

Zakat Utilizing in Poverty Alleviation (Case Study: Dompot Dhuafa Yogyakarta)

Pendayagunaan Zakat dalam Pengentasan Kemiskinan (Studi Kasus: Dompot Dhuafa Yogyakarta)

Nadia Nuril Ferdaus 

Economics and Development Studies, Faculty of Economics and Business, Universitas Mataram
nadianurilf@staff.unram.ac.id

ABSTRACT

This study aimed to analyze differences in mustahik conditions after the intervention of productive zakat utilization programs. The methods used in this study were a mixed methods approach through the criteria of the World Bank's Development Assistance Committee (DAC) and paired t-test through a case study of the productive zakat utilization program of the Institut Mentas Unggul (IMU) Dompot Dhuafa Yogyakarta Province. The results of the study show that the support of zakat institutions and the role of companions have an influence in reducing poverty so that it can affect the welfare of its recipients and the results also show that empowerment programs have relevance, effectiveness, efficiency, and sustainability values that are good enough for the community.

Keywords: poverty, zakat, welfare, Development Assistance Committee (DAC) criteria.

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^{*)}Corresponding Author:
Nadia Nuril Ferdaus

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbedaan kondisi mustahik setelah adanya intervensi program pendayagunaan zakat produktif. Metode yang digunakan adalah dengan pendekatan mixed methods melalui kriteria Development Assistance Committee (DAC) World Bank dan uji t berpasangan melalui studi kasus program pendayagunaan zakat produktif Institut Mentas Unggul (IMU) Dompot Dhuafa Provinsi Yogyakarta. Hasil dari penelitian menunjukkan bahwa dukungan lembaga zakat serta peranan pendamping memiliki pengaruh dalam menurunkan angka kemiskinan sehingga dapat berpengaruh terhadap kesejahteraan penerimanya serta hasil juga menunjukkan bahwa program pemberdayaan mempunyai nilai relevansi, efektivitas, efisiensi, maupun keberlanjutan yang cukup baik untuk masyarakat.

Kata kunci : kemiskinan, zakat, kesejahteraan, kriteria Development Assistance Commitee (DAC).

I. INTRODUCTION

Poverty alleviation is still the main mission to be overcome by various institutions in the world. Looking back two decades, right in 2000, 189 world countries incorporated in the United Nations (UN) officially declared the Millennium Development Goals (MDGs). However, despite the transition to the Sustainable Development Goals (SDGs) mission, it has not been able to significantly reduce the world poverty rate. According to data from the SDGs achievement report in 2019 which states that more than 55% of the world's population still does not have access to social (United Nation, 2019). Likewise, poverty conditions in Indonesia as a developing country also still require real solutions. Data from the Central Statistics Agency (2020), shows that the number of poor people in March 2020 reached 26.42 million people, which means an increase of 9.78% from the previous period.

The province of Yogyakarta Special Region (DIY) is designated as the province with the highest poverty rate and gini ratio in Indonesia with an achievement rate of 0.482. The poverty distribution in Yogyakarta Special Region (DIY) Province was recorded at 11.70% in 2019 and increased in 2020 to 12.28% (Bappeda, 2021). Whereas based on data from the Ministry of Religion (Kemenag, 2020). Yogyakarta Special Region Province shows that almost all of its population are Muslims with a percentage of more than 92%. As a comprehensive religion, Islam has social financial instruments such as zakat, infaq, sadaqah, and waqf to reduce the severity of poverty through wealth distribution. Similarly, in DIY Province, there are 50 zakat institutions. Many empirical studies have successfully shown the role of zakat distribution in alleviating poverty. As research conducted by Beik et al., (2016) which empirically analyzed whether zakat has an impact on poverty reduction efforts with a case study on beneficiaries of Dompot Dhuafa's Free Clinic Services (LKC) which then showed the results that zakat was able to reduce the amount of poverty from 84% to 74%. Research conducted by Rosmawati (2014) through a descriptive analysis method with a juridical approach concluded that the function of LAZ in improving the welfare of the ummah is in accordance with article 3 of the zakat management law. Khalifah et al., (2017) and Suproyanto et al., (2017) conducted a study on the impact of zakat on the achievement of SDGs. Their research showed that zakat has a significant positive effect on the development of human development and even measurement using ANP shows that the distribution of zakat has a higher impact on environmental development than the other four pillars.

There are several reasons to conduct an empirical investigation of the utilization of productive zakat, especially in the Institut Mentas Unggul (IMU) program of Dompot Dhuafa Yogyakarta on the welfare of mustahik. This is done because Institut Mentas Unggul (IMU) is not just a productive economic empowerment program that provides business capital but also skills training, tools, as well as mentoring support and group capacity building. So that the empowerment of micro entrepreneurs does not only have an impact on individuals but also a community group which is one of the important ways to increase employment and reduce poverty. According to data from the Ministry of Agriculture, MSMEs are referred to as the backbone of the national economy. The report shows that there are 64,194,057 MSMEs that are able to absorb 116,978,631 workers or around 97% of the total Indonesian workforce (KEMENKOP, 2018).

Microfinance institutions that support the poor to become micro-entrepreneurs are still very limited (Rakhmawati, 2014). The large potential of zakat in Indonesia should be one part of poverty alleviation. The utilization of zakat in the productive economic sector through empowerment and mentoring models has a multiplier impact, both welfare for mustahik as entrepreneurs and the surrounding community who need employment. So it is necessary to evaluate the ongoing productive zakat program in order to improve the effectiveness of amil institutions and provide a reference for policy makers as proof of the seriousness of zakat institutions in paying attention to poverty alleviation. Therefore, in this study researchers tried to examine the role of productive zakat utilization in improving community welfare.

II. LITERATURE REVIEW

Poverty is one of the social phenomena that cannot be separated from the life of society in total. As Rakhmawati (2014) stated that poverty is not something that can be eliminated absolutely, but can be reduced and minimized in severity. Allah subhanahu wa ta'ala says "And everything We have created in pairs so that you may remember the greatness of Allah." (QS. Adz-Dzariyat: 49). The verse shows that all His creations in this world are in balance and in pairs, such as day and night, male and female, as well as poor and rich. Therefore, the poor and the aghniya will always exist, where later in the Qur'an Allah explains about the balance of poverty and wealth "...and we have elevated some of them above others several degrees..." (QS. Az-Zukhruf: 32). Bradshaw (2006) stated that there are many definitions of poverty, both in terms of traditional views and in Islamic views. The concept of poverty emerges and is shaped by political biases and values (Bradshaw, 2006). Poverty in Islam does not only include a lack of wealth but also of spirit. Islam defines poverty as a state in which a servant fails to fulfill one of the five basic needs (dharuriyah) of human welfare (Hassan, 2010). It is widely referred to as the objective of sharia or maqashid sharia. According to Abu Ishaq Al-Shatibi, the above five elements are part of maqashid sharia where it is a dharuriyah/fundamental need. As-Shatibi then categorizes maqashid sharia into three categories, including basic needs (dharuriyah), secondary needs (hajiyat), and tertiary needs (tahsiniah). Before As-syatibi talked about the five aspects of maqashid sharia, this concept was first told by Imam Ghazali and Al-Juwaini which was then also approved by other scholars (Rakhmawati, 2014).

Based on the factors that cause poverty, there are three types: natural poverty, cultural poverty, and structural poverty. Cultural poverty is caused by differences in customs, traditions, work ethic, etc. According to Ismail & Possumah (2013), the alleviation of cultural poverty is in line with the call in the Quran "When the prayer has been completed, then scatter you over the earth; and seek the bounty of Allah and remember Allah much that you may be fortunate" (QS. Al-Jumu'ah: 10). The verse indicates to hasten to work after worship. While structural poverty comes from human crimes against nature, ignorance, stinginess of the rich, excessive exploitation of nature, concentration of political power, bureaucracy, etc. As said by Rasulullah SAW narrated by Imam Thabrani "*It is not possible for the poor to suffer from hunger or lack of clothing unless it is caused by the rich who are miserly*". Economic, political and social systems are the cause of human limitations in achieving adequate income and welfare.

Chaudry (2012) stated that the core of the poverty problem is wealth distribution. Chapra (1995) also argued that income distribution is the highest good of all economic activity. The Quran, the undoubted book of Muslims (QS 2: 2), repeatedly stated about the distribution of wealth as in the Quran Surah Adz-Dzariyat (51) verse 19. Khatimah (2004) and Beik (2009) also found that the impact of zakat can improve welfare by reducing the poverty rate that occurs in the community. Rosmawati (2014) through a descriptive analysis method with a juridical approach concluded that the function of the Amil Zakat Institution (LAZ) in improving the welfare of the ummah was in accordance with article 3 of the zakat management law. Khalifah et al., (2017) and Suproyanto et al., (2017) conducted a study on the impact of zakat on the achievement of SDGs. Their research found that zakat has a significant positive effect on the human development.

Based on the theoretical, conceptual, and empirical study results that have been described. So to achieve the expected research objectives and to become a reference in the flow of thought of this research, the authors describe the research framework as follows:

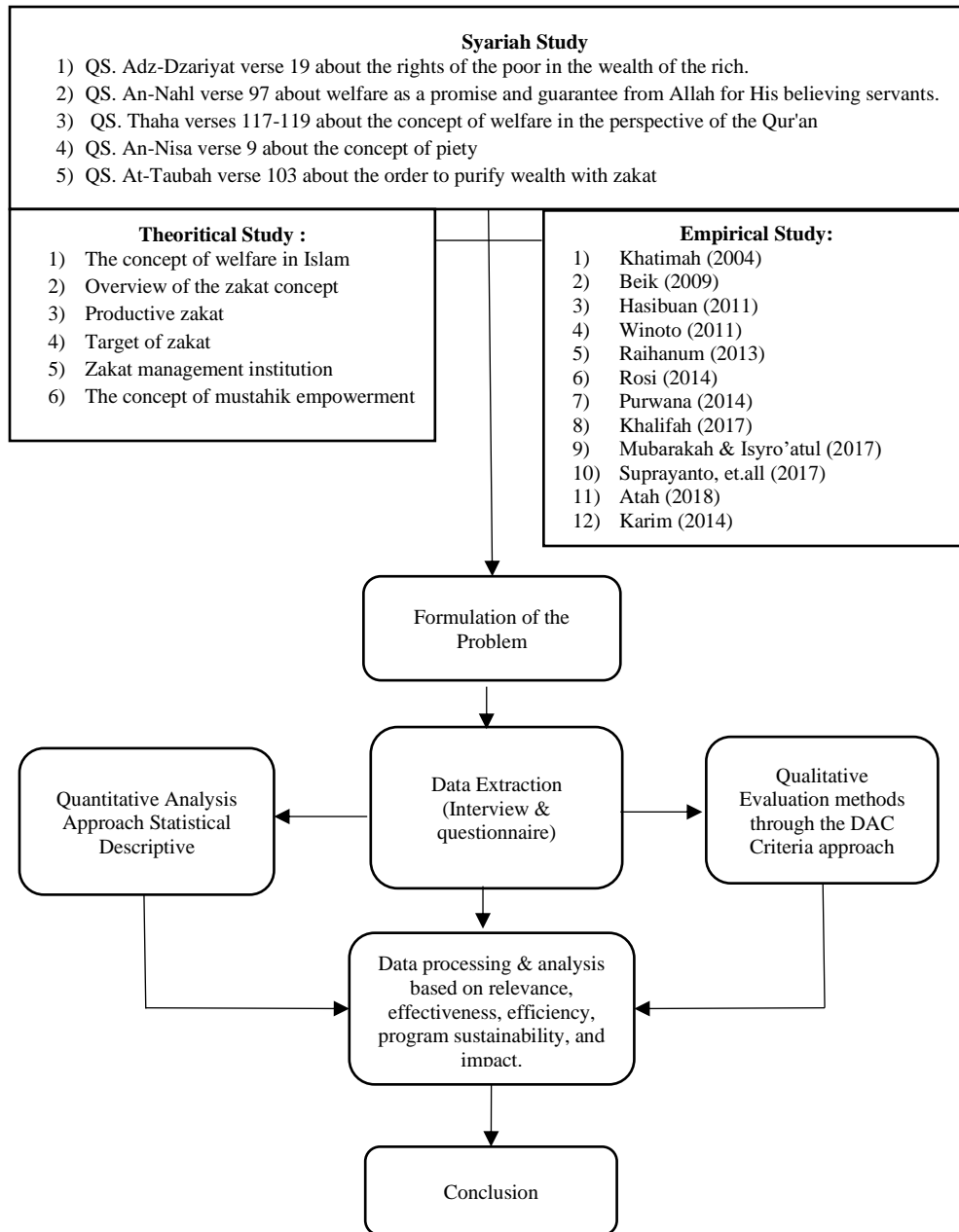


Figure 1. Framework

III. RESEARCH METHODS

The research approach taken in this study was a mixed method impact evaluation approach. According to Bamberger (2012) mixed method impact evaluation is an effort to integrate social science disciplines with quantitative and qualitative approaches to both theory, data collection, data analysis, and interpretation of results. How far is the impact of the zakat program for the beneficiaries and what are the factors behind the success or unsuccessfulness of the program. The purpose of this mixed-method impact evaluation study is to strengthen data reliability, validity of findings, and to broaden and deepen understanding of the case study context in each different program impact evaluation, especially in the case study of Dompot Dhuafa Yogyakarta's Institut Mentas Unggul (IMU) program which was expected to represent the impact of zakat distribution on a small scale.

Determination of the sample in this study was using non probability quota sampling. According to Sugiyono (2001) quota sampling or quota sampling is a technique in determining a sample from a population that has certain qualifications by giving a certain quota or quorum to each population group. The qualifications in determining the quorum were taken from beneficiaries who were still actively doing business in line with the empowerment interventions carried out by zakat institutions. This sampling technique is considered appropriate because the Institut Mentas Unggul (IMU) program was divided into several groups located in three different districts and cities in the Special Region of Yogyakarta Province. The qualifications in determining the quorum were taken from beneficiaries who were still actively doing business with different regional cluster locations and the number of samples was determined as follows:

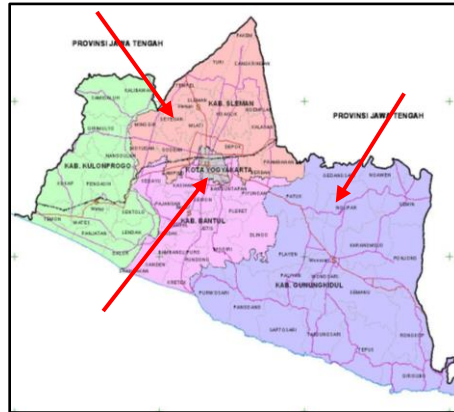


Figure 2. Map of the Distribution of Research Points

Table 1. Distribution of Locations and Sample Size

No	Types of Empowerment	Locations	Sample
1.	IMU Sewing	Sleman, DIY	9
2.	IMU Agriculture – Aloe vera	Nglipar, Gunung Kidul	9
3.	IMU Catering	Tegalrejo, Yogyakarta City	9
TOTAL			27

In this study, researchers used a mixed method design sequentially with the dominance of a qualitative approach which is described through the flow scheme below :

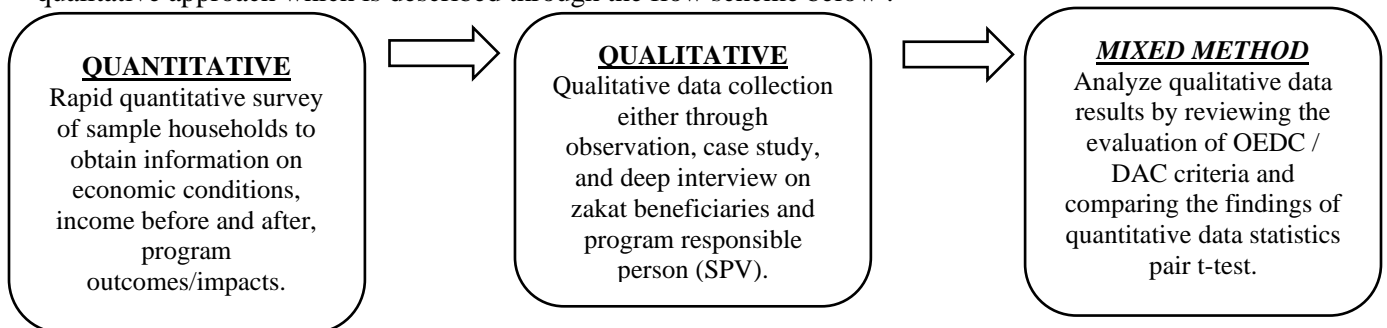


Figure 3. Research Flow Scheme

IV. RESULTS AND DISCUSSIONS

Results

a) Statistical Test

In this research, the extraction of primary information data sources was carried out from two different points of view, namely the implementing agency of the Dompot Dhuafa Yogyakarta program and also the beneficiaries (Mustahik) of the productive zakat utilization program. The beneficiaries who became respondents in this study were 27 people with the following characteristics:

Table 2. Mustahik Respondent Characteristics

No	Sex	Frequency (People)	Percentage (%)
1	Male	1	4%
2	Female	26	96%
Total		27	100%

No	Age	Frequency (People)	Percentage (%)
1	16 – 30	2	7,41%
2	31 – 40	7	25,92%
3	41 – 55	17	62,96%
4	56 – 74	1	3,70%
Total		27	100%

No	Type of Region	Frequency (People)	Percentage (%)
1	Urban	9	33,33%
2	Rural	18	66,67%
Total		27	100%

No	Education Level	Frequency (People)	Percentage (%)
1	SD	3	11,11%
2	SMP	7	25,92%
3	SMA	14	51,85%
4	Diploma/Sarjana	3	11,11%
Total		27	100%

The research respondents consisted of 96% women and 4% men with a total of 27 people. As for the beneficiaries of the utilization program, more were in rural areas, namely 66.67%, while urban areas were only 33.33%. Based on the results of interviews with the supervisor of the Dompot Dhuafa economic program, namely Nuryanto (2021), this was done to reduce the number of migration of residents from villages to cities, causing an increase in the number of open unemployment which is increasing in cities. As in the UN report (2018) entitled World Urbanization Prospect stated that it is estimated that the urban population will increase by 68% in 2050 due to the agglomeration economy. Whereas rural areas are areas with a wealth of potential resources that can be optimized by increasing the capacity of their human resources.

Based on the research data obtained, it can be seen that the average income value of the 27 respondents of the Institut Mentas Unggul (IMU) Dompot Dhuafa Jogja Program before and after the assistance of productive zakat funds. The following below is the average income data of the beneficiaries:

Table 3. Statistical Data of Mustahik Income Type

No	Income Type	Minimum Amount	Maximum Amount	Avarage
1	before the assistance of zakat funds	Rp 271.620	Rp 6.000.000	Rp 1.541.727
2	after the assistance of zakat funds	Rp 430.000	Rp 15.000.000	Rp 3.886.814
Percentage change				34,88 %

Based on the data in table 3, it can be seen that in general the distribution of productive zakat carried out by Dompot Dhuafa Yogyakarta through the Mentas Unggul Institute empowerment program has a positive impact on mustahik household income. This condition can be seen from the average percentage value of income changes that reach 34.88%. Although if analyzed more deeply with interview techniques, it is found that changes in income resulting from the impact of zakat only occur in 14 respondents or 51.85% of the total respondents. As for 48.15% of them, the change in income level is not due to the influence of the impact of zakat.

The income of respondents who are below the household poverty line with an income of < IDR 1,765,000 (BPS, 2021), namely 6 respondents out of 27 respondents. Meanwhile, the number of respondents whose household income is above the household poverty line with an income of > IDR 1,765,000 is 21 respondents. This shows that most of the beneficiaries of the productive zakat utilization of Institut Mentas Unggul (IMU) have managed to grow and leave the poverty line.

According to the program supervisor, they use the Provincial Minimum Wage (UMP) standard as an indicator of the poverty line as well as the Decent Living Needs (KHL) standard set by the government through a survey in setting the UMP.

Table 4. Statistical Test Results of Income before and after

	Std. Deviasi	T	Degree of Freedom	2-way significance
Before - After	3801543,562	-3,205	26	0,004

The table 4 shows the paired sample test result of t value = -3.194 with $p < 0.01$. Thus it can be concluded that there is a significant difference between mustahik income before and after the productive zakat utilization program through the Institut Mentas Unggul program (IMU).

b) Evaluation of Development Assistance Committee Criteria (DAC)

The Development Assistance Committee (DAC) is an international organization under the World Bank that has played a strong role in development evaluation since 1991 (Chianca, 2008). The evaluation and operations department of the World Bank has been a pioneer in program evaluation since 1976 through the establishment of 'Operations Evaluation Standards and Procedures' as a specific guide in the program evaluation process (Willoughby, 2003). Until 1992, the DAC developed a document of principles and five key criteria as a tool for the monitoring and evaluation function, which was reviewed again in 1998 to become a guiding reference until now (OECD, 1998).

The five OECD/DAC criteria that are still used by various countries include 1) Relevance, 2) Effectiveness, 3) Efficiency, 4) Impact, and 5) Sustainability (OECD, 1998). Chianca (2008) stated that these five criteria have been used for more than 15 years without major revisions. The results of the research conducted on three Institut Mentas Unggul (IMU) programs, namely IMU Sewing, IMU Berkah Kitchen, and IMU Agriculture using these five criteria represented by 27 sample respondents are described in the table in the appendix.

Discussion

Institut Mentas Unggul or more commonly referred to by the abbreviation IMU is one of the productive utilization programs of Islamic social finance funds through empowerment schemes to increase skill capacity, business asset grants, and capital rolled out to strengthen group capacity. Mintarti (2011) stated that there are several components in the empowerment program, including through the fertilization of self-help capital or capital financing with group-based schemes. This is in line with the meaning of zakat in language which means to grow, this program aims to improve the welfare of mustahik by providing 'hooks' or tools to mustahik so that they can grow independently so that in the end they can make the community empowered. The Institut Mentas Unggul (IMU) program has different characteristics when compared to other productive zakat distribution programs such as warung beres, kampung ternak, grant making, and Pertanian Sehat programs. The initial mechanism for determining program beneficiaries can be through several options, either through submissions from the community directly or through submissions from the institution's partner network or through surveys conducted by Dompot Dhuafa itself in determining the target beneficiaries and the right program location. The IMU Program scheme is as follows:

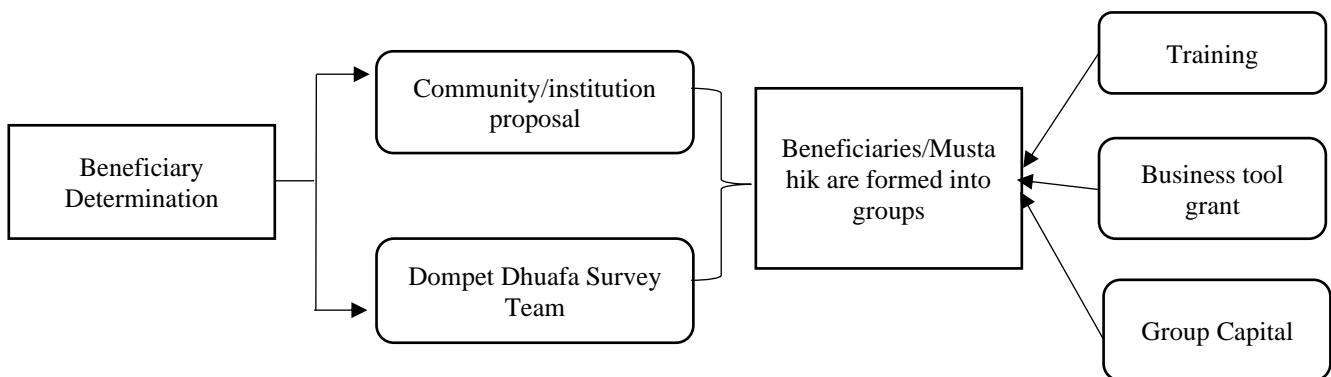


Figure 4. IMU Programme Scheme

Although there are differences in the characteristics of each program, overall the IMU program has the same expected outcome objectives, including:

1. Zakat funds are used to run productive businesses, not for consumptive purposes.
2. Increased business turnover
3. Beneficiaries become munfiq or muzakki through one of the indicators including increased income from the beneficiaries' productive businesses.

Based on the results of statistical tests, it shows an increase in the income of the beneficiaries (mustahik) both in real numbers and percentages through quantitative calculations as research on zakat that has been done by Khatimah (2004) and Beik (2009). However, in this research, in addition to quantitative tests, in-depth confirmation using qualitative interview techniques is also carried out so that it can be known not only positively but also contradictorily. In addition, through this technique, several factors that can support the success of the program were also obtained, including the presence of program assistants. The findings are in line with the results of previous research conducted by Sumardjo (2010) which explained that one of the roles of program assistants is to provide motivation to change and plan renewal. According to Azis et al., (2017) one of the main things that cannot be separated from the empowerment program is the implementation of assistance. Mentoring is then defined as a dynamic interaction between beneficiaries and institutional managers who together carry out a series of empowerment programs starting from analyzing the needs and potential of beneficiaries, program design, resource mobilization, problem solving, to meeting needs, and providing motivation both internally and externally. In the process of empowering the IMU program, mentoring activities are carried out to ensure the effectiveness of the running program has been implemented by the donor institution, namely Dompot Dhuafa Yogyakarta.

The general impact assessment of the program based on the results of this study, both through quantitative calculations of pair t-test statistics and qualitative impact test evaluations, generally has a significant positive impact on the material welfare of beneficiaries. OECD (2016) defined impact evaluation as changes of both positive and negative nature produced by the intervention of assistance programs, either directly or indirectly, intentionally or unintentionally. This is because the impact of empowerment assistance programs can include changes in social, economic, environmental and other development indicators. The results of more in-depth research in this study show that although the income of the beneficiaries has quantitatively increased after the program intervention, most of them have not been able to become the main source of income in meeting family needs. Only 6 respondents or 22.22% of the 27 respondents used the financial, skill, and social capital assistance resulting from this empowerment to become their main source of profession. However, more than 40% of the mustahiks are able to set aside income for savings and infaq financial management posts, which is a positive indirect impact in this empowerment program.

V. CONCLUSION

This study aimed to determine the extent to which the development of research related to the evaluation of the impact of productive zakat utilization programs was carried out. The results showed an increase in the development of research related to zakat from year to year. Based on the methodological approach, most of the research conducted by previous researchers is with a quantitative approach. The research topic most studied by researchers is the topic of poverty alleviation from changes in income conditions before and after program interventions. In this study, the approach that the author used was mixed methods, not only relying on quantitative results that showed positive changes but also analyzing more deeply through a qualitative approach. So that this dual method can act as a confirmation of changes in mustahik income figures, which shows that changes in income that occur in mustahik can occur due to several factors. Among them are the factors of zakat utilization itself and the influence of other factors from outside. Although most of the study results show changes in economic conditions that occur due to the intervention of zakat utilization programs, it also does not deny the existence of other external factors that can be used as research material by future researchers.

In addition, most of the previous studies examined the implications of zakat in general, while in this study the scope of the special study was carried out on the utilization of productive zakat on community businesses. So that the findings of the success of the program do not only depend on material capital assistance, but assistance by program assistants and skill improvement training are also factors in the success of the program to be more effective, efficient, and sustainable impact. The sustainability of the impact based on qualitative analysis with the OECD/DAC criteria approach shows that the impact is not only an economic impact but also a sustainable social and cultural impact. Therefore, the implications of this research in addition to expanding the repertoire of research in the field of zakat and poverty, this research also shows that the distribution of social funds with productive zakat empowerment schemes such as the Institut Mentas Unggul Dompot Dhuafa Yogyakarta program is very feasible to be adopted in other social fund utilization programs.

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ATTACHMENT

Table 4. Program Impact Assessment Results Based on Five DAC Criteria

	IMU Sewing	IMU Catering	IMU Agriculture
Relevancy	Based on the results of observations, it shows that the relevance of the IMU Sewing program to meeting the needs of the beneficiaries is less relevant. This can be seen that most of the beneficiaries now no longer have sewing activities. Recognition by several respondents stated that this was due to several things including, 1) insufficient maturation of skills so that skills are limited, 2) the cost of wages for sewing services from convection is quite low, 3) the sewing profession in addition to being time consuming also cannot be used as the main source of family income.	The Berkah Kitchen Catering IMU program can be said to be quite relevant, both to the objectives of the donor agency program and to the conditions of the needs of the beneficiary population. Dompot Dhuafa Jogja's goal is to play an active role and have an impact in overcoming poverty and unemployment around the office. The Winongo riverbank area is the right area, with a zone that has a high population density and poverty rate. Based on the results of interviews with beneficiaries, it is stated that the IMU Berkah Kitchen program through training to improve cooking skills, forming catering business groups, and supporting assets for joint business tools is the right program to be able to help the family economy without having to go far from home.	The results of the analysis and observations on IMU Agriculture show that the evaluation on the relevance criteria can be said to be successful. Where the program so far can still run as intended. The idea of the home industry program was born from the direct involvement of beneficiaries who then ran a sociopreneur for the surrounding community. Donor agencies have the aim of expanding the benefits of the sociopreneur by providing seed capital for 100KK in the village area, while the home industry is the absorption of the harvest of the surrounding community.
Efectivity	Based on the results of the study, it shows that the implementation of the training program is quite effective in improving the skills of the beneficiaries, although not significant. However, in terms of post-program impact, it is less effective. This condition is due to many outputs that are not relevant to the goal setting at the beginning of the program. Some beneficiaries no longer use their	Based on the results of observations, it shows that the level of effectiveness of the IMU Berkah Kitchen Catering program is less than optimal. One factor other than marketing limitations is due to the pandemic where all sectors are experiencing disruptions. Even so, program planning to collaborate with several agencies was hampered and could not even be carried out	In the IMU Agriculture program, the broad level of effectiveness is hindered by the large number of beneficiaries that cannot be considered. However, the specific treatment of this group has been quite effective both in terms of meeting objectives and in terms of impact.

	sewing skills to support their family's economic activities.	until this research was conducted in 2020-2021.	
Efficiency	<p>The IMU Sewing Program is one of the programs with the highest rupiah input value when compared to the other two programs. Where in addition to training costs, participants also receive sewing equipment support worth one million rupiah multiplied by 40 participants. In addition, the institution also provides intervention funds to strengthen group capital. In terms of output, no more than 20% of the total participants still use sewing tools and skills as a source of family income. Therefore, through descriptive analysis and factual observations in the field, it can be said that the level of efficiency in the IMU Sewing program is still low.</p>	<p>The berkah kitchen catering IMU program is the group with the lowest rupiah input value when compared to other programs. This is because the number of participants in this program is indeed the smallest, namely 10 people. The efficiency level of the program can be said to be quite efficient, where capital funds can still continue to rotate as a productive business capital rotation of the group. It's just that the output value is still relatively small considering the age of the group is a group that has just been born and then affected by the covid pandemic.</p>	<p>The IMU Aloe Vera Agriculture program can be said to be the most efficient empowerment program. Where with low input value can produce sustainable impact sustainability. Of the 100KK beneficiaries at the beginning of the program received 50 Aloe vera seedlings, where per seedling costs IDR 3000, which means that with a capital of 150,000 per KK in 2018 and can still be productive in generating income for its beneficiaries to date.</p>
Impact	<p>The direct impacts received by IMU Sewing beneficiaries include</p> <ol style="list-style-type: none"> 1)Sewing skills 2)Business assets in the form of sewing machines 3)Group business capital 4)Social capital with the formation of a sewing group with savings and loan activities and joint businesses. <p>Meanwhile, the indirect impacts that arise after program intervention include increased additional family income for most beneficiaries. There are several beneficiaries who have succeeded in making their sewing skills the working capital of the family's main source of income</p>	<p>The direct impacts received by the beneficiaries of the IMU Berkah Kitchen Catering include:</p> <ol style="list-style-type: none"> 1)Improved cooking skills 2)Joint business assets in the form of cooking utensils 3)Group business capital, 4)Social capital with the formation of the Berkah Kitchen group. <p>While the indirect impacts that arise after program intervention include:</p> <ol style="list-style-type: none"> 1) Increased additional family income for some beneficiaries 2) Increased values of togetherness and mutual cooperation in the environment. 3) Increased ability to manage business management in terms of financial records, procurement of goods, etc. 	<p>The direct impacts received by the beneficiaries of the IMU Aloe Vera Agriculture include:</p> <ol style="list-style-type: none"> 1) Increased knowledge of both agriculture, processed aloe vera derivative products, to business and financial management. 2) Increased varieties of agricultural commodities owned, namely Aloe Vera 3) Increased agricultural equipment assets in the group 4) Social Capital with the formation of aloe vera farming groups with arisan activities, sharing knowledge together, as well as by holding trainings by bringing in expert speakers. <p>While the indirect impacts that arise after the program are</p> <ol style="list-style-type: none"> 1) increased additional family income for most beneficiaries 2) Increased religious motivation between members of each other 3) Creation of new job opportunities

			4) The emergence of diverse business creativity ideas, etc.
Sustainability	Based on the results of research from 9 respondents, only 2 of them still work as tailors and are the main source of family income. Meanwhile, some of the beneficiaries of the IMU Sewing program have switched professions. Although the results of statistical testing show that there are changes in material welfare conditions before and after the empowerment program, clarification using the qualitative method shows that most of these changes in conditions are not from the impact of the empowerment program. Thus, it can be said that the impact of the IMU Sewing program is not sustainable.	IMU Catering program is the most recent program compared to the other 2 programs, which only started in mid-2019. Based on the results of the interviews, it was found that in the early months after the formation of the program, it still had an extraordinary impact on the beneficiaries. However, since the beginning of 2020 where the COVID pandemic attacked all activities have been forced to stop, as well as orders have not existed at all. Researchers concluded that the sustainability of the IMU Catering program so far is still uncertain because it still has the opportunity to grow in the future after the pandemic is declared over..	Based on the results of research and observation, the IMU Agriculture program, which began in 2018, has a better level of sustainability among other programs. There are many factors behind this, such as: 1) The existence of socio-preneur home industry owners who can be the frontline companion of the surrounding community. 2) The existence of creativity innovations derived from various products by beneficiaries 3) Capital in the form of aloe vera plant seeds that continue to multiply with new shoots so that they are continuously productive.