

Islamic performance index for mustahiq empowerment by zakat collection institution

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Abstract

Purpose – This study aims to measure the performance of the Dompot Dhuafa North Sumatra Zakat collection institution in the transformation of mustahiq empowerment using the Islamic performance index (IPI) model. **Method** – This type of research is field research using a comparative descriptive method with a quantitative approach. Primary data was obtained through online and offline questionnaires. Meanwhile, secondary data was obtained from the annual report of the Dompot Dhuafa North Sumatra Zakat institution. The research population was 1896 Mustahiq in 2023. Using Slovin's formula, the sample size was 330 mustahiq. The analysis technique used in this study is the IPI model. **Findings** – The findings of this study demonstrate that the IPI model is applicable for assessing the performance of amil zakat institutions in enhancing the welfare of mustahiq. Nevertheless, in this study, the augmentation of material income is negligible, specifically, 25 mustahiq among 330 respondents. The increase in mustahiq religiosity significantly after acquiring zakat, infaq, and sadaqah, encompassing 316 mustahiq individuals. **Implications** – This research makes an important contribution to the literature on sharia-based zakat management by introducing the IPI model as a more holistic and integrated evaluation tool. On the practical side, the findings of this research provide valuable guidance for zakat institutions in designing more impactful and sustainable mustahiq empowerment programs.

Keywords: IPI model, mustahiq empowerment, performance, transformation.

Introduction

Poverty remains a significant issue in Indonesia, impacting various aspects of life, such as the economy, education, health, and social welfare. Despite increasing government budgets for poverty alleviation, the reduction has been modest. The poverty rate in March 2024 was 9.03%, down 0.33% from March 2023 and 0.54% from September 2022. The number of poor people reached 25.22 million, a decrease of 0.68 million from March 2023 and 1.14 million from September 2022. Previously, in September 2022, the poverty rate was 9.57%, with 26.36 million people classified as poor (BPS 2025b). Poverty in Indonesia is a complex problem that various parties must address. Zakat, infaq, and sadaqah (ZIS) are the main instruments in the Islamic social security system and have been proven to reduce poverty levels and narrow the income gap (Mutamimah et al. 2021). Poverty is not just an economic issue but also a matter of religion and morals. Zakat organizations need region-specific programs to alleviate poverty. Zakat, infaq, and sadaqah are tools for wealth distribution, so these institutions must reach more people (Syakir, Risfandy, and Trinugroho 2021). Law 23/2011 on zakat management



(article 3) defines zakat's role in poverty alleviation, emphasizing that all zakat-related activities must improve community welfare and reduce poverty (Pamuncak, Possumah, and Halim 2021). To alleviate poverty, the government in 2022 allocated a poverty alleviation budget from the state budget of IDR 431 trillion. While the contribution of the poverty alleviation budget from zakat was IDR 22 trillion or 5.1% (PuskasBaznas 2023). Based on data from PuskasBaznas (2023), there are 549 national boards of zakat (BAZNAS), including 1 national, 34 provincials, and 514 regency/city. Additionally, 113 amil zakat institutions exist, comprising 34 national, 28 provincial, and 51 regency/city institutions. These zakat institutions aim to support welfare programs and alleviate poverty in Indonesia.

BAZNAS and zakat collection institutions in Indonesia reduced poverty for 397,419 people, a 39.41% increase from 2020. This exceeded the 2021 target of 370,582 people. The contribution to national poverty alleviation (27.54 million people) is 1.44%, slightly below the 2021 target of 1.50%, due to a 1.12 million increase in poverty. BAZNAS reduced poverty for 52,563 beneficiaries, or 49% of those in the poverty reduction program, based on the central bureau of statistics poverty line. This represents an 82.14% increase from 2020. The number of mustahiq helped exceed the 2021 target of 1,250. BAZNAS's contribution to national poverty alleviation (27.54 million people) is 0.19%, surpassing the 2021 target of 0.005% (PuskasBaznas 2023). Public awareness of paying ZIS has increased, reflected in the growing zakat collection through BAZNAS and zakat collection institutions in Indonesia. From 2002 to 2022, ZIS collections showed a positive trend. In 2022, collections reached IDR 22 trillion, an 84.16% increase from 2021. This growth is driven by digitalization and improved payment systems, with notable surges during events like the 2005 Aceh tsunami, the 2007 Jogja earthquake, and the 2020 Covid-19 pandemic (PuskasBaznas 2023).

Various studies have revealed the effect of zakat on the community's economy. Haidir (2020) analyzed the performance of BAZNAS Yogyakarta using quantitative and qualitative approaches; the result is that the national zakat index of 0.4878 shows good performance. Ayuniyyah et al. (2022) examined the impact of zakat on poverty reduction and income inequality in West Java. Zakat distribution is more effective for male-headed households on the material and absolute poverty indices, while female heads excel on the spiritual poverty index. Efendi and Fathurrohman (2021) examine productive zakat in Sawojajar village, which can improve welfare and reduce the material poverty index but is not significant to the spiritual level of mustahiq. North Sumatra's productive Zakat increased the welfare index by 36% and reduced the material, spiritual, and absolute poverty indices by 17%, 10%, and 10%, respectively (Laily and Harahap 2021). The distribution of productive zakat of BAZNAS Yogyakarta effectively reduces material poverty and improves welfare (Salam and Nisa 2021). Zakat-based empowerment programs in Malaysia increase mustahiq income by an average of 40% in two years but require diversification of skills training for sustainability (Salim et al. 2024). Zakat institutions in rural Indonesia increased mustahiq economic sustainability by 50%, with more potent effects through local community engagement (Fatony, Mujib, and Farisi 2024).

However, most of these studies only focus on productive zakat instruments. Therefore, this study fills the gap by accepting the suggestions from the research and adding consumptive zakat, infaq, and sadaqah sources of funds. In addition, this study also measures the performance of Zakat institutions with mustahiq empowerment indicators, including poverty, income, welfare, and religiosity indicators. The four indicators are measured to see the transformation of mustahiq empowerment before and after receiving zakat, infaq and sadaqah funds. This concept will be applied as an IPI model. The IPI model is a novelty developed in this study. This research focuses on Dompot Dhuafa North Sumatra, Indonesia's prominent and longstanding national amil zakat institution. Known for its empowerment programs in sectors like economy, health, education, and social welfare, Dompot Dhuafa aims



to provide sustainable assistance to the mustahiq. Officially recognized by the North Sumatra government in 2011, it is licensed to manage zakat collection and distribution. Dompot Dhuafa North Sumatra focuses on economic empowerment through skills training and entrepreneurship. In 2022, it reached 30,831 beneficiaries, sharply increasing to 112,644 beneficiaries in 2023. The institution uses the national zakat index to measure zakat management, focusing on funds collected and distributed without assessing the welfare impact on beneficiaries.

It is interesting to examine the role of the amil zakat institution Dompot Dhuafa North Sumatra in distributing ZIS on the welfare of mustahiq, both spiritual and material, with the IPI approach. The IPI approach is a model that can assess welfare regarding material aspects and religiosity. The IPI model analyses how the mustahiq category is viewed based on the empowerment transformation model from material and religiosity. In addition, by measuring the IPI model, the impact of utilizing ZIS funds on the welfare of beneficiaries can be seen while knowing whether ZIS affects the distribution or transformation of the IPI model before and after receiving ZIS. Therefore, this study aims to assess the impact of zakat, infaq, and sadaqah on religiosity and material poverty of amil zakat institution Dompot data beneficiaries in North Sumatra with the IPI approach. This study is significant because it provides an empirical understanding of the impact of zakat, infaq, and sadaqah distribution on the religiosity and material well-being of mustahiq. Until now, studies on the effectiveness of zakat institutions' programs in improving beneficiaries' quality of life have been relatively limited, especially in North Sumatra. Therefore, this study is expected to fill the existing literature gap and serve as a strong scientific foundation for assessing the extent to which ZIS fund management can effectively drive positive changes in the lives of beneficiaries spiritually and economically. Additionally, this study can justify the importance of strengthening the role of zakat management institutions in poverty alleviation strategies rooted in religious values.

Literature review

Performance theory

Transformation management is a systematic process that utilizes knowledge, methods, and resources to implement changes in individuals affected by the change process (Hanelt et al. 2021). Transformation management is a proactive approach that promotes rapid change and adaptation in organizations to remain relevant and successful amidst rapidly changing business environments (Breuer et al. 2024). This transformation includes a deep understanding of markets and technology and a continuous innovation readiness (Lee et al. 2018). Some methods of measuring transformation success include key performance indicators (KPI), return on investment (ROI), acceptance of change, employee satisfaction, innovation rate, customer satisfaction, technology adoption, cultural change, implementation time, and execution effectiveness (Romero, Sánchez, and Martín 2024). Performance results from individual or group work in achieving previously set goals (Aguinis, Villamor, and Gabriel 2020). Performance includes target achievement, productivity, quality of work results, and the impact produced in the organization's context. In the view of Armstrong and Taylor (2020), performance involves achieving desired results through increased abilities, competencies, and individual or team contributions. The performance also includes aspects of developing and applying potential. If a company cannot measure its performance, it is deemed incapable of running a business (Vlasic 2023). In today's digital era, businesses must also utilize management and measurement tools to compete and grow (Widyakto et al. 2024).

Performance appraisal is a method for assessing the contributions of individuals (workers) to their respective organizations (Aguinis and Tian 2021). The performance evaluation framework utilizing the subsequent indicators: First, initially, work quality



encompasses the precision, comprehensiveness, and acceptability of the executed tasks. Secondly, productivity refers to the volume and effectiveness of work generated within a specific timeframe. Third, job knowledge encompasses the abilities, and practical or technical information utilized in the workplace. Fourth, dependable execution and monitoring of duties. Fifth, attendance refers to the degree of employee punctuality, adherence to designated rest and food intervals, and overall attendance documentation. Sixth, independence refers to the degree to which tasks are executed with or without oversight (Rahardjo 2022). The scope of performance from an Islamic perspective is broader than that of performance theory (Mergaliyev et al. 2021). Islam emphasizes the importance of do something not only for the sake of the world but also for the sake of the hereafter (Rahman 2024). Performance must not only be done well but also correctly (Husainah et al. 2022). Islam has five performance indicators: quality, quantity, timeliness, reliability ranks, and creativity (Setya 2022).

Zakat, infaq, and sadaqah

Zakat is the name for a certain amount of property that Allah SWT requires to be issued and given to those entitled to receive it with specific requirements (Owoyemi 2020). Zakat has a worship function and a social function. As a religious function, Zakat is paid to get rewards and to avoid punishment from Allah, as stated in QS 9: 71, because zakat is part of worship (Owoyemi 2020). Meanwhile, as a social function, Zakat can be used as an instrument of poverty alleviation, thinning the economic gap and improving welfare (Ayuniyyah et al. 2022). Infaq is defined as spending money in the way of Allah (Salam and Nisa 2021). Infaq is a donation given by a Muslim because of an external recommendation, namely the recommendation of a Muslim leader (Muqorobin and Urrosyidin 2023). Infaq is the surrender of wealth for virtue (Efendi and Fathurrohman 2021). Meanwhile, sadaqah is spending money in the way of Allah as a justification for the teachings of Allah (Salam and Nisa 2021). Sadaqah comes from the *sidqun*, which means right about words, beliefs and actions. Zakat is also called sadaqah because one of the purposes of zakat is to get closer to Allah SWT as an implementation of belief in God. Thus, zakat is an obligatory sadaqah required for Muslims with one *nisab* (Efendi and Fathurrohman 2021). The form of ZIS, namely consumptive ZIS, is zakat given for daily consumption needs such as eating, drinking, clothing and proper housing (Firdausi 2023). Productive ZIS provides ZIS funds channeled *mustahiq*, which can be developed or utilized for a prolonged period (Mohamed and Shafiai 2021; Husna and Siregar 2023).

The legislation defines a zakat collection institution as an institution formed by the community that assists in collecting, distributing, and utilizing zakat (Nasri, Aeni, and Haque 2019). More broadly, in article 28 (1) of Law 23/2011 on zakat management, it is also stated that in addition to receiving zakat, zakat collection institutions can also receive infaq, sadaqah, and other religious social funds. According to Islamic law, zakat is an obligation prescribed by the Qur'an and Sunnah as a social concern for every able Muslim (Ahmadi, Noorzai, and Hijran 2023). At the same time, infaq and sadaqah are voluntary practices that are encouraged (Elbanna 2024). Zakat collection institution functions as a bridge between donors (*muzakki*) and beneficiaries (*mustahiq*) to ensure that the distribution of funds is carried out by sharia principles (Chakim, Solikhah, and Fauzi 2021). Zakat collection institution plays an important role in alleviating poverty and improving social welfare through various programs such as education, health, and economic empowerment. This institution helps improve the standard of living of *mustahiq* by providing access to programs that can increase their capacity and independence (Wahyuni and Wulandari 2024). Zakat collection institution has several important functions in managing religious funds, including collecting zakat, infaq, and sadaqah from individuals, companies, and organizations, managing funds with the principles



of transparency and accountability and distributing funds to eight asnaf or recipient groups entitled to receive zakat, as mentioned in the Qur'an (Berlian et al. 2022).

Welfare

Welfare, or al-falah in Islam, is one of the main objectives of implementing maqashid sharia (Erwaedy et al. 2021). The relationship between maqashid sharia and welfare lies in creating harmony between human spiritual and material needs (Nasution and Ja'far 2024). Well-being generally refers to a state where individuals or groups have good, prosperous, and happy living conditions physically, mentally, socially, and economically (Halbreich 2022). Welfare includes various dimensions such as economic, health, psychological, social, and environmental (Liu et al. 2021). In the context of development and economics, welfare is often measured based on the ability of a person or group to fulfil their basic needs, such as food, shelter, education, and health (Yang et al. 2022). In the context of development and economics, welfare is often measured based on the ability of a person or group to fulfil their basic needs, such as food, shelter, education, and health (Nasution and Ja'far 2024). Principles such as justice, togetherness, and social responsibility are highly emphasized in achieving balanced well-being between the world and the ukhrawi (Keyes 2019). The first dimension of welfare is economic welfare, which includes income, wealth, and the ability of a person or family to fulfil their daily needs (Forde and Boyle 2020). Second, psychological well-being includes happiness, satisfaction with life, and a healthy mental state (Neumann 2021). Third, social well-being refers to an individual's ability to function effectively in society and have positive social relationships with others (Liu et al. 2021). Fourth, health well-being includes a person's physical and mental health status (Forde and Boyle 2020). Fifth, spiritual well-being relates to feelings of peace and well-being derived from one's relationship with spiritual or religious values (Marmot 2020).

Islamic performance index (IPI)

The Islamic performance index (IPI) model is an Islamic-based organizational performance evaluation approach integrating sharia principles with modern management theory. The development of IPI aims to create a measurement tool that can reflect the balance between spiritual and professional values in achieving organizational goals. Four main indexes are used in the IPI model: the poverty index, the material income index, the religiosity index, and the welfare index. The leading indicators of the poverty index are the proportion of mustahiq (zakat recipients) below the poverty line, the level of income gap from the poverty line, and the number of mustahiq who manage to escape from poverty after receiving zakat assistance. The leading indicators of the material income index are the monthly income of the mustahiq compared before and after receiving zakat, the number of mustahiq who can generate income above the poverty line, and the percentage of mustahiq who become muzakki (donors). The leading indicators of the religiosity index are the frequency of obligatory worship (prayer, fasting, zakat, etc.) by the mustahiq before and after receiving zakat; the level of participation of the mustahiq in religious activities (recitation, da'wah, etc.); The mustahiq's adherence to Islamic values, such as honesty and responsibility. while the leading indicators of the welfare index are the level of access of the mustahiq to health and education services; the level of life satisfaction of the mustahiq after receiving zakat; improvement of the environment where the mustahiq live (housing, sanitation, etc.) (Subekti 2024).

One of the theories underlying the formation of IPI is the grand theory of transformation management, which provides a strategic framework for change and innovation in organizations (Breuer et al. 2024). One model that is often used in transformation management is the use of key performance indicators (KPIs) as a tool to



measure and evaluate the achievement of organizational goals. KPIs are indicators used to assess how much an organization achieves its goals, be it in financial, operational, social, or other aspects (Abdullah et al. 2022). In this model, the transformation of mustahiq empowerment is measured by two poverty calculations, which show the ability to fulfil material and spiritual needs. The research unit of the IPI model is the family (not per capita) because the family is considered the smallest unit in Islam. The IPI model measures the ability of mustahiq with a measurement index developed from the welfare theory. According to the national population and family planning agency in 2016, it becomes four indices, namely the poverty index, income index, welfare index, and religiosity index which can be described as follows (Efendi and Fathurrohman 2021).

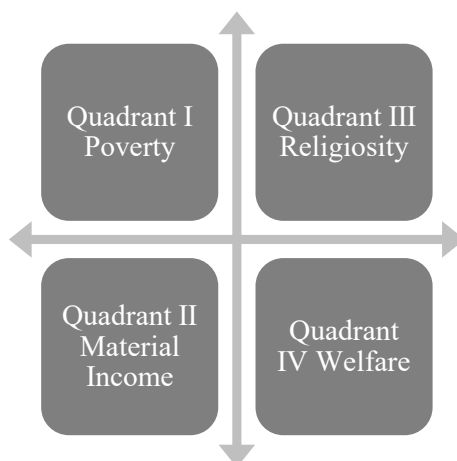


Figure 1 quadrants of the IPI model
Source: part of research novelty (2024)

Method

This research aims to describe and explain the evaluation of zakat collection institution performance in mustahiq empowerment transformation using the Islamic performance index (IPI) model at Dompot Dhuafa North Sumatra. Therefore, this study is classified as field research employing a comparative descriptive method with a quantitative approach. Primary data was obtained through online and offline questionnaires. Meanwhile, secondary data was obtained from the annual report of the Dompot Dhuafa North Sumatra. Data collection techniques were carried out through observation, questionnaire distribution, and documentation. The population in this study consists of 1,896 mustahiq served by Dompot Dhuafa North Sumatra in 2023. Using Slovin's formula, the sample size was 330 mustahiq. The analytical technique used involves indicators to assess the household condition of mustahiq based on the IPI model.

$$MV = Pi \times Mi \quad (1)$$

Explanation:

- MV = The minimum material standard households must meet (IDR or other currencies), also known as the material poverty line.
- Pi = The price of goods and services (IDR or other currencies).
- Mi = The minimum quantity of goods and services needed.

Condition of the poverty line household materials after receiving zakat, infaq, and sadaqah funds are calculated based on the poverty line in North Sumatra Province in 2023 with a value of IDR 626,782. The total population of North Sumatra Province is 15,386,640 people, while the total number of households in North Sumatra Province is 2,828,426 households (BPS 2025a). The average household size = $15,386,640 / 2,828,426 = 5.44$. The



average number of household members that has been determined is then multiplied by the poverty line value in North Sumatra Province, resulting in the material value (MV) or household poverty line as follows:

$$MV = \text{IDR } 626,782 \times 5.44 = \text{IDR } 3,409,695 \text{ per household per month.}$$

Next, the religiosity/spiritual value (SV) is calculated to assess the basic requirements of spiritual practices and religious adherence. Variables for religiosity are measured using a Likert scale from 1 to 5, where 1 represents the poorest condition, and 5 represents the best (Table 1).

Table 1 indicators of religious/spiritual needs

Indicator	1	2	3	4	5	Poverty standard
Prayer	Prohibits others from praying	Rejects the concept of prayer	Performs obligatory prayers but not regularly	Performs obligatory prayers regularly but not always in congregation	Perform prayers regularly in congregation and sunnah prayers	Average score for a spiritually poor family is 3 (SV = 3)
Fasting	Prohibits others from fasting	Rejects the concept of fasting	Performs obligatory fasting but not completely	Only performs obligatory fasting fully	Performs obligatory and sunnah fasting	
Zakat, charity, alms	Prohibits others from giving zakat, charity, and alms	Rejects the concept of zakat, charity, and alms	Never gives charity even once a year	Pays fitrah and wealth zakat	Pays fitrah zakat, wealth zakat, and gives charity/alms	
Family environment	Prohibits family members from worship	Reject worship practices	Considers worship a personal matter for family members	Supports family members in worship	Builds a family atmosphere that encourages collective worship	
Government policy	Prohibits worship for all families	Rejects the practice of worship	Considers worship a personal matter for the community	Supports worship practices	Creating an environment conducive to worship	

Source : Beik and Arsyianti (2015)

The spiritual value (SV) is calculated using the following formula:

$$Hi = \frac{Vp + Vf + Vz + Vh + Vg}{5} \quad (2)$$

Explanation:

- Hi = Actual score of the i-th family member
- Vf = Fasting score
- Vp = Prayer score
- Vh = Family environment score
- Vz = Zakat score
- Vg = Government policy score

The next step after calculating the MV and SV values is to classify households into the IPI quadrant categories (Table 2).

Table 2 IPI quadrants

Spiritual score	≤ MV	> MV
> SV	Spiritually rich, materially poor (Quadrant III)	Spiritually rich, materially rich (Quadrant IV)
≤ SV	Spiritually poor, materially poor (Quadrant I)	Spiritually poor, materially rich (Quadrant II)

Source: part of research novelty (2024)

Explanation:

- Quadrant I = if the partner's income and spiritual score are greater than MV and SV
- Quadrant II = if the partner's income is less than MV but the spiritual score is greater than SV
- Quadrant III = if the partner's income is greater than MV but the spiritual score is less than SV
- Quadrant IV = if the partner's income and spiritual score are less than MV and SV

The next step is to calculate all IPI indices. The welfare index (W) is formulated:

$$W = \frac{w}{N} \quad (3)$$

Explanation:

- W = Welfare Index; $0 \leq W \leq 1$
- w = Number of prosperous families (wealthy both materially and spiritually)
- N = Number of observed households' population

The value of the religiosity index (R) can be obtained with the formula:

$$R = \frac{Mp}{N} \quad (4)$$

Explanation:

- R = Religiosity Index; $0 \leq R \leq 1$
- Mp = Number of families who are materially poor but spiritually wealthy
- N = Number of observed household populations

The value of the material income index (MI) can be obtained with the formula:

$$MI = \frac{SP}{N} \quad (5)$$

Explanation:

- MI = Material Income Index; $0 \leq MI \leq 1$
- Sp = Number of families who are spiritually poor but materially sufficient
- N = Total number of observed household populations

The value of poverty (P) can be obtained with the formula:



$$P = \frac{Ap}{N} \quad (6)$$

Explanation:

P = Poverty Index; $0 \leq P \leq 1$

Ap = Number of families who are both spiritually and materially poor

N = Total number of observed household populations

Results and discussion

Dompot Dhuafa Waspada is a zakat collection institution branch of Dompot Dhuafa, focusing on empowering the underprivileged and pre-prosperous communities in North Sumatra, particularly Medan. As part of the national Dompot Dhuafa network, Dompot Dhuafa Waspada envisions empowering communities through sustainable social and economic programs aligned with sharia principles. The institution operates five key programs: education, health, economic development, social assistance, and religious outreach.

The respondents in this study were 330 mustahiq who benefited from Dompot Dhuafa Waspada North Sumatra programs in 2023. Table 3 is the profile of the respondents.

Table 3 respondent characteristics

Characteristics	Classification	Amount	Percentage
Gender	Female	126	38.18
	Male	204	61.82
Age	25–30	22	6.67
	31–35	50	15.15
	36–40	58	17.58
	41–45	102	30.91
	46–50	98	29.70
Education	Bachelor's Degree	54	16.36
	Diploma	52	15.76
	High School	52	15.76
	Middle School	69	20.91
	Elementary School	103	31.21
Occupation	Laborer	129	39.09
	Trader	37	11.21
	Freelancer	65	19.70
	Farmer	51	15.45
	Livestock Farmer	20	6.06
	Unemployed	27	8.18
	Micro Business	1	0.30

Source: primary data (processed, 2024)

Table 3 shows that most respondents were male (61.82%), while 38.18% were female. Most respondents fell within the productive age groups of 41–45 years (30.91%) and 46–50 years (29.70%). Educational attainment was predominantly low, with most respondents completing only elementary school (31.21%) and middle school (20.91%). Respondents with higher education (diploma and bachelor's degrees) accounted for only 32.12%, reflecting limited access to or completion of formal education. In terms of occupation, most respondents were laborers (39.09%), followed by freelancers (19.70%) and traders (11.21%). Agrarian sectors, including farming and livestock farming, contributed a significant share (21.51%). However, 8.18% of respondents were unemployed, and only 0.30% were involved in micro-



businesses, highlighting limited entrepreneurial opportunities. The data depict a population with low education levels, informal work, and significant economic challenges, making them prime targets for economic empowerment programs.

Table 4 indicates changes in income distribution before and after receiving ZIS (zakat, infaq, sadaqah). Before receiving ZIS, the largest group of respondents had an income range of IDR 1,600,000–2,000,000 (37.27%), which decreased slightly to 36.06% after receiving ZIS. The lowest income group (IDR 500,000–1,000,000) saw a marginal decrease from 21.82% to 20.61%. The most significant improvement occurred in the highest income group (> IDR 2,500,000), which increased from 1.21% to 4.55%. This demonstrates that ZIS positively impacted income growth for a small segment of mustahiq. However, changes in other income ranges were relatively minor, indicating that the impact of ZIS on income was not widespread across all respondents.

Table 4 changes in mustahiq income

Income range (IDR)	Before receiving ZIS	After receiving ZIS
500,000–1,000,000	72 (21.82%)	68 (20.61%)
1,100,000–1,500,000	57 (17.27%)	56 (16.97%)
1,600,000–2,000,000	123 (37.27%)	119 (36.06%)
2,100,000–2,500,000	74 (22.42%)	72 (21.82%)
> 2,500,000	4 (1.21%)	15 (4.55%)
Total	330 (100%)	330 (100%)

Source: primary data (processed, 2024)

Table 5 results of Wilcoxon signed rank test for mustahiq income

Ranks	N	Mean rank	Sum of ranks
Negative ranks	0a	0.00	0.00
Positive ranks	25b	13.00	325.00
Ties	305c		
Total	330		

a. After receiving ZIS < before receiving ZIS

b. After receiving ZIS > before receiving ZIS

c. After receiving ZIS = before receiving ZIS

Source: primary data (processed, 2024)

Table 5 indicates that none of the respondents experienced a decreased income after receiving ZIS, as shown by a negative rank value of 0. Conversely, 25 respondents showed an increase in income after receiving ZIS (positive ranks), with a mean rank of 13.00 and a total of 325.00. Most respondents (305 out of 330) did not experience any change in income (ties). This finding indicates that while the ZIS program successfully increased income for a small group of mustahiq, the majority did not see significant changes in their income after receiving assistance.

Table 6 demonstrates significant changes in religiosity levels after receiving zakat. Before receiving zakat, most respondents (61%) had low religiosity scores (2–2.5). After receiving zakat, none remained in this category. Most respondents (59%) shifted to the 3.6–4 range, a significant increase from only 1%. Additionally, the group with religiosity scores >4.6 increased from 5% to 8%, while those scoring 4.1–4.5, who previously did not exist, rose to 13%. These changes indicate that zakat affects the material conditions of mustahiq and contributes to improvements in their spiritual well-being.

Table 6 changes in mustahiq household religiosity levels before and after receiving ZIS funds

Religiosity score	Before receiving zakat	After receiving zakat
2-2.5	201 (61%)	0 (0%)
2.6-3	110 (33%)	3 (1%)
3.1-3.5	2 (1%)	62 (19%)
3.6-4	2 (1%)	196 (59%)
4.1-4.5	0 (0%)	44 (13%)
> 4.6	15 (5%)	25 (8%)
Total	330 (100%)	330 (100%)

Source: primary data (processed, 2024)

Table 7 Wilcoxon signed rank test results for mustahiq religiosity levels

Ranks	N	Mean rank	Sum of ranks
Negative ranks	1a	4.50	4.50
Positive ranks	316b	159.49	50,398.50
Ties	13c		
Total	330		

a. After receiving ZIS < before receiving ZIS

b. After receiving ZIS > before receiving ZIS

c. After receiving ZIS = before receiving ZIS

Source: primary data (processed, 2024)

Table 7 indicates a significant positive impact of ZIS on the religiosity levels of mustahiq of the 330 respondents, 316 experienced an increase in religiosity after receiving ZIS (positive ranks), with a mean rank of 159.49 and a total rank of 50,398.50. Only one respondent experienced a decrease in religiosity (negative ranks), with a mean rank of 4.50. Additionally, 13 respondents did not experience any change in their religiosity (ties). These findings demonstrate that the ZIS program successfully enhanced the spiritual aspects of most respondents, with minimal negative effects on religiosity.

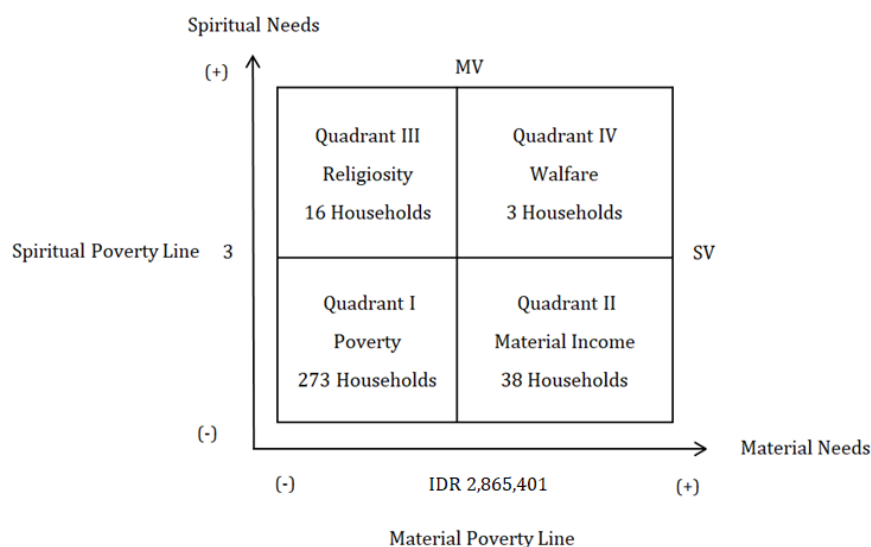


Figure 2 IPI quadrant before receiving ZIS

Source: primary data (processed, 2024)

Figure 2 shows that quadrant I (poverty) has 273 households. These households fall below both the material and spiritual poverty lines. They are the most vulnerable group, experiencing deficiencies not only in income (material) but also in spiritual needs. Their

material and spiritual needs are both low (below the material and spiritual poverty lines). Households in quadrant II (material income) total 38 households. This quadrant represents households lacking spiritual fulfilment but already meeting their material needs. In Quadrant IV (well-being), there are 3 households. Ideally, households in this quadrant fulfil material and spiritual needs, placing them in holistic well-being. Meanwhile, households in quadrant III (religiosity) total 16 households. These households have met their spiritual needs but still lack sufficient material resources. They are in good religious positions but have not yet achieved economic adequacy. Their spiritual needs are above the spiritual poverty line, but their material needs remain below the material poverty line.

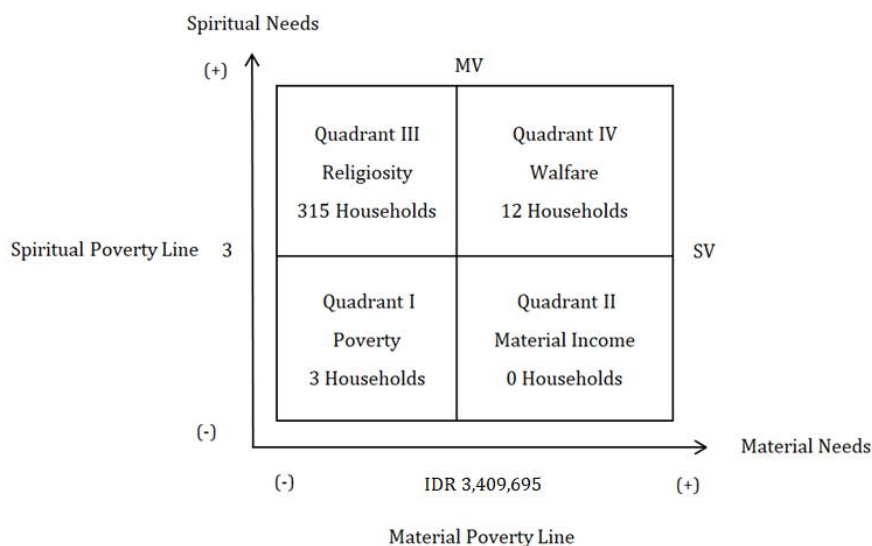


Figure 3 IPI quadrant after receiving ZIS
Source: primary data (processed, 2024)

Figure 3 shows that after receiving ZIS, households in quadrant I (poverty) total 3 households. This quadrant indicates poverty in terms of both material and spiritual aspects. Households in this quadrant experience deficiencies in both areas. In quadrant II (material income), there are zero households. This quadrant represents households lacking spiritual aspects but already meeting their material needs. The absence of households in this quadrant indicates that there are no households with good material well-being but lacking in spiritual aspects. In quadrant III (religiosity), there are 315 households. This quadrant represents households that have fulfilled their spiritual needs but still lack material resources. They exhibit good religiosity or spiritual well-being but have not yet achieved material well-being. Most households (315 households) fall into this quadrant. This means that most of the population has a good level of spirituality but continues to face economic challenges or a lack of material income. In quadrant IV (well-being), there are only 12 households. Households in this quadrant fulfil both their material and spiritual needs. This is the ideal quadrant, reflecting holistic well-being across both dimensions. However, only 12 households fall into this quadrant, indicating that very few are materially and spiritually prosperous after receiving ZIS.

After classifying mustahiq as the IPI quadrant, the next step is to analyze the Islamic performance index for the mustahiq index, which reflects the percentage of mustahiq in the four categories (Table 8).

Table 8 Islamic performance index (IPI) results

IPI index	Before receiving ZIS	After receiving ZIS	Change
Welfare index (W)	0.010	0.036	+0.026
Religiosity index (R)	0.048	0.955	+0.907
Material income index (MI)	0.115	0.000	-0.115
Poverty index (P)	0.827	0.009	-0.818

Source: primary data (processed, 2024)

Table 8 shows that the analysis results indicate significant changes in the IPI index after the respondents received ZIS. The welfare index (W) increased from 0.010 to 0.036, indicating that the well-being of the mustahiq improved after receiving ZIS. The religiosity index (R) experienced a significant surge, from 0.048 to 0.955, reflecting the positive impact of zakat on the spiritual and religiosity aspects of the respondents. On the other hand, the material income index (MI) drastically declined from 0.115 to 0, indicating that despite improvements in other aspects of well-being, the material income of the respondents did not increase after receiving ZIS. The poverty index (P) sharply decreased from 0.827 to 0.009, meaning there was a significant reduction in poverty levels after receiving zakat, demonstrating that ZIS effectively reduced poverty among mustahiq. Although there was a decline in material income, ZIS has been proven to enhance well-being, increase religiosity, and significantly reduce poverty among the respondents.

Discussion

Based on the research results, there has been no decrease in mustahiq income after receiving zakat, infaq, and sadaqah. From the Wilcoxon test results, it is found that there are no "negative ranks," indicating that there are no ZIS recipients who experience a decrease in income after receiving assistance. This is a positive result as recipients are not financially burdened after receiving ZIS. In terms of income increase, only 25 out of 330 respondents experienced an increase in income after receiving ZIS. Although the outcome was positive for them, the overall impact was minimal, with only about 7.5% of recipients feeling an increase. The vast majority of ZIS recipients, 305 out of 330 respondents, had unchanged incomes after receiving ZIS. This suggests that while ZIS helped stabilize their income, it did not significantly impact on increasing income for most recipients. This follows the theory explained in the literature review that zakat funds have an important role in improving the welfare of society, primarily through two main approaches: consumptive and productive funds (Nasution et al. 2024). The primary focus of consumptive funds is to provide short-term assistance without orientation on sustainable changes in the economic status of mustahiq (Hamadou and Jallow 2024). The research results in this discussion are relevant to previous research conducted by Haidir (2020). This research is related to analyzing zakat management performance at BAZNAS Yogyakarta city using quantitative and qualitative approaches. This relates to measuring the performance of Zakat in amil zakat institutions, although it does not directly discuss IPI. In addition, research conducted by Efendi and Fathurrohman (2021) discusses the impact of zakat on the material welfare and religiosity of mustahiq using a quantitative approach with the CIBEST model. This research is relevant because it measures the impact of productive zakat on the welfare of mustahiq, which is related to the evaluation of zakat's performance in zakat collection institutions.

The findings show that in the quadrant before receiving ZIS, the dominance is in quadrant I. Most households (273 mustahiqs) were in the poverty quadrant, indicating they were materially and spiritually deprived. This indicates a high level of vulnerability among the population. In quadrant II, 38 households identified that they have incomes above the poverty line but low levels of religiosity. In quadrant III, 16 households are in the religiosity quadrant,



which means they have spiritual sufficiency but still need support from the material side. Meanwhile, in quadrant IV, three households have achieved full welfare. This shows that only a few groups are completely free from poverty, both spiritual and material. Meanwhile, in the IPI quadrant, after receiving Zakat, infaq and sadaqah, most households are in quadrant III (religiosity). As many as 315 households have good spiritual welfare but insufficient material needs. This shows that most of them have strength in the spiritual aspect but still face challenges in the economic or financial aspects. There are no households in quadrant II, meaning no households are fully materially rich but religiously poor. In quadrant I, there are only three households, which means there is a decrease in the number of households categorized as materially and religiously poor after receiving ZIS. In quadrant IV (full welfare), there are 12 households, which shows that very few can achieve welfare materially and spiritually. This happens because the mustahiq used as a sample of respondents are consumptive beneficiaries or consumptive ZIS, so it does not significantly increase mustahiq income at the zakat collection institution Dompot Dhuafa.

The findings show that the welfare of mustahiq increased after receiving ZIS at Dompot Dhuafa North Sumatra. This is because ZIS is given directly in cash, thus providing additional income for mustahiq. Then, it can reduce daily economic pressure and increase their purchasing power for basic needs such as food, clothing, education, and health. With the existing assistance, mustahiq can also allocate more resources to other needs to increase their overall welfare. The increase in mustahiq welfare after receiving ZIS from Dompot Dhuafa North Sumatra is not only due to financial assistance alone but also because of a holistic approach that includes economic, social, and psychological aspects. The effectiveness of this program is highly dependent on good management, sustainable empowerment, and active involvement of mustahiq in their transformation process. Performance theory assesses that the increase in mustahiq welfare shows that the ZIS program is successful and shows good performance from the Dompot Dhuafa institution. Welfare theory sees these results as evidence that the redistribution function effectively improves the beneficiary group's quality of life. These findings are supported by Beik and Arsyianti (2015); Sulaeman, Majid, and Widiastuti (2021); Mawardi et al. (2023); Majid and Gissay (2024); Santoso et al. (2024) who stated that the welfare of mustahiq increased after receiving zakat. This finding not only shows the success of the ZIS program at the local level but also opens opportunities to strengthen the role of zakat as an instrument of social and economic development. This encourages the idea that zakat is a religious obligation and a strategic tool for social transformation.

The findings show that the spiritual and religious aspects of mustahiq increased after receiving ZIS from Dompot Dhuafa North Sumatra. This shows that when mustahiq received ZIS assistance from Dompot Dhuafa North Sumatra, they felt the direct love of Allah through human intermediaries, which fostered a high sense of gratitude, and gratitude in Islam is often a trigger for increased worship. Before receiving ZIS, mustahiq may have experienced high economic pressure, which made them focus on survival. After the economic pressure subsided, they had the psychological space to think more about and explore matters of worship and religion. Several mustahiq expressed that after receiving assistance, they felt motivated to one day become muzakki. This desire encouraged them to improve their physical and mental quality of life, including improving their worship and spirituality. The increase in the spiritual and religious aspects of mustahiq after receiving ZIS from Dompot Dhuafa North Sumatra occurred due to a combination of post-assistance peace of life, religious assistance from the Dompot Dhuafa North Sumatra program, and awareness and deep gratitude for the assistance received. Performance theory views the improvement of the spiritual aspect of mustahiq as evidence of the success of zakat institutions in achieving comprehensive results, not only in terms of economic welfare but also in mental and religious



development. This reflects that Dompot Dhuafa has successfully distributed ZIS administratively and effectively internalized Islamic values in its programs. These findings are supported by Rohmah et al. (2024); Santoso et al. (2024), who stated that distributing zakat to mustahiq can improve their spiritual and religious aspects. An effective zakat program can touch both the physical and spiritual dimensions, so it has implications for expanding the zakat program approach to be more comprehensive, namely not only focusing on strengthening the economy but also strengthening faith, morals, and religious awareness.

The findings show that the material income of mustahiq decreased after receiving ZIS from Dompot Dhuafa North Sumatra. This indicates that some mustahiq may rely too much on assistance and become less motivated to work hard after receiving ZIS. This is called "dependency syndrome," where assistance that should be a stimulus instead makes them economically passive. On the other hand, some mustahiq may have previously worked as daily laborers with a fixed daily income, but after receiving zakat assistance, they tried to open their businesses. At the beginning of the business phase, income tends to be unstable and lower than before, although it has the potential to increase in the long term. Some mustahiq experience a shift in income from daily to indirect forms, such as harvest results, barter, or goods savings. This can also happen because low financial literacy, skills, or work motivation can make Mustahiq unable to manage assistance properly. The decrease in the mustahiq's material income after receiving ZIS from Dompot Dhuafa North Sumatra can be caused by business failure, dependence on assistance, the early phase of economic transition, and limited literacy and capacity. However, this does not mean that the program has failed; rather, it indicates the need for deeper evaluation, further assistance, and adjustment of the empowerment model to make the impact more sustainable. According to performance theory, the decline in the material income of mustahiq after receiving ZIS indicates a gap in program implementation, both in terms of planning, implementation, and mentoring. This negative performance indicator needs to be followed up immediately with evaluation and improvement of zakat distribution and empowerment strategies so that the main objective of zakat, namely improving the welfare and independence of mustahiq, can be achieved in real terms. The findings of this study are supported by Rijal et al. (2024), who stated that the material income of mustahiq decreased after receiving zakat. These findings indicate that the program has not been effective in achieving the main objectives of zakat, namely, creating independence and welfare. The implications of these findings require zakat management institutions to conduct a comprehensive evaluation of the design and implementation of the program, integrate educational and empowerment components in each assistance, and develop a more adaptive zakat distribution model oriented towards long-term results.

The findings show decreased poverty levels after receiving ZIS from Dompot Dhuafa North Sumatra. This indicates that the ZIS provided allows the mustahiq to meet basic needs, directly reducing the absolute poverty indicator because they are no longer below the minimum expenditure poverty line. This assistance is consumptive and provides opportunities for mustahiq to generate their own more stable and independent income. With targeted distribution, this program reaches mustahiq who need it and have the potential to rise economically. Performance theory views that the decline in poverty levels after receiving ZIS indicates that the program has achieved tangible results relevant to social development goals, namely poverty alleviation. This finding confirms that ZIS can effectively reduce poverty and improve community welfare if appropriately managed. These findings are supported by Ayuniyyah et al. (2018); Saputro and Sidiq (2020); Sulaeman, Majid, and Widiastuti (2021); Majid and Gissay (2024); Rijal et al. (2024), which states that there is a decrease in poverty rates after receiving zakat. This finding implies that if managed with an empowerment approach and the right strategy, zakat can be an effective instrument in socio-economic



development. This finding can encourage strengthening national zakat policies, strengthening synergy between institutions, and expanding the scope of zakat distribution.

The Islamic performance index (IPI) focuses on performance measurement based on Islamic principles. This aligns with existing theory because performance measurement is based on Islamic principles and ensures that every organizational activity aligns with maqashid sharia. Maqashid sharia is the five main objectives in Islam that Muslims must maintain in their daily lives, namely protecting religion, soul, mind, offspring, and property (Nasution et al. 2024). Previous research also supports those conducted by Anwar (2019), examining changes in income and material and spiritual characteristics of mustahiq after receiving productive zakat assistance. This research is relevant to measuring the impact of zakat on mustahiq welfare, which is also related to the IPI model. In the last research, Vella and Rusdianto (2024) analyzes the BAZNAS performance on the mustahiq welfare level, which also measures changes in welfare as part of the evaluation of zakat performance. In addition, research conducted by Efendi and Fathurrohman (2021) discusses the impact of zakat on the material welfare and religiosity of mustahiq. Moreover, the religiosity of mustahiq using a quantitative approach with the CIBEST model. CIBEST model. This research is relevant because it measures the impact of productive zakat on the welfare of mustahiq, which is related to the evaluation of zakat performance in zakat collection institutions. The IPI model can be used as an alternative tool for measuring the performance of zakat collection institutions to provide transformation in empowering mustahiq.

Conclusions

Based on the findings, it can be seen that the Islamic performance index (IPI) Model can be used by all amil zakat institutions, especially in Indonesia, as a tool for measuring the performance of institutions in seeing the transformation of mustahiq empowerment from two sides, namely material and religiosity. This study reveals that the performance of the North Sumatra Dompot Dhuafa zakat institution in empowering mustahiq using the Islamic performance index (IPI) model shows significant changes in the aspects of religiosity and reduction of poverty levels. The results show that despite a limited increase in material income for 25 respondents, the most significant change was seen in the increase in the religiosity of the mustahiq, which included 316 respondents. This indicates that zakat, infaq, and almsgiving play a role in improving the spiritual welfare of mustahiq, even though the impact on increasing material income is not too significant.

The theoretical implication of this study is the introduction of the IPI model, which is a research novelty as a more holistic evaluation tool in measuring the performance of zakat institutions, which not only measures material aspects but also the aspect of religiosity which is very important in the empowerment of mustahiq. This research enriches the literature on sharia-based zakat management and can be used as a basis for further research on more integrated and impactful zakat performance measurement. These findings provide guidance for zakat institutions to design more impactful and sustainable mustahiq empowerment programs. Increased religious awareness shows that the zakat program can improve spiritual well-being, although challenges remain in significantly increasing the material income of mustahiq.

The limitations of this study lie in its focus only on recipients of consumptive zakat, which may not cover all aspects of empowerment that can be achieved through productive zakat. In addition, this study also only measures changes over a certain period, so it cannot yet provide a long-term picture of the impact of zakat empowerment. As a suggestion for further research, it is advisable to explore the use of productive zakat and extend the duration of the research to assess the long-term impact on the material and spiritual well-being of the



beneficiaries. Future research can also consider external factors, such as skills and entrepreneurship training, which can help beneficiaries achieve economic independence.

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