	3		
4	3,6	1		
5	3,8	7		
6	4,2	21		
7	4,4	10		
8	4,6	8		

Source: Primary Data, 2024 (processed data)

Table 6 shows that 3 Mustahik households are classified as spiritually poor. The average spiritual condition before joining the Rumah UMKM program was 4.11. Furthermore, the spiritual condition after receiving zakat assistance is compared in the following table.

Table 7. Comparison of Mustahik Spiritual Values After Joining the Rumah UMKM Program

No.	SV Score	Total	Realization	
			<SV	>SV
1	3,2	1	0	55
2	3,4	5		
3	3,8	1		
4	4,2	4		
5	4,4	12		
6	4,5	1		
7	4,6	20		
8	4,8	11		

Source: Primary Data, 2024 (processed data)

Based on Table 7, the spiritual level of mustahik has increased for the better, shown by the spiritual improvement in each household after receiving zakat assistance.

After calculating the average value of the mustahik's spiritual condition after joining the Rumah UMKM program, it is 4.37. This shows that zakat affects not only the material welfare level but also the spiritual level of the mustahik.

Mustahik Welfare Index

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

Explanation:

W: Welfare index, 0 Welfare index

w: Number of prosperous families (rich materially and spiritually)

N: The number of household populations observed

It can be seen that the welfare index of mustahik before joining the Rumah UMKM program is as follows:

$$W = \frac{41}{55} = 0,74$$

From the results above, it can be explained that the results of calculating the welfare index before joining the Rumah UMKM program were 0.74 or 74%. The mustahik welfare index after joining the Rumah UMKM program is as follows:

$$W = \frac{53}{55} = 0,96$$

Based on the test results using the welfare level formula, it can be stated that after joining the Rumah UMKM program, Mustahik experienced an increase from the previous 74% to 0.96 or 96%. The increase was due to the increase in the income of Mustahik households, but this increase in income could not yet turn Mustahik into muzaki.

Material Poverty Index

The material poverty index is used to measure the level of households in quadrant II or at the level of material poverty. Material poverty can be calculated using the following formula:

$$Pm = \frac{Mp}{N}$$

Explanation:

Pm: Material Poverty Indeks, $0 \leq Pm \leq 1$

Mp: The number of families who are materially poor but spiritually rich

N: The number of household populations observed

The data generated on the material poverty index before joining the Rumah UMKM program is as follows:

$$Pm = \frac{14}{55} = 0,25$$

Meanwhile, based on the data after joining the Rumah UMKM program, it is as follows:

$$Pm = \frac{2}{55} = 0,03$$

Mustahik, who are in the material poor category, experienced a decline. The number of mustahik material poverty before joining the Rumah UMKM program was 0.25, then decreased to 0.03 after joining the Rumah UMKM program.

Spiritual Poverty Index

The spiritual poverty index or spiritual poverty index is an index used to measure the number of mustahik households in quadrant III. The measuring instruments used to measure the spiritual poverty index are as follows:

$$Ps = \frac{Sp}{N}$$

Explanation:

Ps: Spiritual poverty index $0 \leq Ps \leq 1$

Sp: The number of families who are spiritually poor but materially rich

N: The number of household populations observed

The data generated on the spiritual poverty index before joining the Rumah UMKM program is as follows:

$$Ps = \frac{3}{55} = 0,05$$

Meanwhile, based on the data after joining the Rumah UMKM program, it is as follows:

$$Ps = \frac{0}{55} = 0$$

Before joining the Rumah UMKM program, 5% of households were categorized as spiritually poor based on the CIBEST data. However, after joining the program, 55 families (representing 0%) were no longer classified as spiritually poor.

The absolute poverty index measures poverty in quadrant IV based on income and spiritual poverty scores; specifically, the score indicates poverty if income < MV and spiritual poverty score < 3 for each family. These findings are from research conducted by the author.

$$Pa = \frac{Ap}{N}$$

Explanation:

Pa: Absolut poverty indeks $0 \leq Pa \leq 1$

Ap: Number of families who are poor materially and spiritually

N: The number of household populations observed

The data generated on the absolute poverty index before joining the Rumah UMKM program is as follows:

$$Pa = \frac{2}{55} = 0,03$$

Meanwhile, based on the data after joining the Rumah UMKM program, it is as follows:

$$Pa = \frac{0}{55} = 0$$

Based on the results of CIBEST data processing in the absolute poverty quadrant before joining the Rumah UMKM program, the score obtained was 0.03 or 3%. Meanwhile, after joining the Rumah UMKM program, the number of households declared poor in absolute terms was 0% or as many as 55 families were not poor in absolute terms.

Table 8. CIBEST Index Before and After Joining the Rumah UMKM Program

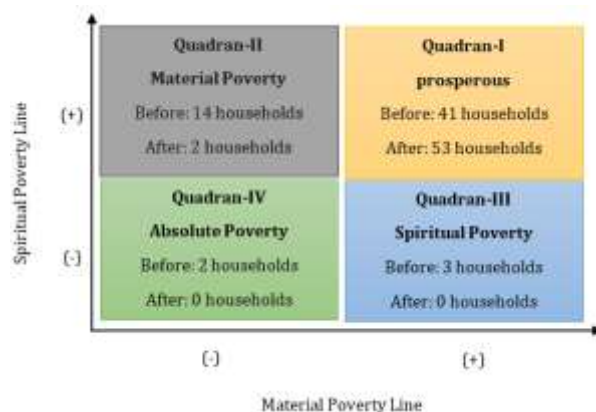|	Index Value Before Joining the Rumah UMKM Program	Index Value After Joining the Rumah UMKM Program
Welfare Index (W)	0,74	0,96
Material Poverty Index (Pm)	0.25	0,03
Spiritual Poverty Index (Ps)	0,05	0
Absolute Poverty Index (Pa)	0,03	0

Source: Primary Data, 2024 (processed data)

The text below explains the impact of joining the Rumah UMKM program on the welfare and poverty indexes:

Before joining the program, the mustahik's welfare index was 0.74, indicating a welfare level of 74%. After joining the program, the welfare index increased to 0.96, representing a 96% welfare level. The material poverty index decreased from 0.25 (25%) to 0.03 (3%), and the spiritual poverty index decreased from 0.05 (5%) to 0%.

The author classified the results into four quadrants: the mustahik welfare index in Quadrant I, the material poverty index in Quadrant II, the spiritual poverty index in Quadrant III, and absolute poverty in Quadrant IV.

Based on the analysis, it can be concluded that joining the Rumah UMKM program positively impacted the welfare and poverty indexes of the mustahik. From Image 1, it can be seen that 55 samples fell into quadrant I before joining the Rumah UMKM program, with 41 being households. After joining the program, 53 households were in quadrant I, indicating an increase in

welfare. This means that the spiritual and material conditions of the households improved, allowing them to adequately meet their material and spiritual needs.

In quadrant II, which represents material poverty, 14 out of 55 households were initially classified here. However, after joining the Rumah UMKM program, this number decreased to 2, indicating an improvement in their material wealth. Quadrant III, representing spiritual poverty, initially had 3 out of 55 households. After joining the program, this number decreased to 0, showing that no households were classified in this quadrant anymore. Based on the analysis, it can be concluded that joining the Rumah UMKM program positively impacted the welfare and poverty indexes of the mustahik.

Image 1 shows that 55 samples fell into quadrant I before joining the Rumah UMKM program, with 41 being households. After joining the program, 53 households were in quadrant I, indicating an increase in welfare. This means that the spiritual and material conditions of the households improved, allowing them to adequately meet their material and spiritual needs.

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In Quadrant IV, the area of absolute poverty, households classified as mustahik have a spiritual score that is less than or equal to the SV value and an income that is lower or equal to the MV value. Such families are considered to be both spiritually and materially poor. According to Image 1, out of the 55 mustahik households surveyed, two were initially categorized as experiencing absolute poverty. However, after participating in the Rumah UMKM program,

the number of households in the absolute poverty

The Modified Human Development Index

The modified Human Development Index serves as a tool to assess the extent to which Mustahik individuals have succeeded in enhancing their quality of life. This index is derived from the estimated outcomes of the modified Human Development Index calculation. The HDI modifications in this research are the health index and the education index.

$$IP : \{2/3 \; [(Lit-0) / (100-0)] + 1/3 \; [(LS-0) / (15-0)] \times 100$$

Explanation:
IP: Education index
Lit: Literacy rates
Ls: length of school experience
0: Minimum levels of literacy and years of schooling
100: Maximum number of Lit
15: Minimum amount for LS

$$IP : \{2/3 \; [(0-0) / (100-0)] + 1/3 \; [(0-0) / (15-0)] \times 100 = 0$$

Next, the health index is calculated by measuring life expectancy. The measurement of the health index has two stages, namely measuring the value of life expectancy with the maximum life expectancy according to the World Health Organization (WHO), which is 75.19 years, and the household life expectancy index, below is the calculation of these two stages with the number 52.1 as Minimum life expectancy standards for women according to WHO:

$$x = \frac{y\,(i) - y\,(min)}{y\,(max) - y\,(min)}$$

$$x = \frac{57 - 52,1}{75,1 - 52,1} = 0,75$$

The final stage is to calculate the household life expectancy index by:

$$IHH = \sum (IHi/n)$$

$$IHH = \sum (0,75/3) = 0,25$$

After knowing the respective results of the education index and health index, the next step is to calculate the HDI by adding the results of the two indicators with a weight of 0.5 each:

HDI = (0,5 x education index) + (0,5 x health index)
HDI = (0,5 x 0) + (0,5 x 0,25)
HDI = 0 + 0,12
HDI = 0,12

Score 0.12 is an example of the HDI calculation result for one of the mustahik. Therefore, after all calculations, the average mustahik has an HDI value of 0.35.

Independence Index

The Independence Index indicates the condition of mustahik based on employment, business or business status, and savings owned. The results obtained from this research overall averaged a score of 3.7. This means that mustahik of the Rumah UMKM program have a permanent job and savings.

Following are the scores and Independence Index:

$$Ii = \frac{Si - Smin}{Smax - Smin}$$

Explanation:
Li: Independence Index on variable i
Si: The actual independence score value in measuring variable i
Smax: Maximum independence score
Smin: Minimum independence score

$$Ii = \frac{3,7 - 1}{5 - 1} = 0,74$$

The independence index value of the Rumah UMKM program is 0.74.

BAZNAS Welfare Index

After calculating three variables from the BAZNAS Welfare Index, which consists of CIBEST, Modified Human Development Index (HDI), and Independence Index, the value of the BAZNAS Welfare Index at the Zona Madina Dompet Dhuafa Rumah UMKM program can be seen as follows:

IKB = 0,40 (CIBEST) + 0,40 (HDI) + 0,20 (Independence)
IKB = 0,40 (0,96) + 0,40 (0,35) + 0,20 (0,74)
IKB = 0,38 + 0,14 + 0,14
IKB = 0,66

"From the results obtained, it can be concluded that the utilization of zakat has a positive role in the welfare of mustahik in the Madina Dompet Dhuafa Zone of the Rumah UMKM program. This is indicated by the index value of 0.66, which is included in the excellent category. The assessment refers to the BAZNAS Welfare Index assessment criteria.

It will be a success if the zakat funds utilized can improve the welfare of the mustahik regardless of how big or small the increase is. In line with the results of research conducted by Purnamasari et al. (2022) with measurements using the CIBEST and MAUT models, it is known that the increase in the welfare of mustahik recipients of productive zakat from BAZNAS Bogor City was 0.00 to 0.03. Even though it is tiny, it can be said that the existence of productive zakat fund assistance has a positive impact on mustahik from the welfare index indicators.

Agustin's research (2020) states that the use of productive zakat has a substantial impact on the welfare of mustahik in BAZNAS Karanganyar Regency, as indicated by the BAZNAS Welfare Index value being on a scale of 0.61-0.80, which means good. Likewise, the research results of Nasrifah and Fadilah (2020) stated that the East Java BAZNAS Welfare Index in 2018 obtained a perfect score, namely 0.95. Meanwhile, the BAZNAS Welfare Index in the previous year was 0.75 with a good predicate."

The studies from this research clearly illustrate that the effective use of zakat by business actors or UMKM in the Madina Dompet Dhuafa Zone has a positive impact. Various management efforts, strategies, and

evaluations have been carried out by the managers.

CONCLUSION AND IMPLICATION

The effective use of productive zakat positively impacts the well-being of those eligible to receive it. This is supported by the BAZNAS Welfare Index in this study, which scored 0.66 based on the CIBEST welfare index of 0.96, the HDI modification index value of 0.35, and the independence index of 0.74. Based on the resulting IKB value, it can be concluded that the welfare level of the Rumah UMKM program recipients falls under the good category.

It is hoped that the Madina Dompet Dhuafa Zone can expand its coverage to reach more eligible areas so that more people can benefit from using productive zakat. Furthermore, future researchers can use this study as a reference and explore broader and more in-depth topics to advance further and expand on this research.

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