***Analysis of Mustahik Income After Receiving Assistance From the Baznas Utilization Program of the Southern Kalimantan Province***

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**KEYWORDS**

Poverty, Zakat, Amil Zakat Agency, Income

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**ABSTRACT**

The problem of poverty is one of the many problems in every country that must get special attention in handling it, in Islam zakat is a financial instrument used for the distribution of wealth among Muslims. By carrying out the obligation to issue Zakat, Infaq and Sadaqah distributed to the poor is expected to reduce the level of poverty in the region, this study aims to examine how the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province as a Zakat management institution through their utilization program to increase the income of the poor and tested using the Differential Test to find out how the income of the poor before and after receiving assistance, from the findings of the field it is known that BAZNAS has succeeded in raising the degree of the poor to get out of the poverty line, and it is hoped that this research will be an eye-opener so that zakat, especially those managed by BAZNAS, can be an instrument in overcoming the Poverty Level in the region. The benefit of zakat is that it can be used to empower the economy of underprivileged communities by providing business capital, education, or skills training.

**INTRODUCTION**

The problem of poverty is one of the many problems in developing countries that must receive special attention in handling it. In Islam, zakat is a financial instrument used for wealth distribution among Muslims. By carrying out the obligation to issue zakat fitrah, zakat Harta, professional zakat and other zakat, and distributed to the poor is expected to reduce the level of poverty in the region, (Pratama, 2015).

Poverty in South Kalimantan is still a complex problem. Although the South Kalimantan region has abundant natural resources, there are still many people who live in difficult economic conditions, Indonesia is known as one of the countries with the largest Muslim population in the world has the potential for zakat management for solutions in dealing with poverty in Indonesia, but with this great potential there are still many people who issue zakat on their own without knowing the potential of the zakat they pay, because zakat is not only for the benefit of worship but can also be an important instrument in helping the economy in the region.

According to Maiyaki (2013) By understanding the huge potential of the Muslim population, they naturally expect the opportunity to conduct transactions and investments in accordance with sharia principles that have been regulated in the Qur'an and As-Sunnah. Therefore, the government provides facilities for its citizens to participate in investment, especially in the Islamic capital market and other financial products that comply with sharia principles including the payment of Zakat, Infaq and Sadaqah(Fajar, Rizali, & Rahmini, 2022).

In the history of the development of Islam told during the reign of Khulafaur Rasyidin until the last reign of Uthman's caliphate, zakat is one of the media to overcome poverty. Based on Herlina (2013) Baitul Maal is a forum for Islamic management which includes zakat, infaq, and alms which are managed to successfully carry out their role in maintaining the stability of the country's economy and helping Muslims who are poor. This is what was later developed in Indonesia and the establishment of the National Amil Zakat Agency or known as BAZNAS(Marimin, 2014).

According to Law No. 23 Year (2011). regarding the management of National Zakat in Indonesia, BAZNAS is a government institution that is mandated to manage zakat, infaq, and sadaqah funds, BAZNAS was also officially formed through the Presidential Decree of the Republic of Indonesia Number 8 Year (2011) BAZNAS is mandated to manage zakat, infaq and sadaqah funds at the national level of Indonesia. Meanwhile, for the regional level in the region, it is known as BAZNAS Kabupaten / Kota which is tasked with implementing the management of zakat funds in the region to reduce poverty and improve the welfare of the poor, working together with the government and the surrounding community in a sustainable manner to overcome poverty in the region.

This research tries to find out how the implementation of the utilization program from BAZNAS South Kalimantan Province, which will examine how the income of the poor before and after receiving assistance, the data will be obtained from the results of the mustahik survey and the Zakat Impact Assessment that has been carried out by BAZNAS South Kalimantan Province, this topic is deliberately raised by researchers to see if there is an increase in income in the assisted community and is expected to be a reference for the community or the government to further consider zakat as an instrument in increasing the income of the poor and will reduce poverty.

**METHODS**

This research will be conducted taking place at BAZNAS South Kalimantan Province on utilization programs for poverty alleviation in the South Kalimantan Province area, the scope of this study is to determine whether the utilization program carried out has succeeded in improving the welfare of the poor who are assisted and will be measured by income before and after being assisted by the utilization program, then descriptive statistics will be used to determine whether income after receiving assistance after being distributed to family members has succeeded in removing mustahik from the poverty line (GK) that has been determined in South Kalimantan.

The t test was developed by William Sealy Gosset and is very useful in quantitative research to test the difference between two groups or samples, The t test is based on the assumption that the observed data follows a normal distribution.

This test compares the difference between the means of two groups by taking into account the variation within these groups and provides results in the form of t-statistic values(Ateş, Kaymaz, Kale, & Tekindal, 2019), and finally later with descriptive statistical data it will be known whether the increase in income has been successful or not in removing mustahik from the poverty line.

**RESULTS**

**Respondent Characteristics**

Respondents of this study are Mustahik who receive assistance from the South Kalimantan Province BAZNAS Empowerment Program from several Empowerment Programs such as the Z-Mart Program, Gerobak Berkah, Digital Micropreneur, and the Youngpreneuer Program, mustahik here are people with an income range of 0 - 3,500. 000 which can be said to be poor people so that they need assistance in the form of utilization programs so that their welfare can improve, the mustahik who are assisted are mustahik from the 2021 utilization program and completed assistance in 2022 there are 145 mustahik as a population and sampling is carried out as many as 65 mustahik from several programs, and in 2023 this researcher conducted a retracing of mustahik who had been assisted and saw the current mustahik economic condition to see whether the assistance that had been carried out by BAZNAS South Kalimantan Province had succeeded in improving the mustahik economy to get out of the poverty line in 2023.

**Descriptive Statistics of Research Variables**

Descriptive statistics are used to describe data statistically. Descriptive statistics in this study refer to the average value (mean), minimum and maximum values and of all variables in this study, namely Income Before Receiving Assistance, Income After Receiving Assistance(Bai, Song, Jiao, & Yang, 2019), Dependent Family Members and Income After Divided by Family Members to determine whether the mustahik has left the poverty line in accordance with predetermined standards, and the following is a statistical description of the research data that has been obtained with a sample of 65 respondents.

**Table 1.**

**Results of Descriptive statistical analysis**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Descriptive Statistics | | | | |
| Description | N | Minimum | Maximum | Mean |
| Before | 65 | 1,000,000 | 3,000,000 | 1,844,046 |
| After | 65 | 1,500,000 | 6,500,000 | 3,223,631 |
| A/AK Revenue | 65 | 416,667 | 1,650,000 | 906,049 |
| GK | 65 | 0 | 1 | 0,88 |

Source: SPSS processed data

Based on the descriptive statistical results of SPSS processed results in table 1 can be explained as follows:

1. The variable before is the income before receiving assistance from the BAZNAS utilization program of South Kalimantan Province and is obtained from secondary data from surveys that have been conducted before determining whether or not the community deserves program assistance, and it is known from statistical data that the income of the assisted mustahik is in the min range of Rp.1,000,000, - and max Rp.3,000,000, - which can be said to be poor people so that utilization can be done to improve welfare with a mean income of Rp.1,844,046.
2. The variable after is income after receiving assistance from the BAZNAS utilization program of South Kalimantan Province and is obtained from secondary data from the Zakat Impact Assessment that has been carried out and a survey is conducted to mustahik to meet the target data for analysis, and it is known from the statistical data that the income of mustahik who have been assisted is in the Min range of Rp.1,500,000, - and max Rp.6,500,000, - which can be seen that when compared to the data before experiencing an increase from the mean value of Rp.3,223,631.
3. The A / A Income variable is income after receiving assistance and is distributed to dependent family members (including the head of the family) has a min value of Rp.416,667 - max Rp.1,650,000, - and from this data it is known that if the mustahik income after being distributed to family members is Rp.604,266 / Family Member then the mustahik family can be said to have come out of the poverty line set by BPS South Kalimantan Province,
4. The GK variable is the Dummy Variable of the Poverty Line, where if GK is 1 then the mustahik's income has moved out of the poverty line and if GK is 0 then the income is still below the poverty line, from the table it is known that GK has a Mean of 0.88, which means that of the 65 mustahik sampled in the study 88% of the data or as many as 57 mustahik have moved out of the poverty line and 8 mustahik are still below the poverty line.

From some of the information above, it is known that the success of the program is 88% where 8 out of 65 mustahik samples are still below the poverty line(Adilla, Nasution, & Sugianto, 2021). In the field research survey, it is known that most of the causes of people still being below the poverty line are due to many dependents so that after the income is distributed to all family members it is insufficient to get them out of the poverty line.

**Data Normality Test**

In the T test, it is necessary to test the normality of the data in order to know that the data is normally distributed(O Emmanuel, T Maureen, & Wonu, 2020). If this assumption is violated, the statistical test becomes invalid, in this case assisted by SPSS to see the distribution of income data before and after receiving assistance, the results are as follows:

**Table 2.**

**Normality Test Table**

|  |  |  |  |
| --- | --- | --- | --- |
| Program | | Shapiro Wilk | |
| Sampel | Sig. |
| Before | Youngpreneur | 10 | 0.350 |
| Digital Micropreneur | 10 | 0.446 |
| Gerobak Berkah | 18 | 0.227 |
| Zmart | 27 | 0.601 |
| After | Youngpreneur | 10 | 0.299 |
| Digital Micropreneur | 10 | 0.612 |
| Gerobak Berkah | 18 | 0.101 |
| Zmart | 27 | 0.319 |
| Income | Youngpreneur | 10 | 0.609 |
| Digital Micropreneur | 10 | 0.187 |
| Gerobak Berkah | 18 | 0.220 |
| Zmart | 27 | 0.500 |

Source: Data Processed (SPSS)

Based on the data from the Normality Test Table above, it is known that the Shapiro-Wilk significance value of income from the program both before(Mishra et al., 2019), after and income per family member is more than> 0.05, which means that the data is normally distributed so that it can be continued to the next test, namely the paired sample T Test.

**Hypothesis Testing Results**

To test the hypothesis in this study, it was carried out by testing the paired sample T-Test by looking at the significance value (2-tailed), (2-tailed) is an approach in statistics to test the null hypothesis of differences in both directions of the data distribution. This provides the flexibility to detect effects or differences whether they appear in the left or right tail of the distribution(Spence, Sinnott-Armstrong, Assimes, & Pritchard, 2022). If the value of Signification. (2-tailed) <0.05 means that there is a significant difference to the difference test, then the conclusion is H0 is rejected and H1, Conversely, if the Signification value. (2-tailed) >0.05 means that there is no significant difference in the results of the difference test, then H0 is accepted and H1, and in the following table are the spss results of the research data that has been done.

**Table 3.**

**Paired Sample T-Test Table**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Paired Samples Test** | | | | | |
|  | | Paired Differences | | | Sig. (2-tailed) |
| Mean | 95% Confidence Interval of the Difference | |
| Lower | Upper |
| Pair 1 | After - Before | 1,379,585 | 1,159,801 | 1,599,368 | 0.001 |

Source: SPSS processed data

Based on Table 3, it can be seen that the significance value (2-tailed) test shows a value of <0.001 below 0.05, which means that H0 is rejected and H1 is accepted, which means that there is a significant difference between income before and after the utilization program, so that most of the sample of 65 mustahik income from before receiving assistance and after receiving assistance experienced a significant difference with an average change of Rp.1,379,585, - with a 95% confidence degree with the lowest average value change of Rp.1,159,801, - and the highest value of Rp. 1,559,368,-.

**Discussion of Analysis Results**

Based on the analysis that has been done, it is known that the income of the community receiving assistance from BAZNAS South Kalimantan Province as many as 65 samples has increased from the initial average value of Rp.1,844,046, - the average after receiving assistance is Rp.3,223,630, - and from the data in Table 5.2. The results of the descriptive statistical analysis also show that the value of the community out of the poverty line (GK) is 0.88 or 88%, which means that of the 65 samples that have been analyzed there are 57 Mustahik who have moved out of the poverty line and 8 Mustahik who are still below the poverty line, from several interviews that have been conducted it is known that most of the community can develop their business with assistance they can improve their welfare(Kurhayadi, Yusuf, Masrifah, Rincani, & Fauzi, 2022), but some people still cannot get out of the poverty line. The following is a recap table of Mustahik who have moved out of the poverty line.

**Table 4.**

**Table of Mustahik Outside the Poverty Line**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Program | GK Exit | Not yet out of GK | Total Sample | % |
| 1 | Youngpreneur | 8 | 2 | 10 | 80% |
| 2 | Digital Micropreneur | 7 | 3 | 10 | 70% |
| 3 | Gerobak Berkah | 17 | 1 | 18 | 94% |
| 4 | Z - Mart | 25 | 2 | 27 | 93% |
|  | Total | 57 | 8 | 65 | 88% |

Source: Exel processed data

In the Youngpreneur Program there are 10 mustahiks who are sampled in the study and it is known from the sample that 2 of the 10 mustahiks are still below the poverty line, from the interviews that have been conducted mustahiks have not been able to get out of the poverty line because the mustahiks concerned have many dependents who make meeting the needs of life insufficient, then in the interview process it is also known that some youngpreneur mustahiks do not run the business that has been included in the program, this happens because the mustahik has found another job so that the business previously run is not continued(Hamidah, Alam, Anggraeni, & Sahrul, 2021).

In the Digital Micropreneur Program there are 10 Mustahik who are sampled in the study and it is known from the sample that 3 out of 10 mustahik are still below the poverty line, in interviews that have been conducted it is known that there are the same problems where the number of dependents causes the mustahik family to not be able to get out of the poverty line(Rijal, Zainuri, & Azwari, 2020), where the amount of income if shared with family members makes them still not enough to fulfill their needs to get out of the poverty line, Furthermore, in the digital micropreneur program, it was also found that the age factor was also one of the factors that made mustahik unable to adapt to digital changes so that the use of technology could not be implemented optimally, besides that the type of business that could be digitized was also an important concern, because the nature of digital marketing that was not directly to consumers made the goods sold unsuitable for certain types of businesses.

In the Blessing Cart Program there are 18 Mustahik who are sampled in the study and it is known from the sample that 1 of the 18 mustahik is still below the poverty line(Larouche, 2017), in interviews that have been conducted it is known that there are problems where the number of dependents causes the mustahik family to not be able to get out of the poverty line, in the mustahik blessing cart program is given facilities in the form of carts and capital to be given to culinary selling businesses, so that it can increase the mobility of the mustahik rather the merchandise becomes more easily accessible to buyers.

In the Z-mart Program there are 27 Mustahik who were sampled in the study and it is known from the sample that 2 of the 27 mustahik are still below the poverty line, in the Z-Mart program Mustahik who are assisted are grocery traders assisted in the form of renovating kiosks or places of business to make them more feasible and get guidance in the form of training in order to improve the quality in terms of hospitality services, From the interviews that have been conducted, it is known that most of the assisted mustahiks can develop their business, which used to only sell daily necessities now can be added with other sales, such as making a simple stall next to the shop as an addition to the income from the main business.

From the discussion above, it is known that most of the mustahik's income after receiving assistance has experienced a significant increase, and can get out of the poverty line (GK) set by BPS Kalimantan Selatan 2023, but when viewed from the reality of the cost of living needs, especially in the province of South Kalimantan which can be said to be high, the high prices of basic necessities, Therefore, apart from business needs, some mustahiks also need assistance in the form of educational assistance, especially for college children and health assistance for sick mustahik families, including the needs that need to be considered after receiving assistance apart from the economic side.

**CONCLUSION**

The results showed that the utilization program of BAZNAS Kalimantan Province has succeeded in improving the welfare of the community. The average income of 65 mustahiks before receiving assistance was IDR 1,844,046. After receiving capital assistance and mentoring, their business income increased to Rp.3,223,630. This shows that most mustahiks experienced an increase in income when running a business after receiving assistance and mentoring.

As a suggestion in research for BAZNAS institutions, the distribution of programs to have a more effective impact in their guidance can be carried out to potential mustahiks who can consider in terms of age and type of business that has the potential to develop, besides that BAZNAS can also maximize the potential as a data repository of poor mustahiks who deserve assistance, so that they can be coordinated with local governments or related agencies or investors to reduce poverty levels together in the region.

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