



## Multi-Weighted Analysis: Assessing the Performance of Social Empowerment in the Pandemic Era

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### Abstract

The COVID-19 outbreak has attacked nearly every country in the world and has affected the MSME sector, particularly MSMEs mustahiq assisted by zakat institutions. One of the effects of this pandemic for institutions of zakat is the shift in zakat intermediaries program that is very significant, which in the end give impact to zakat performance. This research intends to see the zakat-based community empowerment programs performance with Multi-Weighted Analysis (MWA). This research uses the study method on SMEs under the guidance of LPEM BAZNAS Jawa Barat through the approach of descriptive analysis. Data collection techniques employed are questionnaires, in-depth interview, and documentation. The results show that the weight of community empowerment for social dimension indicates a good empowerment performance and can be accepted as a measure performance for community empowerment from social dimension.

**Keywords:** Community; Empowerment; Multi-Weigthed Analysis

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### Introduction

Background of the research is Jawa Barat/West Java Province as the largest province in Indonesia since it has the largest population of more than five million people spread over 27 cities/districts. Jawa Barat also has variety and culture, and the advantages of the region are the wealth of West Java. Plus, West Java Province has natural resources in the form of seas, mountains, and forests that support the development of West Java. However, West Java still has economic and social problems, namely poverty and unemployment which still have to be resolved (JABAR,2018). For this reason, the West Java government and all stakeholders including BAZNAS West Java are part of and are invited together to solve West Java problems and achieve the SDG's.

The success rate of zakat utilization program has not been maximized, which according to Ramdani, Raharja, and Basar (2019) is due to reasons as follows: the assistance that is not matched with the results of the need assessment, there is no assistance or companion with minimum competency, unclear duration or length of mentoring, there is no written targets and measures of success from the start, and there has not been a

local institution as a continuation of post-terminated activities as the facts on the ground show that community activities immediately stop after the program is terminated. Until now, there is no assessment method to measure the level of sustainability of small and micro business groups in the target area under the Baznas of West Java Province.

It is interesting to study the evaluation of the sustainability level of community development in the West Java BAZNAS target group as it can be a recommendation for decision making and further program improvements. However, in monitoring community economic empowerment, it is found out that the ZCD program still face problems, especially knowing that the program was terminated by the West Java LPEM-BAZNAS. This monitoring activity is needed to prevent ZCD empowerment activities from being ineffective, coupled with the Covid-19 pandemic which has an impact on all fields, including community economic empowerment (business activities) for MSMEs assisted by LPEM. One of the tools for monitoring the ZCD program is the Multi-Weighted Analysis(MWA). MWA analysis is a multi-weighted ratio analysis to assess the performance of community empowerment programs (Sri Fadilah, Maemunah, & Hernawati, 2019). To determine the level of performance of the ZCD program, research is needed to avoid losses after the termination of zakat funds. Again, the evaluation of program and performance of ZCD is interesting to study so that it can be a recommendation for decision making and further improvement of the program.

As it is mentioned earlier, the success rate of zakat utilization program has not been maximized. Ramdani et al.(2019) stated the reasons for the aforementioned problem are the assistance that is not matched with the results of the need assessment, there is no assistance or companion with minimum competency, unclear length of mentoring, no written targets and measures of success from the start, and no local institution as a continuation of post-terminated activities where in reality, community activities stop after the program is terminated.

Until now, there is no assessment method to measure the level of sustainability of small and micro business groups in the targeted areas under the Baznas of West Java Province. The performance of Micro and Small Enterprises has been studied for its sustainability level by Hakim and Bahri (2017) using the triple bottom line of sustainability dimensions of economic, social and environmental. Opinion states that termination of programs often occurs not because the community is considered independent, but rather because the project has run out of funding or has taken too long. It takes an assessment level of sustainability of the target group as a basis to make decisions. From the six locations of the assisted groups, if the local institutions are formed, will be able to operate independently.

To complete the process, it requires a final evaluation as part of a sampling of the planning and implementation that has been carried out through tools, in which tools are needed to measure the level of sustainability of each of the targeted areas. A model that can be duplicated is also required to accelerate the growth of ZCD. The results of evaluation of the sustainability level of community development in the West Java BAZNAS target group can be a recommendation for decision making and further program improvements.

According to Cavaye (2002), a community is defined as a group of people who live in the same area or have the same religion or race. According to Rudito and Famiola (2013), the essence of community development is a process of socio-cultural adaptation carried out by industry, central and regional governments to the lives of local communities. The above opinion is reinforced by the research of Tjarve and Zemīte (2016) which states that culture has an important role in changing a place to become more potential to open up for new places of work and invest. Research on the same theme also carried out by Puspawati (2014), Bourlès and Cozarenco (2018).

In the context of zakat utilization program, according to Sri Fadilah et al.(2021), zakat funds can be channeled in the form of empowering mustahik beneficiaries so that it has a broad impact on economic welfare, health, and education. In this case, Baznas has carried out community development in many areas in Indonesia as it is specifically based on Perbaznas 3/2018, article 14, which states that the zakat utilization program can be carried out by creating fostered villages for the purpose of alleviating poverty (BAZNAS,2018). The broad impact on the beneficiaries can be realized in the empowerment of the target area model. Among the utilization programs is the ZCD program. ZCD is a group empowerment program by integrating social aspects (education, health, advocacy, environment, and other humanity) and economic aspects in a comprehensive manner whose main funding comes from zakat, infaq, and alms so as to create a prosperous and independent society. In principle, the ZCD program does not only focus on community empowerment with the classification of Micro, Small and Medium Enterprises, but also targets their health and religious knowledge with the scope of Community Development.

The use of the multistage weighted index method is carried out by performing a hierarchy process in the weighting stage. The method combines each stage of weighting in each of the components that make up the index, as in the calculation estimation technique to obtain the IDZ (Zakat Village Index) and IPZ (Zakat Empowerment Index) values. The multistage weighted index method is used in research to measure and evaluate micro-enterprises or business communities, such as (1) Zakat Village Index (IDZ). IDZ serves to assess the processes that occur in the pre-program, during the program, and after the program. IDZ is used to help determine whether the condition of a village can be said to be feasible or not to be given zakat funds. To find out the social impact of the program, the next measurement is usually taken after one year of the empowerment process as material evaluation; (2) Zakat Empowerment Index (IPZ). It is a measuring tool created by the Strategic Study Center (BAZNAS, 2019). IPZ is a tool used to measure changes in mustahik, meaning that the benefits are measured from bad to better. Sustainability Index Indicators in Zakat-Based Micro Entrepreneurship. In terms of mentioning business groups as community development, if you follow Cavaye (2006), then the business groups are more equivalent to the Economy Development program, where the scope of members is not large, with programs that are not diverse and not broad in area. According to Pailis, Burhan, and Ashar (2016), such business groups are more accurately referred to as micro-enterprises. Meanwhile, according to Adi (2018), the intervention methods for individual, family case, and groupwork are at the same level as the Micro Level.

The business group in the utilization program at BAZNAS West Java is a collection of individuals in a group whose level is lower than a village, so that an alternative measurement of IDZ (Zakat Village Index) is needed. For this reason, an assessment with more specific indicators is required to assess the level of sustainability of zakat beneficiaries in these micro-enterprises.

Multidimensional in the SDGs (a continuation of MDGs) can be used as dimensions of measurement as stated by Basiago (1998). The dimensions are also used by Hakim and Bahri (2017) to measure the level of sustainability with the triple bottom line of sustainability dimensions that form a triangle: economy, social and environmental. Paul (2008) calls it a sustainable development triangle which has main elements and links.

From the description above, the purpose of poverty alleviation is based on Paul's opinion (2008:582) stating that the level of economic sustainability can be reduced to the discussion of growth, socially to empowerment, and socially to resilience or biodiversity (Paul, 2008). Meanwhile, the social dimension according to Cavaye (2006) is the mentoring function that can stimulate sustainable employment economic activities. In line with this, Nunes, Dorion, Olea, Nodari, and Pereira (2012) in their article state that community development is the activity of a group of people in a community to achieve certain goals by initiating a process of social action to change their economic, social, cultural and environmental situation. Cavaye (2006) states that the function of mentoring in community development is to identifying and utilizing resources, showing local community opportunities, and stimulating sustainable employment economic activities. Adi (2018) states that companion resources which are social activities can be used to lift people out of poverty by giving birth to new entrepreneurs. This means that activities from a social point of view can stimulate the birth of sustainable entrepreneurship in the community. Socially, mentoring activities were provided as Dwiyanto and Jemadi (2013) state that the micro small business group assistance program uses 8 stages of activities to manage change.

Finally, it is hoped that by Assessing Community Economic Empowerment with Multi-Weighted Analysis (MWA) in the pandemic era, the goal of the economic value of zakat will be achieved, so as to be able to streamline the performance of the utilization of zakat funds, namely achieving the specified indicators and increasing the economic value of zakat funds.

## **Research Method**

The survey study method referred to in this research is a survey on the Zakat Community Development (ZCD) program assisted by LPEM BAZNAS of West Java. The approach in this research is descriptive analysis. Operationalization of variables changes in entrepreneurial mindset, monitoring of productive skills, assistance for business facilities, business, capital assistance, assistance with standardization, assistance in packaging, legal assistance, and marketing assistance.

This study collected data by employing techniques of questionnaires, in-depth interviews, and also documentation. The research location is the area of the ZCD program/empowerment of LPEM BAZNAS of West Java (6 cities/districts). The reason for taking the location and survey of the ZCD program assisted by LPEM BAZNAS Jabar is that this program has long been fostered and terminated by zakat funds and has the potential to be developed. By assessing the performance of community

economic empowerment with Multi-Weighted Analysis (MWA), especially in the pandemic era, it will be the basis for the decision making related to community economic empowerment programs. The selection of respondents used a random sampling technique with respondents from people registered as beneficiaries since December 2018/early 2019. The number of samples is determined using the Slovin Formula (Budiharsono, 2014).

Weighting Dimensions is conducted using Analycal Hierarchy Process (AHP) technique assisted by Excel. The stages are explained as follows: (1) Obtaining the value of the contribution of each indicator through weighting by making a comparison of the level of importance between indicators with a comparative assessment of one indicator with other indicators in dimensions. Preference through the opinion of experts by assigning a level of importance to the Indicator in the same dimension on a scale of 1 to 9, where 1=equally important, 3=moderate importance, 5=strong importance, 7=very strong importance, 9=extreme importance; (2) Measuring the consistency value of the comparison results by making Eigenvalues to get the average value of each indicator in the dimension. This value will be used to fill in the Consistency maximum lambda value to get the Index (CI) with the following formula  $CI = (\lambda \max - n)/n - 1$ ; (3) Check the consistency ratio. The contribution value of each indicator in a dimension is declared consistent if the Consistency Ratio or  $CR < 0.01$ . This means that if the CR is above 0.1 or 10%, the opinion is considered inconsistent.

## Results and Discussion

### Distribution and Utilization of Zakat, Infaq and Alms (ZIS) Funds

Distributing ZIS to Mustahik becomes the next role of intermediary; mustahik in question consists of Poor, Fakir, Amil, Gharimin, Riqab, Fisabilillah, Ibnu Sabil, and also Mualaf (8 asnaf). There are 2 programs in the role of distribution: zakat distribution (productive) and zakat utilization (empowering). Distribution and utilization of infaq, zakat, alms and other religious social funds is carried out by BAZNAS of West Java Province through five ultimate programs: Healthy West Java, Independent West Java, Smart West Java, Religious West Java, and Caring West Java.

### The Multi-Weighted Analysis of Social Dimension

The Social Dimension consists of 8 Indicators, where the weighting of the Indicator and n Eigen value is obtained by first doing a comparison of each Indicator. The table is used to get the value of max average value or mean, which is the value of the contribution of each Indicator in its dimensions.

Comparison pattern pair to pair is conducted by comparing the Entrepreneurial Mindset Change Indicator (example) placed on the left (Kr) with other comparison indicators on the right (Kn). Negative values are only used as a sign if the comparison is better, then the value is placed on the right. The negative value on the right is not interpreted as a bad value, but only as a perception value that the comparison is more important. Thus, if the location of the black block is in a negative value location, it can be interpreted that the comparison value is considered more important. The black block listed on the scale is the perceived value that is decided by the experts. The results of the weighting for the Social Dimension are presented in the following table:

**Table 1**  
**Multi-Weighting Analysis of the Social Dimension**

Dimension of the Social Dimension	Code	S1	S2	S3	S4	S5	S6	S7	S8
Changes in entrepreneurial mindset	S1	1	2	2	2	2	3	3	2
Productive skills training	S2	0.500	1	2	2	3	2	3	3
Provision of business facilities	S3	0.500	0.500	1	0.333	3	2	3	3
Provision of business capital	S4	0.500	0.500	3	1	3	3	3	3
Assistance in product standardization	S5	0.500	0.333	0.333	0.333	1	2	2	3
Assistance in packaging	S6	0.333	0.500	0.500	0.333	0.500	1	2	0.333
Legal mentoring	S7	0.333	0.333	0.333	0.333	0.333	0.500	1	0.500
Marketing mentoring	S8	0.500	0.333	0.333	0.333	0.333	3	2	1
		4.167	5.500	9.500	6.667	13.333	16.500	19,000	15,833

### **Weighting of Entrepreneurial Mindset Change (S1)**

Indicators on Productive Entrepreneurship Mindset Change Indicators (S1) towards Productive Entrepreneurship Training (S2) is described as follows: (1) Changes in entrepreneurial mindset are considered slightly more important than productive skills training. Even if the beneficiaries already have good skills in producing goods or services, if they do not have the mindset to grow and develop, it will be difficult to gain independence; (2) Entrepreneurial mindset change is considered slightly more important than product standardization assistance. Products become good and standardized by changing the mindset of the beneficiaries first. If the beneficiaries have a good mindset about the importance of standard products, then the possibility of developing will be faster so that the impact of progress on their business will be easier to achieve; (3) Changes in the entrepreneurial mindset are considered more important at a moderate level compared to product standardization assistance. Experts see that even if the beneficiaries already have products with good packaging, if they don't have the mindset to grow and develop, it will be difficult to get business progress; (4) Entrepreneurial mindset change is considered more important with moderate level compared to legal Mentoring. Even though the beneficiaries already have legality in their products and services, if they do not have the mindset to grow and develop, it will be difficult to gain independence; (5) Entrepreneurial mindset change is considered to be slightly more important than marketing mentoring. Experts see that even though the beneficiaries can be helped with marketing, if they do not have the mindset to grow and develop, then if this assistance is stopped, it could result in the business being unsustainable.

### **Assessment of indicators (S2) of Productive Skills Training**

(1) Productive skills training is considered slightly more important than the provision of business facilities, where the beneficiaries are first given productive skills training before being given business facilities; (2) Productive Skills Training is considered to be slightly more important than the Provision of Business Capital, where the beneficiaries are first given productive skills training before being given business capital; (3) Productive Skills Training is considered more important at a moderate level compared to Product Standardization Assistance, where the beneficiaries are first given Productive Skills Training before being given product standardization; (4) Productive Skills Training is considered to be slightly more important than the Provision of Business Capital, where the beneficiaries are first given productive skills training before being given business capital; (5) Productive Skills Training is considered more important at a moderate level compared to Legal Assistance, where the beneficiaries are first given Productive Skills Training before being given Legal Assistance; (6) Productive Skills Training is considered more important at a moderate level compared to Marketing Assistance, where the beneficiaries are given Productive Skills Training before being given marketing assistance.

### **Assessment of Indicators (S3) of Provision of Business Facilities**

(1) Provision of productive Business Capital is considered slightly more important than Provision of Business Facilities, where the beneficiaries are first given business capital while business facilities can be borrowed from the owners of business equipment; (2) Provision of Business Facilities is considered more important at a moderate level compared to Product Standardization Assistance, where the beneficiaries are first given business facilities before being given assistance in product standardization; (3) The provision of business facilities is considered slightly more important than the packaging assistance, where the beneficiaries are first given business facilities before being given packaging assistance. Beneficiaries can do empowerment through repackaging, but after being given the intervention of business facilities; (4) Provision of business facilities is considered more important at a moderate level compared to legal assistance, where the beneficiaries are first given business facilities before being given legal assistance. Products or services can be sold without legality, but legalities such as licensing can encourage businesses to move forward faster; (5) Provision of business facilities is considered more important at a moderate level compared to marketing assistance, where the beneficiaries are first given business facilities before being given marketing assistance. Products or services can be marketed, but goods and services must be procured first.

### **Assessment of Indicators (S4) of Provision of Business Capital**

(1) Provision of productive Business Capital is considered more important at a moderate level compared to Business Standardization Assistance, where the beneficiaries are first given business capital, while product standardization will follow the results of the production business; (2) Provision

of productive Business Capital is considered more important at a moderate level compared to Packaging Assistance, where the beneficiaries are first given business capital, while the product packaging is given after the results of the business are produced; (3) Provision of productive Business Capital is considered more important at a moderate level compared to Legal Assistance, where the beneficiaries are first given business capital, as for the legality of the product, it can be given after the production starts to be sold; (4) Provision of productive business capital is considered more important at a moderate level compared to marketing assistance, where the beneficiaries are first given business capital, while product marketing can be given after there are products that can be sold.

**Indicator Assessment (S5) Product Standardization Assistance**

(1) Product Standardization Assistance is considered slightly more important than Packaging Assistance, where the beneficiaries are first given assistance in making standard products, while the packaging can be tied after the product quality can be accepted by the market; (2) Product Standardization Assistance is considered slightly more important than Legal Assistance, where the beneficiaries are first assisted with assistance in making standard products, while legality can be sought after the quality of the product can be accepted by the market; (3) Product Standardization Assistance is considered slightly more important than Marketing Assistance, where the beneficiaries are first assisted with assistance in making standard products, while marketing is assisted after the quality of the product can be accepted by the market.

**Assessment of Indicators (S6) Packaging Assistance**

(1) Packaging Assistance is considered slightly more important than Legal Assistance, where the beneficiaries are first given assistance in making product packaging such as packaging, branding and coloring, while legality can be stated after the product packaging is finished; (2) Marketing Mentoring is considered more important with a moderate level compared to Packaging Assistance, where the beneficiaries can first receive marketing assistance even though the product packaging is still not good.

**Indicator Assessment (S7) Legality Assistance**

Marketing Assistance is considered slightly more important than Legal Assistance, where the beneficiaries can first receive marketing assistance even though the legality of the product is still in the process.

The weighting results in the following table are then processed to obtain the Eigen Value and Mean Value (average) of contribution of each Indicator. Data processing is presented as follows:

**Table 2**  
**Eigen Value and Mean of Social Dimension**

Code	Eigen Value								Total	Mean
S1	0.2400	0.3636	0.2105	0.3000	0.1500	0.1818	0.1579	0.1263	1.7302	0.216
S2	0.1200	0.1818	0.2105	0.3000	0.2250	0.1212	0.1579	0.1895	1.5059	0.188
S3	0.1200	0.0909	0.1053	0.0500	0.2250	0.1212	0.1579	0.1895	1.0598	0.132
S4	0.1200	0.0909	0.3158	0.1500	0.2250	0.1818	0.1579	0.1895	1.4309	0.179
S5	0.1200	0.0607	0.3151	0.0500	0.0750	0.1212	0.1053	0.1895	0.7566	0.095
S6	0.0800	0.0909	0.0526	0.0500	0.0375	0.0606	0.1053	0.0211	0.4980	0.062
S7	0.0800	0.0606	0.0351	0.0500	0.0375	0.0303	0.0526	0.0316	0.3777	0.047
S8	0.1200	0.0606	0.0351	0.0500	0.0250	0.1818	0.1053	0.0635	0.6409	0.080
									8.0000	

The Consistency Index (CI) is searched by the following formula:  $CI = (\lambda_{max} - n) / (n - 1)$  the  $\lambda_{max, social} = 8.8410$ , with a value of  $n = 8$ , then the value:

$$CI = (8.8410 - 8) / (8 - 1)$$

$$CI = 0.1201$$

The IR value is obtained from the Index Ratio (attached) with the number of indicators 8 obtained in the table IR=1.4100, which is then used to calculate social CR with the following formula:

$$CR\ Social = \frac{0.1201}{1.4100} = 0.0852 = \text{Consistance}$$

Result of checking Consistency Ratio is (CR < 0.1, then the Mean Value in the weighting of the Social Dimensions is acceptable).

## Discussion

The IR value is obtained from the Index Ratio that has been presented in the previous subchapter with the number of Indicators 8 obtained in the table IR=1.4100, which is then used to calculate social CR with a value of 0.0852. The result of checking Consistency Ratio is 0.0852 < 0.1, so that the Mean Value in the weighting of the Social Dimensions is acceptable. Based on the results of the weighting for the social dimension, this value indicates good performance and can be accepted as a performance measure for community empowerment from the social dimension.

There are many performance measures of community empowerment from the social dimension, one of which is changing the entrepreneurial mindset that is important and strategic because the entrepreneurial mindset will bring perspectives and ways of thinking to business (Hussain, Kot, Kamarudin, & Yee, 2021). Entrepreneurs who do not have the mindset of an entrepreneur are mentally vulnerable to business risks and innovation (Adi, 2018). Changes in the entrepreneurial mindset considered as software construction and entrepreneurial soft skills. Many materials are received by entrepreneurs to increase capacity and competence (Sahdan, Khalid, Fadilah, & Lestasi, 2019). In general, entrepreneurs who run a business will have to deal with production activities that convert raw materials into finished goods. To be able to carry out production activities that support business and produce products that can be sold, of course, you must go through careful planning and control.

Another factor that is no less important is the provision of facilities and business capital to implement the business plan (Sri Fadilah, Lestari, Sahdan & Khalid, 2020). Business facilities can be in the form of equipment, facilities, places, media and so on that will support business realization. Provision of appropriate business facilities and in accordance with business needs will effectively support production and business activities. Production training will help entrepreneurs optimize the use of business facilities and be able to streamline business capital (Tabeikyna, Kamalova, Hasanov, Dzhumagaliyeva, & Demeuova, 2021).

In order to ensure that production results can be accepted by consumers or sold, of course it is necessary to standardize production results in terms of health, economy and other aspects. Entrepreneurs should be able to produce products/goods that can be accepted by the market (Rico & Cabrer-Borrás, 2019). Product standards are generally related to raw materials, production processes, presentation, quality control and so on. In addition, understanding legal for business actors is also very important. In business practice, entrepreneurs will face and come into contact with legal issues, such as agreements, business contracts, partnerships, consumer complaints, financial legal issues and others (Lin & Chang, 2020).

The end of the business is the acceptance of the product by consumers through buying. Many factors influence consumers to buy the products offered; the main factors that can affect the interest of consumer to buy is marketing. Marketing mix is a strategy for business actors to make their products competitive and win the competition (Derevianko, 2019). One of the things that can be seen by the eyes is how the product is packaged in an attractive way and generates consumer interest in buying. Thus, packaging and marketing assistance is considered important for entrepreneurs.

## Conclusions

According to the explanation above, this study concludes that the weighting for the social dimension shows a good empowerment performance and can be accepted as a performance measure for community empowerment from the social dimension. Aspects assessed for the social dimension consist of: Changing the entrepreneurial mindset, Productive skills training, Provision of business facilities, Provision of business capital, Assistance with product standardization, Legal assistance, Packaging assistance, and Marketing assistance. The suggestions for this research are as follows: (1) Performance appraisal model multi-weighting can be used as a model for assessing the performance of community empowerment for the ZCD program and other community empowerment programs; (2) The multi-weighting model can also be used as a guide for assistant staff in conducting monitoring and evaluation activities in community empowerment programs.

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