



Measurement Welfare of Zakat Recipients Micro Entrepreneurs Program in Central Lazismu

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Abstract. Empowerment of the poor through entrepreneurship programs as one of the models carried out by zakat institutions in improving welfare and reducing poverty and long-term impacts. This study aims to determine the level of welfare of zakat recipients in the micro-entrepreneurship program in order to reduce poverty. The method used in this study is a mix-method that begins with interviews with the manager of Central Lazismu and zakat recipients of the micro-entrepreneur zakat program with 6 interviewees. Furthermore, the measurement of the level of welfare was carried out using the CIBEST model developed by Sauqi Beik and Arsyani (2016) and using SPSS 23 to examine the level of welfare before and after receiving the micro-entrepreneurship program from Central Lazismu. The sample used in this study was 333 people whose welfare level will be measured before and after receiving micro-entrepreneurial capital assistance. The results of this study conclude that presenting a micro-entrepreneurial mode assistance program to zakat recipients can improve the welfare of zakat recipients. The zakat recipients of the micro-enterprise program have increased their material and spiritual welfare. Furthermore, Lazismu's micro-entrepreneurship program assistance has proven to improve both material and spiritual welfare. Increased income provides material welfare, whereas zakat recipients benefit spiritually from daily worship activities. In general, implementing an entrepreneurship program can have a positive impact on the material and spiritual well-being of zakat recipients.

Keywords: The welfare of zakat recipient · micro entrepreneurship programs · Lazismu

1 Introduction

Zakat institutions have a special role in Islamic teachings to become facilitators for the distribution of community welfare. Furthermore, zakat is an obligation that must be paid by every Muslim to get closer to Allah. In addition, Indonesia has enormous potential in managing and obtaining zakat funds that is supported by a majority Muslim population. Furthermore, the great potential can be managed to improve the welfare of the poor recipients of zakat [1].

The huge potential for collecting zakat funds has not been achieved by zakat institutions in Indonesia. The potential for obtaining zakat funds in 2021 reaches 233.8 trillion rupiah, but the zakat received by zakat institutions has only reached 12.4 trillion rupiah. This requires zakat institutions to innovate in creating effective poverty alleviation programs to attract zakat payers' participation in improving the welfare of zakat recipients through sustainable economic empowerment. Furthermore, as a form of mandate from the law on zakat management, zakat management institutions are obliged to create poverty alleviation programs through the distribution of programs that are cumulative and productive. Although productive economic empowerment programs have proven and have an effective role in improving welfare, more than 90% of the distribution of zakat funds is still for consumptive programs. This requires zakat institutions to change the distribution of zakat funds with economic empowerment in order to improve welfare of society [2].

The Central Statistics Agency reported that the Indonesian unemployed, in August 2021, was 9,1 million person. Moreover, worker part-time reached 16 h a week as many as 11,80 million people. Furthermore, uncertain worker and only worked at certain-times reached 10,31 million people. Thus can be calculated the people who need to work and not work in 2021 is 31,2 million people. From this amount it is possible to increase the poverty rate that occurs in Indonesia [3].

In addition, Data reported by BPS Indonesia regarding the number of poor people in March 2022 was 26,16 million people. The poor living in urban areas is 11,82 million people. Meanwhile, there are 14,34 million poor people living in rural areas as of March 2022. The number of poor people who are dominated in rural areas shows that the level of welfare of people living in villages is lower than those living in urban areas. In addition, poverty reduction can be carried out systematically by zakat institutions through entrepreneurship and economic empowerment programs. This is supported by the results of research conducted by...in 2021 showing that zakat institutions have a strategic role in improving the welfare of zakat recipients through economic empowerment programs carried out (Badan Pusat Statistik (BPS), 2021).

Poverty reduction through entrepreneurship programs is an obligation for zakat institutions as stipulated in the law on zakat management in 2011. The distribution of zakat funds carried out by zakat institutions has two main programs, namely through consumptive and productive programs to zakat recipients. The distribution of zakat funds for the consumer program is channeled through the provision of food and consumables. Meanwhile, productive programs are channeled through economic empowerment and entrepreneurship. Even though until now all zakat institutions in Indonesia are still dominant in channeling their zakat funds through consumer programs [4].

Zakat institution of Muhammadiyah (Lazismu) is a zakat institution that focuses on economic empowerment for zakat recipients. Moreover, Lazismu is supported by a budget for economic empowerment programs of more than 5 billion rupiah in 2021. The economic empowerment program developed by Lazismu is divided into 6 programs, namely business for farmers, laborers, fishermen, micro and small businesses, women and microfinance institutions for zakat recipients. Furthermore, to support of zakat recipient the economic empowerment and entrepreneurship program, Lazismu received an

award from the MUI as the best zakat institution in implementing entrepreneurship programs for the poor in Indonesia. Related to this, it is necessary to measure the welfare level of zakat recipients from economic and entrepreneurial programs run by Lazismu [5].

In order to develop to improve the economic welfare of zakat recipients, Lazismu empowers livestock entrepreneurs to improve the quality of livestock products produced. Livestock empowerment is focused on zakat recipients who have an interest in becoming livestock entrepreneurs. Empowerment of breeders is developed together with other institutions that have expertise with the goal of greater achievement. In addition, the development of women's economic empowerment Lazismu also developed a family economic empowerment program with a housewife empowerment business program. This program facilitates poor families who receive zakat, especially housewives, to help increase income for the daily needs of the family.

Lazismu Development of economic and entrepreneurial empowerment programs Another central Lazismu is the empowerment of Micro and Small Enterprises. This empowerment is done by giving capital to small business owners to increase production or selling goods. The economic empowerment of small businesses supported by Lazismu visited into four types of street vendors, handicraft sellers, sales intermediaries and converts. The realization of the program is by providing partnership business capital of 10 people per group. Furthermore, other assistance provided by Lazismu is related to economic empowerment and entrepreneurship by providing business training, business assistance and increasing production and marketing capacity [6].

Studies related to the measurement of the welfare level of zakat recipients in economic and entrepreneurial empowerment programs at zakat institutions are still rarely carried out. Measurements need to be made to look in depth at the role of zakat institutions in poverty alleviation. Zakat institutions have a role in improving the welfare of zakat recipients as a measure of success in program management and absorption of managed funds. In addition to this, the poverty alleviation program to achieve prosperity is also the main program of the government in increasing the level of society in a country. Furthermore, this paper aims to determine the implementation and success of the economic and entrepreneurial empowerment program at Lazismu in delivering zakat funds and alleviating missions to zakat recipients [7].

This paper is divided into five sections. The introduction discusses the role of zakat institutions in enhancing welfare through economic and entrepreneurial programs. Section 2 presents literature related to measuring the level of success of economic programs, entrepreneurship and its measurement. The research method in this paper is presented in the third section. Furthermore, the implementation of economic empowerment, entrepreneurship and measurement of the welfare level of zakat recipients is presented in the fourth section. Further related conclusions and recommendations are presented in the fifth section.

2 Literature Review

Several studies related to this topic conclude that further breakthroughs are needed in the management and distribution of zakat to increase the benefits of zakat management for

zakat giver and zakat recipients. The implementation of this program is by channeling zakat through entrepreneurial that can reduce poverty through productive program to improve the living of zakat recipients. On the other hand, further empowerment programs can support income of zakat recipients continually. Another study conducted by Baznas for Strategic Studies in 2019 for zakat distribution centers produced in Java and Sumatra found that zakat administration can improve the welfare of zakat recipient communities by creating programs through economic empowerment models [2, 9].

In harmony zakat concept in Islam, apart from worship and mandatory to support social welfare in society, according to (QS. At-Taubah verse 103) [10]. Saleh, the practice of managing zakat as a poor economy has been practiced since the time of Muhammad and Muslim countries [11]. According to the findings of Baznas, the benefits of zakat in the field of economics account for only 5% of the benefits of zakat when compared to the other benefits of all programs in Baznas [12]. According to Tazkia research, effective zakat management through economic support and activities can increase the happiness of zakat recipients.

The key factors that support the economic program are good governance and good management to assist zakat recipients in their businesses. Furthermore, commitment of zakat recipient and zakat giver can supporting factor in managing of zakat institutions to get beneficiaries of the economic program. Another study, *The Effect of Zakat Productivity and Business Interest on Increasing Poor Income in Gorontalo City Baznas (2018)*, concluded that Zakat Productivity and Business Interest had a positive and significant effect on increasing income. People in poverty in Baznas Gorontalo City.

The research of Hidayat [14] at the Zakat institution in Surabaya concluded that the effectiveness of the relationship can increase the welfare of mustahik. In contrast to previous studies that used a mixed-method approach, this study used a quantitative and qualitative approaches with the goal of complementing and strengthening the research. This study provides findings on the management and measurement of zakat recipients with economic programs to support their welfare.

2.1 Concept of Effectiveness the Program

Furthermore [15] states: “The program is a general plan that includes the use of various resources in the future in an integrated and defined pattern that describes activities and time plans according to the needs of each source, in order to achieve the goals that have been set”. Thus, a program is a master plan for future challenge use with different resources in the form of a model that determines the sequence of activities to achieve the desired goals [15].

After completing the stages of program preparation, all activities can be detailed in such a way that there is little chance of running outside the scope of the program during implementation. If this is done, the necessary budget can be calculated. The tools desired or used by those who will carry it out, as well as the time and location of a planned or determined program. According to Terry, “The program can be defined as a comprehensive plan for the future that includes the use of various resources in the form of an integrated pattern that establishes a sequence of required actions” [16].

Further steps [15], “The program is a broad plan that contains the use of different resources for the future in a unified pattern and determines a description of the activities

and time plans required by each source, to achieve the stated goals". So, the program refers to a broad future plan that includes the use of various resources in the form of a pattern that will determine a sequence of activities with time so that the expected goals can be met.

Furthermore, Budiani [17] stated that a good program has an element of innovation (innovation), the existence of a new initiative approach is actually a development, but often a program is more desirable because it is inter-institutional. Programs are also used as diagnostic tools. On the other hand, (Conchada, & Edralin, 2017) states that: "Scheduling is an effort to organize a series of activities to be carried out, which is also a feature of planning. But schedule preparation is not planning, because the sequence of activities From the knowledge of the experts above, it can be concluded that program preparation means a master plan whose contents include an action plan to be implemented, what resources to have. Used and what is needed, by whom will be done. What to do, and when the plan will be carried out and where the plan will be implemented, all are given some activities at a predetermined time, this is done with the aim of achieving the goals or targets that have been set.

Furthermore, McDavid & Hawthorn in [16] A program can be visited as a group of activities aimed at reaching an area." a goal or purpose related to Janiati in Nuraida (2020.) defines a program as anything that is done by someone with the hope that it will bring results or influence, by involving many people [19].

A program can be classified into four main elements in this sense: (1) carefully designed or designed activities. Furthermore, those activities were centered on a business plan that was carefully crafted. (2) Activities that flow continuously from one to the next. In other words, there is a connection between the activities preceding and preceding. (3) Both formal and informal activities that take place within an organization are not considered individual activities. (4) Activities involving a large number of people, as opposed to activities involving individuals who are unrelated to the activities of others. The program is the first thing that must exist in order to carry out an activity.

2.2 Program Effectiveness

The program definition can be realized as a goal, demonstrating the program objectives' clarity [17]. Based on the various definitions of effectiveness presented above, it is clear that effectiveness is a yardstick for comparing processes with goals and objectives attained. An effective program is one in which the efforts or actions taken produce the desired results. Effectiveness is used as a standard to compare the plans and processes put in place with the outcomes.

Effectiveness Aspects According to [20], effectiveness can be described by measuring the effectiveness of a program in terms of: (2) every aspect of the plan or program; A plan or program is a structured study plan that allows all plans to be implemented. A plan or program is considered to be valid. (3) Aspects of a program's ineffectiveness can also be gleaned from the work rules established to ensure the program's ongoing process of activities. This aspect includes both teacher and student rules. When a rule is correctly enforced, it means that the provision or rule is applicable. (4) An activity program is considered effective if the results are calculated as program objectives or ideal conditions. So, what is meant by the program is a broad plan for the future that includes

the use of various resources in the form of a pattern that will determine a sequence of activities with time so that the expected goals can be met.

Makmur, concluded that [21], “The effectiveness of a program shows the accuracy between expectations, strategies, and the results achieved whose implementation is desired. The effectiveness of the program depends on the correct use of all resources related to the implementation of the program to improve the welfare of the community as a whole, and on the effectiveness of the empowerment program. According to [22], The following are some examples of how the program’s effectiveness can be seen. (1) The degree to which program participants achieve the specified goals is referred to as the accuracy of program objectives. (2) The ability of program implementers to socialize the program so that information about program implementation can be communicated to the public is referred to as program socialization. (3) The program’s purpose is the respondent’s ability to understand the program’s implementation. This demonstrates that the community can achieve the program objectives through socialization. (4) Program monitoring is an activity carried out during or after program implementation to keep program participants’ attention.

While the measures of program effectiveness [23] are: (1) Understanding the Program. Find out how well the community understands the program. This program makes all forms of planning more easy to manage. Paying attention to your target audience will tell you whether your program is effective. (2) relevance, namely how the program is designed by the target group manager or how successful the institution is in realizing the goals to be achieved; (3) Timeliness, the use of time in the implementation of program must follow a predetermined schedule and the program will be effectively. (4) The achievement of goals helps determine whether the program objectives that have been set have been achieved. (5) The real change is to know what the real change is before and before the program. To measure how well the program is impacting the community, or the actual impact and change. As a result, based on several measures of program effectiveness, it can be stated that the measure of program effectiveness is a method of determining the extent to which a program has met its stated objectives.

2.3 Theory of Entrepreneurship

Entrepreneurship is derived from the French entrepreneur, which means intermediary. Entrepreneur is defined as “a person who is intelligent or talented in identifying new products, determining new production methods, directing the distribution of new products, marketing them, and managing working capital” by the Big Indonesian Dictionary.” defined as Entrepreneurship has several meanings in the professional world. According to the Say, entrepreneurship is the capacity of agents to integrate different means of production and find production values, as well as to gather others to produce manageable quantities. Organization. Frank Knight (1921) combined entrepreneurship and the market at Connor in the early twentieth century. Entrepreneurship, or leadership, is an entrepreneur’s willingness to create and respond to market changes. At Connor, Joseph Schumpeter (1934) advanced another understanding of entrepreneurship. He defines entrepreneurship as responding to market changes through new combinations of innovative innovation. Acquiring new materials, developing good products, discovering

new manufacturing methods, entering new markets, and implementing new industrial processes are all examples of new combinations [24].

According to Pinchot, as quoted by [25], Entrepreneurs challenge in taking risks, creative, innovative and do not consistent of this understanding. Scardi stated that the ability of entrepreneurs to start entrepreneurship, develop, and institutionalize developing for the benefit of others, which he describes as the ability to create jobs, take risks, and creatively exploit their potential in the development of the passion, and the ability to create new something worthwhile, useful for the community.

Entrepreneurship is a mentality and a soul that is active, empowered, creative with the goal of increasing income of business activities. Entrepreneurs are defined as skilled individuals who seize opportunities to expand their businesses and achieve lifelong goals. It is clear from the definitions above that the concept of entrepreneurship is very broad. This is possible because the concept of entrepreneurship is dynamic, changing in tandem with the advancement of science and technology. However, in general, the concept of entrepreneurship that is associated with business in which the entrepreneur takes all risks, is creative and innovative, employs good management, and considers mutual benefit.

According to several expert definitions of entrepreneurship, there are several classifications of entrepreneurship, as follows; (1) Entrepreneurship is defined by the aggressive gathering of information and analyzed to achieved through the process of combining new production factors. This group of entrepreneurs is known for its aggressive experimentation and exploration of novel transformational opportunities. (2) Imitative of entrepreneurship is defined by a desire to imitate and implemented with innovation of entrepreneurs. (3) Fabian's entrepreneurship is marked by skepticism and caution, but it is ultimately imitative. As a result, competition loses its relative in business and industry; (4) Drone of entrepreneurship is derived from the lazy equivalent of the word Drone. The type of entrepreneurship is distinguished by a reluctance to change production activities, despite the fact that doing so results in losses and lags behind other productive forces, (5) Entrepreneurship is defined as a business in entrepreneurship that always sees opportunities in difficulties to gain advantage conditions in order to maximize profit for the category, in violation of law and ethics. This Entrepreneurship category includes hoarders and tenants. The debate over the concept of entrepreneurship continues to grow, often in tandem with scientific advancements and existing social dynamics. Entrepreneurship and entrepreneurship are two other terms that come up. Entrepreneurship is defined as entrepreneurship that occurs within a company as a link between knowledge and market desires. In contrast, entrepreneurship is the activity of doing a business to start an entrepreneur.

In addition to developing the term entrepreneurship, can be describe the characteristics of an entrepreneur. Due to the diversity of entrepreneurial concepts proposed by experts, the characteristics of entrepreneurship are also diverse. (Paul Dana, 2017) created seven characters that every Should have an entrepreneur. (1) Self-assurance. Self-assurance, independence, independence, and optimism are the indicators. (2) task and result oriented; the indicators are achievement and profit have perseverance and steadfastness goals, strong, initiative, energetic like to work hard. (3) Daredevils. The ability to take a risk and enjoy a challenge is a sign. (4); Guide. It is indicated in this

case by judgment as a leader, ability to get benefit with others, and liking suggestions also constructive criticism. (5) Uniqueness Distinguished by high levels of innovation, creativity, flexibility, versatility, and a broad business network. (6) Maintain a positive attitude. The sign indicates perceptiveness and foresight. (7) Sincere and comprehensive. He was shaped by the notion that life is similar to work.

According to [27], McClelland developed that the concept of Preneur need tp achievement by describing the following characteristics: (1) Prefers to work with realistic risks; (2) works harder on tasks that require mental ability; (3) does not work harder simply because of a financial imbalance; (4) works in situations where it can be obtained immediately; (5) performs better in qualifying for positive return expectations; and (6) tends to think ahead and plan for the long term.

Further, Bygrave suggests several characteristics of entrepreneurs: (1) dream, i.e. an entrepreneur has a vision of the future to be good on personal life and also business development. The ability to realize the desire; and (2) action and plan for the future to be based on his personal life; (2) assertiveness, entrepreneurs are people who work quickly & responsively and perfectly in making decisions using full calculations; (3) the perpetrator, immediately takes the decision that has been taken using (4) determination, thoroughness, high sense of responsibility, easy to give up; (5) dedication, devoting high service to the others; (6) loving the business; (7) detail, high accuracy, never underestimate, the slightest cause of failure; (8) destiny, being responsible for the goals to be achieved and depending on others, free (8) Rupiah money is a wrong measure of success.

Entrepreneurial characteristics are something that emerges unexpectedly as a result of certain processes and factors that deliver them. Among these: (1) environmental factors. According to Duchesneau, the most successful entrepreneurs are those who were raised by parents who were also preneurs due to the wealth of experience. Similarly, the impact of parents' work on the development of children's business and spirit is significant; (2) education factor that can be support the preneur, that mean good education will provide better knowledge in business management. It will be extremely useful in resolving deviation correction issues in business. (3) The age factor. According to Staw, if someone is entrepreneurial, their age can be correlated with their level of success. In other words, the more experience an entrepreneur has, the more experience he brings to his business. Factor 4: Work Experience Work experience is a driving factor in an entrepreneur's success; trial and error experience is also one of the motivators in developing a new business.

As a result, entrepreneurship is a critical component of economic development. Entrepreneurship also influences the success of economic activities. Entrepreneurship related to the concept of religion, which is the primary motivation of Indonesia's Muslim community to be preneurs. As a result, it is critical to continue conducting research and practice development, particularly in zakat institutions, in order to better understand Islamic entrepreneurship.

3 Methodology

In this study, researchers will look into mixed method research. According to (Tashakkori and Creswell, 2007), mixed method research is defined as research in which the investigator collects and analyzes data, integrates the findings, and draws conclusions in a single

Table 1. Households of zakat recipient can be categorized into the CIBEST quadrant

Actual Score	≤ MV Value	> MV Value
> SV Value	Materially Poor and Spiritually Rich Household (Quadrant II)	Materially and Spiritually Rich Household (Quadrant I)
≤ SV Value	Materially and Spiritually Poor Household (Quadrant IV)	Materially Rich and Spiritually Poor Household (Quadrant III)

study or program of inquiry using both qualitative and quantitative approaches or methods as stated by (Creswel, 2014) the mixed method is ideal for gaining a deeper understanding of research. Furthermore, this type of data collection was done through semi-structured interviews and questionnaires. Furthermore, there is no difference between Hypothesis test H0: mustahik’s income after receiving entrepreneurship program funding assistance and a level = 5% of mustahik’s income before receiving entrepreneurship program funding assistance.

There is a difference between mustahik’s income after receiving entrepreneurship program funding and mustahik’s income before receiving entrepreneurship program funding. Test The significance value > 0.05: H0 is accepted, indicating that the income of the mustahik household/family after the entrepreneurship program funding assistance is not significantly different at the level of = 5% from the income of the mustahik household before the entrepreneurship program funding assistance. H0 is rejected because the mustahik household/family income after the entrepreneurship program funding assistance is significantly different at the level of = 5% from the mustahik household income before the entrepreneurship program funding assistance.

3.1 CIBEST Quadrant

Calculate the values of the welfare index, material poverty index, spiritual poverty index, and absolute poverty index for each quadrant.

The preceding Table 1 can be explained as follows::

Quadrant I = If the actual value of the household spiritual score (SH) is higher than SV and income is higher than MV, Quadrant II = If the value of SH is higher than SV but income is lower than MV, If the value of SH is less than SV and income is greater than MV, the quadrant is III. If the value of SH is less than SV and income is less than MV, the quadrant is IV.

Beik and Arsyianti developed the CIBEST model., [29].

Welfare Index

The welfare index (W) is used to see households that fall into quadrant I. In this quadrant, households can be said to be prosperous. The value of W can be obtained by the formula:

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

W = index of welfare; $0 \leq W \leq 1$.

w = Number of affluent families (The wealth of materials and spirituals).

N = number of households observed.

Index of Material Poverty

The material poverty index (P_m) is used to identify households in quadrant II, or those who are materially poor. The formula can be used to calculate the value of the material poverty index:

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

Information:

P_m = Material poverty index; $0 \leq P_m \leq 1$.

Mp = Number of families who are materially poor but spiritually rich.

N = Total population (observed households).

Index of Spiritual Poverty

The Spiritual Poverty Index (P_s) is used to determine a household's spiritually deprived category or quadrant III (spiritually poor) and the value of P_s using the formula:

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

Information:

P_s = Index of spiritual poverty; $0 \leq P_s \leq 1$.

Sp = Number of people who are spiritually poor but material. Adequate housing.

N = Observed households' total population.

Absolute Poverty Index

The absolute poverty index (P_a) is used to see households that are in quadrant IV or absolute poverty. The P_a value can be obtained by the formula:

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

Information:

P_a = Absolute poverty index; $0 \leq P_a \leq 1$.

Ap = The number of households in poor spiritually and materiality.

N = Observed household (total population).

4 Result and Analysis

Based on Table 6.10, it can be seen that all of the respondents prior to receiving financial assistance for the entrepreneurship program had good spiritual values as indicated by an average value above 3, with an average of 3.8. Furthermore, regarding the spiritual condition after receiving zakat assistance, through a comparison of household spirituality in Tables 2 and 3.

Based on Table 6.11 the spiritual level of recipients of zakat funds from entrepreneurship programs has increased for the better, which is indicated by the spiritual increase in

Table 2. Comparison of Spiritual Values Before Receiving Entrepreneurial Fund Assistance

(-) Spiritual needs (+)	No	SV Score	Total	Realisation	
				< SV	> SV
	1	3,2	13		
	2	3,4	72		
	3	3,6	85		
	4	3,8	122	0	320
	5	4	15		
	6	4,2	12		
	7	4,4	1		
Average			3,8		

Table 3. Comparison of Spiritual Values After Receiving Entrepreneurial Fund Assistance

No	SV Score	Total	Realisation	
			< SV	> SV
1	3,6	10	0	320
2	3,8	68		
3	4	75		
4	4,2	131		
5	4,4	23		
6	4,6	12		
7	4,8	1		
Average			4,2	

each household after receiving zakat funds. This shows that zakat does not only affect the level of material welfare but also affects the spiritual level of the zakat recipient in a better life. The spiritual of zakat recipient before receiving zakat assistance was 3.8 and increased to 4.2. The CIBEST Welfare Index variable divides households into 4 quadrants to classify households based on the CIBEST Welfare Index. Quadrant I shows a prosperous family, which means that the material needs and spiritual needs of the household have been covered, quadrant II is a materially poor family, they are able to cover the spiritual needs in their family but have not been able to cover the material needs of their family members, quadrant III is a spiritually poor family, namely the material needs of family members have been able to be cover but spiritually the family is still below the minimum assessment standard of the CIBEST Welfare Index. Finally, quadrant IV is an absolute poor family which the household is unable to cover the material and spiritual needs of its family members. After evaluating the MV and SV from the respondents, the

Table 4. IBEST quadrant before receiving entrepreneurship program funding assistance

Quadrant-II (Material Poverty) 256 household	Quadrant-I Welfare 64 household
Quadrant-IV (Absolute Poverty) 0 household	Quadrant-III Spiritual Poverty 0 household

(-) Material needs (+)

following analysis of the CIBEST quadrant is carried out both before and after receiving zakat (Table 4).

Based on the figure, it can be seen that there are 64 households in the first quadrant or the prosperous family category. While the remaining 256 households fall into the category of material poor families, namely in quadrant II. From the respondent’s data obtained by the researchers, there were no households that fulfilled quadrant III and quadrant IV even before zakat recipient received zakat assistance and spiritual assisted from Lazismu. Thus, in general the recipients have understood their respective spiritual obligations before they received financial assistance for the entrepreneurship program from Lazismu. Then the following are the zakat recipient CIBEST quadrants after receiving funding for the entrepreneurship program from Lazismu (Table 5).

The results above show that there is an increase in the number of households in quadrant I from 64 to 261 households and a decrease in the number of households in quadrant II from 256 households to 59 households. There were 197 households that experienced an increase in material value. However, this change does not apply to incomes whose households have 5,6,7,8 and 9 family members. After getting the results from each quadrant in CIBEST, the final step is to find the welfare index and poverty index. The CIBEST Welfare Index in this study is calculated as follows (Table 6).

The data above, it shows that zakat recipient who were included in the prosperous category before receiving zakat assistance were 0.2, then increased by 0.62 to 0.82 after receiving entrepreneurship program funding assistance from Lazismu (Table 7).

From the data above, it is clear that the number of mustahiq who are in the material poor category has decreased by 0.62%. The number of mustahiq before receiving zakat assistance was 0.80% and then decreased to 0.18% after receiving zakat assistance.

Based on Table 8, it is known that the mustahiq welfare index is 0.20% and after receiving zakat funds for the entrepreneurship program, the value becomes 0.82%. This

Table 5. 6.12 CIBEST quadrant after receiving entrepreneurship program funding assistance

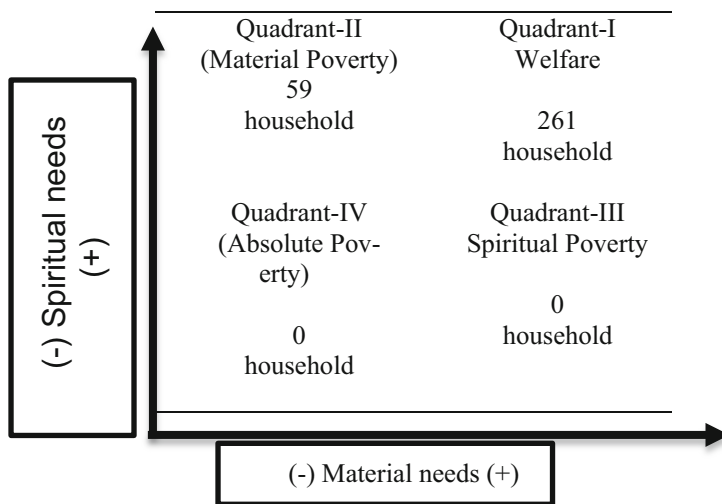


Table 6. Welfare index after receiving zakat fund assistance

Before receiving zakat	After receiving zakat
$W = \frac{64}{320}$	$W = \frac{261}{320}$
$W = 0,2$	$W = 0,82$

Table 7. Material poverty index before and after receiving zakat assistance

Before receiving zakat	After receiving zakat
$Pm = \frac{256}{320}$	$Pm = \frac{59}{320}$
$Pm = 0,80$	$Pm = 0,18$

means that there are 62% of zakat recipient households who are able to meet their material and spiritual needs. In the material welfare index, there is a decrease in the value of poverty from 0.80% to 0.18%. This means that material poverty can be reduced to 62%. The results of the calculation of the material and spiritual welfare of zakat recipients using the CIBEST Welfare Index come in at a score of 4, which means that based on the CIBEST index it is in the range of 0.61–0.80 or good, The results of this study are supported by research conducted by Kholis 2021 [30], Arifin, 2021 [31], and Sapingi 2018 [32] which examines the impact of zakat on the welfare of zakat recipients, although it does not specifically measure the welfare of recipients of entrepreneurship programs but it is concluded that zakat programs with the CIBEST model can reduce poverty of zakat recipient. Furthermore, to see the increase in the value of the mustahiq

Table 8. CIBEST Index Before and After Receiving Zakat

Poverty index	Index value before recipient zakat (%)	Index value after recipient zakat (%)	Presentation
Welfare index (W)	0,20	0,82	62
Material poverty index (Pm))	0,80	0,18	-62
Spiritual Poverty index (Ps)	0	0	0
Absolut poverty index (Pa)	0	0	0

Table 9. Average Changes in Income of Zakat Recipient

	Average income before receiving entrepreneurship program	Average income after receiving entrepreneurship program	Average change
Zakat recipient household income	IDR 1.483.498,50	IDR 3.456.456,46	IDR 1.969.955,96

material based on the impact of zakat which is influenced by other elements, before providing assistance, a survey and confirmation is carried out to prospective recipients of zakat assistance to find out whether the prospective recipients of entrepreneurship program funds are eligible to receive financial assistance or not. In this regard, Lazismu collaborates with local Muhammadiyah leaders to tackle the misuse of funds that will be given to zakat recipients.

From Table 9, the statistical results of the two samples studied are income before receiving zakat funds for entrepreneurship programs and income after receiving zakat funds for entrepreneurship programs. The average income before receiving zakat from the entrepreneurial program was 1,676,470.59 while the average income after receiving zakat funds for the entrepreneurship program was 3,450,450. This means that there was an increase in the average income of the zakat recipient household by Rp. Based on Table 9, it is known that sig. (2-tailed) is $0.007 < 0.05$, then H_0 is rejected and H_a is accepted. So it can be concluded that the income of zakat recipients after the existence of productive zakat funds is significantly different at the level of $= 5\%$ of the income of zakat recipient households compared to before the existence of zakat funds for the entrepreneurial program.

5 Conclusion

The results of this study conclude that presenting a micro-entrepreneurial mode assistance program to zakat recipients can improve the welfare of zakat recipients. The zakat

recipients of the micro entrepreneurship program have succeeded in increasing material welfare by 62% and spiritual welfare by 12%. Moreover, the provision of micro-entrepreneurship program assistance by Lazismu has proven to be able to improve material and spiritual welfare. Material welfare is obtained through increased income from the businesses, while the increase in spiritual welfare is obtained by zakat recipients from an increase in daily worship activities which have increased after receiving capital assistance from Lazismu. In general, the implementation of the Lazismu micro-entrepreneurship program runs smoothly and can have an impact on increasing the material and spiritual welfare of zakat recipients.

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