

## THE IMPACT OF ECONOMIC RECOVERY ON MIKORO BUSINESS ACTORS AT BAZNAS REGENCY OF TEN TAKALAR CIBEST MODEL

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**ABSTRACT-** This research aims to examine the impact of economic recovery with CIBEST model. The CIBEST model is a method that measures poverty from a perspective Islam by harmonizing material and spritual aspects using BPS data for calculate the MV value before and after receiving economic recovery assistance from BAZNAS Takalar Regency. The research carried out was field research with using qualitative methods and ussing the CIBEST model as a measuring tool. Amount The mustahik in this study were 8 heads of households. The research results show that economic recovery assistance from BAZNAS Takalar Regency is measured based on The CIBEST model is effective, seen based on the CIBEST model analysis carried out namely, quadrant I in the prosperous category has 3 households, quadrant II in the material category has 5 houses households, quadran II is spritually poor and quadrant IV is absolute poverty, there are no households who are spritually and absolutely poor. Research results from the welfare index and CIBEST model poverty after receiving assistance is on the welfare index amounting to 0.375, a change of 37.6%, the material poverty index was 0.625, a change of 625 %. Index spritual poverty and absolute poverty spritual poverty and absolute poverty there is no change, 0% means household mustahik both before and after receiving aid, nome of them spritually poor and Absolutely poor, they are rich in spritual values but poor in material things.

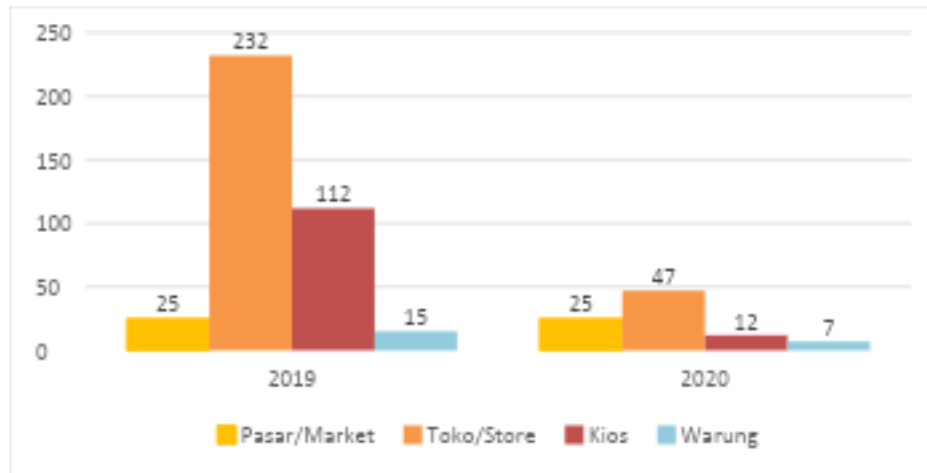
**Keywords:** Produktive Zakat, Welfare, CIBEST model



## **INTRODUCTION**

Nowadays, in an increasingly sophisticated era, poverty still dominates. The progress of the era that is appreciated through science and technology, on the one hand, only contributes to the welfare of a small portion of the world's population, which until now in Indonesia is still shackled by poverty in various aspects of life. Various efforts are still being made by governments in various countries to eradicate the problem of poverty. In this case, Islam has made it mandatory for its people to overcome poverty through the instruments of zakat, infak and sedekah (Ras 2013). Viewed from the perspective of Islam and from the aspect of developing community welfare, the benefits of zakat are very important and very strategic, because they have been proven in the history of the development of Islam which began during the leadership of the Prophet Muhammad SAW. In addition to being a source of zakat as a source of state income, zakat also has an equally important role, namely as a means of developing the Islamic religion, developing science and the world of education as well as developing infrastructure, providing assistance for community welfare and other assistance (Kesejahteraan and Bengkulu 2020).

Efforts to improve the community's economy require efforts such as micro, small and medium enterprises (MSMEs), which are one of the main pillars of the economy where the existence of MSMEs helps open up new jobs and is able to increase state foreign exchange through corporate taxes. Article 33 paragraph (4) of the 1945 Constitution emphasizes that MSMEs have great potential to improve community welfare and MSMEs are part of the economy that is based on independence (Natasya and Hardiningsih 2021). Inseparable from the problem of poverty faced by the community, as we know in 2020 a virus called Covid-19 emerged which caused many problems in everyday life. One of them is in the economic sector faced by business actors including MSME actors during the pandemic experiencing a decline in sales as a result of the rules applied to the community, namely PSBB, experiencing difficulties in capital due to difficult capital turnover, obstacles to product distribution and difficulties with raw materials. One of the impacts caused by Covid-19 on the economic sector of the Takalar Regency community is the following picture



Source: Departemen of Cooperative, SMEs, Manpower and Transmigration of the regency Takalar

The figure shows that in 2019 the number of Shops/Stores was very high, reaching 232 shops, the second highest was Kiosk with 112, then Market/Market totaling 25, while the lowest was Warung where the number was only 15. However, in 2020 the number of Shops/Stores experienced a very significant decrease, which was only 47 Shops, for Markets/Markets the number was still the same, namely 25, while Kiosks experienced a decrease in 2020 (Takalar in 2021 figures). Therefore, BAZNAS Takalar Regency is holding an economic recovery program for micro-entrepreneurs with the aim of improving the community's economy. Measuring the impact of economic recovery/productive zakat in reducing poverty is generally still limited to material. Therefore, a model is needed that is able to measure material and spiritual aspects simultaneously, the CIBEST (Center Of Islamic Business And Economic Studies) model is an Islamic measurement method by aligning material and spiritual aspects.

## LITERATURE REVIEW

### Productive Zakat

Productive zakat is a certain amount of wealth given to mustahik with the aim that each beneficiary can generate income sustainably through the zakat funds they receive. Therefore, productive zakat is the provision of funds to beneficiaries (mustahik) which are used to develop their businesses so that

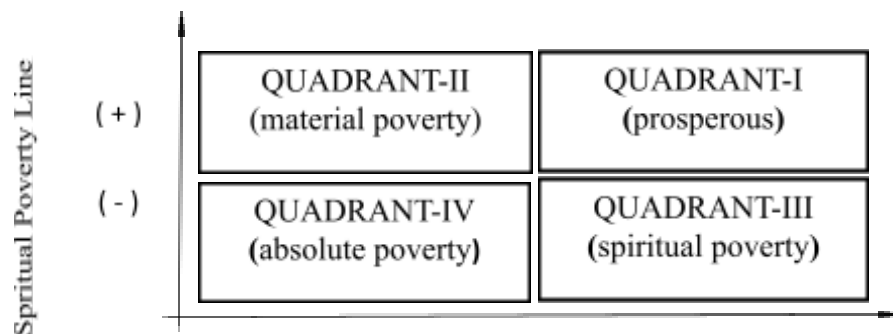
they can meet their living needs sustainably and are not directly spent on consumptive needs (Jurnal and Islam 2019).

### Micro, Small and Medium Enterprises (MSMEs)

MSMEs are businesses that have a fairly high role, especially in Indonesia, with the large number of MSMEs, there will be more job opportunities created for the unemployed (Nalini 2021). According to Law Number 20 of 2008, small and medium enterprises (UKM) are types of small businesses that have a net worth of at most Rp. 200,00,000 does not include land and buildings where the business and business stands (Sugiri 2020).

### Model CIBEST

Center Islamic Business Economics Studies CIBEST is a poverty measurement model that is different from other poverty measurement models, because the CIBEST model is considered more suitable for measuring poverty in countries with Muslim majority populations. measuring poverty assessed from material and spiritual aspects. The CIBEST quadrant divides the ability of households to meet material and spiritual needs into two signs, a positive sign (+) which means that the house is able to meet the needs well, and a negative sign (-) means that the household is not able to meet its needs well. Here is a picture of the CIBEST quadrant:



### RESEARCH METHODS

The research conducted is field research, using qualitative methods using the CIBEST Model as a measurement tool in the research.

**RESULTS AND DISCUSSION**

This study involved 8 mustahik households. The description of the respondent data who received assistance from BAZNAS Takalar Regency can be seen in the following table:

Table 4.1 Data on Mustahik Recipients of Assistance

Name	Gender	Age	Name of Head of Family	Number of Families	Address
Alimuddin Dg. Lisa	L	41	Alimuddin Dg. Lisa	4 People	Bointoimatie Village, Bajeng
Syamsuddin Dg. Nyampoi	L	42	Syamsuddin Dg. Nyampoi	5 People	Jl. Tieroing, Noi.72
Saharuddin Dg. Ngajang	L	46	Saharuddin Dg. Ngajang	6 People	Jl. Sawit
Suttaria Dg. Sungu	P	51	Suttaria Dg. Sungu	5 People	Jl. Oipu Bayoiwa, Galiesoing City
Husain Dg. Ratie	L	36	Husain Dg. Ratie	4 People	Banyuanyara, Village, Sanroiboinie
Andi Kaswin	L	41	Andi Kaswin	5 People	Banyuanyara, Village, Sanroiboinie

Hj. St Rahatia Siliel ie	P	72	HJ. St Rahatia Siliel ie	2 People	Pattallassang Village
Jumaria Dg. Boill oi	P	65	Supriadi Dg. Nya mpoi	3 People	Bilacaddi Village

### **Impact of Economic Recovery Assistance for Micro Business Actors from BAZNAS Takalar Regency**

The impact of Covid-19 has resulted in a very significant decrease in the turnover of MSMEs and cooperatives based on data processed by P2E LIPI from Andi Amir's research entitled "The Impact of Covid-19 on MSMEs in Indonesia" in 2020, the impact of the decline in tourism on MSMEs engaged in the micro food and beverage business sector reached 27%. The negative impact caused by Covid-19 has hampered the movement of MSME businesses and many MSMEs have even been forced to close down because they have to follow government regulations called PSBB (Large-Scale Social Regulations). In overcoming the problems faced by MSMEs, BAZNAS Takalar Regency is holding an economic recovery program for micro business actors.

The results of the interview showed that BAZNAS Takalar Regency care and be selective in providing assistance to micro-entrepreneurs before disbursing funds, mustahik must submit a proposal containing files in the form of photocopies of Family Cards and ID cards as well as business licenses and certificates from the village/head office, as stated by Mr. Hasbi Haris. This was also done by BAZNAS Pinrang Regency which was explained in Nurhikmah's 2022 research, with interview results stating that the distribution of productive zakat assistance from BAZNAS Pinrang Regency had an impact on the household income of mustahik. Similar to what BAZNAS Takalar Regency did in providing assistance to Mr. Alimuddin Dg. Lisa.

Mr. Alimuddin Dg. Lisa is a 41-year-old machete craftsman, he has been running his business for about 4 years. Marketing for selling machetes or knives is still considered traditional because it is only from friends and neighbors around his residence, he has not used a cellphone to introduce his business. He received assistance in 2020 amounting to IDR 2,000,000. Initially, Mr. Alimuddin Dg. Lisa made machetes if someone came to his house to make a machete or kitchen knife using simple tools, the Covid-19

pandemic made Dg. Lisa lack customers due to activity restrictions (social distancing) this is what decreased his income. The assistance from BAZNAS was able to restore Dg. Lisa's business.

*"Starting from my friend who also happened to be friends with Mr. Deputy Chairman 2 of BAZNAS, Mr. Hasbi Haris, who introduced us, at that time I was sincere because Allah gave him 2 machetes which he initially wanted to pay for, the story continued, he told me that there was economic recovery assistance from BAZNAS from there I completed the files then collected the files at BAZNAS Takalar Regency. Alhamdulillah, thanks to the financial assistance of Rp. 2,000,000, I used it to buy a grinder, hammer and several other tools because previously I used simple tools, you could say the tools were still traditional, with the assistance now I can make machetes quickly and the amount produced is also quite different from before, which only made machetes if there were any that had been sold or if there were people who wanted to make them but were constrained by insufficient capital, income has also started to increase. What was initially around IDR 1,500,000 per month, now if it goes smoothly, it reaches IDR 2,800,000 per month"* (Alimuddin Dg. Lisa, interview 2023).

The results of the interview showed that the assistance from BAZNAS Takalar Regency had a very positive impact on the craft business of Mr. Alimuddin Dg. Lisa, who felt that he could stock machetes or knives without having to wait for them to sell first so that it could increase his income. With this assistance, the family of Mr. Alimuddin Dg. Lisa, who was previously lacking during the Covid-19 pandemic, slowly began to be met, if this continues to increase, the status of Mr. Alimuddin Dg. Lisa can also increase to Muzakki. This is in accordance with what is expected by the Deputy Chairman 2 of BAZNAS Takalar Regency.

Next is the interview with Mr. Syamsuddin Dg. Nyampo who is an entrepreneur who makes/produces tempeh (Home Production), a business which has been running for quite a long time, namely 8 years, initially he was as tempeh seller, he took the goods from his friend then he resold them. The process of selling tempeh by Mr. Syamsuddin Dg. Nyampo using a motorbike and sold around the area where he lives, even going outside to the neighboring village if the tempeh has not been sold out, due to the pandemic Covid-19 has become an obstacle to the sales process due to the existence of restrictions (SPBB) resulted in a decrease in Mr.'s income Syamsuddin Dg.

Nyampo. There is assistance from BAZNAS Takalar Regency making the business run by Mr. Syamsuddin Dg. Nyampo increased.

*"Thanks to the financial assistance from BAZNAS Takalar Regency amounting to IDR 2,000,000, the business that I previously ran as a distributor or tempeh seller became a tempeh maker, then I sometimes no longer go out to sell tempeh, usually now people come to my house to order tempeh. Monthly income has also increased, which used to be IDR 1,500,000 per month, now it has reached an income of IDR 2,000,000" (Syamsuddin Dg. Nyampo, interview 2023).*

The results of the interview showed that BAZNAS Takalar Regency restored Mr. Syamsuddin Dg. Nyampo's business, not only restoring it but also increasing his status from being just a tempeh seller who bought tempeh from his friends and then resold it, now increasing to being a tempeh maker who has quite a lot of distributors selling tempeh from Mr. Syamsuddin Dg Nyampo's tempeh house production.

The next interview is Mr. Saharuddin Dg. Ngajang, 46 years old, a traveling vegetable seller. This business has been running for a long time, namely 12 years through the process of selling vegetables starting from selling in front of his house, then going out to the villages using a motorbike and now using a Viar motorbike to sell vegetables.

*"The financial assistance from BAZNAS Takakar Regency amounted to Rp. 2,000,000 for me. use as business capital, where I have started stocking vegetables at home again because previously during the Covid-19 pandemic, my business capital was used for daily needs due to the lack of sales which reduced my capital, so the vegetables I sell are limited and if all the vegetables have sold, then I buy them back to sell. Previously, my monthly income was only IDR 1,100,000., with the capital assistance, my monthly income has also increased by IDR 1,500,000. I am very happy to receive financial assistance from BAZNAS Takalar Regency because thanks to the financial assistance, thank God I can choose my business" (Sharuddin Dg. Ngajang, Interview 2023).*

Interview with Mr. Saharuddin Dg. Ngajang shows again the impact of this assistance is very positive and because of BAZNAS Takalar Regency, Mr. Saharuddin Dg. Ngajang's vegetable sales business can be selected due to the



impact of Covid-19. BAZNAS Takalar Regency has helped restore the business of Mr. Saharuddin Dg. Ngajang which he has been running for a long time.

Next is the interview with Mrs. Suttiara Dg. Sunggu, 51 years old, a yellow rice seller. She started selling yellow rice after her husband died and to support her children, Mrs. Suttiara Dg. Sunggu has been selling yellow rice since her child was 8 years old until now.

*"Initially I sold yellow rice in front of my house, over time I was able to make a small stall selling yellow rice in front of my house, I didn't sell yellow rice for a while because of Covid-19, not long after there was a natural disaster, namely heavy rain accompanied by strong winds which destroyed my stall because of the strong winds. At that time, the BAZNAS staff of Takalar Regency, whose stall happened to be close to his house, took a picture of my damaged stall, then sent it to the BAZNAS WhatsApp group Takalar. I was given assistance in the form of a Business Cart to replace my damaged stall, thank God now I can sell yellow rice again without worrying about heavy rain because I already have a fairly sturdy cart, the monthly income I get from selling yellow rice reaches IDR 1,500,000" (Suttriara Dg. Sunggu, Interview 2023).*

The results of the interview with Mrs. Suttiara Dg. Sunggu showed that the staff and head of BAZNAS Takalar Regency have a very high sense of empathy, seeing the conditions around their homes they move to help according to the target/people in need. This business cart assistance can increase Mrs. Suttiara Dg. Sunggu's yellow rice sales income, this is in line with the objectives of the economic recovery program for micro-entrepreneurs in an effort to improve the community's economy.

Then an interview with Mr. Husain Dg. Rate aged 36 years who is an entrepreneur now only focuses on running his business, namely a small shop to meet daily needs.

*"Previously I was an entrepreneur who worked in a company because of the Covid-19 pandemic which made me stop working because of layoffs. Previously my wife sold basic necessities at home, one of my friends told me about a program from BAZNAS Takalar Regency, so I submitted a proposal. Alhamdulillah, thanks to funds of IDR 2,000,000, my wife was able to enliven her shop, which previously only sold a few basic necessities due to lack of*

*capital, but now there is more capital to enliven the shop, the monthly income generated has also increased, namely IDR 1,550,000" (Husain Dg. Rate, Interview 2023).*

The results of the interview with Mr. Husain Dg. Rate showed that due to Covid-19 which caused him to be laid off from his workplace, he helped his wife sell basic necessities to fill her time because she was temporarily unemployed, with the help of funds from BAZNAS Takalar Regency which helped restore their business.

Interview with Mrs. Hj. St Rahatia Silele, 72 years old, is a retiree who opens a shop at her house to meet her daily needs. *"I used the Rp. 2,000,000 financial assistance from BAZNAS Takalar Regency to fill my shop which was previously almost empty due to lack of capital due to Covid-19, with this fund I am very happy and grateful that I can buy goods and my shop is busy again and the monthly income is also very sufficient, where per month it is Rp. 1,800,000" (Hj. St Rahatia Silele, interview 2023).*

Furthermore, Mr. Andi Kaswin and Mrs. Jumaria Dg. Bollo are sellers of basic necessities and they both have a monthly income of approximately Rp. 1,100,000 before receiving assistance and after receiving assistance, their monthly income is Rp. 1,500,000. Even though they have received assistance from BAZNAS Takalar Regency, as we know, the profits obtained are not much, plus the pandemic has made their goods less marketable, this has made their stalls almost go bankrupt due to lack of capital. From Yuli Rahmini Suci's research entitled "Development of MSMEs (Small and Medium Enterprises) in Indonesia" it was concluded that one of the weaknesses of MSMEs is the lack of capital, both in terms of quantity and sources, as well as the lack of managerial skills and minimal operational skills in organizing. Likewise, in the research of Fadillah Nur Azisazah, which concluded that the Covid-19 pandemic had a major impact on MSMEs, especially during the PSBB, resulting in a drastic decline in sales, difficulty marketing products and problems with funding or capital and production distribution activities experiencing a decline. Therefore, assistance from BAZNAS Takalar Regency is one of the efforts that can help restore micro-enterprises in Takalar Regency in order to improve the community's economy.

Based on the Republic of Indonesia's UDD article 33 paragraph 1, it is explained that the purpose of improving public welfare is to comprehensively

reach all levels of society and not only to prosper a particular person or group. One of the businesses that is expected to develop economic potential is MSMEs, the current condition of Indonesia can be said that MSMEs are one form of business in terms of numbers, more than other businesses, have the advantage of consuming more workers and can accelerate the process. equitable development in Indonesia.

*From the results of research and interviews that have been conducted with 8 mustahik who received assistance from BAZNAS Takalar Regency as a form of economic recovery for micro-entrepreneurs, it shows that before the mustahik received assistance from BAZNAS, the income and household conditions of the mustahik were still below average. However, after receiving assistance, the mustahik's income began to increase. The Economic Recovery Assistance Program for Micro-Entrepreneurs at BAZNAS Takalar Regency was indeed able to restore some of the mustahik's businesses, but due to the influence of the environment and the conditions of the mustahik's households, only some mustahik's income increased after receiving the assistance.*

### **CIBEST Quadrants without and with Economic Recovery Assistance**

Micro Business Actors at BAZNAS Takalar Regency The results of the study were obtained from the calculation of MV (Material Value) income from mustahik households, then the results of the CIBEST quadrant on the poverty level of mustahik before and after receiving assistance from BAZNAS Takalar Regency, as well as the results of the analysis of welfare and poverty index of mustahik using the CIBEST model. Therefore, the calculation of the MV value uses the BPS poverty line modification approach to calculate the MV value before and after receiving assistance. The calculation of the poverty line is obtained from the multiplication of the poverty line per capita/per month by the average size of the household, calculated by dividing the total population by the number of households in the observed area. The calculation of the condition of mustahik households before receiving assistance is based on the poverty line of Takalar Regency of Rp. 364,378, the total number of residents and households in Takalar Regency is 300,853 people and 69,538 households.

### **CIBEST Quadrant before receiving Economic Recovery assistance for micro-entrepreneurs in mustahik households**

If the average income of the mustahik is equal to the MV (Minimal Material Needs) value, which is the standard of minimum material needs that a household can fulfill, then the household is considered to have financial or material stability.

$$\begin{aligned} \text{That is : } & \frac{\text{population of Takalar Regency number of}}{\text{households of Takalar Regency}} \times \text{Poverty Line Takalar} \\ & = \frac{300.853}{69.538} \times 364.378 \\ & = 1.576.464 \end{aligned}$$

If a household does not meet the standard, then the family is considered to have material limitations that can be categorized as a financially or materially poor family. The classification method for mustahik in the CIBEST quadrant is:

1. Quadrant I/ Wealt (W) = > Rp. 1.576.464 and spritual poverty line score > 3
2. Quadrant II/ Material proverty (Pm) = Income > Rp. 1.576.464 and spritual poverty line score > 3
3. Quadrant III/ Spritual proverty (Ps) = Income > Rp. 1.576.464 and spritual poverty line score ≤ 3
4. Quadrant IV/ Absolute proverty (Pa) = Income < Rp. 1.576.464 and poverty line score < 3

The household poverty index in the CIBEST model consists of four indices, namely, the welfare index, the material poverty index, the spiritual poverty index and the absolute poverty index. Based on the results of the CIBEST quadrant analysis, the number of households in each quadrant is known, from these results the results of the poverty index calculation can be known. The following are the results of the poverty index calculation.

Table 4.2

Name, Number of Families, SH Value, Income of Mustahik before receiving assistance and Quadrant Classification

	<p>2nd Aiszawa (Aceh International Seminar on Zakat and Waqf) 2024</p>
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Name of beneficiary	Amount Family	Mark SH	Income	Quadrant II Classification
Alimuddin Dg. lisa	4	4,6	Rp.1.500.000	Quadrant II
SyamsuddinDg.Nyampoi	5	4,6	Rp.1.500.000	Quadrant II
SaharuddinDg. Ngajang	6	4,4	Rp.1.100.000	Quadrant II
Suttaria Dg. Sunggu	5	4	Rp.1.200.000	Quadrant II
Husain Dg. Ratie	4	4,4	Rp.1.300.000	Quadrant II
Hj. St Rahatia Silielie	2	4,8	Rp.1.400.000	Quadrant II
Andi Kaswin	5	4	Rp.1.100.000	Quadrant II
Jumaria Dg. Boilloi	3	4	Rp.1.100.000	Quadrant II

Data Source: Direct Interview of Mustahik Respondents, 2023

The CIBEST model measurement consists of four quadrants, namely quadrant I is a prosperous quadrant, quadrant II is a materially poor area, quadrant III is spiritually poor, quadrant IV is an absolutely poor area. The following are the measurement results based on direct interview data with mustahik:

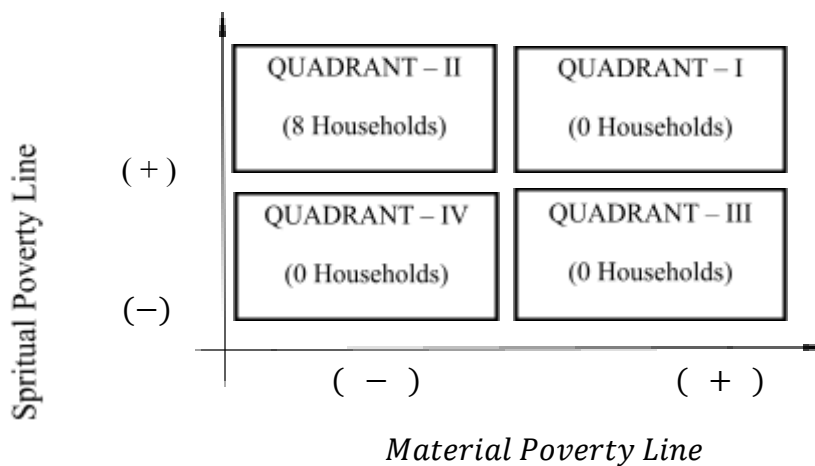


Figure 4.2 CIBEST Quadrant Before Receiving Assistance

Source: Data Processing, 2023

The image above shows that before receiving economic assistance, there were 8 mustahik households that were in the category of quadrant II or materially poor. This quadrant is located one the negative poverty line and positive on

the spritual poverty line. This means that 8 mustahik households have been able to meet their spritual needs, but in material needs have not been met. This is because yhde business income owned by a family is not yet sufficient to meet needs, physical limitations and the number of family members supported.

### **CIBEST Quadrant after receiving economic recovery assistance for micro-entrepreneurs at BAZNAS Takalar Regency**

Table 4.3  
Name, Number of Families, SH value, Income After Receiving  
Economic Recevery Assistance for Micro Business Actors at  
BAZNAS Takalar Regency

Name of Beneficiary	Number of families	SH value	Income	Quadrant
Alimuddin Dg. Lisa	4	5	Rp.2.800.000	Quadrant I
Syamsuddin Dg. Nyampoi	5	5	Rp.2.000.000	Quadrant I
Saharuddin Dg. Ngajang	6	4,2	Rp.1.500.000	Quadrant II
Suttiara Dg. Sunggu	5	4,2	Rp.1.500.000	Quadrant II
Husain Dg. Ratie	4	4,4	Rp.1.550.000	Quadrant II
Hj. St Rahatia Silielie	2	5	Rp.1.800.000	Quadrant I
Andi kaswin	5	4,6	Rp.1.500.000	Quadrant II
Jumaria Dg. Boilloi	3	4,2	Rp.1.500.000	Quadrant II

*Source: Data Processing, 2023*

After conducting direct interviews with the heads of mustahik households who received assistance from BAZNAS Takalar Regency as many as 8 households, the mustahik's income increased and there were several mustahik households that moved categories from the materially poor quadrant to the prosperous quadrant, thus obtaining the CIBEST quadrant classification as follows:

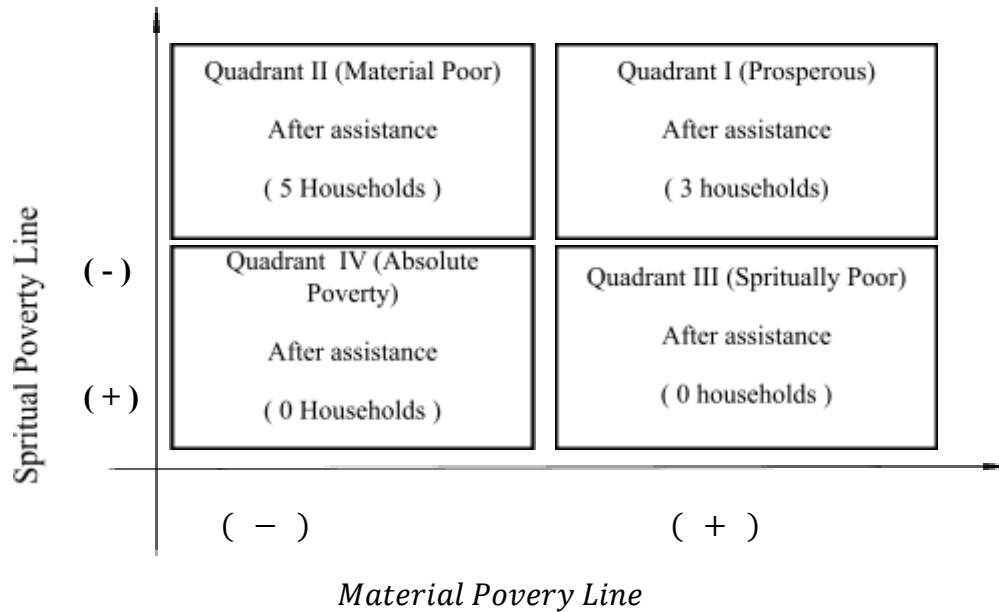


Figure 4.3 CIBEST Quadrant after Receiving Recovery Assistance Economy for Micro Business Actors at BAZNAS Takalar Regency

Source: Data Processing 2023

Based on the CIBEST quadrant, there are 8 mustahik households surveyed. The first quadrant is the category of prosperous families, able to meet their material and spiritual needs. Quadrant I contains the households of Mr. Alimudding Dg. Lisa, Mr. Syamsuddin Dg. Nyampo and Mrs. Hj St Rahatia Silele.

In the second quadrant is the category of materially poor households. In this category, mustahik families are able to meet their spiritual needs, but have not been able to meet their material needs. Five mustahik families placed in quadrant II are Mr. Sharuddin Dg. Ngajang, Mrs. Suttaria Dg. Sunggu, Mr. Husain Dg. Rate, Mr. Andi Kaswin and Mrs. Jumaria Dg. Bollo.

Quadrant III is spiritually poor, in this study there were no mustahik who were spiritually poor, the spiritual score results of the mustahik were above the average spiritual score.

Quadrant IV is the category of families who are poor (absolutely) or materially poor and spiritually poor, there are no mustahik families in the quadrant IV category.

In this study, 8 mustahik families who received assistance were rich in spiritual values, but some were materially poor, but there were no mustahik who were absolutely poor either before or after receiving assistance.

**Changes in CIBEST Quadrants Before and After Receiving Economic Recovery Assistance for Micro Business Actors at BAZNAS Regency Takalar**

In this study, the researcher used 8 respondents of mustahik household heads who were interviewed, they were the people responsible for the household economy. In the CIBEST model measurement, it showed that after receiving assistance from BAZNAS Takalar Regency, the mustahik's business was able to recover, but in the CIBEST model, only 3 mustahik moved to quadrant I or prosperous. The following is the comparative data of CIBEST quadrant changes:

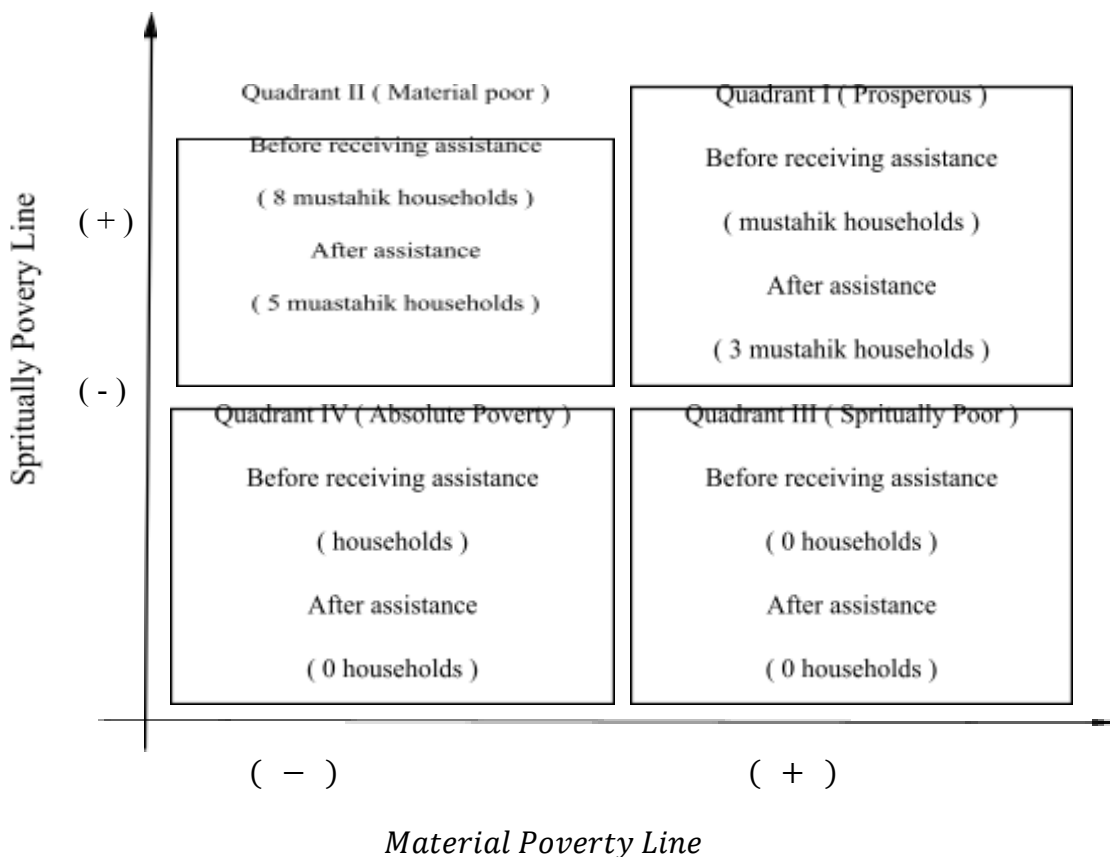




Figure 4.4 Before and After Receiving Economic Recovery Assistance for  
Micro Business Actors at BAZNAS Takalar Regency

Source: Data Processing, 2023

Based on the above, there are additional changes in quadrant I (prosperous), namely there are 3 households after receiving economic recovery assistance, quadrant II (material poverty) there is a change in reducing 8 households to 5 households, then in quadrant III (spiritual poverty) it remains at 0 households as well as in quadrant IV (absolute poverty) it also remains at 0 households.

The changes occurred due to the assistance of the economic recovery program for micro-entrepreneurs at the Takalar Regency Baznas which had a positive impact and was able to restore the economy and increase the income of mustahik households in the spiritual aspect. Basically, mustahik were already in the spiritually rich category, but because of the economic recovery assistance, the funds were able to increase material value. The results of the calculation of the welfare index and poverty index that experienced changes can be seen in the table below.

Table 4.4

Results of Welfare Index and Poverty Index Calculations

Indieks	Before receiving economic recovery assistance	After receiving economic recovery assistance	change
Welfare Index	$0/8 = 0$	$3/8 = 0,375$	37,5%
Material Poverty Index	$8/8 = 1$	$5/8 = 0,625$	62,5%
Spiritual Poverty Index	$0/8 = 0$	$0/8 = 0$	0%
Absolute Poverty Index	$0/8 = 0$	$0/8 = 0$	0%

Source: Data Processing 2023

## CONCLUSION

The distribution of the economic recovery program for micro-entrepreneurs at the Takalar Regency BAZNAS was concluded to have a positive impact and was able to restore the businesses of mustahik and affect the income and household conditions of recipients of assistance, but due to the influence of the environment and household conditions of mustahik, only some mustahik's income increased after receiving assistance.

CIBEST model measurement to test the level of material and spiritual poverty of mustahik, without and with economic recovery assistance, the poverty level in each quadrant is shown in the table. Before receiving economic recovery assistance funds for micro-entrepreneurs, the condition of all mustahik was in quadrant II, namely material poverty. After receiving economic recovery assistance, the condition of mustahik households improved to quadrant I, namely prosperous, as many as 3 mustahik households and 5 others were still in quadrant II.

## REFERENCE

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