

## **Zakat Empowerment Strategy to Improve the Empowerment of the Poor Community**

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**Abstract:** Poverty is a very complex social and economic phenomenon that exists in various societies, both Muslim and non-Muslim. This research is an explanatory study conducted using the SEM (Structural Equation Model) approach. The sample members are determined by non-probability sampling method, especially by purposive sampling. Data were collected by cross section and analyzed quantitatively. The research objective is to analyze the determinants of mustahiq empowerment in the empowerment of the poor in the Yogyakarta area of Indonesia. The results of the study found that empowerment was largely determined by the condition of the basic physical capital, basic human capital and social basic capital of the mustahiq. It was also found that the condition of the basic capital of the mustahiq recipient of empowerment was quite low.

**Keywords:** zakat; social economic;poor

### **1. Introduction**

Poverty is a very complex social and economic phenomenon that exists in various societies, whether the majority of the population is Muslim or non-Muslim. Poverty is not something that stands alone, but is manifested as a result of the interaction of helplessness between various aspects of human life, especially social and economic aspects as well as behavioral aspects. Poverty is cross sectors problems, cross areas and cross generations, so that to solve them requires an integrated, comprehensive and sustainable approach.

The typology of poverty is also characterized by various dimensions, both social and economic dimensions, so that the pattern of poverty also varies. According to Max-Neef (1992), there are six types of poverty that are borne by the community and form a certain pattern of poverty, namely (a) subsistence poverty; low income, long working hours, poor housing, expensive clean water facilities; (b) poverty protection; bad environment (sanitation, waste disposal facilities, pollution), poor working conditions, no guarantee of land ownership rights; (c) understanding poverty; poor quality of formal education, limited access to information which results in limited awareness of rights, abilities and potential to seek change, (d) poverty of participation; there is no access and control over the decision-making process concerning the fate of oneself and the community; (e) identity poverty; limited assimilation between social groups, fragmented; and (f) poverty of freedom; stress, feelings of helplessness, insecurity at both a personal and community level. Specifically for Indonesia, although poverty alleviation programs are intensively implemented, in general, the Gini ratio and the poverty rate are still high. In general, the Gini ratio in the 1996–2013 period in Indonesia fluctuated. The Gini ratio number has a tendency to decline in the 1996-1999 period, but again increased in the 1999-2007 period. Fluctuation in the Gini Ratio indicates a change in the distribution of population expenditures. In the 1996-1999 period there was an improvement in the distribution of population expenditures, while in the 1999-2007 period the distribution of population expenditure in Indonesia got worse (Graph 1.4). The poverty rate from 1970 - 2017 was still high although it tended to continue to decline (BPS, 2017). In the last five years alone, poverty alleviation programs such as P2KP (Urban Poverty Reduction Program), PPMK (Urban Village Community Empowerment Program), Business Capital Loan Programs from various departments and also non-governmental organizations have been launched, but the results below the poverty line (\$ 2 per day per head) is still large. Comprehensive poverty reduction requires the involvement of various stakeholders.

According to Novida (2006), poverty is caused by internal and external factors, less supportive cultural values, and a lack of access to the use of development. Low access to development is related to basic capital owned by the poor, such as low education, the large number of family members that must be borne and low asset ownership and low motivation to get out of poverty. In order to be able to get out of poverty, a change in motivation and behavior is needed, because the absence of motivation and the attitude of accepting situations (surrender) is a reflection of a poor family. According to Lewis (1988), to alleviate poverty, empowerment and improvement and change in the social structure of the poor need attention because poor people usually behave lazily, are fatalism, have low self-esteem, and lack respect for work ethics.

Then the question arises, improvements and changes to the structure of society and what kinds of abilities need attention in empowering the poor and need to be possessed by empowerment recipients? Huseini (1999) explains that education, experience, intuition and expertise play a significant role in improving and changing the structure of society even more important than technological factors, in spurring empowerment, improving education, adding experience and sharpening intuition are initial improvements that must receive attention in community empowerment. . Empowerment must focus on the elements of equality (equality), cooperation, and efforts to share (sharing) in society. The principle of community empowerment is to provide a foundation for the availability of economic access for the poor and the optimal use of the potential and resources of the poor so that the poor can help themselves (independently) (Dasmin Sidu, 2007). The principle of community empowerment

is to provide a foundation for providing access. economy for the poor and the optimal utilization of the potential and resources of the poor so that the poor are empowered and empowered (Adimiharja, 2001).

The concept of zakat as a source of community empowerment and empowerment or independence is very much in line with the theory of community participation-based development. Zakat is regulated to establish socio-economic justice and a fair distribution of wealth in society. Thus, the position of the poor or marginalized communities is the most appropriate target for the use of zakat funds, the target of zakat-based community empowerment.

The concept of zakat-based community empowerment in addition to not having received major attention in several zakat institutions, in the initial survey researchers of several zakat beneficiaries showed that there are still many behaviors of zakat beneficiary communities - which in fact are poor people - who are reluctant to get out of poverty immediately. spend a lot of time on unproductive activities such as begging or rough porters. There are still many views of mustahiq which state that the current condition must be accepted as destiny, or the reason that the natural environment does not support causing poverty, or that the government is responsible for this poverty.

Therefore, research on the empowerment of the poor based on zakat which is related to the behavior of the poor is interesting to carry out because with this research it will be known whether empowerment with a zakat-based model is effective or not in changing their behavior and empowerment, it will also be known what are the main determinants of empowerment. poor society. Indonesia, especially the city of Yogyakarta, was chosen as a research location because the people of Yogyakarta are very rational and very pluralistic. The people of Yogyakarta are highly educated and cultured and tolerant both in intra and inter-religious relations, but there are also very many poor people. This study seeks to determine the effect of zakat-based empowerment on the behavior of empowerment recipients to get out of poverty and what are the determinants of their empowerment.

**2. Research Method**

This type of research is a quantitative descriptive study. The data were obtained by carrying out a field survey, in which the mustahiq beneficiaries of empowerment were members of the sample. The sample members are determined by non-probability sampling method, especially by purposive sampling. Data were collected by cross section using a list of questions which were then analyzed quantitatively. In this study, the object of research is poverty in relation to empowerment and behavior and empowerment. Meanwhile, the subject of research is the mustahiq in the Yogyakarta region of Indonesia. This study uses primary data sourced from questionnaires and structured interviews with respondents using a list of questions that have been prepared beforehand. Respondents in this study all mustahiq recipients of empowerment from zakat institutions in Yogyakarta, Indonesia. Samples were taken purposively using the Slovin method with a tolerable error rate of 10%. The data analysis in this research is Structural Equation Modeling (SEM). SEM is used in this study because SEM can answer research questions that are regressive and dimensional.

**3. Result**

The structural equation model of the Influence of Physical Basic Capital, Human Basic Capital, Social Basic Capital, and Empowerment on the Attitudes and Empowerment of Poor Households is depicted in Table 1.

Table 1

Regression Coefficient Relationship between the constructs of Physical Basic Capital, Basic Human Capital, Social Basic Capital, and Empowerment Against Attitudes and Empowerment of Poor Households

<b>Variabel</b>			<b>Estimate</b>	<b>C.R.</b>	<b>Prob</b>
<b>SKAP</b>	<---	<b>FIS</b>	<b>.107</b>	<b>2.559</b>	.022
<b>SKAP</b>	<---	<b>MAN</b>	<b>.440</b>	<b>2.431</b>	.012
<b>SKAP</b>	<---	<b>SOS</b>	<b>.758</b>	<b>2.205</b>	.027
<b>SKAP</b>	<---	<b>PDAYA</b>	<b>.421</b>	<b>2.378</b>	.028
<b>KDAYA</b>	<---	<b>FIS</b>	<b>.529</b>	<b>2.879</b>	.004
<b>KDAYA</b>	<---	<b>MAN</b>	<b>.642</b>	<b>2.413</b>	.016
<b>KDAYA</b>	<---	<b>SOS</b>	<b>.581</b>	<b>2.144</b>	.013

KDAYA	<---	PDAYA	.718	2.212	.027
KDAYA	<---	SKAP	.528	2.186	.016

The results of data analysis of the regression coefficient of the structural model relationship between all research variables showed significant.

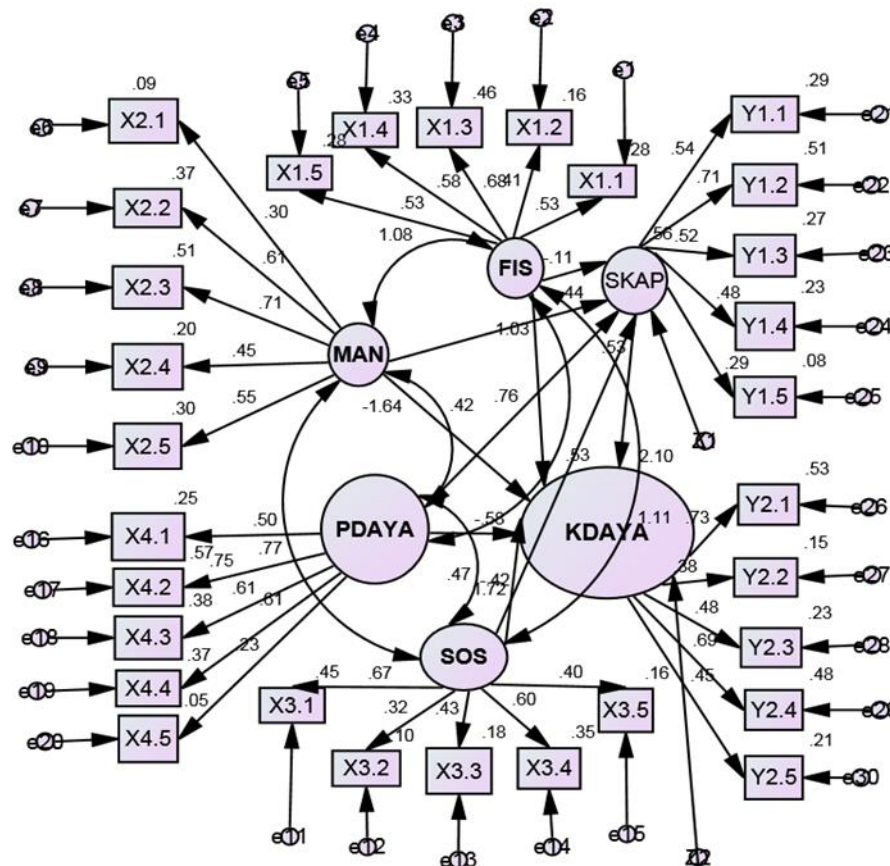


Figure 1. Regression Coefficient of Relationship between the constructs of Physical Basic Capital, Basic Human Capital, Basic Social Capital, and Empowerment Against Attitudes and Empowerment of Poor Households

Based on Table 1, the following structural equation is obtained:

$$Y1 = 0.107 X1 + 0.440 X2 + 0.758 X3 + 0.421 X4$$

$$Y2 = 0.529 X1 + 0.642 X2 + 0.581 X3 + 0.718 X4 + 0.528 Y1$$

Information:

Y2 = empowerment

Y1 = Attitude

X1 = Physical Authorized Capital

X2 = Human Capital

X3 = Social Authorized Capital

X4 = empowerment

e = measurement error.

The test results are described in detail below.

1. Physical Authorized Capital (X1) has a positive effect on Attitude (Y1) to obtain significant support. This is indicated by a regression coefficient of 0.107 with  $p < 0.050$  or a critical ratio of 2.559 ( $\geq 2.0$ ).

2. Basic Human Capital (X2) has a positive effect on Attitude (Y1) to obtain significant support. This is indicated by a regression coefficient of 0.440 with  $p \leq 0.050$  or a critical ratio of 2.431 ( $\geq 2.0$ ).

3. Social Basic Capital (X3) has a positive effect on Attitude (Y1). This is indicated by a regression coefficient of 0.758 with  $p \leq 0.050$  or a critical ratio of 2.205 ( $\geq 2.0$ ).

4. Empowerment (X4) has a positive effect on Attitude (Y1). This is indicated by a regression coefficient of 0.421 with  $p \leq 0.050$  or a critical ratio of 2.378 ( $\geq 2.0$ ).

5. Physical Authorized Capital (X1) has a positive effect on Diversity (Y2) obtains significant support. This is indicated by a regression coefficient of 0.529 with  $p \leq 0.050$  or a critical ratio of 2.879 ( $\geq 2.0$ ).

6. Human Basic Capital (X2) has a positive effect on Derby (Y2) to get significant support. This is indicated by a regression coefficient of 0.642 with  $p \leq 0.050$  or a critical ratio of 2.413 ( $\geq 2.0$ ).

7. Social Basic Capital (X3) has a positive effect on empowerment (Y2) to get significant support. This is indicated by a regression coefficient of 0.581 with  $p \leq 0.050$  or a critical ratio of 2.144 ( $\geq 2.0$ ).

8. Empowerment (X4) has a significant positive effect on empowerment (Y2) to obtain significant support. This is indicated by a regression coefficient of 0.718 with  $p \leq 0.050$  or a critical ratio of 2.212 ( $\geq 2.0$ ).

9. Attitude (Y1) has a positive effect on Derby (Y2) to get significant support. This is indicated by a regression coefficient of 0.528 with  $p \leq 0.050$  or a critical ratio of 2.186 ( $\geq 2.0$ ).

The use of structural equation models makes it possible to determine the direct effect, indirect effect, and total effect of the various relationships identified in the structural model. The direct effect coefficient between the two variables is identical to the regression coefficient used for hypothesis testing, while the indirect effect shows the relationship of one exogenous variable with one endogenous variable that is the final focus of attention through one other endogenous variable as an intermediate variable. Meanwhile, the total effect shows the overall effect of each exogenous variable on the final endogenous variable, which is the sum of the direct and indirect effects.

Empowerment in the context of poverty shows a person's condition to help himself out of a poverty situation after going through various efforts or empowerment processes, both internal and external. The empowerment process is the stage of awareness, capacity building and empowerment, where in this process the variables of basic capital and attitudes are important to note because theoretically apart from empowerment variables, basic capital and attitude variables become determinants of empowerment. The results of research on the determinants of empowerment can be described as follows:

A strong social basis will have an impact on the establishment of mutually beneficial cooperation, foster high awareness and solidarity and can encourage a level of trust between each other in achieving common goals. The factors that play a role in shaping and strengthening the basic social capital of the community include the availability of physical facilities and infrastructure and quality human resources.

Increasing basic human capital, among others, can be done through formal and non-formal education processes. Citizens who can follow education well are members of the community who have physical and spiritual health. With a healthy soul and physique, it will greatly assist someone in carrying out educational activities and interacting with community members in increasing their knowledge and skills.

The attitude of the respondent to move out of poverty, as shown in table 6, has a positive and significant effect on self-reliance with a regression coefficient of 0, 528. This means that the strength of the attitude shown by the respondent to move out of poverty determines the level of empowerment achieved by the respondent

The description of the research results presented in table 5 shows that all attitude indicators have a score above 3.0. Indicators above 3.0 indicate a strong enough attitude to get out of poverty and this is a good asset to encourage empowerment for respondents. . This may imply that the respondent's attitude to move out of poverty should be able to achieve empowerment in sufficient conditions. It is said to be sufficient because one of the indicators, namely asset ownership, is still at an average score below 3.0.

The results of this study support the results of Marhaeni's (2011) research which results in the finding that the empowerment factor is influenced by internal factors, namely motivation, attitudes, and behavior and external factors such as culture, environment, and government programs in poverty alleviation.

#### 4. Conclusion

Empowerment has a positive and significant effect on attitudes to getting out of poverty. This means that the empowerment efforts lead to the formation of an attitude to get out of poverty. In other words, the strength and weakness of empowerment efforts determine the strength and weakness of attitudes to get out of poverty and this is a good asset to encourage empowerment. This can be interpreted that empowerment is able to strengthen attitudes to get out of poverty, strengthening attitudes can lead to achieving empowerment in sufficient conditions. The better the empowerment efforts are carried out, the stronger the respondent's attitude toward getting out of poverty will become stronger. The level of empowerment of the mustahiq is low. The low level of empowerment of the empowerment recipient mustahiq is significantly influenced by the low empowerment process. The low level of respondents' empowerment is also caused by the low cognitive, affective and psychomotor abilities of Mustahiq. Judging from the partial direct influence, the mustahiq empowerment process is a strong factor in determining the formation of an attitude to get out of poverty. The main determinants of the empowerment of the poor are the attitude of wanting to get out of poverty and the amount of basic capital the poor have both physical basic capital, basic human capital as well as basic social capital.

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