



The Impact of the Indonesian Zakat Initiative (IZI) Program on Increasing Income and Welfare of MSMEs in South Sumatra

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Abstract: The MSME empowerment program initiated by the Indonesian Zakat Initiative (IZI) of South Sumatra analyzes the impact of increasing micro-enterprise income and its impact on beneficiary mustahik (the beneficiaries). This program provides business capital assistance and carts as an empowerment effort for mustahik who own micro-enterprises. Using qualitative descriptive research methods, data was collected through observation, interviews, and documentation with informants from the beneficiary community. The results showed that before receiving assistance, micro-enterprises faced significant obstacles related to limited capital, including unsuitable carts. After participating in the IZI South Sumatra MSME program, beneficiaries were able to run their businesses better, overcome capital shortages, and directly impacted income increases.

Keywords: Community Income; Micro Enterprises; Productive Zakat

Introduction

Productive zakat is not a type of zakat like zakat mal and zakat fitrah. Productive zakat is a form of zakat utilization through business capital for mustahik. In this utilization, mustahik are required to return the business capital they have obtained by setting aside a portion of their profits. This aims to educate mustahik so they continue to be motivated to increase their business productivity. These funds will then be distributed to other mustahik, thereby increasing the number of zakat recipients. (Ilyasa Aulia Nur Cahya: 2020).

In distributing productive zakat funds to those entitled to receive it, it is important to ensure that the funds are not only used to finance their immediate living expenses but also to meet their long-term needs. Therefore, productive zakat funds aim to transform recipients from those entitled to receive it into those entitled to receive it. (Iqwina: 2022)

Also known as the underprivileged, this community is always interesting to discuss, as a relevant planning topic for further study. Tackling poverty itself, however, focuses on the fact that the problem of poverty is solely due to economic factors, encompassing social, cultural, and political dimensions. This is not because the problem of poverty already exists, but rather because, in line with the ongoing crisis in Indonesia, the creation of MSMEs is a key factor. (Moh Armoyu: 2013)

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy. This sector not only serves as the backbone of job creation but also contributes significantly to the national Gross Domestic Product (GDP). According to data from the Ministry of Cooperatives and SMEs, the number of MSMEs in Indonesia is projected to exceed 64 million by 2023, employing over 97% of the national workforce and contributing over 60% to GDP. These figures demonstrate the enormous potential of MSMEs as a driving force for the people's economy and income equality.

Micro, Small, and Medium Enterprises (MSMEs) also play a leading and strategic role in national economic development. In addition to contributing to economic growth and employment, MSMEs also play a role in distributing development outcomes. Based on data obtained from micro-enterprise institutions, the goal of these institutions is not only to improve their businesses but also to realize business sector development and empower micro-enterprises in the context of financing and poverty alleviation. One such institution is the Indonesian Zakat Initiative, a zakat and infak organization that currently collects and distributes zakat funds.

Despite their strategic role, MSMEs often face various challenges that hinder their income and well-being. Classical issues such as limited access to capital, minimal financial literacy, difficulties in product marketing, and a lack of innovation and adaptation to technological developments are major obstacles. Furthermore, economic fluctuations and consumer purchasing power also impact the sustainability of their businesses. These conditions make it difficult for many MSMEs to grow, and many are even forced to close down.

On the other hand, zakat, as a sharia financial instrument, has significant potential for economic empowerment. In Islam, zakat is obligatory for individuals who can afford it and distributed to eight groups of recipients (*asnaf*), one of which is the poor, who often comprise MSMEs. The Indonesian Zakat Initiative (IZI), as a national zakat collection institution, has actively distributed zakat, *infaq*, and alms (ZIS) funds through various programs, including economic empowerment programs for MSMEs.

The MSME empowerment programs launched by IZI are expected to be an alternative solution to overcome the obstacles faced by MSMEs, particularly in terms of capital and business development. However, the extent to which these IZI initiative programs have had a real impact on increasing the income and welfare of MSMEs has not been comprehensively tested. In-depth studies are still needed to evaluate the effectiveness of these programs in increasing MSME capacity, expanding market networks, and ultimately increasing the income and welfare of MSMEs. Therefore, this research is important to conduct in detail to identify the positive impacts generated and whether there is a difference in MSME income before and after receiving productive zakat from the Indonesian Zakat Initiative and how the recipients of zakat funds impact the *muustahik* (MSMEs) before and after receiving zakat funds.

Theoretical Basis

1. Productive Zakat

Productive zakat is zakat distributed to mustahik by being managed and developed through business behaviors. The indication is that the assets are used as capital that is expected to improve the economic level of mustahik. Also included in the definition of productive zakat is if the zakat assets are managed and developed by amil whose results are distributed to mustahik periodically. More specifically, productive zakat is zakat distributed to mustahik in an appropriate manner that is useful, effective in its benefits with a multi-purpose and productive system, in accordance with the message of sharia and the role and socio-economic function of zakat. (Siti Zalikha: 2016)

Productive zakat ensures that zakat assets are managed appropriately, effectively, and productively, in accordance with sharia principles, and plays a role in zakat's socioeconomic function. Therefore, this research implies that productive zakat can make a positive contribution to improving the economic well-being of those entitled to receive it.

2. Distribution of productive zakat funds in an effort to improve the welfare of mustahiq businesses

The distribution of zakat to those entitled to receive it, whether for consumption, must be carried out according to the conditions of the recipients. Zakat collectors must ensure the recipients' eligibility, whether they can be categorized as consumer recipients. This requires a separate analysis by zakat collectors to ensure that zakat truly reaches those entitled to receive it objectively. (Maltuf Fitri: 2017)

In this regard, the role of the Izi is crucial in ensuring that zakat is distributed appropriately according to the eligibility and needs of those entitled to it, thereby achieving a higher level of economic benefit. This ensures that the productive distribution of zakat funds can achieve its intended purpose.

3. Poverty Alleviation

- a. Spirituality is poor. A person experiences emptiness in their soul in their relationship with God, so they are always anxious in their life.
- b. Poor knowledge, someone who does not have knowledge in action does not lack work ethic
- c. Materially poor, someone who does not have the means to fulfill their life's needs, sometimes their life is still dependent on others. (Samsul: 2013)

4. MSMEs

Micro, small, and medium enterprises (MSMEs) play a crucial role in supporting Indonesia's economic growth, driving economic turnover. The development of the MSME sector plays a significant role in efforts to increase economic growth and reduce poverty in a country. The growth and development of the MSME sector is often considered an indicator of development success, particularly in countries with low per capita income. (Ronda: 2020)

The role of MSMEs in the Indonesian economy extends beyond their economic contribution to the economy, but also contributes to accelerating national economic growth and development. The development of the MSME sector is considered an indicator of development success, especially in low-income countries. Furthermore, MSMEs are recognized as an effective means of reducing poverty.

5. MSME Development

In general, the development of MSMEs follows a simplified pattern, such as from the very beginning. Some companies begin with relatively small business units and limited marketing. Initially, these companies also produce a limited range of products and are supported only by limited capital, resulting in relatively small market share. It's not surprising that companies initially begin as survival efforts. This is then gradually followed by efforts to expand the business, such as increasing sales, market share, and malls. (Andi Hendrawan: 2019)

6. Economic empowerment

The concept of empowerment has two meanings: developing and making communities independent in all aspects of life. The other meaning is protecting and advocating for the vulnerable. Community empowerment is an effort to increase the community's ability to achieve independence and free themselves from the shackles of poverty and underdevelopment in Indonesia.

7. The relationship between entrepreneurship and economic growth

Entrepreneurship is related to individual activities, and the concept of economic growth is relevant to companies, regions, industries, and countries. Therefore, it connects entrepreneurship with economic growth at both the individual and organizational levels to achieve targets. Entrepreneurship is not synonymous with small businesses. Of course, small businesses are vehicles for individuals to pursue their entrepreneurial ambitions. Entrepreneurship is not limited to those who start or run small businesses.

8. The goal of community empowerment

Community empowerment is an implication of a people-centered development strategy. In this regard, development, whatever its definition, always refers to efforts to improve, especially the quality of life.

In agricultural development, the goal of empowerment is directed at improving farming techniques (sustainable), improving farming businesses (better business) and improving people's lives (better living).

Furthermore, the World Bank (2022) requires things that need to be considered to ensure sustainable development.

- a. Financial capital improvements, in the form of macro-economic planning and fiscal management.
- b. Physical capital improvements in the form of infrastructure, construction, machinery and also training
- c. Improvements in human capital include improvements in health, relevant education, and the job market.
- d. Social capital development concerns community skills and abilities, institutions, partnerships, and other social relationship norms.
- e. Processing of natural resources, both commercial and non-commercial, for the improvement of human life, including: clean water, energy, waste processing, climate stability, and various supporting services.

9. MSME development strategy

MSMEs play a crucial role in the Indonesian economy. The development of the MSME sector is crucial for economic growth. The various issues faced by MSMEs must be addressed immediately, according to research conducted by the Ministry of Cooperatives, Micro, Small, and Medium Enterprises. MSMEs play a crucial and strategic role in the economy, particularly in developing countries. MSMEs with formal legal entities can contribute up to 60 percent to job creation in Indonesia. (Sony Hendra: 2017)

10. The role of MSMEs in community welfare

- a. Reducing poverty and social inequality: MSMEs provide opportunities for individuals from lower economic strata to create better livelihoods. By employing local residents and promoting the involvement of marginalized groups, MSMEs can reduce poverty and social inequality.
- b. Economic empowerment: MSMEs provide opportunities for individuals to become successful entrepreneurs and also start their own businesses to

improve their lives. This encourages economic empowerment within communities through business ownership.

- c. Economic growth: MSMEs often operate at the local or regional level. The existence of successful MSMEs can encourage small businesses in local economic growth by increasing demand for raw materials for mustahiq and can also encourage the economy to be more supportive for the better.
- d. Increased income and consumption: through successful businesses, MSMEs can also increase people's income and purchasing power (Satriaji Vinatra: 2023)

Research Methodology

This research adopted a qualitative approach with a multiple-case study design. The qualitative approach was chosen to gain an in-depth understanding of how the IZI program impacts the income and well-being of MSMEs from the direct perspectives of the participants. The multiple-case study design was applied to enable rich exploration and comparison across multiple MSME beneficiaries of the IZI program. This aims to identify common patterns as well as distinctive features in their experiences, providing a comprehensive picture of the program's impact.

Participants in this study were MSMEs in Palembang who are active beneficiaries of the Indonesian Zakat Initiative (IZI) program. The selection of participants was carried out through purposive sampling with the following criteria: MSMEs who have been beneficiaries of the IZI program for at least 1 year (to ensure they have sufficient experience with the program and feel its impact), MSMEs who are willing to share information openly about their business conditions, income, and perceptions of well-being, Representation of various MSME sectors (e.g., culinary, crafts, services, trade) and business scales (micro and small)

Results and Discussion

1. Is there a difference in the income of MSMEs before and after receiving productive zakat from the Indonesian Zakat Initiative?

The first mustahik is Mr. Daud who is a seller of tekwan model on Jln Rawajaya

1. Mr. Daud is one of the business mustahik who received MSME empowerment assistance in the form of additional business capital and a tekwan model cart. Mr. Daud received this empowerment program from 2018 until now, meaning from before Covid-19. Did you participate in this program, received an offer from IZI or applied directly to IZI, as stated directly by Mr. Daud as follows

And also Mr. Daud received an offer from Sutrisno, previously Sutrisno was an employee at IZI but now he is no longer and after Sutrisno offered it to Mr. Daud, finally Mr. Daud immediately submitted to IZI to apply for capital for his business to be helped, previously the cart that Mr. Daud used was a wooden cart after Mr. Daud received empowerment from IZI now the cart that IZI helped with is an iron cart,

Mr. Daud directly stated his estimated monthly income from sales before and after participating in this empowerment program.

I got sales of this model of tekwan, before receiving assistance from IZI, it was around 4,000,000 per month. After receiving this empowerment program, it could be around 6,000,000 per month and it is enough to support my family at home.

In your opinion, after receiving the program from IZI, is your business better than before? Ask directly.

I received assistance from IZI South Sumatra, thank God it's better

Based on the results of the interview, the researcher found out that with this empowerment program, the mustahik's business could be helped to develop their business from selling wooden carts to selling iron carts which were assisted by IZI 41d.

The results of the interview above show that Daud runs a tekwan model business with an income of around 4,000,000 per month. At this stage, he experiences several limitations such as a lack of capital to add raw materials, tools, or production capacity for his business due to limitations on a small scale or in the local era so that his income has not been maximized in selling.

With additional capital assistance from the Zakat Indonesia South Sumatra initiative, Daud might be able to increase his production capacity by purchasing raw materials in larger quantities, or expand his sales area to meet culinary demand. If a culinary business like Tekwanmodel has a strong market, revenue could increase. There might also be an increase in the number of customers or better selling prices. Operational efficiency could be achieved by Daud increasing production or distribution, for example by improving time management or reducing operational costs.

The second mustahik is Mr. Suparmin, who is a seller of fried rice, tetek noodles, and vermicelli noodles whose address is on Jalan Lorong Bali. Mr. Suparmin is one of the mustahik who received assistance from the MSME empowerment program in the form of a fried rice cart. His previous business was a traveling fried rice seller in the Sekip area. Mr. Daud received this empowerment program since 2022.

Whether you are participating in this program, receiving an offer from IZI or applying directly to IZI, Mr. Suparmin explained this directly as follows.

I was informed about this program by the RW head and it also happened that the IZI office that I received now is in my housing complex so after hearing from the RW

head I immediately went to IZI after I went to IZI then I was asked to complete the existing documents, and

After about a few days, it turned out that IZI had approved me to receive this empowerment program in the form of a fried rice cart.

Mr. Suparmin directly stated his estimated monthly income from sales before and after participating in this empowerment program.

I got this fried rice, tek-tek noodles and vermicelli noodles before, I used to go around using a wooden cart around Sekip. I can't be sure about my monthly income, and after receiving assistance from IZI, there was an increase after receiving this empowerment program in the form of a cart or stall for selling around

I'm not too sure about the 3,000,000, and after receiving the assistance, I was very grateful, and thank God the assistance from IZI was very helpful and also my income has now increased and thank God I can fulfill the needs of our family at home.

The interview above reveals that Suparmin had no predictable income before receiving assistance. This suggests he likely lacked a stable business and relied on odd jobs that didn't provide a steady income. This situation indicates limited capital and limited business opportunities.

The development factor of assistance as initial business capital, if previously this Suparmin did not have a stable business or also worked odd jobs, the assistance might be used to start a fried rice business is one of the favorite foods that can quickly attract many buyers, especially if the location is strategic and the taste is delicious.

Simple business management: With a small business like selling fried rice, processing costs and revenue are simpler. This allows Suparmin to manage the business effectively even without extensive experience.

From the research results above, it is clear that the beneficiaries experienced growth after participating in the MSME program. Here are some ways in which beneficiaries in the Indonesian Zakat Initiative developed after participating in the MSME program, including the role of monthly meetings in supporting their business growth:

a. Increase in Capital and Production Facilities:

Beneficiaries, such as Daud (who runs a tekwan model business), Suparmin (who sells fried rice), and Yanto (who sells chips), received capital injections to expand their businesses. This additional capital was used to increase production capacity, purchase raw materials in larger quantities, or purchase new equipment. This allowed them to serve more customers and improve the quality of the products they sold.

b. Coaching and Evaluation

Every month, a group of beneficiaries meets to discuss MSME programs. These meetings provide a space for sharing experiences, challenges, and solutions related to

their businesses. For example, Daud might share tips on improving product quality or expanding customer networks, while Suparmin and Yanto might discuss effective marketing strategies.

- c. entrepreneurial mentality, sharing innovative ideas, and giving each other moral support.

Learning and Skills Development: During weekly meetings, mustahik may receive additional training on financial management, business management, and digital marketing techniques. This training helps them manage their businesses more efficiently, create better business strategies, and develop the technical skills necessary for business operations.

- d. **Networking and Collaboration:**

The monthly gatherings also provide opportunities for mustahik (recipients) to network with fellow micro-entrepreneurs. They can collaborate on marketing, share resources, or even establish business partnerships to strengthen their market position. For example, Yanto could partner with Suparmin to sell his chips as a snack to fried rice customers.

- e. **Motivation and Commitment:***

With regular meetings, the beneficiaries are more motivated to continue developing their businesses because they receive moral support and regular supervision. Each week, they can evaluate their achievements and the challenges they face, which helps them stay focused and consistent in growing their businesses.

Overall, through the MSME program and monthly meetings, beneficiaries receive the capital, knowledge, and support needed to overcome obstacles in their businesses and foster more sustainable growth. The program also helps them increase their income and economic stability, as they strive to escape poverty.

2. What is the impact of receiving zakat funds on mustahik in MSMEs before and after receiving zakat funds?

Productive zakat funds received by mustahik (recipients) operating in micro, small, and medium enterprises (MSMEs) can significantly contribute, both before and after receiving the assistance. The following describes the impacts experienced by mustahik before and after receiving MSME assistance from the Indonesian Zakat Initiative in South Sumatra.

a. Before receiving productive zakat funds

1. **Limited capital:** before receiving productive zakat, mustahik often have limited capital to develop their business. This limited capital hinders the running of their business.

2. Difficulty meeting operational needs: due to limited capital, MSMEs have difficulty meeting daily operations, such as purchasing raw materials, marketing costs
 3. Unstable income: the income generated from their business often does not consistently cover their capital gains from selling, and they are vulnerable to the risks they face.
 4. Lack of access to technology or training: previously receiving assistance, mustahiq may not have had more efficient access or training that could help develop their business by managing profits or income and capital for resale.
- b. After receiving productive zakat funds**
1. Improvement: Productive zakat funds provide an injection of capital that mustahiq (recipients) can use to develop their businesses. They can purchase raw materials more effectively, expand production, or improve product quality.
 2. Increased income: With additional capital, mustahiq can increase production capacity and scale their businesses, potentially significantly increasing their income. MSMEs that previously struggled to grow now have the opportunity to compete in a wider market.
 3. Improved financial management: Many productive zakat programs include financial management training. Mustahiq who have received zakat funds are usually more skilled at managing their business finances, making them more sustainable.
 4. Improved quality of life: with the income of the three mustahik being more stable and their businesses growing, the mustahiq and his family can feel an improvement in the quality of life, such as better access.
 5. Product innovation and business diversification: the capital received also allows mustahiq to try new innovations in running their business so they can capture a wider market and reduce business risks.
 6. Business sustainability: Productive zakat funds often help recipients reach a point of sustainability in their businesses. With better management, they can continue to grow without requiring further assistance in the future.

The research findings above generally show that productive zakat recipients have a significant positive impact on MSME recipients. This assistance can transform businesses from struggling to thrive to becoming more established and sustainable. In

addition to boosting the economy, it also has significant social impacts, such as improving their quality of life and alleviating poverty.

Conclusion

MSMEs in the Indonesian Zakat Initiative of South Sumatra are in the form of providing business capital as an empowerment effort for mustahik who have micro businesses. The aim is that the implementation of this program can provide business capital for mustahik who have businesses so that they can run their businesses better. Based on the results of research that has been carried out, researchers have drawn the following conclusions. Before receiving the empowerment program at the South Sumatra Indonesian Zakat Initiative, Mustahik already had a business, but in terms of sales, they still needed a better cart and also more sufficient capital to make their business grow further. The impact of the Indonesian Zakat Initiative MSME program in South Sumatra is in the form of providing business assistance, so that MSME actors can feel the benefits of the program with their businesses because with the capital of carts and business capital they can develop better than before.

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