



THE ROLE OF ZIS IN IMPROVING WOMEN'S WELFARE ON THE *BUNDA MANDIRI SEJAHTERA* PROGRAM OF *YATIM MANDIRI AMIL ZAKAT* INSTITUTION

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Abstract

Zakat, infaq, and sadaqa (ZIS) play a role in alleviating poverty. However, Indonesia is still faced with the problem of poverty among women. This research aims to find out and analyze the implementation of ZIS distribution through the Bunda Mandiri Sejahtera (BISA) program and its implications for the welfare of Mustahiq. The method used in this research is descriptive statistics with a case study approach using the CIBEST model. The research findings show that the distribution of ZIS through the BISA program provides studies, grants, and business capital. The result also indicates that the BISA program has implications for increasing welfare where more than half of Mustahiq in quadrant 1.

Keywords: *ZIS, Women Mustahiq, Welfare, CIBEST*

Abstrak

Zakat, infaq, dan sedekah (ZIS) berperan dalam mengentaskan kemiskinan. Namun, Indonesia masih dihadapkan dengan masalah kemiskinan di kalangan perempuan. Tujuan penelitian untuk mengetahui dan menganalisis implementasi penyaluran ZIS melalui program BISA serta implikasinya terhadap kesejahteraan mustahiq. Metode dalam penelitian ini statistik deskriptif dengan pendekatan studi kasus dengan menggunakan model CIBEST. Temuan penelitian menunjukkan bahwa penyaluran ZIS melalui program BISA diberikan kajian-kajian, bantuan hibah dan modal usaha, dan program BISA berimplikasi terhadap peningkatan kesejahteraan dimana setengah lebih mustahiq berada pada kuadran 1.

Kata kunci : ZIS, Kesejahteraan, Mustahiq Perempuan, CIBEST

Introduction

One of the problems faced by many countries, including Indonesia, is the problem of poverty. As a multidimensional problem, poverty is not only related to the economic sector but also to all areas including social, cultural, health, political, and others. Poverty is a situation where there is a lack of ordinary things, such as food, clothing, shelter, and drinking water (Arfiani, 2020). Then in 2022, the Central Statistics Agency released data that as of September 2022, the poor population in Indonesia was 26.36 million people or 9.07 percent with the classification of urban poor as 12.36 million and rural poor as 14.38. million people ((Badan Pusat Statistik, 2023).



Poverty is faced by every age and gender level. One group that feels poverty is the women's group. Poverty in the women's group causes women to have multiple roles. The dual role in question is where, on the one hand, women must manage the household and care for children, but on the other hand, women also must earn a living to support themselves and their families. The guidance of women in earning a living can be seen from BPS data which shows that overall in the first semester of March 2022, there were 12.89 percent of poor families headed by women (Badan Pusat Statistik, 2022).

Apart from that, poverty among women also causes women to experience violence, one of which is economic violence. Based on the National Women's Life Experience Survey (SPPHN) in 2021, it is known of the 12,800 households surveyed, 17.9 percent experienced economic violence (KPPA, 2021). Economic violence here means that women are asked to fulfill all of life's necessities, such as using or draining their partner's assets.

Apart from cases of violence, poverty among women's groups also affects women's access to education. Based on the 2022 education statistics released by BPS, it is known that 97.88 percent of women are at the elementary school level of education, 81.67 percent of women are at the junior high school level of education, 63.73 percent of women are at secondary school level of education. Meanwhile, women at the educational level are 24.17 percent (Kemendikbud, 2022). Apart from education, poverty among women also affects women's opportunities to access work. Apart from that, as of 2021, 36.20 percent of women work in the formal sector (Badan Pusat Statistik, 2022). Meanwhile, for the informal sector, it is known that the proportion of women working in informal activities reaches 63.8 percent (Rahman, 2022); (Amri & Ramdani, 2020).

Alleviating poverty and improving women's welfare is important to do (Rizal, 2022). The government itself has carried out various efforts and programs to alleviate poverty and improve women's welfare. This is also in accordance with the global development program called Sustainable Development Goals (SDGs). One of the targets of SDGs is poverty and gender equality. To achieve the two goals of the SDGs, the government has issued various policies, one of which is Presidential Instruction Number 9 of 2000 concerning Gender Mainstreaming in National Development. In fact, the policies issued by the government to date have not been able to eradicate existing poverty problems, especially poverty and gender equality among women. For this reason, collaboration between the government and various elements in society is needed, one of which is through the Zakat



Management Organization (Organisasi Pengelola Zakat-OPZ) in optimizing people's funds.

As is known in Indonesia, there are Islamic social financial instruments, namely zakat, infaq and alms. This instrument has great potential and can be an effective alternative instrument in assisting the government in alleviating poverty and improving women's welfare. Chairman of the National Amil Zakat Agency (Baznas) said the potential for ZIS and DSKL (Dana Sosial Keagamaan Lainnya/Other Religious Social Funds) funds at the national level reached IDR 327.6 trillion per year 2020 while the actual collection amounted to IDR 12.4 trillion (*Pusat Kajian Strategis Badan Amil Zakat Nasional, 2021*). Utilization of zakat funds that are managed appropriately and effectively will be able to help programs to improve community welfare (Arsita & Rohim, 2023; Mahfuzh & Khoiruddin, 2023; Susanto et al., 2023). One of them is done through the use of zakat in strategic programs carried out by OPZ for women.

In line with this, research conducted by Ariyani & Yasin (2022), it is known that zakat has an influence not only on increasing the welfare of the mustahiq which can be seen from the increase in the material value of the mustahiq but also in terms of the spirituality of the mustahiq which has also experienced an increase which can be seen from the increase in mustahiq spiritual values results in changes in the CIBEST quadrant. Furthermore, research conducted by (Ashar & Ryandono, 2020), it can be concluded that the zakat given to mustahiq has an impact not only on increasing the mustahiq's material value but also on the other side (spiritual side) from mustahiq.

Then research is carried out by (Ariyani & Yasin, 2022), it can be concluded that the distribution of productive zakat by Laznas IZI East Java does have an impact on mustahiq in terms of income, although it does not change the condition of mustahiq in a big way. This is proven by the fact that the mustahiq have not been able to get out of quadrant II, namely in the material poor category. Then research conducted by (Farhan & Imsir, 2022), it can be concluded that from an institutional point of view the zakat funds distributed are appropriate and good. Meanwhile, from the mustahiq side, it is less effective because it does not lead to independence and increased welfare, as seen from the 16 mustahiq who received assistance, only 2 mustahiq whose businesses remained afloat.

Referring to several previous studies, it is not many studies that have specifically studied optimizing the use of ZIS for women empowerment, considering that women are important parties who need to be empowered to be able to educate and care for a better future generation of the nation.



Literature regarding ZIS for women's groups is important considering that this topic is in accordance with SDGs of goal 1, namely no poverty and goal 5, namely gender equality. For this reason, this research will examine the role of ZIS through the women empowerment-based program in improving the welfare of mustahiq at Laznas Yatim Mandiri. The aim of this research is to find out and analyze the mechanism for distributing ZIS through the women empowerment-based program carried out by Laznas Yatim Mandiri and its implications for the welfare of mustahiq. The in-depth study of the utilization of ZIS in the women's empowerment sector is the novelty of this research so that it can contribute to the development of ZIS utilization programs to empower women from the poor (Susanto et al., 2023).

This research was conducted at Laznas Yatim Mandiri. Laznas Yatim Mandiri is a National Amil Zakat Institution (Lembaga Amil Zakat Nasional-Laznas) owned by the Indonesian people which is dedicated to raising the social dignity of poor orphans with ZIS and waqf funds and other halal and legal funds, from individuals, groups, companies or institutions. Based on the annual financial report issued by Laznas Yatim Mandiri, this institution collected IDR 117.9 billion in ziswaf funds in 2020 with total distribution of IDR 114 billion (Mandiri, 2020). Apart from that, Laznas Yatim Mandiri distributes zakat through the BISA (Bunda Mandiri Sejahtera) program, which is an empowerment program for orphan mothers.

Literature Review

The Concept of Welfare in Islamic Review

Teachings regarding Islamic economics certainly cannot be separated from the Al-Qur'an, Sunnah and other treasures of knowledge which discuss all matters related to human life. One of the things discussed was welfare. Welfare is a goal to be achieved from the teachings of Islam. The concept of welfare according to Islamic principles is of course different from the concept of welfare in general. In Islam, the prosperity that Muslims want to achieve is achieving *maslahah* in every activity they undertake.

Imam Al-Ghazali also discussed *maslahah* in more depth. His full name is Abu Hamid Muhammad Ibn Taus. He is an Islamic thinker who lived during the Abbasid Caliphate era. The study of *maslahah* by Al-Ghazali is the deepest and most extensive study compared to other ushuliyin figures of the Shafi'i school of thought. According to Al-Ghazali, *maslahah* is an expression of seeking useful benefits (benefits) or getting rid of something evil. Apart from that, Al-Ghazali also defined *maslahah* as maintaining the objectives of Islamic law, namely maintaining religion, maintaining the soul,



maintaining the mind, maintaining offspring and maintaining property (Asiah, 2020).

The concept of Zakat, Infaq and Sadaqa

According to etymology, zakat comes from the word *zaka* which means blessing, growth, clean and good (Riadi, 2020). It can also mean growing (*al-numuw*), increasing in number and containing blessings, as well as being holy (*thaharah*) (Idris, 2021). Meanwhile, according to Hafidudin in (Anis, 2020) in terms of terminology, zakat gives out a portion of assets with certain requirements to be given to certain groups (*mustahiq*) with certain conditions. The definition of Zakat in Article 1 paragraph 2 of Law Number 23 of 2011 concerning Zakat Management defines zakat as mandatory assets issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law.

Meanwhile, sadaqa (alms) is defined as a gift from a person sincerely to someone who is entitled to receive it, accompanied by a reward from Allah (Ghazaly, 2010). According to Law Number 23 of 2011, alms are assets or non-properties issued by a person or business entity outside of zakat for the public benefit. The discussion regarding ZIS has been explained in the Al-Quran and Sunnah, namely in Al-Qur'an, surah At-Taubah: 103.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.

The argument regarding the obligation of zakat is also found in surah Al-Baqarah: 43.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

And establish prayer and give zakah and bow with those who bow [in worship and obedience].

State-wise, zakat management has been explained in Law Number 23 of 2011 concerning Zakat Management that the institutions that have the authority to manage zakat are the National Zakat Amil Agency (Baznas) and the Zakat Amil Institution (LAZ). The definition of Baznas in Law No. 23 of



2011 is defined as an institution that has the authority to manage zakat nationally. Meanwhile, the definition of LAZ in Law No. 23 of 2011 is an institution formed by the community whose task is to assist Baznas in the implementation of collection, distribution and community utilization.

ZIS and Women Empowerment

The function of women is now very important in the structure of the household and in society. Women not only play the role of mothers who educate and care for their children at home, but some women are also required to work to earn a living to meet their daily living needs. These women work in various professions to meet their family's economic needs. In this context, women need to be empowered and employed with their abilities and competencies so that they can improve the household and community economy. Poor women in the community pay great attention to becoming targets for women's empowerment programs so that they can become economically and socially empowered women (Susilawati, 2019).

The use of zakat to empower the poor is very relevant to the target of zakat. This includes empowering women from the poor, which is also the target of the zakat utilization program which is in line with sharia provisions. The eight mustahik asnafs have also been examined by looking at the fact that the poor are currently also dominated by women (Az-Zuhdiyyah & Ridlwan, 2022); (Amri & Gultom, 2022). This shows that utilizing ZIS to empower women is a necessity.

Center of Islamic Business and Economic Studies (CIBEST)

The Center of Islamic Business and Economic Studies (CIBEST) is an idea put forward by Irfan Syauqi Beik and Laily Dwi Asriyanti which was formed from research by the Center for Sharia Business and Economic Studies of IPB in 2013. The CIBEST model is a model for calculating poverty and welfare which is based on the ability to fulfill material and spiritual needs (Hartono & Anwar, 2018).

The calculations in this method use the analysis unit of the household which is assessed as a complete unit. In this concept, households are divided into six groups, namely the head of the household, working adults, non-working adults aged over 18 years, teenagers aged 15-18 years, children aged 7-14 years, and children who aged 0-6 years (Beik & Arsyianti, 2015). In this concept, a household is considered prosperous if the household can fulfill the specified material values and spiritual values.

For material values, it is necessary to calculate the poverty line. Beik and Laily themselves have stated that the calculation of the material poverty



line is carried out using three approaches (Beik & Arsyianti, 2015). First, through a minimum needs survey which includes the needs for clothing, food and shelter. Second, using the poverty line approach issued by the Central Statistics Agency (BPS) per capita/month multiplied by the number of households. If there is no poverty line issued by BPS at the research location, then the poverty line calculation uses the regional poverty line around the research location. And third, through the zakat nishab standard set by the National Zakat Amil Agency (Baznas). Beik and Laily also issued a formula for calculating minimum material requirements. This is as follows:

$$MV = \sum_{i=1}^n PiMi \quad (1)$$

The MV symbol means the minimum standard of material needs that must be met by the family (in Rupiah or other country's currency). The MV symbol is interpreted as the material poverty line. Then the Pi symbol means the price of goods and services (Rp or another country's currency). And finally, the Mi symbol means the minimum amount of goods and services required.

Furthermore, regarding spiritual values, Beik and Laily stated that spiritual values are seen from a person's ability to worship, seen from 3 (three) interrelated factors. First, ability. Second, the desire to worship. And third, freedom. The absence of one or more factors will reduce a person's ability to carry out worship (Beik & Arsyianti, 2015). Furthermore, Beik and Laily also stated basic spiritual needs which are outlined in 5 (five) variables which can be seen in Table 1.

Table 1
Indicators of Spiritual Needs

Variable	Likert Scale				
	1	2	3	4	5
Prayer	Blocking other to pray	Againts the concept of prayer	Performing obligatory prayer but not on regular basic	Always performing obligatory prayer but not in recommended prayer	Performing prayer for obligatory one and perform recommended one
Saum (Fasting)	Blocking other to undertake fasting	Againts the concept of fasting	Not fully performint obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommended fasting



Zakat and Infaq	Blocking other to pay zakat and infaq	Againts the concept of zakat and infaq	Not paying infaq at least once a year	Paying zakat	Paying zakat and infaq
Family Environment	Forbid ibadah	Againts implemen tation of ibadah	Consider ibadah as private matter for household member	Support the practicing of ibadah	Establisihing conducive environment to always practicing ibadah
Government Policy	Forbid ibadah	Againts implemen tation of ibadah	Consider ibadah as private matter	Support the practicing of ibadah	Establisihing conducive environment to always practicing ibadah

Source: (Beik & Arsyianti, 2015)

The minimum standard of mustahiq spiritual conditions set in this method is 3 (three). If the mustahiq's spiritual condition is below 3 (three) then the mustahiq's condition is said to be spiritually poor. Apart from that, CIBEST divides household conditions into four indices, namely the welfare index, material poverty index, spiritual poverty index and absolute poverty index (Beik & Arsyianti, 2015). The four indices are depicted in the quadrants in Figure 1.



Figure 1
Quadrants of CIBEST

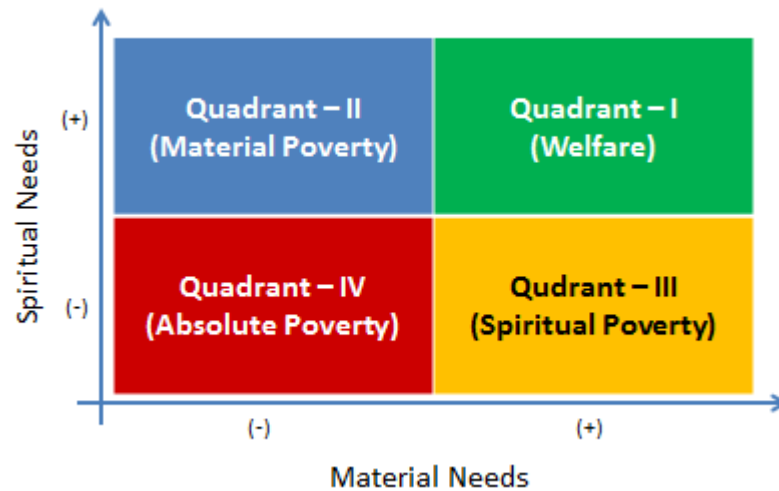


Figure 1 shows that the CIBEST quadrant is divided into 4 (four) quadrant groups. The horizontal axis depicts material needs while the vertical axis depicts spiritual needs. The + (positive) sign on the horizontal axis shows that the material needs of the household are met. On the other hand, the - (negative) sign on the horizontal axis indicates that household material needs are not met. Furthermore, the + (positive) sign on the vertical axis shows that the spiritual needs of the household are met. On the other hand, the - (negative) sign on the horizontal axis indicates that the household's spiritual needs are not being met. For further discussion regarding the four quadrants as follows:

1. Welfare Index

In the CIBEST concept, welfare in the household is described as quadrant I. The welfare in question is the condition of a household that is sufficient both in terms of material and spiritual values.

2. Material Poverty Index

The material poverty index in the CIBEST method is described as quadrant II. In this index, the spirituality of the household is said to be good, while the household economy is below the poverty line.

3. Spiritual Poverty Index

The spiritual poverty index in the CIBEST method is described as quadrant III. In this index, households are economically capable, where the economy is above the poverty line, while they are weak in terms of spirituality.

4. Absolute Poverty Index

The absolute poverty index in the CIBEST method is described as quadrant IV. In this index, households are economically disadvantaged and their spiritual values are at the bottom.

Methods

This research uses qualitative methods with descriptive statistics and case study approach. Researchers conducted research at Laznas Yatim Mandiri which is located on Jl. Utan Kayu Raya Kel No.64 RT 013/ RW 010, Utan Kayu Utara Village, Matraman District, East Jakarta, DKI Jakarta 13120. The object of this research discusses the distribution of zakat through the *Bunda Mandiri Sejahtera* (BISA) program carried out by Laznas Yatim Mandiri and its impact from distribution carried out by the BISA program to the welfare of mustahiq through the CIBEST model. The subjects of this research consisted of the Head of the Empowerment Program, the Head of the BISA Program, and 15 people of the women mustahiq. Informants from the mustahik community were selected by determining criteria including women who were beneficiaries of the BISA program, and who had received program benefits within the last 2 years. Based on these criteria, the 15 informants selected were parties who met the criteria and were deemed to represent all the beneficiaries of the BISA program. The data sources used by researchers are primary data and secondary data. The data collection techniques that researchers used were interview techniques, observation, documentation and questionnaires. Furthermore, the data validity technique that the author uses is the triangulation technique of sources and methods. And the data analysis technique in this research is that the author carries out data reduction, data presentation, and verification and drawing conclusions.

Results and Discussions

BISA Program Distribution Mechanism

One of the empowerment programs carried out by Laznas Yatim Mandiri is the Bunda Mandiri Sejahtera Program or commonly known as the BISA program. This program is a program for fostering orphan mothers in the spiritual field, strengthening family economics, genius studio-based parenting. The initial formation of this program was a program sequence from other programs, namely the genius learning studio program and non-genius learning studios. These two programs are programs specifically for orphans where the children will learn general lessons and also memorize the Al-Quran. Laznas Yatim Mandiri feels that empowerment is needed for



the backbone of children, namely their mothers. To make it more binding, in 2010 the BISA program was formed with the aim of strengthening the lives of orphaned children by strengthening the economy of the mothers of these orphans by providing guidance and business assistance to mothers of orphans.

From the beginning of its formation until now there have been 45 BISA mother groups with a total of 722 mother members. At the Laznas Yatim Mandiri regional branch office located in Utan Kayu, East Jakarta BISA mother groups are found in the Depok, South Jakarta, Central Jakarta, West Jakarta, Bekasi and Tangerang areas. In this research, researchers conducted observations on orphan mothers who were members of the East Jakarta area.

The aim of establishing the BISA program is based on 3 (three) things. These are as follows:

1. Increase the Islamic understanding of poor orphan mothers
2. Reduce the economic problems of the orphaned mother's family
3. Increase understanding of parenting or caring for poor orphan mothers

The targets of the BISA program are as follows:

1. Mothers of poor orphans whose children are members of the genius studio community
2. Mothers of poor orphans at home for independence
3. Mothers of poor orphans who live around the Yatim Mandiri branch office

Determining mustahiq for the BISA program is carried out using several assessment stages. The stages of the assessment are as follows:

1. Yatim Mandiri disseminates information about the BISA program or potential mustahiq register to become beneficiaries of the BISA program
2. After obtaining the data, Yatim Mandiri came and asked about the potential mustahiq of the BISA program according to the assessment form from Baznas. The form includes:
 - a. It is impossible to enter into the asnaf of second-faith
 - b. The age of the mustahiq candidate is the productive age
 - c. It is impossible to have a business or there is a mustahiq intention to try
 - d. Mustahiq eligibility is measured from the standards set by Baznas, namely mustahiq income of 2 dollars per day per head
3. Determining mustahiq as beneficiaries of the BISA program

The frequency of distribution of the BISA program is 2 (two) times a month. At the first and second meetings, the activities included studies on



religion, parenting studies or economics. For the second meeting, BISA mothers also provided basic food packages with a value of IDR 75,000 – IDR 80,000. Apart from these two meetings, mothers of poor orphans will also be given training in making a product by presenting professional trainers. The training is carried out in 4 (four) processes:

1. Independent orphans provide a product
2. Yatim Mandiri provides packaging for the products made
3. Yatim Mandiri provides training so that poor orphan mothers calculate the cost of goods sold
4. Yatim Mandiri provides training on marketing.

Apart from providing religious studies, parenting, economics, and basic necessities, Yatim Mandiri also provides other business capital assistance with *qardhul hasan* financing with a value of IDR 1,000,000 – IDR 3,000,000. The funding provided is carried out in two schemes, as follows:

1. Individual *qardhul hasan* financing
2. Group *qardhul hasan* financing

For the East Jakarta BISA mother group, the financing is provided in the form of an individual financing scheme with a financing value of IDR 2,000,000. During the BISA program activities, Laznas Yatim Mandiri also monitors and evaluates the businesses of the mustahiq. Monitoring activities are carried out by facilitators in various ways, starting from monitoring during implementation, monitoring by suddenly visiting the mustahiq directly, and monitoring carried out routinely once a month.

After two years, the community of poor orphan mothers in an area will graduate and graduation marks the end of formation. Mother of BISA program graduate if the community of mothers can achieve the specified indicators. These indicators are as follows:

1. Achievement of religious indicators seen in terms of prayer, fasting, zakat, infaq and alms, etc.
2. Achievement of BISA maternal care indicators
3. Achievement of economic indicators where 80 percent of business development must occur
4. It is impossible to save.



The Mustahiq Profile of the BISA Program

a. Identity of The Mustahiq

There are 15 (fifteen) Mustahiq recipients of BISA program assistance from the East Jakarta group. The condition of program recipients can be illustrated in the Table 2.

Table 2
Identity of Mustahiq

No	Name	Age	Gender	Business Type	Since
1	Informant 1	54	Female	Fashion	2013
2	Informant 2	53	Female	Nasi Uduk (food)	2016
3	Informant 3	51	Female	Nasi Uduk and Lontong Sayur	2017
4	Informant 4	53	Female	Grocery	2018
5	Informant 5	62	Female	Traditional Food	2018
6	Informant 6	46	Female	Clothes	2018
7	Informant 7	58	Female	Nasi Uduk	2018
8	Informant 8	46	Female	Children Food	2019
9	Informant 9	38	Female	Nasi Uduk and Lontong Sayur	2020
10	Informant 10	45	Female	Traditional Food (kue basah)	2020
11	Informant 11	44	Female	Coffee	2020
12	Informant 12	34	Female	Sosis Bakar (food)	2020
13	Informant 13	40	Female	Food	2021
14	Informant 14	47	Female	Snack and Grocery	2021
15	Informant 15	32	Female	Canteen (Food)	2022

Source: Processed data (2023)

From Table 2, it is known that all BISA program aid recipients are female and are at various levels of productive age ranging from 32 years old to 62 years old. Apart from that, mustahiq who are recipients of assistance from the BISA program are mustahiq who already have businesses that serve as a source of income for mustahiq. The businesses carried out by mustahiq consist of various types, of which 66.5 percent are food businesses, 6.5 percent are coffee drinks, 13.5 percent are children's snack businesses, and 13.5 percent are clothing or fashion businesses.



b. Mustahiq's Income

Mustahiq's condition before and after participating in the BISA program. The mustahak's income before joining the program is in the range of IDR 350,0001 – IDR 400,000, which is 7 percent of the total mustahiq. Then income in the range of IDR 400,0001 – IDR 450,000 is 13 percent of the total mustahiq. Furthermore, income in the range of IDR 450,001 – IDR 500,000 is 40 percent of the total mustahiq. And income in the range of 500,000 – Rp. 700,000 is 40 percent of the total mustahiq.

The BISA program activities that mustahiq participate in in the BISA program have an impact on the mustahiq's income, which is reflected by an increase in the mustahiq's income. The mustahiq's income after participating in the BISA program is in the range of IDR 1,300,000, which is 7 percent of the total mustahiq. Then in the range of Rp. 1,500.00, it is 7 percent of the total mustahiq. Furthermore, mustahiq income is in the range of IDR 1,700,000, which is 13 percent of the total mustahiq. Then mustahiq income is in the range of IDR 1,900,000, which is 13 percent of the total mustahiq. Furthermore, mustahiq income is in the range of IDR 2,200,000, which is 7 percent of the total mustahiq. Then the income of mustahiq is in the range of IDR 2,300,000, which is 7 percent of the total mustahiq. Furthermore, mustahiq income is in the range of IDR 2,650,000, which is 7 percent of the total mustahiq. Then mustahiq income is in the range of IDR 2,700,000, which is 32 percent of the total mustahiq. Furthermore, mustahiq income is in the range of IDR 2,800,000, which is 2 percent of the total mustahiq. And finally, mustahiq income is in the range of IDR 2,900,000, which is 13 percent of the total mustahiq.

c. Spiritual Condition of Mustahiq

The condition of mustahiq's spirituality which is based on the spirituality value variable of the CIBEST method before and after participating in the BISA program has changed. 60 percent of the total mustahiq stated that the value of spirituality had increased. 27 percent of mustahiq stated that both before and after participating in the BISA program remained the same or did not change. And another 13 percent experienced a decrease in the average spiritual score.

d. Impression of Mustahiq

The impression that mustahiq got while participating in the BISA Program activities was that mustahiq felt that this activity was a very



useful activity and helped mustahiq in developing their business. Apart from that, mustahiq also felt that this activity strengthened the ties between residents in the local district and mustahiq gained new knowledge about how to develop a business and deepen religious knowledge through study activities and reciting the Koran together. The message that Mustahiq gave to Laznas Yatim Mandiri was that Mustahiq hoped that this activity would be even better and that Laznas Yatim Mandiri could help other orphan mothers.

Implications of ZIS for Mustahiq's Welfare

a. Spiritual Condition of Mustahiq

The standard of spiritual needs according to this method is based on the basic spiritual needs of a household based on 5 (five) variables, namely the variables of prayer, fasting, zakat, infaq and sadaqa, the support provided by the family environment for the implementation of worship, and government policies in supporting the atmosphere of worship, which is conducive to society. A household is said to have a minimum spiritual value if the household gets an average score of 3 (three) and is good with an average score of 4 (four) to 5 (five).

Before and after the BISA program activities, the scores of the spiritual variables increased. In the mustahiq spiritual prayer variable, the score before participating in the BISA program was 4.1 and after participating in the BISA program the variable was 4.5. An increase in the score on the prayer variable can mean that there is a tendency for mustahiq who were previously mustahiq to only perform obligatory prayers regularly but not in congregation to perform regular prayers in congregation and perform sunnah prayers.

In the second variable, namely fasting, the spiritual score before participating in the activity is worth 4. Then after participating in the BISA program activities the fasting variable score becomes 4.5. The increase in the score indicates that there is a tendency from those who were previously only required to carry out obligatory fasts in full to become mustahiq who carry out obligatory fasts and also recommended fasts.

In the third variable, namely zakat, infaq and sadaqa, the spirituality score was 4.1 points. Then, after following the program, the score can increase to 4.6 points. The increase in the score on the ZIS variable indicates that among mustahiq there is a tendency from only paying zakat fitrah and zakat on assets (*zakat al mal*) to having to pay zakat fitrah, zakat on assets, infaq and sadaqa.



In the fourth variable, namely the family environment variable, the spirituality score is worth 4.5 points. Then after participating in the activity the spirituality score became 4.2 points. The decrease in the score on the family environment variable indicates that among mustahiq there is a tendency from mustahiq to build an atmosphere of worship together with family members to become mustahiq only supporting the worship carried out by family members.

And the last variable is government policy. The spirituality score before participating in the BISA program was 4.2 and after participating in the BISA program it was 4.5. The increase in the score on the government policy variable indicates that there is a tendency that the mustahiq's perception of the policies issued by the government, previously the mustahiq felt that the policies issued by the government only supported people in carrying out their worship, has become the policy issued by the government that is felt to create a conducive worship environment.

b. Material Value

To find out whether a household is said to be materially capable if the average household income is the same as the material value or MV. It is known that the poverty line for East Jakarta City in 2022 will be IDR 630,842 with a total number of households in East Jakarta of 790,627 households and a total population of East Jakarta of 3,274,716 people.

$$\text{Average household size} = \frac{3.274.716}{790.627} = 4.14$$

$$\text{Material Value} = 4.14 \times Rp\ 630.842 = Rp\ 2,611,611.36$$

So the material value or material value for East Jakarta is IDR 2,611,611.36. A household is said to be materially capable if the income received by the household is at a standard of IDR 2,611,611.36. Before and after participating in the BISA Program, the income received by mustahiq experienced changes. Before participating in the BISA program, the income received by mustahiq was 100 percent of the mustahiq's income was below the value of the existing materials. Then, after participating in the BISA program, there was a significant change where 60 percent of the total mustahiq's income increased to above the material value. Meanwhile, for 40 percent of the total other mustahiq, mustahiq income remains below material value. However, their income has increased.



c. CIBEST Quadrant Analysis of Mustahiq Welfare Before and After the BISA Program

Table 3
CIBEST Quadrant Analysis

Quadrant	Before the Program	After the Program	Result
I (Welfare)	0	9	Increasing
II (Material Poverty)	15	6	Decreasing
III (Spiritual Poverty)	0	0	Constant
IV (Absolute Poverty)	0	0	Constant

Source: Authors (2023)

The mustahiq's condition before and after participating in the BISA program can be seen in table 3 (three). In quadrant I, namely the welfare index, it is known that before participating in the BISA program, the number of mustahiq who were spiritually and economically prosperous was 0 (zero) mustahiq. This shows that before joining the BISA program there were no mustahiq who were good spiritually or economically. After participating in the BISA program, the condition of mustahiq increased to 9 (nine) mustahiq. This shows that the BISA program has an impact on improving the spirituality of mustahiq and the economy of mustahiq, where the income received by mustahiq is above the poverty line and mustahiq are able to meet their basic needs.

Furthermore, in quadrant II, namely the material poverty index, it is known that before participating in the BISA program, all 15 (fifteen) mustahiq were in this quadrant. This condition shows that spiritually the mustahiq are doing well, but economically, the income received by the mustahiq is still below the poverty line in the East Jakarta area. This condition makes mustahiq unable to meet their basic needs. After following BISA the number of mustahiq in quadrant II decreased to 6 (six) mustahiq. This decline shows that this program has an impact on mustahiq not only from the spiritual side but also from the economic side.

Then in quadrant III, namely the spiritual poverty index, it is known that before participating in the BISA program the number was 0 (zero) mustahiq. This shows that there are no mustahiq who are good



materially and bad spiritually. After participating in the BISA program, the number of mustahiq in this quadrant remains 0 (zero) mustahiq.

Then finally in quadrant IV, namely the spiritual poverty index, it is known that before participating in the BISA program the number was 0 (zero) mustahiq. This shows that there are no mustahiq who are bad materially and bad spiritually. After participating in the BISA program, the number of mustahiq in this quadrant remains 0 (zero) mustahiq.

Conclusion

Based on research conducted, it is known that ZIS distribution carried out through the BISA program at Laznas Yatim Mandiri is distributed in various forms. The form of ZIS distribution is carried out by providing studies on religion, parenting and economics, basic food assistance, grant assistance and business capital assistance. Furthermore, the distribution of ZIS in the BISA program also has implications for the conditions of mustahiq both before receiving the BISA program distribution and after. Before the distribution of ZIS through the BISA program, the condition of the mustahiq was in quadrant II, namely the mustahiq were spiritually good but materially not good or below material poverty. After the distribution of ZIS through the BISA program, it had implications for more than half of the mustahiq participants in the BISA program who were in quadrant I, namely mustahiq both spiritually and materially. This shows that the BISA program has had an impact on improving the welfare of female mustahiq.

This research is still limited to studying the impact of the program as measured over the last 2 years. As the program develops, the number of benefits and beneficiaries grows, it is necessary to carry out further research to get the latest picture regarding the utilization of ZIS for women. It is hoped that this research will become a recommendation for ZIS managers to pay great attention to developing ZIS utilization programs, especially for empowering women from the poor.

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