Development of Impact Evaluation on Zakat Fund Utilization Program Using Social Return on Investment (SROI)

Dina Anisya Rufaedah
Universitas Islam Negeri Sunan Ampel, Surabaya, Indonesia
Email: dinarufaedah@gmail.com

Nita Yalina
University of Leeds, United Kingdom
Email: bnny@leeds.ac.uk

Abstract: The accuracy of the formulation of the zakat fund utilization program still has not found effective results. This is because the evaluation measuring instruments are classic and conventional. Even the program is left without evaluation of the results. Every financial institution should have modern measuring instruments capable of controlling and ensuring its success. This study aims to analyze the implementation of the program and the social rate of return of the Tangguh Cart program at LAZNAS Daarut Tauhid Peduli Surabaya. This success impact measurement instrument uses the Social Return On Investment (SROI) model. This study found that there are 8 impacts resulting from the program, namely increasing the income of members of the tough cart business group, increasing the business assets of the tough cart group, increasing knowledge and skills in running a business, improving communication and organizational skills, increasing business creativity, increasing awareness and ability to give some of its sustenance to others, improving the beauty and cleanliness of the environment, and increase operating income. The greatest impact value is derived from the impact of increasing the income of members of the resilient cart business group. The results showed that the value of social returns reached a ratio of 2.57:1, meaning that every Rp 1 invested would provide a profit of IDR 2.57 for stakeholders.

Keywords: Social Return On Investment, Productive Zakat, Zakat Fund Utilization

Introduction

Zakat that develops in the country is a consumptive zakat which is generally carried out before Eid al-Fitr, this is very difficult to rely on because it is annual and in fact zakat is an important instrument in alleviating poverty in accordance with Law No. 23 of 2011 concerning productive zakat management. According to the conclusion of the research results from Saeful in his journal, productive zakat is still not well
understood by the Muslim community\(^1\), because it is still thick with traditional zakat which has been routinely applied by Muslims in Indonesia. This lack of understanding makes zakat fitrah the most important zakat, even though zakat fitrah is one of the few zakats that Islamic teachings adhere to.

Meanwhile, on the other hand, there is a form of zakat which, if managed properly, can build and develop the economic level of the community which is commonly referred to as productive zakat so as to pave the way for the lower middle class for economic equality and social justice. Productive zakat is zakat given to recipients (mustahik) as business capital to be empowered so that it can generate economic levels and mustahik productivity, especially for those who live in poverty.

The birth of many Amil Zakat Institutions (LAZ) is certainly balanced with humanitarian programs full of innovation. The growth that is indicated is not just following the trend of a euphoria of the phenomenon of progress, but remembering the lofty ideal of providing the best for the community through productive business programs. As in the research of Ilmam Fachri Zen (2019), the Simantap business cart assistance program owned by the Griya Yatim and Dhuafa Institutions is present as a solution in the form of productive zakat distribution which is very helpful in alleviating poverty because mustahik also gets business guidance so as to gain new skills in entrepreneurship.\(^2\) The same program was discovered by Lenny Hotmadia (2021) in his research, that the mustahiks in the tough cart program gained business innovation to make processed products that could be done by housewives.\(^3\) Of course, there are still many studies that show productive microenterprise programs with similar results, such as.\(^4\)

Several methods related to measuring the success of utilization have just been formulated, one of which is the Social Return On Investment (SROI) method. This method is a technique to measure the impact of an

---


\(^3\) Hotmadia Lenny, “Upaya DT Peduli Dalam Pengelolaan Zakat Untuk Pemberdayaan Masyarakat di Kota Medan” (Universitas Islam Negeri Sumatera Utara, 2021), http://repository.uinsu.ac.id/15279/.

investment in terms of three aspects: social, economic and environmental. This method also refers to the overall inputs that have been spent to run a programme or project. The input in question is not only investment in the form of money but also time and goods that have been spent during the project / program process.

The Social Return On Investment (SROI) method can be illustrated that a project produces a ratio of Rp2.5:1. So in other words, every Rp1 invested in the project, generates Rp2.5 benefits economically, socially, and environmentally. This means that the facilities built have been able to provide benefits (outcomes) 2.5 times greater than the value of the inputs invested. This number is certainly an indicator that can be used to understand how much of an impact success can have on creating a facility that has been formed. So this ratio can measure the benefits that can really be felt by the mustahik, not just assessing the physical completion of the output.

In Indonesia, institutions oriented towards the action of collecting and managing zakat funds are growing, marked by one of the increasing numbers in recent years. This development is considered that zakat institutions have made significant progress. This is also supported by collective collection actions until the utilization steps are productive. The good news is that this phenomenon has caused a change in people's thinking which can increase trust and the mindset of the initially consumptive-individual changes towards the productive-collective. From this positive impact, it can be illustrated how the ability of zakat institutions, including the Amil Zakat Institution, to take action to improve the economic level and reduce the country's poverty rate.

As evidenced by documentation data from the National Amil Zakat Agency (BAZNAS), the number of Amil Zakat Institutions also affects the level of zakat fund collection. National Zakat Statistics publishes in the

---


last three years zakat funds collected by the Amil Zakat Institute nationwide which show fantastic figures, as shown in the following table:

**Table 1.1**  
Number of Amil Zakat Institutions (LAZ) and Their Collection Results  

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of LAZ</th>
<th>Number of Collections</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>55 LAZ</td>
<td>2,1 Trillion</td>
<td>35,28%</td>
</tr>
<tr>
<td>2018</td>
<td>68 LAZ</td>
<td>3,6 Trillion</td>
<td>44,77%</td>
</tr>
<tr>
<td>2019</td>
<td>81 LAZ</td>
<td>3,7 Trillion</td>
<td>36,5%</td>
</tr>
</tbody>
</table>

*Source: National Zakat Statistics 2018*<sup>9</sup> *dan 2019*<sup>10</sup>.

From the table above, fantastic figures demand the accuracy of the utilization program to balance between collection and benefits distributed to the community. To be effective, tools are needed to ensure the accuracy of the utilization program. Social Return on Investment (SROI) is a modern financial measuring tool that has been widely applied in developed countries, including Amerik and Japan. However, this SROI method has not been applied to sharia financial institutions such as zakat institutions and waqf institutions. Because of the similarity of financial management patterns, the interality of SROI into the method of evaluating empowerment programs in Islamic philanthropic institutions. This breakthrough is called the development of an evaluation model.

Previous research studies have shown that the use of evaluation methods in Islamic financial institutions such as zakat institutions still uses conventional methods, Elix Rows examined that evaluations are carried out by deliberation by controlling the success program temporally, but not measuring through analytical tools. The measurement of risk in the zakat fund distribution program is only seen in the aspect of negative impacts that are assertive, so it does not have recommendations. Likewise, conventional measurement tools were carried out by George J. Van in compiling a zakat fund utilization program, namely by conducting a study of the three elements of input, process and output, but this research was

---


weak in terms of documents and quantitative tools. Therefore, this research in addition to being important, also has significance (novelty).

**Relationship between Social Return on Investment and Productive Zakat**

According to Unggul Purwohedi Social Return On Investment is an investment analysis technique to measure how much benefit can be generated. On the other hand, the effectiveness of a program so far has only been seen in terms of the resulting physical output such as existing engineering specifications, not further looking at what benefits can really be felt by stakeholders.

The social aspect is the result of human activity with the surrounding nature as well as social inequality caused by violence, oppression of others that create an imbalance of power. The economic aspect is also one of the important aspects in measuring the usefulness of the program which of course must get a positive impact from the program being run so that it can ward off poverty. Environmental aspects are defined as part of activities that interact with the environment, the presence of phenomena about global warming, emissions of carbon dioxide (CO2) gas or environmental pollution. All of these phenomena are caused by development that is only profit-oriented without paying attention to the impact of social, economic and environmental aspects. This is the response with the presence of a sector that aims to restore social balance in the midst of society, the sector is driven by charitable organizations, non-profit (not for profit) and social enterprises, as a sector in realizing the welfare of all stakeholders as well as the social, economic and environmental development of the nation.11

SROI according to Nicholls, Lawlor, and Neitzert12 is a technique that can help facilitate strategic discussions and help understand and maximize the social value resulting from activities, helping in prioritizing the right resources to manage unexpected outcomes, both positive and negative. Meanwhile, according to SROI Network, SROI is "a framework

---


based on generally accepted social accounting principles (SGAAP) that can be used to help manage and understand the results of social, economic and environmental outcomes.” SROI is developed from social accounting and cost benefit analysis. SROI lays monetary value on the benefits that the public and private receive against the costs incurred.

In measuring the success rate of the program, an in-depth evaluation of each step of the program that has been carried out is needed. This SROI method uses the concept of value that goes beyond what can be captured purely in financial terms by including social, economic, and environmental elements to calculate the total value called social value. The perceptions and experiences of stakeholders involved in the program are assessed by measuring financial gains based on the SROI method to find key indicators of changes occurring from each party involved being asked to tell about changes or various effects that occur and if possible use monetary values in the form of certain calculations as indicators.

Productive Zakat is a fund or property managed by amil zakat that has been collected from muzakki and distributed to mustahik to develop into a business that can provide benefits in the long term so that it can produce to meet the needs of mustahik life.  

Productive Zakat assets that are utilized (managed) are then developed to bring benefits that will be used to meet the needs of the poor in the long term. This zakat is used for productive business capital by providing funds to mustahiks. The utilization of productive zakat funds is applied in the form of mustahik fakir and poor who have the skills and willingness to try to be given zakat in accordance with the provisions to develop their business and the profits from these results to meet daily needs. The purpose of the management of this zakat fund is to increase public awareness in its obligations in an effort to realize community welfare and social justice, as well as increase the usefulness and usefulness of zakat.

The poor and poor can be helped by the existence of zakat to make an effort to meet the needs of their lives. This productive zakat empowerment program is an alternative for mustahiks who need capital for the sustainability of their business. As obtained from asserts that “the poor and the poor (can) be given (zakat) sufficient for a lifetime (63 years). Then each of them with the zakat he obtained was used to buy land

---


(agriculture) and work on it (in order to get the proceeds for daily needs). For the leadership of the state to be able to buy the land for them (without receiving the zakat goods) as it happened to the war officers. Such is for the poor and the poor who cannot work. As for those who can work, they are given zakat to buy the tools of their work. So, for example, the amount is estimated that the trade proceeds are enough for daily living (without reducing capital).”

In the hadith it is explained that when Rosulullah Shollallahu 'alaihi wa sallam gave zakat money to Umar bin Khattab who was becoming amil, he said:

خُذْهُ فَتمَوَّلْهُ, أَوْ تَصَدَّقْ بِهِ, وَمَا جَاءَكَ مِنْ هَذَا الْمَالِ, وَأَنْتُ غَيْرُ مُشْرِفٍ وَلَسَائِلٍ فَخُذْهُ, وَمَا لَّ فَلَتْبِعْهُ نَفْسَك

It means: ”Take it first, after that have (empower it) and give alms to others and what comes to you from this kind of treasure is when you do not need it and you do not ask, then take it. And what is not so, thou shalt not indulge thy lusts.” (HR. Muslim)

The two factors that affect the success of a business in the Tough Cart program are internal and external factors. Internal factors are factors that originate from within the business including the quality of human resources, mastery of the organization and management systems. Then for external factors include five indicators in business success, namely: first, capital increase. Capital is the driving blood of a business where with qualified funding, the main goal of a business in a small and medium business program can be realized. In this study, the capital increase in question is LAZNAS Daarut Tauhiid Peduli providing capital to mustahik then used correctly as a business and able to increase the initial capital given by the institution to mustahik.

Second, increased revenue. Income is the result of capital that has been managed by getting additional income so that the business can be said to be productive if it can increase income. In this study, the increase in income in question is LAZNAS Daarut Tauhiid Peduli provides additional income for businesses to always be productive in long-term businesses. Third, increased production. The increase in production can expand the number of product addition activities both in terms of quality and products sold. In this study, the increase in production in question is LAZNAS DT Peduli seeing that the activities that have been carried out

---

are of the type of quality and the products sold must be maintained in quality.

*Fourth,* an increase in the number of consumers. The increase in the number of consumers obtained because a product is felt is much better so that they are satisfied with the taste, quality, and packaging that is what consumers see. In this study, the increase in the number of consumers in question was LAZNAS Daarut Tauhiid Peduli measuring how much the product felt by consumers was satisfied with the quality of the product.

Fifth, amal jariyah mustahik. After developing the business with the provision of capital then getting a better increase, the mustahiks did not forget about the results of their business set aside 2.5% for charity. In this study, the jariyah mustahik charity in question is that the mustahiks can become muzakki which can set an example for donors who may have been together for a long time, but have not returned to charity it can be re-gugah of their desire to donate again.

**Methods**

The research was conducted in one of the productive zakat programs of LAZNAS Daarut Tauhiid Peduli Surabaya, namely the Tangguh Cart Program. The subjects of the study were members of the Tangguh Cart group, program implementers and students from LAZNAS DT Peduli Surabaya. This study used two types of data. Primary data was obtained from in-depth interviews with DT Peduli students and Beneficiaries of the Tangguh Cart Program. Secondary data was obtained from documents from DT Peduli Surabaya students as well as beneficiaries (mustahik) and financial data related to the Tangguh Cart program. The interview technique is carried out with the help of a questionnaire containing a list of questions that have been adjusted to the data needs needed in the SROI method.

**Implementation of the Tangguh Cart Program**

The development of tough carts began to be designed around September 2020 and ran in December 2020, but due to the outbreak of the Covid-19 virus that occurred since the end of March 2020, the operation of the Tangguh Cart program was only limited to monitoring it. By the time the Tangguh Cart program was implemented in September, all preparations were available including carts for sales and marketing, some

---

sales production inventory, namely stoves, food or beverage shelves, raw material stocks, and packaging all neatly arranged in the available carts. Thus, it began to actively operate again in January 2021 as the first phase of learning. The types of products produced from the Tangguh Cart program have various variants of heavy or light foods with distinctive characteristics, namely Suro Porridge with grain-based ingredients such as white rice or brown rice, green beans and several other types of grains cooked into porridge and there are still many medium-sized business products that have been run by the beneficiaries. Then as the program progresses, DT Peduli provides assistance and monitors every 1 (one) month to find out the extent of sales developments that have been carried out.

In utilizing zakat funds, the tough cart program has a model that has been designed based on SOPs (Standard Operating Procedures) for the implementation of zakat management at LAZNAS Daarut Tauhiid Peduli Surabaya. The draft utilization model is then socialized to beneficiaries in order to provide a comprehensive understanding of the utilization of a resilient economy.

**Figure 1.1**
Zakat Utilization Model

![Zakat Utilization Model Diagram]

*Source: Primary Data managed by researchers, 2022*

---


18 Rangga Prasetyawan, “Wawancara, Produk Usaha dalam Program Gerobak Tangguh di LAZNAS DT Peduli” (Surabaya, 2022).

19 Muhammad Abdurahman, “Wawancara, Produk dalam Program Gerobak Tangguh di LAZNAS DT Peduli” (Surabaya, 2022).
In 2019 to 2021, the Tough Cart program is only carried out by handing over carts to beneficiaries (mustahik) without assistance. Then in 2022 at the beginning of September, special assistance and intensive coaching have been carried out to beneficiaries for the next 2 years until entering the exit program phase where the cart is handed over to become mustahik property rights because it is believed that the beneficiary has been able to develop his business. So that the intensity of coaching activities will begin to feel reduced. This is done so that beneficiaries can run their business independently.

The Social Return on Investment in the Resilient Cart Program focuses on identifying social, economic, and environmental impacts. From the identification of impacts reviewed, 3 aspects are social indicators that assess internal (group) and external social relationships that can support the success of the Tough Cart program to beneficiaries, namely (1) Trust in the facilitator (group companion); (2) The way in which decisions are made in groups; (3) The spirit of mutual bearing between group members; (4) The group can solve the internal problems that occur; (5) Have a market information network between fellow traders/sellers; (6) Group partisanship for communities experiencing disasters; (7) Participate in civic activities; (8) Participate in social institutional-based community activities or specific goals. For Economic Indicators that assess the impact of zakat utilization in terms of material and nonmaterial mustahik economy, namely (1) Access to capital to financial institutions; (2) Access to markets; (3) Income level; (4) Ownership of savings; (5) Asset accretion. Meanwhile, environmental indicators that assess the process of mustahik awareness of the environment that is a resource in carrying out production, namely (1) Having a dumping site and waste management; (2) Have a place of construction and sewage treatment; (3) Have a source of clean water and fit for consumption; (4) Knowing the risk of disasters in the environment where doing business.

This analysis identifies activities within one year of the program, which is 2022. The impact analysis carried out in the Tough Cart program is limited to core achievements. Table 1.2 below illustrates the stakeholders in the Resilient Cart program.

---

### Table 1.2
Resilient Cart Program Stakeholders

<table>
<thead>
<tr>
<th>No</th>
<th>Stakeholder</th>
<th>Related Roles</th>
<th>Desired or Not Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LAZNAS DT Peduli Surabaya</td>
<td>Provide initial resources and mentoring for the Resilient Cart Program</td>
<td>Intentionally Improve social and economic conditions with the success of running a business independently.</td>
</tr>
<tr>
<td>2</td>
<td>Heavy or light food business owners</td>
<td>The main subject in carrying out the program by carrying out heavy or light food business activities.</td>
<td>Increase in income, increase in business assets, increase in knowledge and skills in running a business venture, improvement of communication and coordination skills, increase in individual creativity, increase in awareness and ability to give some sustenance to others.</td>
</tr>
<tr>
<td>3</td>
<td>Local RT/RW</td>
<td>Support the development of creative businesses run by beneficiaries</td>
<td>Noting the cleanliness and beauty of the environment the emergence of business village publications on social media.</td>
</tr>
<tr>
<td>4</td>
<td>User</td>
<td>As a buyer and enjoy food from the results of the business run</td>
<td>Increased sales of business ventures.</td>
</tr>
</tbody>
</table>

*Source: Data processed by researchers, 2022*

Table 1.2 above shows the stakeholders directly involved in the Tangguh Cart program. Stakeholders were directly involved with the method directly to the field in this study. Researchers conducted direct interviews with the management of LAZNAS DT Peduli Surabaya as the planner and coach of the Tangguh Cart program. Then an in-depth interview was conducted with 6 (six) cart beneficiaries who have their respective business ventures in the field of heavy to light food. For example, Lontong Tahu Khas Ponorogo, Bubur Suro, Nasi Campur, Nasi Kuning, Donat Topping, and so on. Directly interview through the help of
a list of questions in the questionnaire to better understand and complement the business that the beneficiary of the cart runs.

Table 1.3
Input Assessment

<table>
<thead>
<tr>
<th>No</th>
<th>Input</th>
<th>Year</th>
<th>Value (Rp)</th>
<th>Current Value (Rp)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Program Assessment</td>
<td>2022</td>
<td>100,000</td>
<td>100,000</td>
</tr>
<tr>
<td>2</td>
<td>PM Candidate Survey (6)</td>
<td>2022</td>
<td>70,000</td>
<td>70,000</td>
</tr>
<tr>
<td>3</td>
<td>Procurement of Type 1 Carts (1 Unit)</td>
<td>2022</td>
<td>3,500,000</td>
<td>3,500,000</td>
</tr>
<tr>
<td>4</td>
<td>Procurement of Type 2 Carts (5 Units)</td>
<td>2022</td>
<td>15,500,000</td>
<td>15,500,000</td>
</tr>
<tr>
<td>5</td>
<td>Program Inauguration</td>
<td>2022</td>
<td>200,000</td>
<td>200,000</td>
</tr>
<tr>
<td>6</td>
<td>Business Capital (6 PM)</td>
<td>2022</td>
<td>3,000,000</td>
<td>3,000,000</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>22,370,000</td>
<td>22,370,000</td>
</tr>
</tbody>
</table>

Source: Data managed by researchers, 2022

Costs and resources that have been spent on program sustainability are identified as program inputs. LAZNAS DT Peduli Surabaya is a program initiator that acts as a party that distributes productive zakat to the community as beneficiaries (mustahik). Table 1.3 above shows the input that DT Peduli has provided for the Tangguh Gerobak Program.

Program input was provided by LAZNAS DT Peduli Surabaya at different times. This causes the need to adjust the time value of money. The calculation process is done by discounting the input value. The Present Value is calculated based on the collection from the previous month and is calculated using the BI 7-Day Reverse Repo Rate (BI 7-DRR) of 3.50% as of 21 July 2022. The calculation results in table 4.11 above illustrate the total input value of Rp. 42,579,000 for the Tangguh Cart Program. After calculating the inputs, the next step is to identify the outputs and outcomes for each stakeholder. Output is identified by the quantitative value of the activity while output is the impact or change felt by stakeholders after the program is implemented.

Table 1.4
Output dan Outcomes dalam Program Gerobak Tangguh

<table>
<thead>
<tr>
<th>No</th>
<th>Output</th>
<th>Outcomes (Hasil)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2 coaches from DT Peduli Surabaya to train beneficiaries of the Tangguh</td>
<td>Improving the economic and social conditions of the direct beneficiaries</td>
</tr>
</tbody>
</table>
Cart program

2 Formed 2 groups of DT Peduli Surabaya fostered carts, participated in 2 types of business development training from DT Peduli Surabaya, and held study activities once a month.

1. Increase the business income of beneficiary carts
2. Increasing the business assets of the beneficiary carts.
3. Increasing knowledge and skills in running a business.
4. Improving communication and coordination skills.
5. Increased creativity in the field of food business.
6. Increased awareness and ability to give some of their sustenance to others.

3 Making a strategic location for the business being carried out

1. Increase the beauty and cleanliness of the environment.
2. The emergence of strategic business publications on social media.

4 A large number of consumers buy and order heavy or light food products

Increased income and increased business capital.

Table 1.4 shows the outputs and outcomes of each stakeholder in the Tangguh Gerobak Program. Results are determined based on predetermined indicators. The next step is the monetization stage. The social impact value is calculated using a financial proxy (financial estimate). The assumptions in this estimate are based on the price of the program period, which is 2022.

The time duration for each result varies. This is closely related to the time of implementation of each activity and the time of stakeholder participation in program implementation. The duration results are determined based on the initial point in time for each stakeholder's activities when changes or impacts begin to be felt until the end of the program period, namely 2023.

Table 1.5

<table>
<thead>
<tr>
<th>No</th>
<th>Outcomes</th>
<th>Financial Proxy</th>
<th>Duration</th>
<th>Value (Rp)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Heavy or light food business owner</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Data managed by researchers, 2022
<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Beneficiary</th>
<th>Period</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increased income for members of the tough cart business group</td>
<td>Total sales turnover of 2 cart business groups in one year</td>
<td>2 Years</td>
<td>273,160,000</td>
</tr>
<tr>
<td>2</td>
<td>Increasing business assets of the tough cart group</td>
<td>Total cost of group assets</td>
<td>2 Years</td>
<td>6,000,000</td>
</tr>
<tr>
<td>3</td>
<td>Increasing knowledge and skills in running a business</td>
<td>Costs incurred to attend entrepreneurship training by external parties</td>
<td>2 Years</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Improved communication and organizational skills</td>
<td>Costs incurred to attend communication training by external parties</td>
<td>2 Years</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Increase business creativity</td>
<td>Costs incurred to attend creative thinking training in the food sector</td>
<td>2 Years</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Increase awareness and ability to give some of their sustenance to others.</td>
<td>The amount of infaq payments per person at monthly meetings for one year</td>
<td>2 Years</td>
<td>7,200,000</td>
</tr>
</tbody>
</table>

Local RT/RW

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Cost</th>
<th>Period</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increase the beauty and cleanliness of the environment</td>
<td>Cost of cleaning up trash by external parties</td>
<td>2 Years</td>
<td>240,000</td>
</tr>
</tbody>
</table>

Consumer

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Cost</th>
<th>Period</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increase business income</td>
<td>Affordable food business prices</td>
<td>2 Years</td>
<td>273,160,000</td>
</tr>
</tbody>
</table>

Source: Data managed by researchers, 2022

In the implementation of the Tangguh Cart program, various types of businesses are processed, then sold to consumers/the general public. The sales proceeds from the business trading activities are recorded as income or turnover per business by looking at the level during which the sales are profitable or the standard profit is still there. Based on this, the
beneficiaries (mustahik) who sell said that they felt an increase in income obtained through the sale of light and heavy food so that the value of sales turnover was determined as a financial proxy for the income increase for members of the tough cart group. This is in accordance with research conducted by\textsuperscript{21} that the zakat utilization program can increase the economic capacity of mustahik.

Each tough cart group receives business equipment from DT Peduli at the start of the training. The existence of business equipment makes the beneficiary experience an increase in business assets. In building a more advanced and structured, strong cart group business, DT Peduli provides various trainings for tough cart members to increase their knowledge and skills in running an SME business independently. After participating in these trainings, members of the tough cart said that there was an increase in knowledge and skills in creative selling strategies.\textsuperscript{22} It is also required that members of the tough cart UKM be able to develop good communication skills so that in running their business they can attract a large number of consumers.

Various types of businesses are made independently by the members of the tough cart which has the characteristics of processing, cooking taste, and cute and unique cake shapes. This causes an increase in creativity in each individual member of the tough cart who takes part in training or coaching activities for UKM directly from DT Peduli himself.

Members of the Tangguh Gerobak Program group hold Islamic studies every month and at these meetings the members voluntarily set aside a portion of their income for Infak. Tough wagon group member\textsuperscript{23} said that after the program was implemented and with the Islamic study activities held by DT Peduli Surabaya, they became more aware and able to donate some of their sustenance to others in need. This was also based on an increase in revenue from the sale of the food and beverage business. This is consistent with research conducted by that the productive zakat program can raise hopes for socio-economic mobility from mustahik to muzakki.


\textsuperscript{22} Muhammad Arif, “Wawancara, Pelatihan Peningkatan Kemampuan dan Keterampilan Mustahik Dalam UKM Program Gerobak Tangguh LAZNAS DT Peduli Surabaya” (Surabaya, 2022).

\textsuperscript{23} Renata Dewi, “Wawancara, Kajian Islami Menyadarkan Para Penerima Manfaat Gerobak Tangguh Untuk Berinfak, Sedekah, dan Berzakat di LAZNAS DT Peduli Surabaya” (Surabaya, 2022).
Daa Rut Tauhiid Cares Surabaya organizes activities in collaboration with the community to protect the surrounding environment, namely towards waste with the symbol “Throw Trash In Its Place”. This means that the community feels that the environment is cleaner, more beautiful, and looks beautiful and neatly arranged without scattered plastic or organic waste.

Based on in-depth interviews, the beneficiaries of the Tangguh Cart Program accept consumers from the surrounding community, students to buy and experience first-hand the types of businesses run by the beneficiaries (mustahik). With DT Peduli’s direct entrepreneurship training activities, education in independent entrepreneurship can help beneficiaries be able to better understand strategies in terms of good business to attract consumers to like the food or drinks they buy.

Deadweight is an estimate of the size of the number of outcomes that will occur if the program does not occur and there is access to other similar services. This is done by asking the question: "How many results will still occur even if the program is not implemented?". Attribution is identified by asking the question: "Are there other parties who contributed to the achievement of the results?" Table 1.6 below shows the results obtained through in-depth interviews with beneficiaries (mustahik) of the Tangguh Gerobak Program.

<table>
<thead>
<tr>
<th>No.</th>
<th>Outcomes</th>
<th>Value (Rp)</th>
<th>Quantity</th>
<th>Deadweight</th>
<th>Attribution</th>
<th>Impact (Rp)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increased business income for members of the tough cart</td>
<td>273,160,000</td>
<td>6</td>
<td>0%</td>
<td>5%</td>
<td>1,557,012,000</td>
</tr>
<tr>
<td>2</td>
<td>Increased assets of the tough cart group</td>
<td>6,000,000</td>
<td>6</td>
<td>0%</td>
<td>0%</td>
<td>36,000,000</td>
</tr>
<tr>
<td>3</td>
<td>Increasing knowledge and skills in running a business</td>
<td>0</td>
<td>6</td>
<td>0%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Improved</td>
<td>0</td>
<td>6</td>
<td>0%</td>
<td>5%</td>
<td>0</td>
</tr>
</tbody>
</table>
As shown in table 1.6 above, there is a program impact value of Rp. 56,233,652,000. The impacts resulting from the Tangguh Gerobak Program are as many as 8 impacts which cover social, economic and environmental aspects. The biggest impact value is obtained from the impact of increasing awareness and ability to give some of their sustenance to others (Zakat, Infak, Alms) and Consumer Improvement. This is due to the large outcome value in financial proxies to increase the number of consumers, the more sales revenue generated. From the income generated, the mustahik can become muzakki or donors who can provide feedback for zakat, infaq, and alms at LAZNAS DT Peduli Surabaya. Another impact is also seen from the increased knowledge and skills of entrepreneurs to carry out their wares more skillfully, so that more and more consumers are interested in buying and can even become resellers to develop a food business.

Outcome values that have a maturity of more than 1 year are calculated using the present value formula for the following year. Then the total of all present value results is calculated to measure the value of

<table>
<thead>
<tr>
<th>Impact Description</th>
<th>Outcome Value</th>
<th>Maturity</th>
<th>Impact Value</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communication and organizational skills.</td>
<td>0</td>
<td>6</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Increase business creativity</td>
<td>7.200.000</td>
<td>6</td>
<td>0%</td>
<td>7.200.000</td>
</tr>
<tr>
<td>Increase awareness and ability to give some of their sustenance to others.</td>
<td>240.000</td>
<td>6</td>
<td>0%</td>
<td>1.440.000</td>
</tr>
<tr>
<td>Increase the beauty and cleanliness of the environment.</td>
<td>273.160.000</td>
<td>250</td>
<td>20%</td>
<td>54.632.000.000</td>
</tr>
<tr>
<td>Total Value of Impact</td>
<td><strong>56,233,652,000</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Data managed by researchers, 2022
SROI (Social Return On Investment). Table 1.7 below is the calculation result for each result.

### Table 1.7
Value of Dedweight, Attribution, and Impact (II)

<table>
<thead>
<tr>
<th>No</th>
<th>Outcomes</th>
<th>Year 0</th>
<th>Year 1</th>
<th>Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increased business income for members of the tough cart</td>
<td>0</td>
<td>1.557.012.000</td>
<td>1.557.012.000</td>
</tr>
<tr>
<td>2</td>
<td>Increased assets of the tough cart group</td>
<td>0</td>
<td>36.000.000</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Increasing knowledge and skills in running a business</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Improved communication and organizational skills.</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Increase business creativity</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Increase awareness and ability to give some of their sustenance to others.</td>
<td>0</td>
<td>7.200.000</td>
<td>7.200.000</td>
</tr>
<tr>
<td>7</td>
<td>Increase the beauty and cleanliness of the environment.</td>
<td>1.440.000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Increasing consumers in business</td>
<td>54.632.000.000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>54.633.440.000</td>
<td>1.600.212.000</td>
<td>1.564.212.000</td>
</tr>
</tbody>
</table>

**Present Value**

<table>
<thead>
<tr>
<th></th>
<th>54.633.440.000</th>
<th>1.600.212.000</th>
<th>1.564.212.000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Present Value</strong></td>
<td>57.657.747.190,36</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NPV (Net Present Value)</strong></td>
<td>57.635.377.190,36</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SROI</strong></td>
<td>2,57</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Data managed by researchers, 2022*
The present value in Table 4.17 is calculated using the BI-7 Day Reverse Repo Rate (BI 7-DRR) of 3.50% as of 21 July 2022. The BI-7 Day Reverse Repo Rate is a BI7DRR instrument that is used as a new policy interest rate because it can automatically rapidly affect the money market, banking and the real sector. This is in accordance with research the influence of BI 7-DRR in the long term has a negative effect and does not have a significant effect on the amount of zakat, thus indicating that every increase in BI 7 DRR by one percent will have an impact on decreasing the amount of zakat that will be received by DT Peduli Pusat to be distributed to people in need. BI 7 DRR is a policy issued by the government that adjusts the economic conditions that occur in Indonesia so that later this decline in production will affect the zakat that must be issued by companies so that the zakat collected is also reduced.

The resulting Social Return On Investment (SROI) value is based on a comparison between present value, impact, and input value of 2.57:1 meaning that Rp. 1 invested will generate a profit of Rp. 2.57 for stakeholders. The benefits generated exceed the amount of investment made so that the Tangguh Gerobak Program at LAZNAS DT Peduli Surabaya can be said to have succeeded in having a positive impact on stakeholders.

Conclusion
This research focuses on researching the impact of the social success of the Tangguh Gerobak Program using the SROI method. The results of this study indicate that there are 8 impacts arising from the implementation of the program. The social return ratio is 2.57:1, meaning that every IDR 1 invested will generate a profit of IDR 2.57 for stakeholders. The social return value is greater than the input value indicating that the program has succeeded in providing positive benefits.

Stakeholders are expected to be able to increase this value by continuing to maintain and innovate in the long term to preserve the environment around the business so that consumers can experience a new taste image which has a distinctive taste from the area of origin of East Java. Monthly recitation activities can be carried out on a more routine

---

basis for productive zakat beneficiaries and the DT Peduli institution so that their friendship is maintained. Operational activities and marketing of business products can be further improved to reach a wider target market. In addition, for the continuation of the program going forward after entering the exit program phase, it is necessary to involve other parties such as academics, agencies, and others so that this SME business program does not just disappear and can develop further.

Daftar Pustaka


Prasetyawan Rangga. “Wawancara, Persiapan Operasional Program