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The Influence of the Indonesian Zakat Initiative Institution (IZI) in Improving the Economy of the Poor Community in Makassar

Ananda Khadijah Awalia¹, Siti Aisyah², Muhammad Nur Abdi³

¹Universitas Muhammadiyah Makassar, Indonesia, email. anandakhadijah1107@gmail.com

²Universitas Muhammadiyah Makassar, Indonesia, email. sitiaisayah@unismuh.ac.id

³Universitas Muhammadiyah Makassar, Indonesia, email. mnurabdi@unismuh.ac.id

Corresponding Author: anandakhadijah1107@gmail.com¹

Abstract: This study aims to determine how much influence the Indonesian Zakat Initiative Institution (IZI) has in improving the economy of the poor in Makassar. The population in this study is the Community. Sampling using the Slovin formula as many as 45 respondents. The type of data used in this study is quantitative which is obtained from the questionnaire distributed to respondents. Based on the results of the study using statistical calculations through the SPSS version application. regarding the influence of the Indonesian Zakat Initiative Institution (IZI) in improving the economy of the poor in Makassar has a positive and significant effect on improving the economy of the poor in Makassar.

Keyword: Indonesian Zakat Initiative Institution (IZI), Economy of the Poor

INTRODUCTION

Zakat is one of the pillars in the Islamic economic system that has an important role in distributing wealth, reducing poverty, and improving the welfare of the people. As an obligation for Muslims, zakat serves to help underprivileged groups of society in fulfilling their life needs. In this context, the presence of professional zakat institutions becomes very important to ensure that the collection and distribution of zakat runs effectively, efficiently, and on target (Ubaidillah & Rohman, 2024).

Inisiatif Zakat Indonesia (IZI) is one of the institutions engaged in the collection and distribution of zakat funds with the vision of becoming a trusted zakat institution. IZI develops sharia-based programs, one of which is the Lapak Berkah program, which provides business capital assistance in the form of facilities such as carts and storefronts to mustahik. This program aims to increase the economic independence of mustahik through a productive approach, so that they can get out of poverty (Melisa, Rahma, & Irham, 2023).

In addition to economic empowerment programs, IZI also innovates in the management of zakat, such as digitizing zakat payments through e-wallets and QRIS, and introducing the concept of Patient Halfway House for dhuafa who seek treatment in big cities. These innovations reflect IZI's efforts to build a zakat system that is more professional, modern, and has a wider social reach (Ubaidillah & Rohman, 2024).

The phenomenon of poverty level in South Sulawesi Province in the last five years shows fluctuations. Based on data from the Central Statistics Agency (BPS) of South Sulawesi Province, the poverty rate in 2019 was recorded at 8.69%, increased to 8.78% in 2021, and decreased to 8.06% at the end of 2024. Despite the improvement, the poverty rate still shows the need for intervention from various parties, including zakat institutions such as IZI (BPS South Sulawesi Province, 2024).

Based on the results of observations and interviews conducted at the IZI South Sulawesi Office on July 11, 2024, it is known that IZI implements various empowerment programs for the poor, such as skills training, business capital assistance, and small business assistance. These programs aim to increase the income and economic independence of mustahik in Makassar City.

Therefore, this study aims to examine the effect of the Indonesian Zakat Initiative (IZI) programs on improving the economy of the poor in Makassar. This research is expected to contribute to understanding the effectiveness of productive zakat management and the role of zakat institutions in empowering the community.

METHOD

The type of research used in this study is quantitative research. Quantitative research is an empirical research method that focuses on collecting, analyzing, and presenting numerical data. According to Donmoyer (in Given, 2008), quantitative methods are used to test theories by looking at the relationship between certain variables. Quantitative research is conducted with systematic scientific procedures, using statistical techniques to process numerical data in order to produce objective conclusions.

This research was conducted at the Indonesian Zakat Initiative (IZI) office located at Jl. Emmy Saelan Monument No.60-27, Tidung, Rappocini District, Makassar City, South Sulawesi. The research time is planned to last for two months, from January to February 2025. The focus of the research is to analyze the influence of IZI programs in improving the economy of the poor in the Makassar City area.

The population in this study included all beneficiaries of the economic program of Lembaga Inisiatif Zakat Indonesia in Makassar, which amounted to 80 aid packages. Determination of the number of samples using the Slovin formula with a margin of error of 10%, so that a sample of 45 people was obtained. Sampling is done by ensuring that respondents are truly representative of the existing population.

The data collection method in this study used three instruments, namely observation, documentation, and questionnaires. Observation is done by making careful observations and systematic recording of all information that can be used as research data. Documentation was done by collecting information through photographs and data available at the relevant agencies. The questionnaire contains a series of written questions given to respondents to obtain information about the effect of the IZI program on their economic improvement.

The variables in this study consist of independent variables, namely the influence of the Indonesian Zakat Initiative Institution (X) and the dependent variable, namely Improving the Economy of the Poor in Makassar (Y). Variable X is measured through indicators of business capital financing, business development, and mentoring. While variable Y is measured through indicators of increased awareness of counseling, financial support and facilitation, collaboration between agencies, increased market access, local community empowerment, and monitoring and evaluation.

The main data analysis used simple linear regression analysis to model the relationship between the independent variable and the dependent variable. Hypothesis testing is done through partial significant test (T test) and coefficient of determination test (R^2). The T test is used to test whether the independent variable has a significant effect on the dependent variable,

while the coefficient of determination test is used to determine the magnitude of the contribution of the independent variable to the dependent variable.

The research model used in this study is a simple linear regression model with one independent variable (X) and one dependent variable (Y). The research hypothesis tested is H_0 which states that there is no significant effect of the Indonesian Zakat Initiative on improving the economy of the poor in Makassar, and H_1 which states that there is a significant effect of the Indonesian Zakat Initiative on improving the economy of the poor in Makassar.

RESULTS AND DISCUSSION

Description of Respondent Characteristics

Based on the results of research conducted on 45 respondents who were beneficiaries of the Indonesian Zakat Initiative (IZI) program in Makassar, a fairly diverse picture of the characteristics of the respondents was obtained. In terms of age, the research shows that the majority of respondents are in the young and productive age range of 20-30 years with a total of 20 people or 44.4% of the total respondents. The 41-50 years age group occupies the second position with 12 people or 26.7%, followed by the 31-40 years age group as many as 10 people or 22.2% of the total respondents. Meanwhile, only a small number of respondents were over 50 years old, as many as 3 people or 6.7%. This age distribution shows that the IZI program tends to be used by productive age groups who still have high economic development potential.

The type of business that the respondents are engaged in shows an interesting diversity, although it is dominated by the culinary and food sector. The Fried & Mixed business is the most common type of business run by respondents, as many as 10 people or 22.2%. The Food & Beverage business occupies the second position with 8 people or 17.8%, followed by the Nasi Kuning business with 7 people or 15.6% and Porridge Seller with 6 people or 13.6%. In addition, there are also respondents who run a Credit Counter business as many as 2 people or 4.4%, Chicken Slaughtering as many as 2 people or 4.4%, as well as various other types of businesses such as Various Contemporary Snacks, Chicken Porridge & Yellow Rice, Batagor, Kiosk, Puffed Banana, Kampung Chicken Farm, Selling Sports Equipment, Selling Cosmetics, Fried Meatballs, and Yam Chips, each of which is run by 1 person or 2.2% of the total respondents. This diversity of business types reflects the flexibility of the IZI program in supporting various micro business sectors according to the needs and abilities of the community.

In terms of length of business, most respondents belonged to the category of novice entrepreneurs with a business time range between 1-5 years, as many as 39 people or 86.7% of the total respondents. Only a small number of respondents have been running a business for longer, namely 4 people or 8.9% of respondents with a business length of 6-10 years, and 1 person or 2.2% of respondents with a business length of more than 10 years. In addition, there was 1 person or 2.2% of respondents who had just started a business with a business duration of less than 1 year. The dominance of entrepreneurs with a business time span of 1-5 years indicates that the IZI program plays a role in supporting the growth of micro businesses that are still in the development stage, which is a critical phase in the business life cycle.

Validity and Reliability Test

The validity test results show that all statement items for variable X (IZI) and variable Y (Economic Improvement of the Poor) have calculated r-values greater than the r-table value (0.294), indicating that all items are valid.

The reliability test results indicate that Cronbach's Alpha for the IZI variable is 0.799 and for the Economic Improvement of the Poor variable is 0.915. Since both values exceed 0.6, the research instruments are considered reliable and dependable.

Correlation Test

The Pearson correlation test results show a correlation coefficient of 0.783 with a significance level of 0.000 (< 0.01), indicating a strong and significant positive relationship between IZI performance and the economic improvement of the poor. This implies that the better the performance of IZI, the greater the economic improvement among the poor in Makassar.

Simple Linear Regression Analysis

Simple linear regression analysis is used to determine the linear relationship between an independent variable (X) and a dependent variable (Y), as well as to identify the direction of the relationship whether it is positive or negative. In this study, the independent variable is the performance of the Indonesian Zakat Initiative (IZI), and the dependent variable is the Economic Improvement of the Poor.

The results of the simple linear regression analysis yield the following regression equation:

$$Y = 11.223 + 1.553.X$$

The constant value of 11.223 indicates that in the absence of IZI’s influence, the economic improvement of the poor would be 11.223. The regression coefficient of 1.553 suggests that every one-unit increase in IZI performance results in an increase of 1.553 units in the economic improvement of the poor.

Table 1. Results of Simple Linear Regression Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	11.223	4.613		2.433	.019
Lembaga Inisiatif Zakat Indonesia (IZI)	1.553	.188	.783	8,241	.000

a. Dependent Variable: Improving the Economic Welfare of the Poor
Source: SPSS 26 (2025)

The results of the simple linear regression analysis yielded the regression equation $Y = 11.223 + 1.553X$. The constant value of 11.223 indicates that in the absence of any influence from the IZI variable, the improvement in the economic condition of the poor community is estimated to be 11.223 units. Meanwhile, the regression coefficient of 1.553 suggests that each one-unit increase in IZI’s performance leads to an increase of 1.553 units in the economic condition of the poor community.

Based on the partial hypothesis testing (t-test), the calculated t-value is 8.241, which is greater than the t-table value of 2.018, with a significance level of 0.000, which is less than 0.05. This indicates that the IZI variable has a significant effect on improving the economic conditions of the poor community in Makassar.

Furthermore, the coefficient of determination (R^2) value of 0.612 indicates that 61.2% of the variation in the improvement of the poor community's economy can be explained by the performance of IZI. The remaining 38.8% is influenced by other factors not included in this research model.

Discussion

Based on the results of the study, it can be concluded that the Indonesian Zakat Initiative Institution (IZI) has a significant impact on improving the economic conditions of the poor community in Makassar. This finding is in line with previous research, such as that conducted

by Roberto (2019), which showed that IZI's programs in areas such as health, education, and the economy can help enhance financial literacy among the community.

Moreover, this study supports the findings of Melisa, Rahma, and Irham (2023), which indicated that the Rumah Inisiatif program has been effective in improving educational standards and economic conditions. Similarly, Iswardani and Hasbi (2021) stated that the distribution of productive zakat by IZI has had a positive effect on the economic growth of zakat recipients in Makassar.

The findings of this research also align with the study by Prawoto and Selatan (Meinita Sari, 2009), which showed that the Lapak Berkah program run by IZI successfully supported the business growth of mustahik (zakat recipients). In addition, the research by Nisa and Hasibuan (2022) indicates that zakat collection efforts by IZI have been both effective and well-targeted.

The statistical analysis in this study reveals a strong correlation between IZI's role and the economic improvement of the poor, with a correlation coefficient of 0.783. The coefficient of determination (R^2) of 0.612 indicates that 61.2% of the variability in the economic improvement of the poor can be explained by IZI's role, while the remaining 38.8% is influenced by other factors not examined in this research, such as government policies, macroeconomic conditions, and other external variables.

IZI's positive influence on the economic welfare of the poor aligns with the fundamental principle of zakat as a tool for wealth distribution in Islam, which aims to promote economic justice and social welfare. Programs implemented by IZI, such as business capital assistance, skills training, and business mentoring, have proven effective in helping the poor develop their businesses and increase their income.

Nevertheless, the findings also indicate that 38.8% of the variability in economic improvement is not explained by IZI's role. This suggests the need for further research to identify other factors that influence the economic improvement of the poor, as well as the need to enhance IZI's programs to ensure greater effectiveness in improving the economic conditions of the poor.

In conclusion, the role of the Indonesian Zakat Initiative Institution (IZI) is crucial in improving the economic welfare of the poor community in Makassar. Therefore, support from various stakeholders, including the government and the broader community, is essential to optimize IZI's role in empowering the poor economically.

CONCLUSION

Based on the results of the study, it can be concluded that the Indonesian Zakat Initiative Institution (IZI) has a positive and significant impact on the economic growth of the poor community in Gowa Regency. The linear regression analysis shows that the IZI variable significantly influences the variable measuring the general economic growth of the community. Furthermore, IZI's programs, such as business capital financing, mentoring, and business development, have proven to be helpful in enabling mustahik (zakat recipients) to operate and grow their businesses independently.

The correlation test results reveal a coefficient of determination of 0.783, indicating a strong correlation between IZI's activities and the economic growth of the general community. Additionally, the coefficient of determination (R^2) value of 0.612 demonstrates that IZI's programs explain 61.2% of the variation in the community's economic growth. Lastly, the majority of mustahik respondents expressed a positive perception of IZI's programs, indicating improvements in the economic climate, including business growth, development, and capacity.

These findings highlight that IZI plays a crucial role in supporting the economic empowerment of the poor community and contributes significantly to the growth and development of their businesses. It is recommended that IZI continue to enhance its programs and expand its reach to maximize its impact on economic growth.

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