

## Social Impact Analysis of BAZNAS's Smart Nunukan program in Nunukan Regency Using the SROI method

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**ABSTRAK.** *The aim of this research is to determine the social impacts received by Stakeholders from the Nunukan scholarship program for underprivileged recipients in the Baznas district of Nunukan, and to determine the value of these social impacts compared to the amount of investment made by the Baznas district of Nunukan, calculated using the SROI (social return on investment) ratio. The sample for this study is recipients of the Nunukan Smart scholarship program in the Baznas district of Nunukan. Data was collected through interviews and questionnaires. The research methodology used is a quasi-qualitative method, which is a design of post positivism. The result of this research is an SROI ratio of 21:1, which means that for every Rp. 1 invested by Baznas district of Nunukan in its Nunukan Smart program, will create Rp. 21 of social impact.*

**Keywords:** BAZNAS; Nunukan Regency; Scholarships; SROI; Zakat

### INTRODUCTION

The development of a nation at present and in the future is largely determined by the younger generation. The younger generation is a high-quality generation, shaped by a high-quality education. Education is an important thing for long-term investment, one of which is for the young generation to come. It is supported by Rinehart in Daulat stating: "For years we have lied to young people, telling them they are the future of our country and our society. How can they build the future when we give them nothing with which to build it? All we do is to hand over the responsibility with it we give them social, political, fiscal, and environmental garbage" (For years we have lied to the younger generation. We say they are the future of the nation and state, but have not equipped them to build it All we leave behind is responsibility for social, political, financial and environmental damage) (Tampubolon, 2001).

Indonesia is a country that puts priority on the implementation of educational programs. It is in accordance with the 1945 Law Article 31 paragraph (3) and (4) which provides a statement that the government makes efforts and is obliged to carry out national teaching activities to educate the nation and prioritize the education budget of around 20% of 1 APBN (Indonesian State Revenue and Expenditure Budget) and APBD (Regional Revenue and Expenditure Budget) (Nurhuda, 2022). But in reality, it is very contrast to what is happening in education these days. Various problems arise. There are problems encountered in educational activities, such as micro and macro problems. Micro problems are problems caused by the internal part of education itself. While macro problems are problems that are caused by the system with other systems in general, for example the implementation is not done in all cities. Likewise, with Indonesia, education is still often questioned. this can be the main cause behind the low quality of education in Indonesia (Nurhuda, 2022).

Based on the explanation above, the researcher concludes that the many problems of national education are a complex threat to Indonesia. Things that need to be considered in this problem, such as in education as there are many problems such as; equity, efficiency and effectiveness. Factors caused by supporting factors such as science and technology, population growth, weakness of human resources in handling tasks (Nurhuda, 2022).

One of the reasons for the weak education system in this country is poverty. Poverty is still a problem for almost everyone in a country like Indonesia. Even in 2021 statistically the Central Statistics Agency (BPS) has revealed the poverty rate in Indonesia. The percentage of poor people in September 2021 reached 9.71 percent (BRS-2021, nd) Poverty and living below the poverty line are still happening all around us. Some have succeeded in getting out of poverty, but poverty has just reappeared for a different reason.

One of the solutions to alleviate poverty and improve the quality of education is to optimize the distribution of zakat. Zakat in terms of fiqh is a certain number of assets that are required by Allah SWT to be handed over to people who are entitled and in need. The implementation of zakat is a social obligation for *aghniya'* (property) after one's wealth has reached the existing minimum limit (*nishab*) and a span of one year (*haul*). By implementing the law of zakat, equal distribution of justice in economic, social and educational matters can be achieved. As one of the assets of Islamic economic institutions, zakat is a source of funds that has strategic potential so that it can build prosperity for all people. Therefore, the Qur'an provides direction that the zakat collected is distributed to *mustahiq* (people who are truly entitled to receive zakat) (Atabik Ahmad, 2015).

The collection of zakat is carried out by zakat institutions, one of which is BAZNAS. BAZNAS plays a role in helping improve welfare through the utilization of the management of zakat funds. This is in line with Law no. 23 of 2011 concerning the management of zakat to improve the welfare of the poor in Indonesia. BAZNAS can also help improve welfare through the utilization of zakat fund management, as mandated by Law no. 23 of 2011

concerning the management of zakat to improve the welfare of the poor in Indonesia (Ahyani, 2021).

Zakat in Indonesia has the potential of up to 233 trillion (kemenag.go.id, 2022). This figure, if BAZNAS is able to achieve it, is an achievement and the impact will be far more pronounced for the lower classes of society. The poor asnaf in Indonesia have different backgrounds, but in general it can be concluded that the poor asnaf in Indonesia are those who have no income or have income but are unable to meet the basic needs of their families (baznas.go.id).

BAZNAS Nunukan Regency through Nunukan Smart activities distributes tuition assistance to dozens of students studying at Nunukan, and it always experiences an increase from 2020 to 2022. It is supported by the increasing achievement of collecting zakat funds and other social funds from BAZNAS Nunukan district. BAZNAS Nunukan Regency every year the collection of zakat continues to increase. In 2020, the zakat received was around RP. 5,471,804,338 billion and will continue to increase in 2021, reaching RP. 6,633,497,350 billion (baznasnunukan.com).

To evaluate the Nunukan Smart program, it is necessary to use a tool to measure the level of success. The program was done so that BAZNAS for the Nunukan district can see how impactful the program has been in the education sector for the Nunukan district in the future. Researchers are interested in studying more deeply about the Nunukan Smart program on the social impact that will be produced. It is because there is still little research that discusses the effect of zakat management on both beneficiaries and interested parties within the Zakat Management Organization (OPZ). For this reason, the analytical method used to examine the social impact of the Nunukan Smart education program from BAZNAS Nunukan district, the analytical method used is Social Return on Investment (SROI).

Based on the above background, in order for the research to be carried out properly and directed, the authors formulate the problem, which are the social impacts received by stakeholders from the Nunukan Smart program for underprivileged scholarship recipients. And how big is the value of the social impact when compared to the amount of investment issued by the Nunukan Regency Baznas.

## **LITERATURE RIVIEW**

### **Social Impact**

Impact is a change that occurs in the environment due to human activity (Suratmo 2004: 24). The impact of a development project on socio-economic aspects, one of which is for developing countries, is found in the following components which are determined as socio-economic indicators. Therefore, it can be concluded that social impact can be interpreted as an impact that has all social and cultural causes and effects on a group of people due to every public action that changes how people live life, work, and relate to one another.

### **Social Return on Investment (SROI)**

Social return on investment (SROI) is a procedure to analyze social influence and environmental influence in real terms, so that it can help many organizations by involving a wider range of benefits. This can be seen from the word "Recovery" for individual, group, social, and environmental (Lawlor et al., 2008).

SROI measurement can be seen from the profit value and the budget that has been invested. Hasilnya akan berbentuk pemberian antara nilai saat ini dengan dari keuntungan yang dibagi dengan nilai saat ini dari penanaman modal. The result will be taken from the present value and the profit divided by the present value of the investment.

### **SROI Analysis Stages**

SROI analysis is carried out to show that one rupiah that has been invested will have an impact on the resulting ratio value. The value of this ratio is a monetary value in quantitative form, making it easier for investors to know how far the benefits of their investment are. SROI stages include (Efri Syamsul Bahri, Hendro Wibowo, Prayogo P. Harto, Ungguk Purwohedi, 2023, p. 89): *First*, defining scope and identifying stakeholders (establishing scope and identifying stakeholders): *a*) Determine the scope (establishing scope). The scope here means all information about the program or project to be analyzed. *b*), Identifying stakeholders. The first thing that must be done is to determine the stakeholders who will be involved in the SROI analysis by making a list of all stakeholders and conducting SROI analysis through discussion forums.

*Second*, Mapping the impact (mapping outcomes). SROI analysis must look at the chain of changes that occur because programs/projects can be implemented if there is participation from stakeholders who allocate their resources (inputs) so that the beneficiaries will feel the impact (output). In mapping the impact can be done by describing the chain of changes that occur through the following stages: 1) Input identification and input value assignment. 2) Inputs or resources consist of three types; money, time, and goods. Giving a value to the input means measuring the value of the input. 3) Clarifying output. *Output* is the perceived impact of the program/project. The output of the program/project to be analyzed by SROI must be clearly defined. Determining the output can be done through the method of observation, interviews, literature review, and discussions with stakeholders. 4) Defining benefits. SROI focuses on stakeholders in each process, therefore SROI practitioners must listen to the opinions and aspirations of the most relevant stakeholders regarding the programs/projects undertaken.

*Third*, proving there is an impact and giving it value (evidencing outcomes and giving them a value) (Efri Syamsul Bahri, Hendro Wibowo, Prayogo P. Harto, Ungguk Purwohedi, 2023): 1) Indicator; Indicators here mean evidence or facts that serve as the basis for SROI users that changes/outcomes have actually occurred. The indicator can be in the form of a database which is an objective indicator, but if SROI is inadequate, subjective indicators can be used. 2) Financial size (financial proxy). *Financial*

*proxies* used to calculate the total outcome of a program/project. 3) Duration. The term here means how long the beneficiary feels the benefits/impact of the program/project significantly.

**Fourth**, Establishing impact. This stage ensures that the value assigned to the impact (outcome) is not too high and reflects the true value. **Fifth**, Calculating the SROI ratio. A simple SROI calculation is performed using an impact map spreadsheet. **Sixth**, Reporting, use and application (reporting, using, and embedding). This stage ensures that all stages of the SROI analysis have been well socialized to stakeholders including the justifications used in verbal decision making and the preparation of the final report. SROI practitioners must also ensure that the results of these calculations can be used by users. If the SROI ratio is very low, it needs to be repaired. This continuous improvement will make the benefits of the program/project truly felt by all people in a sustainable manner (purwohedhi unggul 2023).

### **Zakat Concept**

Zakat (zakat) comes from the root word *زكى - يزكو* which means “blessing, growing, clean and good”. In terms of terminology, Abdul Mujieb defines zakat by issuing a certain amount of assets to be given to people who are entitled to receive it with conditions that have been determined by syara. (Fitri, 2017). As for the meaning of zakat in Law Number 23 of 2011 concerning the Management of Zakat, zakat is property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. Based on this understanding, it can be concluded that zakat is the obligation of every Muslim to spend part of his wealth so that his assets become clean and holy. Zakat is legally obligatory for a Muslim (Perbarnas-2-2019-Duties-and-Authorities-Baznas-Leadership-6519, n,d).

### **BAZNAS Nunukan Regency**

The National Amil Zakat Agency (BAZNAS) for Nunukan Regency is an official body formed by the government through Presidential Decree No. RI. 8 of 2001 concerning the National Amil Zakat Agency. BAZNAS Nunukan Regency functions to collect and distribute social funds such as zakat, infaq, alms on a national scale. BAZNAS Nunukan Regency is located at Jalan Antasari No. 31 Subdistrict of Central Nunukan, Nunukan District, North Kalimantan. BAZNAS Nunukan Regency has several programs including the prosperous nunukan program, the smart nunukan program, the healthy nunukan program, and the nunukan piety program (BAZNAS, 2023).

#### *Smart Nunukan Program*

Nunukan Smart is an educational activity initiative that provides support to beneficiaries from poor and underprivileged families (such as from families/households with a Prosperous Family Card) or children who meet predetermined criteria. The long-term mission of this program is to support primary, secondary and tertiary education for underprivileged communities (Baznas Nunukan, 2022).

### *Scholarship Program*

Government Regulation of the Republic of Indonesia Number 48 of 2008 Concerning Education Funding Part Five Tuition Fee Assistance and Scholarships Article 27 (1) The government and regional governments in accordance with their authority provide tuition assistance or scholarships to students whose parents or guardians are unable to finance their education. Article 27 paragraph (2), states that the Government and regional governments in accordance with their authority can provide scholarships to outstanding students. Article 28 paragraph (1) states that the tuition assistance as referred to in Article 27 paragraph (1), covers part or all of the education costs that must be borne by students, including students' personal costs (Darmawan, 2012).

### **RESEARCH METHOD**

This type of research researchers uses quasi-qualitative. Quasi qualitative is one model of post positivism. The use of the deductive model guides the researcher to carry out a literature review process, from here, research problems, research objectives and quantitative research hypotheses are compiled (Bungin, 2020). The positivist theory of social relations and events can be based on theory. After that the researcher conducted a literature review so that he could examine theories that could answer research problems using primary and secondary data sources.

In this study, the researcher directly asked several questions that had been prepared for the research subject, and the interviews were conducted online through the Zoom application and WhatsApp video calls. Then, in this study the researchers conducted documentation obtained from a library study in the form of data from BAZNAS of Nunukan Regency which was in accordance with this study, both from scientific journal research, websites and social media owned by research objects.

### **RESULTS AND DISCUSSION**

#### **Profile and History of BAZNAS Nunukan Regency**

On Friday, August 22 2014, officially the Nunukan Regency Regional Amil Zakat Agency (BAZDA) changed to the Nunukan Regency National Amil Zakat Agency (BAZNAS) according to a Decree (SK) submitted directly by the representative of the Nunukan Regent. According to the directives and expectations of the Vice Regent of Nunukan, Hj. Asmah Gani and Head of the Nunukan Ministry of Religion Office, HM. Shaberah, S.ag. MM "so that BAZNAS for Nunukan Regency, this is the future hope of the Nunukan community in setting aside their wealth or income for people who need it more (mustaqik). Of course this cannot be separated from the new management for the next five years in charge of Nunukan Regency BAZNAS (Ministry of Religion, East Kalimantan, 2014).

#### **Nunukan Regency BAZNAS Program**

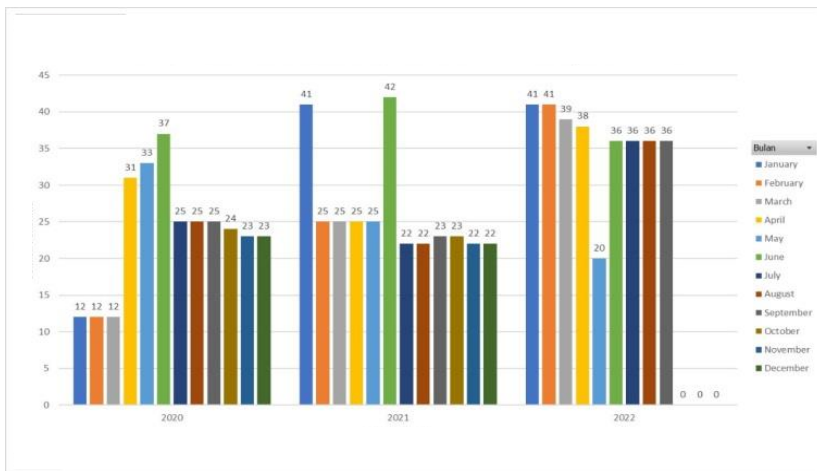
There are various program for BAZNAS Nukukan Such as; a) Nunukan Sejahtera. It is a social humanitarian program aimed at improving personal and

environmental well-being and preparing target areas for better development. The long-term mission of this program is to implement awareness actions in humanitarian programs and promote environmental impact. b) Nunukan Smart. It is an activity in the form of education by providing assistance to beneficiaries who come from underprivileged families or children who meet agreed criteria. In this case, this activity is a forum to help such as elementary, secondary and higher education for underprivileged people. c) Healthy Nunukan. Nunukan Sehat is a health program that aims to provide comprehensive health services to all poor people so that they can live healthy, productive and prosperous lives. Its long-term program aims to provide health assistance to disadvantaged communities. d) Taqwa Nunukan. Nunukan Taqwa is a da'wah and tarbiyah program in the form of Islamic da'wah to overcome religious backwardness in terms of science and infrastructure. The program's long-term mission is to strengthen the role of zakat in Islamic da'wah through revitalization and development of community empowerment service centers.

**Scholarship Recipient Profile**

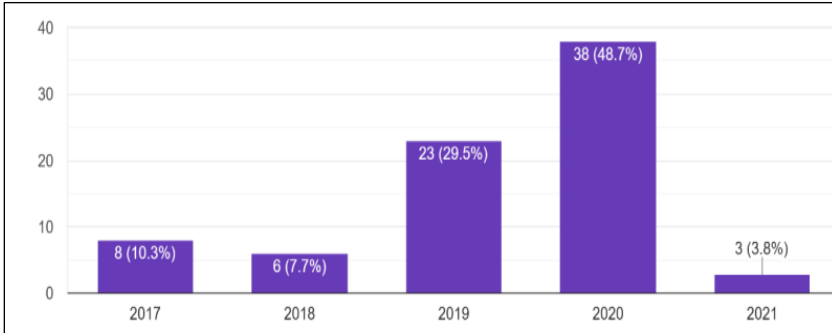
From the results of the data provided by Baznas of Nunukan Regency, related to identity data of scholarship recipients for gender, it shows 17 people or are female and 16 people are male. While, the number of scholarship recipients for the Nunukan Smart program can change each year, however, on average each year there are 20-25 scholarship recipients. The Nunukan Smart Scholarship is divided into 3 distributions, there are monthly, per semester and you only get one time according to the university recommendation letter that is submitted to the Nunukan Regency Baznas.

Graphic 4.1 Number of Scholarship Recipients



Source: Primary data processed, 2023

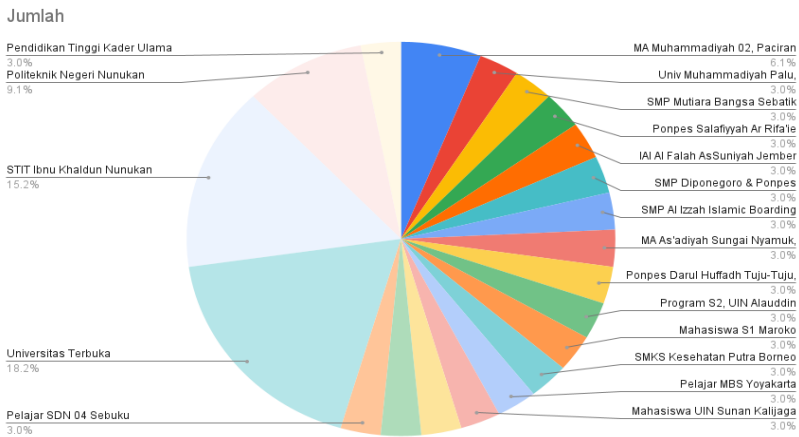
Graphic 4.2 College Class



Source: Primary data processed, 2023

Meanwhile, from the distribution of the college batch, the largest number of beneficiary samples was from the 2020 Batch, with a total of 38 people or around 48.7%. Followed by the 2019 Class with a total of 23 people or around 29.5%. Then followed by the 2018 batch, namely 6 people, 2017, 8 people, and 2021, namely 3 people.

Graphic 4.3 Origin of Scholarship Recipient Campus

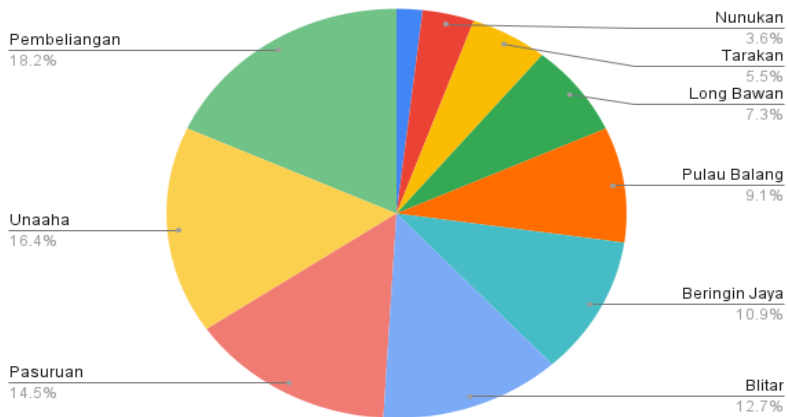


Source: Primary data processed, 2023

Based on campus origin, the Nunukan Polytechnic and the Open University were the largest beneficiaries, namely around 18.2%. Meanwhile, if categorized based on regional origin, North Kalimantan is the largest beneficiary, namely around 18.2%.



Graphic 4.4 Origin of Scholarship Recipient Region



Source: Primary data processed, 2023

### Impact of The Smart Nunukan Program

Based on the results of the author's analysis of stakeholders after conducting interviews, the author can conclude that there have been several impacts that have been generated by the BESMA IZI program. The impacts of the Smart Nunukan Program are as follows:

- a. *Labor Absorption (Scholarship Recipients)*. Baznas Nunukan Regency as a general section which consists of the fields of distribution, finance and reporting, and administration. The proxy used is based on preferences, it is known that the minimum wage for Nunukan Regency is RP. 3,319,134 per month.
- b. *Getting Jobs*. This impact is part of the direct impact felt by the main Stakeholders, namely beneficiaries. The beneficiaries feel that with the educational scholarship assistance that has been provided by the Nunukan Smart program after completing college Stakeholders can get jobs with a qualified educational background, while those who study at the Open University beneficiaries can continue their education and work as government and private employee.
- c. *Improving the Family Economy (Scholarship Recipients)*. This impact is an impact felt by stakeholders where with the scholarship assistance it can reduce daily costs and educational costs so that scholarship recipients can focus on studying and the families of scholarship recipients can return to improve the family economy by working and running their business. The Smart Nunukan Program also provides monthly assistance to scholarship recipients where the average amount is Rp. 500,000, each month and there are also those who receive payment assistance per semester of approximately Rp. 1,000,000, according to the amount of UKT payments for each university.
- d. *Improving morale and spiritual*. In this case the Nunukan Smart Program provides assistance every month to scholarship recipients who live in

Islamic boarding schools to pay each month where the average amount is Rp. 500,000- to Rp. 700,000-, every month.

- e. *Improving Children's Education.* It is known from the results of interviews, it was found that a number of children were currently attending school. Where the funds spent on school fees for their children in 1 month use RP. 450,000, to finance their children's schooling from the income from working at Baznas, Nunukan Regency.

**Calculating SROI (Social Return on Investment)**

The total impact value obtained from the results of calculations with the SROI formula is Rp. 1,213,586,455.

**Projecting into the Future**

Table 4.1 Impact Value Projection for the Next Five Years

Outcomes Indicator	Total impact value (Rp)					
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Getting Jobs	597,444,120	537,699,708	483,929,737	435,536,763	391,983,087	352,784,778
Improving the Family Economy	90,000,000	81,000,000	72,900,000	65,610,000	59,049,000	53,144,100
Improve morale and spiritual	38,400,000	34,560,000	31,104,000	27,993,600	25,194,240	22,674,816
Employment	473,972,335	426,575,101	383,917,591	345,525,832	310,973,249	279,875,924
Improving Children's Education	13,770,000	12,393,000	11,153,700	10,038,330	9,034,497	8,131,047
<b>Total</b>	<b>1,213,586,455</b>	<b>1,092,227,810</b>	<b>983,005,028</b>	<b>884,704,525</b>	<b>796,234,077</b>	<b>716,610,665</b>

Source: Primary data processed, 2023

**Calculating Net Present Value**

The NPV is calculated using the Bank Indonesia Discount Rate for 2022, which is 5.75%.

Table 4.2 Net Present Value

Outcomes Indicator	Annually Present Value (RP.)						Total Present Value (PV)
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	
Getting Jobs	597,444,120	508,463,080	1,025,111,386	950,606,398	882,200,612	819,349,307	4,783,174,904
Improving the	90,000,000	76,595,744	154,424,525	143,200,967	132,896,203	123,428,175	720,545,616

Family Economy							
Improve morale and spiritual	38,400,000	32,680,851	65,887,797	61,099,079	56,702,379	52,662,688	307,432,796
Employment	473,972,335	403,380,710	813,255,032	777,643,502	699,879,152	650,017,117	3,818,147,849
Improving Children's Education	13,770,000	11,719,148	23,626,952	23,314,211	20,333,119	18,884,510	111,647,942
Total	1,213,586,455	1,032,839,536	2,082,305,694	1,930,963,934	1,792,011,466	1,664,341,798	9,716,048,885
Net present value (NPV) = (Total Present Value) – (Input Rp. 444,299,216)							9,271,749,669

Source: Primary data processed, 2023

### Calculating the SROI Ratio

The following is the calculation to get the SROI ratio:

$$\text{SROI ratio} = = = 20.8 \frac{\text{Net Present Value Rp.9,271,749,669}}{\text{Value of Input Rp.444.299.216}}$$

The final result of calculating the SROI ratio is 21:1 which means that for every Rp. 1.00 invested, will generate social value in the form of benefits felt by students and employees/the surrounding community of Rp. 21.

### Sensitivity Analysis

It can be concluded that there is no significant change when the value of the financial projection of the impact of increasing children's education is reduced to the value of the social return ratio resulting from the Nunukan Smart program.

### Payback Period

The following is the calculation of the payback period:

$$\text{Payback Period} = = = \frac{\text{Investment Rp.444.299.216}}{\text{Annual Impact}/12 \text{ Rp.9,271,749,669}/12} \mathbf{0.58 \text{ months}}$$

Based on the calculation of the payback period above, it can be seen that the payback period is quite short. Where these results prove that an investment of RP. will require only 0.58 months before a value equivalent to the investment is realized **444. 299. 216**.

### CONCLUSION

Based on the discussion and analysis in the previous chapter, the following

conclusions can be drawn: First, from the Nunukan Smart scholarship program that has been held, it has had four social impacts, namely: getting jobs, improving the family economy, absorbing labor, and increasing children's education. Second, the final results of this study, obtained an SROI ratio of 21:1, which means that every Rp. 1,- invested in the Nunukan Regency BAZNAS in the Nunukan Smart program will create Rp. 21,- benefits as a social impact on the investment in the program. In addition, the payback period analysis yielded a result of 0.58, which means that the investment payback period is quite short. Where these results prove that for investment in the Nunukan Regency BAZNAS Institution it will take only 0.58 months before a value equivalent to the investment is realized.

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