

## The Evaluation of Mustahiq Empowerment-Based Poverty Alleviation Program at Amil-Zakat Organizations

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### Abstract

The increasing number of the poor in Indonesia makes the management of zakat play more important role. LAZs (non-profit organizations managing zakat) which functions as collecting and distributing zakat, infaq, and shadaqah in Indonesia is potential to develop as an attempt for equal distribution of national income, as well as a solution for poverty alleviation. Common empowerment programs by LAZs include education, health, social-humanity, and economy. Those all are consistent with government's poverty alleviation programs, as mentioned in the Constitution 1945. "Evaluation of Mustahiq Empowerment-Based Poverty Alleviation Program at Amil-Zakat Organizations in Surabaya" points to a theory by Wirawan that evaluation was conducted through three phases; evaluation of process, evaluation of usage, and evaluation of effect. it aims to see whether or not LAZs' empowerment programs run well and thus, be potential to be developed as a solution for poverty in Indonesia. The result showed that the empowerment programs in education and health areas were found well-implemented, while the other facets including economy and social-humanity still need more improvement within.

### *Keywords:*

*Evaluation* , *Mustahiq* Empowerment,  
Poverty Alleviation

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## 1. Introduction

Poverty has become an issue in Indonesia since long time ago, even before this country reached their independence. The data from BPS (a Statistic Center Organization) on September 2014 showed that 27.73 million people of Indonesia were living in poverty, and on September 2015, it had reached 28.51 million people. Most of them, approximately 15.31 million people, live in Java and the others live across Indonesia. From the perspective of Islam, however, poverty is a *sunatullah* (Multifah, 2011).

Alleviating the issue of poverty is not easy, as it needs a very-well integrated and coordinated planning with various policies reflected in each of government regulations. Both government and all the elements of society should conduct the policies and thus, it needs relatively long period of time to be well implemented and sustained. The attempt of poverty alleviation by Government is mentioned in Article 27 subsection (2), Article 28 C subsection (1), Article 28 E subsection (1), Article 28 H subsection (1), Article 34 subsection (1), (2), and (3). Those articles mention the government's attempt to improve people welfare and to provide public facilities (e.g., health, education, autonomy and access for work, etc.) that aims to decrease the number of poverty in Indonesia.

Poverty alleviation needs a bottom-up empowerment program involving all the elements of people through the culture of mutual assistance (Munir, 2005). Following Friedman (1992), the concept of empowerment emerges with two possibilities, including failure and expectation. In this case, the failure refers to the fail models of economic development that aim to sustainably solve the issues of poverty and environment. Expectation, on the other hand, refers to the alternatives of economic development that apply the values of democracy, gender equality, intergenerational equality, and adequate economic growth within. Those failures and expectations are not only in social disciplines, but also a reflection of normative and moral values in both individuals and society. Therefore, people empowerment is basically a collective value of individual empowerment (Sumodiningrat, 2007).

A concrete effort by the government in alleviating the poverty is seen in their various amendments of policies. Some policies related to the attempt of poverty alleviation over period of time are as follow.

- 1) Soekarno era: Area Reformation Program, regulating the ownership of area for agriculture as well as the profit share that gives benefits for the working-farmers.
- 2) Soeharto era: a program that provides asset in the form of land area, manifested through transmigration program for small-scale farmers and farming laborers from Java to other island outside Java. This program has still been running until today.
- 3) Soeharto era: a program that provides job opportunities with a relatively low salary for jobless people, manifested through Labor-Intensive Program.
- 4) Habibie era: Regional-Based Development Program, including: City Poverty Alleviation Program (this program was sustainably implemented up to the era of Gus Dur and Megawati), as well as Infrastructure Development Program for Isolated Areas, and District Development Program.
- 5) SBY era: Education Empowerment Program through BOS (Bantuan Operasional Sekolah) and BMS (Bantuan Siswa Miskin). Those are kinds of government's operational support for education, particularly for the poor students.
- 6) SBY era: People Empowerment Program, manifested into PNPM (a kind of National Empowerment Program for People of Indonesia).

Similar to government's efforts and the mandate of the Constitution 1945, the syari'ah of Islam has a mechanism of asset distribution. This mechanism makes people with higher economic capability (muzakki) help the lower ones (mustahiq). It is called as asset distribution, and reflected in the third pillar of Islam, "implementing zakat". Additionally, Islam also forbids people to amass fortune. It is clearly mentioned in Surah Al Hashr verse (7) "... so that it will not be a perpetual distribution among the rich from among you...". Zakat, Infaq, and, Shadaqah (ZIS) are strategically potential to be developed in Indonesia as a solution for asset distribution (i.e., welfare) as well as poverty alleviation (Ammani, Abba, & Dandago, 2014). It is because, in demographic manner, most of Indonesian people are Moslem, and the obligation of implementing zakat, infaq, and shadaqah has strongly grown as their habits as Moslems in Indonesia.

Zakat has a very big potential for people welfare. It may decrease gab between higher-economy people and the lower ones. Zakat should be delivered directly to mustahiq. In some cases, however, it makes zakat piled up in one particular individual. Therefore, it is expected for zakat to be well distributed through an amil-zakat agent/organization. Given that ZIS is potential as a solution to alleviate poverty, it should be well-managed in order to empower the poor and lead them into autonomousness and for the sake of madani people with full of equality and welfare. Therefore, ZIS should not be individually managed by a muzakki, but through an organization of zakat management.

Amil is commonly required to have capabilities such as technical skills and insight of organizing zakat for the sake of their duty. Qardawi (2009) argues some requirement of being an amil, including (1) Moslem; (2) mukallaf; (3) amanah; (4) understanding the law of zakat; (5) capable in conducting their tasks; and (5) sincerity in conducting their tasks.

Currently, more amil zakat organizations are initiated by privates. However, it is not in line with the realization of ZIS income. The result of survey Public Interest Research and Advocacy Center showed that the potential of zakat, infaq, and shadaqah along with its realization is still far from the expectation. Its potential per year had reached IDR 20 trillion, however, the realization still reached IDR 1.2 trillion or at 6% (PIRAC, 2009). On the other hand, Canggih, Fikriyah, & Yasin (2017) found on their study conducted between 2011 and 2015 that the realization of zakat was less than 1%. Whereas, zakat is one of the five pillars of Islam that must be implemented by capable people (Hayeeharasah, Sehvises, & Ropha, 2013).

Zakat, as a supporting instrument of social infrastructure needs a good management system to give optimal contribution for people to get rid from poverty and lead into welfare (Sutisna, 2010). A effective attempt of zakat management organizations (OPZ) to cope with poverty is through an empowerment program, in which the poor may reach achievement, be autonomous, and have better live after such empowerment (Megawati, 2014). Some models of empowerment program commonly developed by OPZ include education, health, social-humanity (i.e., management of disaster) and economy empowerments. Those all attempts need assistance from LAZ. The process of assistance involves planning, implementation, monitoring, and controlling, as well as program evaluation. A productive management of zakat is a program to be implemented by LAZ. It is expected to sustainably create a good economic circulation, improve people business productivity, develop economic outcomes/results (Pratama, 2015).

Empowerment in education is commonly distributed to poor students, particularly to provide their needs including school attribute and other supporting means for their education. In the context of health, the fund is distributed for medication, surgery, and medicines for the poor. In social and humanity, it is allocated for disaster management. In economy, it points to the development of welfare through business, both the start-up businesses and the existing ones.

In particular to economy, assistance from LAZs is necessary in order to make mustahiq ready to develop their business.

Nevertheless, the fact that zakat for the poor is mostly consumptive in nature for encountering people needs in a moment has arisen as a problematic issue. It may less the distribution of zakat. Therefore, it needs an evaluation on those LAZ's empowerment programs in order to make the distribution of zakat effective and well-implemented for the sake of people welfare. In addition, it is expected for the evaluation to be developed, realized in national context, and become the government's consideration to make policies for poverty alleviation in Indonesia.

## 2. Research Method

This study is a field research with descriptive-qualitative method. It is descriptive as it aimed to explore and describe a social condition to be thoroughly studied (Sugiono, 2008). It is qualitative as its finding was neither through statistical procedures nor calculation method (Strauss & Corbin, 2009).

It was conducted on organizations of zakat management in Surabaya between April and November 2017. The data collection was in two phases; April-June for LAZs in South Surabaya, and July-September for LAZs in West Surabaya.

The sources of the data were human (as informants) and some relevant documents. The informants were selected through sampling technique. However, they did not represent the population but primarily based on the relevance and detail of information as well as the theme of the study and the field condition. The technique was continuously run until it met the completeness for the data and the informants had been saturated. The source of human data consisted of the managers, mustahiq, businessmen, and non-businessmen. The source of non-human data consisted of relevant data that focused on the study. The primary informant of this study was the personals of LAZs, including their director, treasurer, secretary, and staff. Additionally, we collected information through an interview with the leader and supervisor.

For data collection, the authors used data triangulation, including: source, technical, and time triangulations. Furthermore, it used observation, interview, and documentation for data collection.

## 3. Result and Discussion

The empowerment program by LAZs in Surabaya, is broadly classified into four categories: (1) education; (2) health; (3) social-humanity (including Ramadhan program); and (4) economy. Commonly, most organization of amil zakat in Surabaya is still running all those programs. The most popular and regular one is in education and health, while economy and social-humanity are often incidentally implemented.

These empowerment programs by LAZs are consistent with the mandate of the Constitution 1945, including Article 27 subsection (2) that "every people has right of having job and good living for the sake of humanity". It is in line with one of LAZ's empowerment programs, especially in terms of economy and social-humanity. Article 28 C subsection (1) mentions that "every people has right to evolve by encountering their basic needs, and they have right to get education and take benefits from science, technology, art and culture in order to improve the quality of their lives and for the sake of people welfare." This is consistent with LAZ's empowerment program in terms of education and economy development. Article 28 H subsection (1) mentions that "every people has right to have good physical and spiritual life, good living, and good surroundings, as well as good health services", and this is in line with LAZ's program in health and economy empowerment, and so on.

## **The Evaluation of Empowerment Programs for the Poor in LAZ**

### **Education Program**

LAZ's empowerment program in education is consistent with the mandate of the Constitution 1945, particularly to Article 28 C subsection (1) and Article 28 E subsection (1). This program aims to make every people have education and take benefits from science and technology.

### **The Evaluation of Process**

This education empowerment program takes the poor and orphans (i.e., Yatim and Dhuafa) in school-ages as the target. The range starts from kindergarten up to high school. this program is distributed through several schemes, including scholarship, attributes and uniform, private courses, reading holly Qur'an, and etc. The subject is the registered mustahiq and other parties through direct proposal filed to LAZ. Some LAZ, however, have particular policies which only provide educational support for mustahiq (yatim and dhuafa) who have requested in every month as it should be fairly distributed, not delivered to the same parties. In fact, it is apparently ineffective since it needs to select the prospective candidates every month. Furthermore, it may difficult the poor and orphans (i.e. yatim and dhuafa) as they have to propose every month, in addition to the ones who do not pass the selection.

### **The Evaluation of Benefit**

Education empowerment program by most LAZs in Surabaya commonly provide benefit to the poor and orphans in needs for their education. It may give access for them to get education, both formal and informal, as well as the character building. In formal education, for instance, they may enroll themselves to study at school through scholarship, along with educational attributes and uniform. In informal education, they may have free private courses from LAZs cooperated with particular courses, including intensive coaching for final test. In terms of character building, for instance, it may be in the form of attitude building and a movement for loving Al-Qur'an. Some LAZs also provide additional courses and training for the poor and orphans who have graduated from high school. It consists of some in-class and out-class activities conducted in a year. LAZs provide some faculties based on people interests and the needs of workplace. Those are accounting, economy, culinary, automotive, network, agribusiness, fishery, hydroponic, and etc. During some months, the poor and orphans may get some materials and theories. It aims to make them, particularly to the ones in productive ages, get ready to be in the workplace.

### **The Evaluation of Effect**

Education empowerment program by LAZs in Surabaya commonly brings effect on education. The indicator is through the logs of the poor and orphans having scholarship, private courses and training. For the poor and orphans in school ages, their academic performance will be taken into account, such as their academic rank, score, and other academic achievements. For the poor and orphans having courses and trainings (i.e., especially for they who have graduated from high school), some aspects including their output, workplace they are in, how long the waiting period before having work and other related aspects will be taken into account.

### **Health Program**

Empowerment programs by LAZs have a similar purpose with government's effort to solve the issue of health in Indonesia. It is mentioned in the Constitution 1945 Article 28 H subsection (1) and Article 34 subsection (3). This health empowerment program aims to make people have access to proper health facilities and services in order to get healthy and prosperous life, both physically and spiritually.

### **The Evaluation of Process**

This health program takes the poor and orphans in needs, particularly to health services. Some LAZs implement this program by visiting some schools, villages, and other low districts in Surabaya, and then conducting examination to people there. It is a basic medical examination, such as eyes, ears, mouth, and teeth. When particular complaints with difficult treatment are found, LAZs will give assistance for further examination. The medical services by LAZs are also through donation for surgery, inpatient medical treatment, and so on. However, if the cost is over the maximum limit covered, the LAZs may find such another way to help them, such as providing assistance to make health insurance (i.e., BPJS), or if the individuals have already had a health insurance (i.e., BPJS), LAZs may assist in using the insurance.

### **The Evaluation of Benefit**

In general, health program by LAZs in Surabaya gives access for the poor and orphans to have health services. They may keep healthy in their limitation. Starting from the basic examination, LAZs cooperating with some clinics and hospital may provide further medical examination for them. In addition, LAZs also assist in requesting for BPJS and other donations for the poor and orphans who need to have surgery, as the medical insurance such as BPJS may not cover the cost due to several reasons.

### **The Evaluation of Effect**

In general, this health program by LAZs in Surabaya brings positive effect on people, particularly to the poor and orphans who need medical treatments. The indicator of success for this program is seen from the better condition of the poor and orphans that have had medical treatment. The LAZs' data also shows that this program is effective to prevent the poor and orphans from any disease.

### **Social-Humanity Program**

This social-humanity program by LAZs is consistent with the Constitution 1945, particularly to Article 28 H subsection (3), Article 34 subsection (1) and (2). This program aims to make the poor and the homeless children get help to survive until they are capable to gain income, and to have social assurance. It is expected that any poor and homeless children will no longer be found if they can be autonomous and meet their needs.

### **The Evaluation of Process**

Social-humanity and disaster management programs by LAZs in Surabaya are often incidental, not regular, as disaster and such urgent issues do not regularly happen and they tend to prioritize the donation on economy empowerment. The distribution of the donation for social-humanity is often for Ramadhan program and the victims of disaster. When a disaster happens, the social donation will be immediately distributed. It is similar for Ramadhan program; the donation will be distributed in Ramadhan and around the moment of Idul Fitri. For some cases, the donation will be huge, and thus, LAZs will collect donation for social-humanity, such as the issue of Rohingya and Palestine.

### **The Evaluation of Benefit**

This social-humanity program by LAZs focuses on other issues beyond education, health, and economy. LAZs provide help for social-humanity issue in order to help the mustahiq to survive from calamity and disaster they have experienced. This donation is usually in the form of food, drink, and other necessary urgent stuff for mustahiq. As those are the primary needs, it will be

out of stock in short-term period. Some LAZs commonly classify Ramadhan program into social-humanity in order to help the poor and orphans to do worship during Ramadhan and around the moment of Idul Fitri.

### **The Evaluation of Effect**

In general this social-humanity program brings a concrete short-term effect on people. However, it should be sustained and developed more, such as by providing assistance for mustahiq to begin their new life after disaster. In particular cases, this program should be combined with economy empowerment program in order to give a concrete benefit and effect on mustahiq.

### **Economy Program**

Economy empowerment program is the most popular one as many leaders implement this program in their countries. This program is in line with the Constitution 1945, particularly to Article 27 subsection (2) and Article 28 C subsection (2). LAZs also develop an economy empowerment program that takes productive mustahiq as its subject. It aims to make them capable to improve the quality of their life to be more prosperous in long-term period of time and capable to lead others into prosperity as well.

### **The Evaluation of Process**

The process of utilizing zakat for economy empowerment takes some steps including: (1) registering the prospective candidates for donation; (2) survey of appropriateness; (3) grouping strategy; (4) assistance; (5) periodical training; (6) involving the third party as partner; (7) monitoring, controlling, and evaluation. Economy empowerment program by LAZs in Surabaya is commonly distributed toward productive mustahiq who are still capable to do business using Qardul Hasan scheme. This scheme claims that productive mustahiq participating in economy empowerment will get some fund to run their business. If the business is successful, it may improve their economy condition and thus, their transition of being muzakki is expected to happen. Commonly, LAZs require the mustahiq to return the fund, although the time limit is not fixed set up. It aims to make them responsible with the fund provided.

Some LAZs succeed implementing the scheme, and some others are still stuck with the mustahiqs' persistence in developing their business. LAZs commonly have particular criteria they use to select the prospective mustahiq for capital assistance. One of LAZs in Surabaya, for instance, develops an economy empowerment program with a training scheme (in about 6 months), and followed by giving a capital assistance and business practice. It develops the economy empowerment program using a grouping model and capital rolling in one area. At the beginning of the business, the capital assistance will be provided to 30% - 40% of the total mustahiq in their group. After those mustahiq have already returned the capital assistance to the group (not to LAZ) it will be distributed to another group respectively. LAZs also have some other criteria such as the limit of ages (i.e., productive age), the mustahiq should have a business (at least for two years), and the mustahiqs' persistence in training (and will be assessed during the training period before they have the capital assistance).

In fact, however, those predetermined criteria are not fully implemented due to several reasons, such as the group of mustahiq consists of people out of productive ages and with a very early business started or even they have no business to run. Nevertheless, the LAZs cannot put aside those members from their group. Thus, economy empowerment program by LAZs in Surabaya is generally implemented, but not fully well-implemented. Many aspects need to improve, including the scheme, input (the prospective mustahiq), and the process of monitoring. Another problem to encounter is that most of the mustahiq have a very limited marketing skills and low educational

background, which makes them difficult to have assistance on good business management and financial administration.

### **The Evaluation of Benefit**

Economy empowerment program is one effective way for public welfare distribution. This program is a solution for poverty alleviation, and it is expected to improve the national economy development. It facilitates productive mustahiq. Hence, they may take benefits from this program, including business training such as production skill, basic accounting skill, and marketing skill. Most LAZs in Surabaya provide particular training to the prospective mustahiq before the capital assistance is distributed. They also select the candidate based on their readiness, maturity, and persistence in business. The qualified mustahiq will have some capital assistance to run their business. They may immediately run their business under LAZs' monitoring and assistance.

### **The Evaluation of Effect**

In general, this economy empowerment program brings positive effect people, particularly to ones who get the assistance. The mustahiq who want to develop their business and improve the quality of their economy feel grateful for this program, although most of them often feel difficult to implement the material they have in training such as the basic accounting management, marketing skill, and other business management materials.

## **4. Conclusion**

In general, empowerment programs by LAZs in Surabaya are classified into four categories, including: education, health, social-humanity (e.g., Ramadhan Program), and economy. Those programs are in line with the government's program to solve the issue of poverty. It is also consistent with the mandate of the Constitution 1945, in particular to Article 27 subsection (2), Article 28 H subsection (1), Article 28 C subsection (1), Article 28 E subsection (1), Article 34 subsection (1), (2), and (3). Therefore, it is expected that the successful programs by LAZs in Surabaya can be implemented in national level.

Empowerment through education, health, social-humanity, and economy programs by LAZs in Surabaya brings some benefits along with its effects. For instance, the programs of utilizing zakat for economy empowerment may bring economic, social, and spiritual effects on the mustahiq. This may create unity and solidarity between the poor and the rich.

Some well-implemented empowerment programs refer to education and health fields. We saw that those two programs could be sustainably developed and implemented in national level. In addition, social-humanity and economy empowerment programs still need some improvements within.

According to the result of this study on zakat distribution for empowering the poor, we recommend some suggestions such as: carefully selecting the prospective candidate of mustahiq, not only that they are from the group of asnaf, but also requiring them to have strong characters and personalities and be persistent in implementing the program, especially for education and economy empowerments; monitoring and assisting those two programs; increasing the quota of the prospective mustahiq for education and economy empowerment programs as those two program bring a very concrete effects on mustahiq' independence; and finally, organizing volunteers to do monitoring and assistance.



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