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# The Effectiveness of the Skills Training Program at BAZNAS Kebumen Regency to Realize the Economic Independence of Mustahik

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#### Abstract

In Islam, there are several ways that can be done to alleviate someone from the poverty line, one of which is by utilizing zakat funds. The utilization of zakat is not only to meet consumptive needs, but needs to be empowered productively, meaning that zakat funds need to be developed so that they can be of long-term benefit to the recipients to realize economic independence. In creating an independent society, there are things that can be given, namely by forming a community business ethic, equipping competitive skills, conducting skills training to enrich resources, providing capital support through government programs, and mobilizing the community to be productive so that they can be financially independent. One of the important points in productive utilization of zakat is the process of managing empowerment programs by institutions that are carried out properly. The purpose of this study is to determine the effectiveness of the skills training program carried out by BAZNAS Kebumen Regency to realize the economic independence of mustahik. To answer the problem formulation in this study, the type of research used is field research with a qualitative descriptive approach. The data collection techniques used in this research are observation, interviews, and documentation. Based on the research results obtained, it shows that the skills training program carried out by BAZNAS Kebumen Regency to realize the independence of mustahik can be said to be quite effective. With this program, the mustahik can empower themselves. Furthermore, to further streamline the skills training program in empowering its mustahik, BAZNAS Kebumen Regency is expected to improve again in terms of mentoring or monitoring to mustahik as a whole, especially for mustahik who have received skills training. The limited number of amil in BAZNAS Kebumen Regency is suggested to be overcome by opening volunteers.

Keywords: effectiveness, skills training, economic independence, mustahik

#### A. Introduction

One of the problems in Indonesia that continues to be discussed is poverty. Until now, poverty is a problem that has not yet been resolved. According to data recorded by the Central Bureau of Statistics (BPS), Indonesians who are classified as poor and recorded at the end of 2021 reached 26.50 million people (Central Bureau of Statistics, 2022). Meanwhile, the number of poor people in the Kebumen Regency area was recorded at 213 thousand in 2021, which increased by 2 thousand people from the previous year (Kebumen Regency Central Bureau of Statistics, 2021).



The majority of the population of Indonesia is Muslim. According to data recorded by the Ministry of Home Affairs as of December 31, 2021, the total number of people who are Muslim in Indonesia is equivalent to 86.9% of the population, reaching 237.53 million people (KEMENDAGRI, 2022). Islam is a religion that not only provides mercy for humans or their people, but also becomes a mercy for the entire universe. In Islam, there are several ways that can be done to alleviate someone from the poverty line, one of which is by utilizing zakat funds. The zakat fund is one of the religious components that has a direct link to efforts to solve the problems of poverty and social inequality. Funds that are successfully collected will have great potential to be utilized as an effort to save the poor or underprivileged in Indonesia (Khasanah, 2010).

The utilization of zakat is not just to meet consumptive needs, but needs to be empowered productively. This means that the management and utilization of zakat funds must be carried out and developed so that they can be of long-term benefit to the recipients (mustahik) (Khariri, 2018). With this, it is hoped that recipients can slowly change their status from mustahik (zakat recipients) to muzaki (people who are able so that they are obliged to give zakat). Productive zakat is support in the form of financial assistance that can direct its recipients to produce something in a sustainable manner through the assistance that has been received. That zakat funds given productively to mustahik are not immediately used up, but are developed to help their business so that later with the business their needs can be met sustainably (Khariri, 2018). In the long run, the collected zakat must be able to empower mustahik so that they can develop their business.

The existence of zakat institutions is an important instrument in solving the problem of community empowerment, especially mustahik. Based on Presidential Decree No. 8 of 2001, the Indonesian government established the National Zakat Agency (BAZNAS) as the official body in the collection and distribution of zakat, infaq, and sadaqah (ZIS) at the national level. The role of BAZNAS was further strengthened with the enactment of Law No. 23/2011 on Zakat Management. The law explains that BAZNAS is a non-structural government institution that is independent and responsible (BAZNAS, 2023). Therefore, BAZNAS and the government have the



responsibility to supervise the management of zakat.

As an effort to maximize zakat funds, BAZNAS has national authority in planning, implementing, controlling, collecting, distributing, and utilizing zakat, infaq, and sadaqah funds. Its existence as an independent institution formed by the government is the first step to maximize zakat funds in Indonesia. The establishment of this zakat management institution is intended to raise public awareness in terms of channeling zakat funds through official institutions (Mauludiah, 2021).

BAZNAS Kebumen Regency is an official zakat management institution at the Regency level, namely Kebumen, which manages zakat, infaq, and shadaqah. BAZNAS Kebumen Regency was established in 2007 under the name Regional Amil Zakat Agency (BAZDA). Furthermore, the name changed to BAZNAS in accordance with the issuance of Law No. 23 of 2011 concerning Zakat Management. BAZNAS Kebumen Regency has six work programs including: Kebumen Sadar Zakat, Kebumen Taqwa, Kebumen Cerdas, Kebumen Peduli, Kebumen Sehat, and Kebumen Makmur (BAZNAS Kebumen, 2020).

The Prophet taught the Companions to practice two basic principles. First, that working is part of endeavor and is more important than begging and hoping for mercy. Second, that the origin of begging to people is forbidden because it is the same as throwing oneself into humiliation. So for Muslims it is not lawful to depend on begging unless there is an urgent need (Revina, 2020). As the opinion of Syafi'i that Islam always gives teachings to its people to continue to strive to fulfill their lives and there is no justification for a Muslim who stands idly by or only prays for sustenance without being accompanied by effort (Sholikha, 2017). Rasulullah SAW teaches related to independence, none other than has the aim of creating Muslims who have a creative personality, want to try their best, do not give up easily, have the ability to develop themselves, never become a burden on others, and want to give away the property they have earned (Sholikha, 2017).

The economic independence of mustahik can be achieved when zakat is managed productively by mustahik or institutions. This is to improve the poor or mustahik concerned in meeting and fulfilling their needs both in the current period and in the future. So that the status that was originally mustahik can change to muzakki



(people who are obliged to pay zakat) or can be said to be people who are already capable. In creating an independent society, there are things that can be given, namely by forming a community business ethic, equipping competitive expertise, conducting skills training to enrich resources, providing capital support through government programs, and mobilizing the community to be productive so that they can be financially independent (Pusposari, Umamah, Shofiyah, & Dwi, 2015).

One of the important points in the productive utilization of zakat is the process of managing empowerment programs by institutions that are carried out properly. Zakat management institutions need to empower their mustahik so that they can be productive and able to improve themselves and their economic life towards independence. This needs to be considered so that later the mustahik is able to develop and master the potential that has been obtained and owned. With an empowerment program that is followed by mustahiks and managed properly, it can make mustahiks who were originally finally become more independent and productive individuals.

The utilization of zakat program initiated by BAZNAS Kebumen Regency, one of the goals of which is to empower mustahik and oriented towards a productive economy, is the Kebumen Makmur Program. In this program there are several series of activities or assistance provided such as revolving fund assistance, business equipment assistance and provision of skills training for mustahik. With this assistance, it is hoped that it will be able to prosper the mustahik and make them economically independent so that they can slowly alleviate poverty in Indonesia, especially in the Kebumen Regency area (Arianingsih, 2022).

Skills training in the Kebumen Makmur Program held by BAZNAS Kebumen Regency is one of the real forms of productive assistance to empower the community, especially mustahik, so that they can run a business, can be empowered, and can meet their needs continuously by utilizing their skills and potential. This skills training program has been running since 2020 and was formed with the aim of alleviating poverty and empowering mustahik. In addition, this program also aims to empower mustahik in the Kebumen Regency area.

This training has several areas of skills that are given as options for participants



including sewing training, culinary (cooking), and carpentry. This training program is held once a year for approximately one month depending on the type of training that is followed. In running this program, BAZNAS Kebumen Regency collaborates with the Zakat Management Unit (UPZ) in every village in Kebumen Regency. Each village UPZ selects its citizens who are still of productive age and are economically disadvantaged or have the status of mustahik to be proposed as participants in the training program. Then the UPZ contacts and offers the mustahik to take part in this training program according to their talents, interests and potential. Then in its implementation, BAZNAS Kebumen Regency also collaborates with UPT Balai Latihan Kerja (BLK) of the Kebumen Regency Manpower Office as a team of trainers for the participants. After the training is completed, BAZNAS Kebumen facilitates the participants by providing equipment assistance according to the field of training they participated in such as sewing tools, cooking tools, and handyman tools. The implementation of this program is intended so that mustahik who take part in this training can be more productive and able to improve themselves and their businesses, so that mustahik do not always depend on amil and institutions.

The number of mustahiks who have participated in skills training at BAZNAS Kebumen Regency since 2020 is as follows:

Table 1. Number of Mustahik Participants in Skills Training

Type of Training	Number of Participants
Sewing	37
Carpentry	24
Catering	39
TOTAL	100

Source: BAZNAS Kebumen Regency Documents (Empowerment)

This skills training program can be said to be effective or bring results when the output is in accordance with what has been planned. In accordance with the notion of effectiveness that an activity can be assessed by paying attention to the comparison between the planning concept that has been prepared with the impact that has been realized (Kharisma & Yuniningsih, 2017). Where the plans and objectives of this program are so that mustahik are able to develop businesses, prosper their economy and be economically independent. If the plan has been achieved according to the target,



the program is said to be effective.

The author sees that through this skills training program it should be able to make the beneficiaries independent and prosperous so that they can slowly alleviate poverty in the Kebumen Regency area according to the planned objectives. However, if we look at the reality in the field, BAZNAS Kebumen Regency does not know for sure regarding the development of its mustahik after receiving training. This means that BAZNAS cannot ensure that the skills training program held has succeeded in achieving its goals or not. Therefore, the author is interested and wants to conduct research to measure the success or effectiveness of the skills training program run by BAZNAS Kebumen Regency to realize the economic independence of mustahik in Kebumen Regency.

#### **B.** Literature Review

#### 1. Effectiveness

According to Subagyo in Budiani (2009), effectiveness is defined as a conformity between the results obtained and the goals that have been determined. Meanwhile, in Siagan's view, something can be said to be effective if a job has been completed and brings results in accordance with the plan, either in terms of time, cost, or quality of work. Effectiveness is included in the main part of achieving goals or targets that have been planned in every organization, program, or activity. Measuring effectiveness can also be done by looking at the achievement of predetermined goals, the use of resources and how to utilize them, and processes.

According to Ducan as quoted by Richard M. Steers in one of his books, the measure of effectiveness includes the following three things (Steers, 1985):

- a. Goal Achievement, namely the extent to which the achievement of an organization in carrying out activities is in accordance with the previously set goals or not
- b. Integration, namely the organization is able to socialize and communicate with other organizations or agencies.
- c. Adaptation, where an organization is able to adjust to the surrounding environment.



Meanwhile, according to Budiani, the effectiveness indicators of a program are as follows (Budiani, 2009):

- a. Program Target Accuracy, which is about how far the program participants are right and in accordance with the predetermined targets. Or it can be said to what extent a program that has been carried out is in accordance with the target targets previously set.
- b. Program Socialization, which is an activity where program organizers are able to disseminate information related to planned programs or activities so that information on program implementation can be conveyed to the general public, especially targets or prospective program participants (Miftahuddin, 2020). Socialization is the second indicator proposed by Budiani as a requirement in measuring the level of effectiveness of a program. This socialization needs to be carried out so that the program or activity to be carried out can be understood by the community as a whole and thoroughly about how the activities and program implementation will be carried out and the benefits that can be obtained.
- c. The success of program objectives, namely the extent to which the final results are in accordance with the program objectives that have been previously designed. Results will be difficult to achieve and realize if there is no prior goal setting. By setting goals, program implementers can focus only on the goals that have been set. To state whether a program or activity is effective or not, it can be known by comparing the objectives with the output obtained.
- d. Program Monitoring, which is the process of controlling program participants as a follow-up after activities or programs are implemented. Monitoring is carried out when program activities have been completed as a concern given from the implementer to program participants. In addition, this monitoring is carried out to find out whether program participants get a sustainable positive impact after they have finished participating in program activities.

#### 2. Zakat Management

Management according to George Terry in Nasution (2021) has the meaning of a specific progress, and consists of planning, providing, activating and monitoring activities



to set and achieve clear goals to determine the use of human resources and other means. Zakat according to Shara' is something that must be given or issued from certain assets based on certain characteristics to be given to certain groups who have the right to receive it (Supani, 2010). So zakat management can be interpreted as a stage in the form of planning, organizing, directing, and controlling organizational resources effectively and efficiently to achieve the goals of a zakat institution. Management is a technique in organizing something so that it can be carried out in an organized manner and achieve the specified goals.

In conducting zakat management, the activities of collecting and distributing zakat are two things that have the same level of importance. In Indonesia, institutions or organizations that manage zakat are divided into two types: Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). The management structure is often arranged according to what is needed in each institution (Khasanah, 2010). Law No. 23/2011 on Zakat Management states that the definition of zakat management is an activity in planning, implementing, and coordinating the collection, distribution, and utilization of zakat.

M. Daud Ali in the book by Khariri, categorizes the utilization of zakat into four, namely (Khariri, 2018):

- a. Traditional consumptive utilization, meaning that zakat funds are channeled or given to mustahik so that they can be used directly, such as zakat fitrah for the poor so that their daily needs can be met, or zakat treasure for victims of natural disasters.
- b. Creative consumptive utilization, which is the provision of zakat for mustahik in another form, in the form of goods that have benefits such as the provision of school equipment, scholarships for students, worship facilities, and so on.
- c. Traditional productive utilization, namely the provision of zakat for mustahik through the form of goods that are productive such as goats, cows, shaving tools, and so on. Through the provision in this form is expected to give birth to a business that opens employment opportunities for recipients.
- d. Creative productive utilization, which is the provision of zakat in the form of capital either for the construction of social projects or to increase the business capital of small traders.



In the development of the utilization of zakat funds, Lili Bariadi stated that there are two forms of distribution of zakat funds as follows (Khariri, 2018):

- a. Momentary form, in which zakat funds are only distributed to someone once or only briefly. In this case, it means that the distribution is not followed by a target for economic independence for the recipient.
- b. The form of empowerment, namely zakat is channeled followed by the target of changing the condition of the recipient who was originally mustahik status to become muzakki. This target is a large enough target that it cannot be implemented easily in a short time.

The utilization and utilization of zakat funds need to be done as well as possible, not only handed over consumptively, but need to be utilized in other forms so that later it can be used productively. Zakat funds will have more usefulness if managed to become a source of funds used for empowerment which is expected to alleviate one's pov.

# 2. Skills Training Program

According to Roger and Caple, in Donni (2019), training is a systematically planned effort to develop knowledge or skills through learning in order to improve effective performance in various activities (Priansa, 2019). Based on Presidential Instruction No. 15 of 1974 as cited by Yunior, training is part of education related to the learning process in order to obtain and improve abilities outside the applicable education system, in a relatively short period of time and using methods that prioritize practice rather than just theory (Yuniar, 2017).

Skills according to language come from the word skillful which means an ability and proficiency in completing tasks. According to Yanto as cited by Aji (2018), it is explained that skill is an ability that a person has in several ways including skills, attitudes, values as an interest that can later support success in completing tasks. Iverson said that skills require training, and with the basic abilities that already exist and are possessed in each person, it will be very helpful in producing something faster and more valuable.

Based on the explanation above according to several experts, it can be seen that the definition of skills training can be further interpreted as a form of practical learning that is given in a relatively short time to develop and maximize a person's abilities which can



later support their success in the present and future. In this case, the skills training in question is a concrete manifestation of the utilization and empowerment program organized by the zakat management institution. Where this skills training program is carried out with the aim and hope of making mustahik prosperous and independent from a young age, so that it can be useful for their lives and economy in the short and long term.

Community empowerment efforts, in this case in the form of skills training assistance, have two objectives including for social welfare, namely empowered business actors and for economic development purposes with activities carried out to reduce poverty, create jobs, and develop businesses (Santoso, 2009).

## 3. Economic Independence of Mustahik

An individual who has an attitude of independence does not mean someone who is always alone or all alone. However, an independent person is someone who manages to shape himself to be valuable so that he can adjust his role in human life with full benefit for others and himself. Independence is a condition where a person has no fear. With independence, it means that there is no necessity, demand, or dependence (Hidayat, 2017).

Mustahik are people who are entitled to receive zakat. In line with Husnan's statement as quoted by Sukendar, that the definition of mustahik is the group of people who are entitled to receive zakat (Sukendar, 2019). As Allah SWT has mentioned in Q.S. at-Taubah verse 60 regarding those entitled to receive zakat, there are eight groups (asnaf), namely the poor, the poor, amil or zakat managers, muallaf, slaves, people who are in debt, fi sabilillah, and ibnu sabil.

Islam teaches the efforts that a person can make to realize his economic independence is to work hard. Allah SWT explains that if someone wants to change their fate, then they must work on it themselves because Allah will not change someone's fate unless it is with their own efforts. Seeing this, it is necessary to have an independent nature as the most powerful medicine and prevention for mustahik so that they can survive and empower themselves without depending on and without needing help from others. The mustahik referred to in this study are devoted to those who follow or as participants in the training program held by the institution.



To clarify and define the concept of mustahik independence, several indicators or measures of a mustahik can be said to be independent in life and the economy. Hamzah in one of his studies mentions indicators that a person can be said to have achieved independence in his economy when he has experienced an increase in the following three things (Hamzah, 2015):

- a. Intellectual independence, which is someone who is able to overcome a problem, such as formulating problems, business planning, determining the best innovations or updates, controlling things that become obstacles, and controlling the potential for creativity.
- b. Emotional independence, can be characterized in several ways, especially regarding the ability to control emotions, prestige, and shame, both towards themes, family, or society.
- c. Independence of action, can be characterized by several things such as the ability to decide something, not giving up easily, having honesty, care, and responsibility, being able to recognize their needs well, and being able to cooperate and take advantage and even look for opportunities.

### 4. BAZNAS (Badan Amil Zakat Nasional)

Sudirman as cited by Yuliati explained that the Amil Zakat Agency is an institution formed by the government that has the task of managing zakat (Yuliati, 2017). BAZNAS was established based on the Presidential Decree of the Republic of Indonesia No. 8 of 2001 which states that the Indonesian government established the National Amil Zakat Agency (BAZNAS) as an official body in the collection and distribution of zakat, infaq, and alms (ZIS) at the national level. The role of BAZNAS was further strengthened with the enactment of Law No. 23/2011 on Zakat Management. The law explains that BAZNAS is a non-structural government institution that is independent and responsible (BAZNAS, 2023). Although it is formed by the government, the process of formation to its management must still involve elements of the community (Yuliati, 2017).

In Law No. 23 Year 2011 on Zakat Management Chapter II, it is stated that BAZNAS is an institution that has the authority to carry out the task of managing zakat nationally. The duties and functions of BAZNAS include planning, implementing, controlling and



collecting zakat, distributing and utilizing zakat, as well as preparing reports and accountability for the implementation of zakat management (Yuliati, 2017).

#### C. Research Method

This research uses the type of field research, which is a direct observation of the object of research or directly to the field to obtain data that is relevant and in accordance with the material or problem. In this case, the author will conduct research at BAZNAS Kebumen Regency and the surrounding environment that is related. This research was conducted using a qualitative method, which is a research method based on the philosophy of postpositivism and carried out in natural research conditions (Sugiyono, 2019). Afrizal defines this method as a social science research method by collecting and studying data in the form of oral, written, or human actions (Afrizal, 2014).

According to Sugiyono (2019), research subjects are related parties (informants or sources) to obtain information related to research data which is a sample of a study. The research subjects in this study are amil and mustahik beneficiaries of the skills training program by BAZNAS Kebumen Regency to be asked for information related to the effectiveness of the training program in empowering mustahik. The data collection techniques used observation, interviews, and documentation. Information in this study was obtained from scientific books, research reports, scientific works, articles, news, performance reports, theses, theses, dissertations, laws, websites, and other literature related to the effectiveness of training programs in empowering the mustahik economy.

#### D. Result and Discussion

# 1. Distribution of Zakat BAZNAS Kebumen Regency

In distributing and stewarding zakat funds through these six programs, BAZNAS Kebumen Regency has two stewardship systems, namely regularly (once every three months), and or four times a year. The pentasyarufan zone is divided into four regions:

Table 2. Pentasyarufan Zone of BAZNAS Kebumen Regency

The it is a second of the interest in the second in the se				
No	Zone Area	District	Number of Village	
		Ayah	18	
1	West Zone	Sempor	16	
		Rowokele	11	



		Gombong	14
		Buayan	20
		Adimulyo	23
		Kuwarasan	22
		Karanganyar	11
	Central Zone I	Puring	23
		Karanggayam	19
		Sruweng	21
		Petanahan	21
		Klirong	24
		Sadang	7
		Karangsambung	14
	Central Zone	Kebumen	29
	II	Pejagoan	13
		Alian	16
		Buluspesantren	21
4		Kutowinangun	19
		Mirit	22
	Zona East	Ambal	32
	Zona East	Bonorowo	11
		Padureso	9
		Poncowarno	11
		Prembun	13
Total Number of Village			460

Source: Documents of BAZNAS Kebumen Regency

BAZNAS Kebumen Regency distributes zakat to those who are entitled to receive it or can be said to be mustahik, through several models as follows:

#### a. Traditional or Consumptive

Consumptive distribution is the activity of distributing zakat funds aimed at meeting the daily needs of the recipients. Meanwhile, what is meant by traditional is the allocation of exclusive zakat funds to be used by mustahik exclusively or specifically. In this case, the consumptive use of zakat maal, infaq, and sadaqah funds is given through the programs of BAZNAS Kebumen Regency.

# b. Contemporary or productive

Productive distribution is a form of channeling zakat funds for micro small businesses for the benefit of their business. Productive zakat is a zakat fund that is given to the recipient so that it can be used to produce something continuously with the funds it has received. Productive zakat is a zakat fund whose use is used to help



develop its business so that with the beneficiary's business it can meet its needs continuously.

The allocation of zakat, infaq, and sadaqah funds is based on the criteria of recipients determined by sharia provisions, namely fakir, poor, amil (zakat managers), muallaf (people who have just converted to Islam), riqob (slaves or servants who free themselves), gharim (people in debt due to basic needs), fisabilillah (people who fight in the way of Allah), and ibnu sabil (people who are on a non-malicious journey). The activities of distributing zakat funds at BAZNAS Kebumen Regency are as follows:

- a. Kebumen Sadar Zakat, a program that aims to increase the understanding of the Kebumen Muslim community to pay zakat, infaq and sadaqah. With socialization activities and spiritual guidance in local agencies or village offices.
- b. Kebumen Taqwa, which is a program that aims to increase the faith and piety of the Kebumen community, through spiritual enlightenment activities, routine recitation in local agencies and communities, as well as strengthening religious institutions (assistance to TPQ, pesantren, orphanages, and other religious places).
- c. Kebumen Peduli aims to provide assistance and help to underprivileged people who are affected by disasters. With activities to care for natural disasters, assistance for houses that are no longer suitable for habitation, free ambulance facilities, procurement of disaster volunteers, and other social assistance.
- d. Kebumen Cerdas, aims to help mustahik who have difficulties in education or in other words, scholarship assistance for underprivileged people, da'wah cadres and tahfidz. The activities are in the form of selection and provision of scholarships or assistance for student / student learning tools.
- e. Kebumen Sehat, to provide health assistance for underprivileged people who are sick. Activities carried out include assistance with medical expenses, medical equipment assistance, assistance for sick families, free ambulance facilities, and other health assistance.
- f. Kebumen Makmur, to develop and empower zakat that is oriented towards a productive economy for people who have small and micro businesses through productive zakat assistance. The activities carried out are in the form of capital



assistance, skills training, and business equipment assistance.

# 2. Skills Training Program of BAZNAS Kebumen Regency

The skills training program is one form of activity from the Kebumen Makmur program. Where the Kebumen Makmur Program is a program oriented towards zakat assistance as an effort to empower the mustahik economy which consists of capital assistance, business tools, and skills training. The existence of this skills training program is a form of distribution of zakat funds focused on empowering the mustahik economy through productive economic skills training to support and develop mustahik businesses. The objectives of this program are:

- a. Creating a prosperous society, especially mustahik.
- b. Realizing mustahik who are independent in terms of economy
- c. To alleviate poverty in the community, especially mustahik Kebumen Regency.

With the skills training provided by BAZNAS Kebumen Regency with the mission of educating and increasing knowledge and improving the skills of mustahik, it is hoped that mustahik can meet their economic needs independently and be able to change their status from mustahik to muzakki. The skills training program by BAZNAS Kebumen Regency is expected to provide skills for the participants, who are several mustahiks proposed by each Village Zakat Collection Unit (UPZ) from underprivileged family backgrounds or dropping out of school and in productive age or a maximum of 45 years. Productive age is a condition where a person can do work with all the best abilities possessed.

In carrying out this training activity, BAZNAS Kebumen Regency collaborates with the UPTD Work Training Center (BLK) of Kebumen Regency as a team of trainers or instructors for participants or mustahik. Some types of training offered include sewing training, cooking or culinary training, and carpentry training ranging from masons,

carpenters, and others.



Figure 1. Training Activities at UPTD BLK Kebumen Regency



The mechanisms or stages carried out in the implementation of this skills training program, namely:

- a. Amil BAZNAS Kebumen Regency disseminates information to the village Zakat Collection Unit (UPZ) regarding the planned skills training program and activities.
- b. The village UPZ, at the behest of the amil BAZNAS Kebumen Regency, screened and proposed mustahiks who were eligible to become trainees. With the category of mustahik who still have minimal or no skills and are still in the productive age of 45 years maximum.
- c. Amil BAZNAS Kebumen Regency re-selects the mustahik proposed by the village UPZ.

#### d. Result:

- 1) If it is not in accordance with the provisions; namely, the age is less than or exceeds the specified limit, has a business and skills, then it needs to be considered
- 2) If in accordance with the provisions, they can directly participate in training activities by completing the documents in the form of photocopies of personal data.
- e. Before the training activities were carried out, BAZNAS Kabupaten Kebumen held a briefing for the participants.
- f. The training is carried out at the UPTD BLK Kebumen Regency, after completing the training the mustahik is given assistance in the form of business tools according to the field he participates in by BAZNAS Kebumen Regency.



Figure 2. Provision of Post-Training Business Equipment

Training activities are carried out at the UPTD BLK Kebumen Regency which takes place from Monday to Friday at 08.00-14.00, with different implementation periods for



each field or type of training. Sewing training is held for 30 working days, culinary training is held for 15 working days, and carpentry training is held for 30 working days.

# 3. The Effectiveness of The Skills Training Program at BAZNAS Kebumen Regency to Realize The Economic Independence of Mustahik

BAZNAS Kebumen Regency applies two models of distributing zakat funds, namely consumptively and productively. Consumptive utilization is the use of zakat funds for social matters where the funds will be used up immediately. Meanwhile, productive utilization is the use of zakat funds for activities whose funds are not used up immediately or can be useful in the long term.

The skills training program is a form of utilization or productive utilization of zakat funds. This program can be said to have brought results and is effective if the final result or output is in accordance with the plan or purpose that has been designed. The training is intended for musahik who are in productive age as a development of their interests and skills to support the economy. So that the position that was originally mustahik can change to muzakki. This skills training program is carried out as a form of community empowerment which begins with providing training to develop human resources.

In this section, the discussion related to the level of effectiveness of the skills training program at BAZNAS Kebumen Regency refers to the definition of effectiveness according to Subagyo in (Budiani, 2009), effectiveness is defined as a match between the results obtained and the predetermined objectives. In this case, the skills training program of BAZNAS Kebumen Regency can be measured by its success rate in realizing independent mustahik according to the goals and objectives of the program.

By seeing that zakat includes efforts to be used to help alleviate poverty, in this case BAZNAS Kebumen Regency through its skills training program participates in efforts to create independent mustahik as the beginning of poverty alleviation in Indonesia, especially the people of Kebumen Regency. Where this training is given to empower mustahik and change their status to muzakki.

Thus, to measure the extent of the realization of the skills training program by BAZNAS Kebumen Regency to realize the economic independence of mustahik, refer to the theory of effectiveness indicators according to Budiani (2009) in one of his studies. So



based on the effectiveness indicators according to (Budiani, 2009), the success of the skills training program in this study can be measured based on the accuracy of program targets, program socialization, the success of program objectives, and program monitoring.

# a. Accuracy of Program Target

The accuracy of the program target in question is about how far the program participants are right and in accordance with the predetermined targets. The program target referred to in this study is the skills training program of BAZNAS Kebumen Regency which will be used as the target of the program target. With the intention of assessing the level of effectiveness of the skills training program, the target beneficiaries are based on criteria that have been determined by BAZNAS Kebumen Regency, namely people who are classified as mustahik and proposed through the village UPZ.

As explained by Mrs. Puput as the Chief Executive of BAZNAS Kebumen Regency, the mustahiks are obtained through recommendations from the UPZ of each village. The village UPZ proposes its mustahik according to the criteria given, namely mustahik who have potential in a field of skill but do not have enough expertise. Or those who have no skills at all but are willing to try. This is in line with what was conveyed by Mr. Sumanto as Deputy Chair III for Finance, Reporting and Planning that the criteria must meet the 8 asnaf, UPZ submits mustahik then is selected by BAZNAS Kebumen whether the prospective trainees have potential or not, have the ability to progress and develop or not. Based on interviews conducted with Mr. Darkim as the Head of UPZ Buluspesantren Village, he stated that the criteria are mustahik who already have potential in this type of training. The UPZ management has grouped mustahik-mustahik in each field of potential.

This statement is also in accordance with what was stated by several mustahik skill training participants. Mr. Suratno, a participant in carpentry training, stated that his side job happened to be a construction worker. Mrs. Fatikatin, a mustahik participant in cooking training, stated that she was interested in participating in the training so that she could make food because she initially did not have expertise in this matter. Based on the statement of mustahik sewing training participants, Mrs. Siti Nur



Khasanah stated that she was interested because she wanted to gain experience and wanted to be able to make her own clothes, especially learning to make patterns. She used to be a housewife who could only sew but did not know how to make patterns and their stages. Mr. Muhammad Muhamim, a barber trainee, stated that initially he used to cut hair but used ordinary scissors.

Based on the information obtained by the author from several interviews, it can be concluded that the target of the BAZNAS Kebumen Regency skills training program is to meet the criteria as mustahik and have potential. Potential in this case is in the form of his ability to work in the field of skills, having the will to rise, develop, and try. In this case, BAZNAS Kebumen Regency in implementing skills training activities has proven to be right on target and can be said to be effective.

# b. Program Socialization

Socialization needs to be carried out so that the program or activity to be carried out can be understood by the community as a whole and thoroughly about how the activities and implementation of the program will be carried out and the benefits that can be obtained.

The Chief Executive of BAZNAS Kebumen Regency said regarding the socialization of the skills training program that BAZNAS did not conduct socialization to all mustahik but only to the village UPZ, considering that BAZNAS employees are limited. In addition, this training is also limited to participants, there is a quota. So, BAZNAS only briefs mustahik who have passed the selection as trainees. So according to the BAZNAS team, it is more effective with this technique. This is in line with what was conveyed by Mrs. Fatikatin, a cooking training participant, that the BAZNAS team briefed or debriefed the participants before the D-day of the training activities.



Figure 3. Debriefing Before The Implementation of Training Activities by BAZNAS

Kebumen Regency



Based on these facts, it can be concluded that BAZNAS Kebumen Regency has tried to conduct socialization related to the skills training program by adjusting the provisions and activities to be carried out. In this case, BAZNAS Kebumen Regency provides information on the procurement of the program to the village UPZ through a letter to then be conveyed to mustahik prospective skills training participants. This is because the implementation of activities involves only a few mustahik with restrictions on participant quotas. However, after the fixation of mustahik as trainees, before the implementation of the activities, BAZNAS Kebumen Regency briefed the trainees regarding the systematics of the activities. In this case, the socialization carried out by BAZNAS Kebumen Regency regarding the skills training program can be said to have been quite effective in its delivery to mustahik who are activity participants.

# c. Success of Program Objectives

The success of program objectives is about the extent to which the final results are in accordance with the previously designed program objectives. Results will be difficult to achieve and realize if there is no goal setting first. By setting goals, program implementers can focus only on the goals that have been set. To state that a program or activity is effective or not, it can be known by comparing the objectives with the output obtained. In this study, one of the objectives of the skills training program is to empower mustahik or make mustahik independent in economic terms through the skills training program.

In order to know whether or not the objectives planned by BAZNAS Kebumen Regency are successful in realizing the independence of mustahik in terms of the economy through the skills training program, it can be assessed through indicators of independence according to (Hamzah, 2015), which can be seen from intellectual independence, emotional independence, and independence of action. The explanation is as follows:

# 1) Intellectual Independence

Every individual needs to have the ability for themselves to run their daily lives, one of which is being able to be intellectually independent, namely the



ability to overcome a problem. Problems in this case such as formulating problems, business planning, determining the best innovations or updates, controlling things that become obstacles, and controlling the potential for creativity.

Based on interviews with several mustahiks regarding the success of the objectives of the BAZNAS Kebumen Regency skills training program in realizing the economic independence of mustahiks, it is evident that the mustahiks have an independent attitude in solving a problem.

This is indicated by the ability of the mustahiks, most of whom have been able to plan and even establish their own businesses by utilizing the skills they have. One of the mustahik participants in the catering training, Mrs. Fatikatin, stated that she originally had no skills in the field of catering and only relied on a snack stall at home, now after receiving training in catering and receiving business tools in the form of carts, ovens, mixers, pans, and others, she can now accept orders for catering, cakes, and open a meatball stall when there is an event.

The recipient of the sewing training, Mrs. Siti Nur Khasanah, also revealed that she was originally just a housewife, after receiving training along with sewing tools, she can now make clothes for her own family and slowly accept sewing services even though she only accepts shrinking or cutting the clothes of her closest neighbors. In addition, Mr. Muhammad Muhamim, a barber training recipient, was originally a farm laborer but after receiving training and a package of barber tools, he has now opened a simple barber service at his home.





Figure 4. Businesses of Mustahik Training Recipients

Meanwhile, Mr. Suratno and Mr. Sigit Widodo can also be said to be intellectually independent because although they do not yet have an independent business at home, they still carry out work based on the potential skills they have, namely as builders. Even Mr. Suratno and Mr. Sigit Widodo have now experienced wider development and received calls outside the city, because they have a license from BAZNAS Kebumen Regency.

#### 2) Emotional Independence

Independence in terms of emotions can be characterized in several ways, especially regarding the ability to control emotions, prestige, and shame, both towards friends, family, and society. Based on the results of interviews with several informants, it can be seen that the majority of mustahik beneficiaries of the training program are quite capable of controlling their emotions.

This is indicated by the way they conveyed information during the interview with the author. The majority of mustahiks were able to share their training experiences and economic development very confidently and steadily, without any sense of prestige or inferiority in running their business or work. In fact, according to Mr. Darkim as the Buluspesantren Village UPZ administrator, one of the mustahiks who had participated in culinary training, Mrs. Fatikatin, was able



to become a resource person for cake-making activities because she had a license from BAZNAS Kebumen Regency.

# 3) Independence of Action

A person who has been independent can be seen through an increase in his actions. Independence in action can be characterized by several things such as the ability to decide something, not giving up easily, having honesty, care, and responsibility, being able to recognize their needs well, and being able to cooperate and take advantage and even look for opportunities.

Based on the results of interviews with several informants, it can be seen that the majority of mustahik beneficiaries of the training program have the ability to act. This is indicated by mustahiks who still expect training to further develop themselves. Like Mrs. Siti Nur Khasanah, a recipient of training and sewing equipment assistance, expressed her hope that if there is sewing training, she wants to participate again so that she is more adept at making patterns and can open a sewing business more steadily and confidently. In addition, Mrs. Fatikatin, a recipient of culinary training, also expressed her hope that if there is more training, it can be held without quota restrictions so that she can participate again. This indicates that mustahiks do not give up easily and can recognize their needs well.

They are also able to cooperate with others and open businesses by utilizing the opportunities they have, one of which is related to the skills and business equipment assistance they have obtained. In addition, according to Mr. Darkim as the Buluspesantren Village UPZ administrator, the mustahiks have been able and have the awareness to give alms, one of which is Mrs. Fatikatin who usually gives her homemade cakes when there are activities in the village.

This skills training program can be said to have been successful if it is in accordance with the predetermined objectives. From the interviews that the author conducted with mustahik skills training participants and several supporting informants, it can be concluded that most mustahik have felt a positive impact as a result of participating in the training, namely business development, ability in terms of skills, and economic development. This means that the skills training



program held by BAZNAS Kebumen Regency is quite successful in realizing the independence of mustahik trainees.

# 4) Program Monitoring

Monitoring is carried out when the program activities have been completed as a concern given from the implementer to the program participants. In addition, this monitoring is carried out to find out whether program participants get a sustainable positive impact after they have finished participating in program activities.

However, based on an interview conducted with Mrs. Puput as the Chief Executive of BAZNAS Kebumen Regency, she stated that after the completion of the implementation of the skills training activities, monitoring has not been carried out intensely and routinely. Meanwhile, Mr. Sumanto as the Vice Chair III for Finance, Reporting and Planning stated that there must be monitoring. However, he realized that the monitoring carried out in this program was not effective because he had not been able to monitor directly to the mustahik location thoroughly after the training.

Based on the observations made by the author, it can be concluded that the monitoring carried out by BAZNAS Kebumen Regency in this program can be said to be less effective. This is because BAZNAS only conducts monitoring when the activities are still running, but after the training there is no intense and routine monitoring. The monitoring carried out by BAZNAS Kebumen Regency is still not routine and only reviews the development of mustahik through the local village UPZ.

#### E. Conclusion

The effectiveness of the skills training program at BAZNAS Kebumen Regency in this study refers to the theory of effectiveness according to Subagyo in (Budiani, 2009) where effectiveness is defined as a match between the results obtained and the predetermined objectives. In this case, the skills training program carried out by BAZNAS Kebumen Regency can be measured by the level of its ability to realize the program so that the predetermined goal is achieved, namely realizing the economic independence of



mustahik. The targets of the skills training program of BAZNAS Kebumen Regency are mustahiks who have the potential to develop, with the purpose of conducting this research to measure the level of effectiveness of the program whether it has been running effectively in accordance with its objectives in empowering mustahiks or not.

Based on the results of the research obtained by the author, it can be concluded that the skills training program carried out by BAZNAS Kebumen Regency to realize the independence of mustahik in economic terms can be said to be quite effective based on the measure of effectiveness according to Budiani, which is related to the target of the program in accordance with the target of the skills training program that has been determined, namely the target is mustahik who are still in their productive age of maximum 45 years and have potential, which means that mustahik have the willingness to work, rise, develop, and try. The author concludes that BAZNAS Kebumen Regency has tried to conduct socialization by adjusting to the ongoing program to facilitate the target participants who will take part in the program, where in this skills training program socialization is given by BAZNAS Kebumen Regency to mustahik who have indeed been accepted as skills training participants. Furthermore, related to the success of the training program objectives, which in this case is to realize the economic independence of mustahik, has been quite effective based on the benchmarks according to Hamzah, namely meeting indicators of intellectual independence, emotional independence, and independence of action. The success of the program objectives can be seen through the benefits obtained by the mustahik trainees, that they have been able to plan and establish their own businesses with confidence, and are able to take advantage of the opportunities they have, one of which is related to the skills and business equipment assistance they have obtained. However, in monitoring mustahik after training activities, it has not been carried out regularly and only through the village UPZ.

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