



## IMPACT ANALYSIS OF THE ZAKAT, INFAQ AND SHADAQAH FUNDS DISTRIBUTION TO THE POVERTY LEVEL OF *MUSTAHIK* BY USING CIBEST METHOD

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### Abstract

Poverty in South Sumatra is very high, so special care must be taken to reduce the problem, inversely proportional to the high enough zakat potential. The regulation on zakat using the payroll system from the salary of every government employee has been implemented. This regulation has a positive impact on collecting zakat funds in South Sumatra, but the position of zakat in helping the government to reduce poverty in this province needs to be explored further in scientific work, a case study of 100 zakat recipients managed by the national board of zakat (BAZNAS) by analyzing the impact of the distribution of zakat, infaq and shadaqah in reducing poverty based on the CIBEST method. This shows that the distribution of zakat, infaq and shadaqah carried out by BAZNAS can significantly reduce poverty that the provision of zakat funds in the form of venture capital was on target, able to increase the welfare index by 55.84% then the spiritual index increased to 4,026 which was previously only 3,870 and the mustahik income and reduced the poverty index both materially decreased by 27.77% and the absolute poverty index decreased by 100 % or no more categorized as material and spiritual poor.

### Abstrak

Kemiskinan di Sumatera Selatan sangat tinggi, maka perlu adanya perhatian khusus yang harus diberikan untuk mengurangi masalah ini, berbanding terbalik dengan potensi zakat yang cukup tinggi. Peraturan tentang zakat menggunakan system penggajian dari gaji setiap pegawai pemerintah telah diterapkan. Peraturan ini memiliki dampak positif pada pengumpulan dana zakat di Sumatera Selatan, tetapi posisi zakat dalam membantu pemerintah untuk mengurangi kemiskinan di provinsi ini perlu dieksplorasi lebih lanjut dalam karya ilmiah, studi kasus dari 100 penerima zakat yang dikelola oleh dewan nasional zakat (BAZNAS) dengan menganalisis dampak distribusi zakat, infaq dan shadaqah dalam mengurangi kemiskinan berdasarkan metode CIBEST. Ini menunjukkan bahwa distribusi zakat, infaq, dan shadaqah yang dilakukan oleh BAZNAS dapat secara signifikan mengurangi kemiskinan sehingga penyediaan dana zakat dalam bentuk modal ventura sesuai target, mampu meningkatkan indeks kesejahteraan sebesar 55,84% kemudian indeks spiritual meningkat menjadi 4.026 yang sebelumnya hanya 3.870 dan pendapatan mustahik dan mengurangi indeks kemiskinan keduanya menurun secara material sebesar 27.77% dan indeks kemiskinan absolute menurun sebesar 100% atau tidak ada lagi yang dikategorikan miskin materi dan spiritual.

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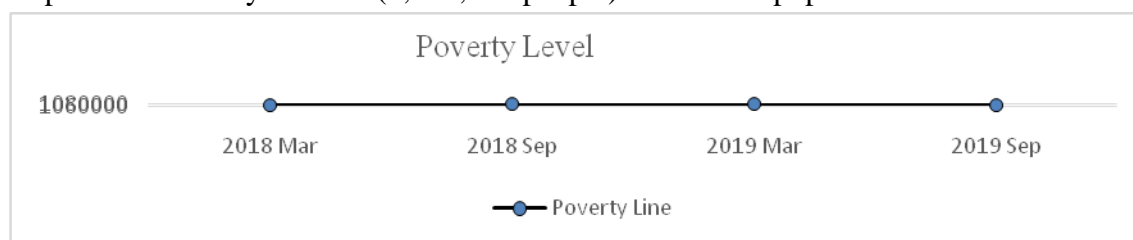
Zakat;

### A. Introduction

Economic development that has been implemented to date has not been able to bring Indonesia out of the cycle of poverty. Poverty data recorded at the Central Bureau of Statistics

(BPS)<sup>1</sup> in 2019 shows that the number of poor people in Indonesia has decreased. The poor population in March 2019 of 25.14,000 people decreased to 24,079,000 in September 2019. BPS noted that in September 2019 the number of poor people in Indonesia experienced a pretty good decline of 9.22 percent of the total population of 269 million people.

The percentage of poor population in South Sumatra in March 2018 was 12.18%, then in September 2018 it increased to 12.82%. In March 2019 it fell again to 12.71% and then decreased in September 2019 by 12.56% (1,067,740 people) of the total population in South Sumatra.



**Figure 1: Summary of Poverty in South Sumatra 2018-2019**

Based on data on the amount of poverty in Figure 1, the amount of poverty in Indonesia is still quite high, especially in South Sumatra and is decreasing every year. The number of poor people in South Sumatra in September 2019 reached 1,067.16 thousand people. It decreased by 6.58 thousand people compared to the condition in March 2019 which amounted to 1,073.74 thousand people and decreased 9.24 thousand people compared to September 2018 which amounted to 1,076.40 thousand people.

Poverty is a complex and multidimensional problem. It cannot be overcome only by a partial approach, but it is comprehensive and comprehensive. So the need for alternative development that involves the wider community. Economic development that can create trickle down effects is development that involves the people directly through the instrument of zakat treasure (maal). This zakat requires every Muslim who is able to pay zakat and give it to the group who is entitled to receive it, so that with the concept of zakat, wealth is not only circulating among the rich but can touch the lower classes to help others. In the Quran, looking at zakat is one of the pillars forming the Islamic religion. The command to set aside wealth for tithe is clearly written in the Quran. This is according to the word of God: "And to their property is the right of the poor who ask, and the poor who do not ask."<sup>2</sup>

The main target of the application of zakat is to alleviate overall poverty. However, zakat is not only limited to alleviating poverty economically, but it does overcome the problems of welfare such as spiritual poverty, education. Through the ability to reduce poverty, there are several fulfillment needs in a family can be categorized into four possible situations. First, they are able to meet their material, spiritual and educational needs well. This is an essential form of welfare and is very desirable. Second, they are able to meet spiritual needs well, but lacking in terms of fulfillment of material and educational needs. This situation is called material poverty. Spiritually rich, but materially and educationally poor. Third, a person or a family is able to meet their material needs and education well, but does not pay attention and is not concerned with meeting their spiritual needs. They are lazy to do the obligatory prayers and it is difficult to pay zakat and other worship. This situation is called the situation of spiritual poverty. Materially rich, but spiritually

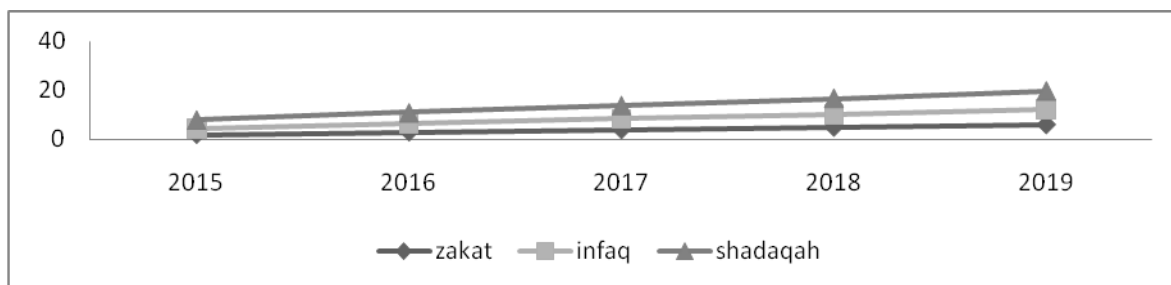
<sup>1</sup> Central Bureau of Statistics(BPS). 2019. Booklet for Brief Information on Poverty in South Sumatra Province. Page 9

<sup>2</sup>Az-Zariyat:19: 967

poor. Whereas the fourth is when they are unable to meet their material, spiritual and educational needs properly. This is what is called absolute poverty. Materially poor and spiritually poor. Losing in the world and losing in the afterlife. This type of absolute poverty is the worst condition compared to other types of poverty.<sup>3</sup>

Based on the four household situations above, at least it can be overcome by using an analysis tool, namely the Islamic poverty index or called the CIBEST Model (Center of Islamic Business and Economic Studies). The CIBEST model is a measure of poverty that not only measures materially poverty, but measures spiritual poverty and educational poverty. The functions of amil institutions such as the National Zakat Board of Indonesia (BAZNAS), as the coordinator and at the same time managing zakat, infaq and shadaqah funds to help reduce poverty. South Sumatra is a province with a fairly high level of poverty, with the presence of a BAZNAS representative office in the South Sumatra region to at least make strategic efforts to alleviate poverty. Coupled with the enactment of regulations on compulsory zakat using the payroll system (a direct reduction of the salaries of every government employee has been implemented in the province. Along with advances in the electronic payment model, it is easier to pay zakat. Electronic payments are believed to be able to overcome some of the main obstacles in zakat payment effectively and efficiently.<sup>4</sup>

After the collection of zakat funds is applied, the pattern and approach of poverty reduction carried out by BAZNAS South Sumatra to find out the economic and spiritual conditions of mustahik have gone through various steps to raise the economic conditions and spirituality of mustahik.



**Figure 2: Collection of ZIS in South Sumatra for 5years, 2015-2019**

In the picture shows that each year South Sumatra receives ZIS funds in the amount of billions of rupiah. This is expected to help the government in reducing poverty. But unfortunately the amount of zakat potential is not proportional to the decrease in the number of poor people. This shows the problem between zakat potential and the rate of growth of the poor population. In addition, data on the impact of the distribution of zakat funds are not yet available so an analysis is needed on this matter.

There are several research results relating to the impact of zakat on poverty reduction using the CIBEST method, among others conducted by Budi Prayitno (2008)<sup>5</sup>, Beik (2009),

<sup>3</sup>Meylani. 2009. *Analisis Pendayagunaan ZIS sebagai Modal Kerja terhadap Indikator Kemiskinan dan Pendapatan Mustahik (Studi Kasus: Program Ikhtiar di Desa Ciaruteun Ilir Kecamatan Cibungbulang, Kabupaten Bogor)*. Bogor (ID): Institut Pertanian Bogor. hal 60

<sup>4</sup>KhairulRijal, "Analysis of Online Portal and E-Payment Application Usage: A Case Study of BAZNAS Indonesia," *Int. Conf. Zakat 2018*, page 43-51 [Online]. Available: <https://www.iconzbaznas.com/submission/index.php/proceedings/article/view/116/63>

<sup>5</sup>I. Beik, "Analisis Peran Zakat Dalam Mengurangi Kemiskinan: Studi Kasus Dompot Dhuafa Republika," *Pemikir. dan Gagasan*, vol. 2, no. January 2009. page 45-53

YunitaFitricia (2010)<sup>6</sup>, RinoSumantri (2010)<sup>7</sup>, Salman Ahmed Shaikh (2016)<sup>8</sup>, Muslihah (2016)<sup>9</sup>, QurrohAyuniyyah(2017)<sup>10</sup>, MuhammadArif (2017)<sup>11</sup>, Isro'iyatulMubarakah (2018)<sup>12</sup>, UswatunHasanah (2018)<sup>13</sup>, Salahuddin El Ayyubi (2018)<sup>14</sup> explained that zakat can improve the welfare of household mustahik and can reduce poverty.

From the literature review above, basically the results of the study explore the comparison between zakat institutions, performance, management and distribution, while the research that the author has done is not only limited to managing zakat funds, but rather focuses on productive zakat then its effect on mustahik spirituality and its impact towards income household mustahik.

The main theory adopted by researchers is Theory H. Theory H was introduced by an Indonesian scholar named Roikhan Muhammad Aziz,<sup>15</sup> this theory is used for the theory of the basic concepts of creation patterns with certain relationships then this theory is also interpreted as a three dominant archetype with certain contexts in five dimensions invariant arrangement.

Researchers also use the concept of Sharia Enterprise Theory (SET). SET is the basic foundation of the development of several theories namely proprietary theory, entity theory and enterprise theory. Triyuwono (2012)<sup>16</sup>. In this theory humans always make God is the only source of life. God is the source of the return of humans and the universe. So in this case, humans as servants have consequences that obey all of God's rules. It takes a fairly long process to unite humanity and nature together with God's laws so that the whole will form a peaceful and prosperous life. In harmony with the word of Allah,<sup>17</sup> it is explained that the mandate from Allah makes his servant to always hold firm responsibility with the means and goals set by Allah.

When combined in the theory of poverty specifically in measuring spiritual and material poverty, it is still very limited, until now many studies only discuss the material conditions. Not

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<sup>6</sup>Y. Fitricia, "Tanggungjawab Institut Amil Zakat Kota Ummah Pekanbaru dalam mengelola Zakat sebagai upaya untuk mengentaskan kemiskinan terkait dengan Undang-Undang Nomor 38 Tahun 1999," Universitas Islam Riau Pekanbaru, 2010. hal 100.

<sup>7</sup>Rinol Sumantri, *Efektifitas Dana Zakat Pada Mustahik Zakat Community Development Sumatera Selatan Dengan Pendekatan CIBEST*, Jurnal I-Economic Vol.3. No.2. 2017. hal 231

<sup>8</sup>S. A. Shaikh, "Zakat Collectible in OIC Countries for Poverty Alleviation: A Primer on Empirical Estimation," *Int. J. Zakat*, vol. 1, no. 1. 2016. page 17–35.

<sup>9</sup>N. Widyarningsih, "Studi Dampak Zakat di Sulawesi Selatan dengan Model CIBEST," *J. Al-Iqtishad*. 2016 page 18. doi: S0167-8140(13)00007-8 [pii]n10.1016/j.radonc.2013.01.003.

<sup>10</sup>Q. Ayuniyyah, A. H. Pramanik, N. Saad, and I. Ariffin, "The Comparison between Consumption and Production-based Zakat Distribution Programs for Poverty Alleviation and Income Inequality Reduction," *Int. J. Zakat Vol.2 2017 page 11-28*, vol. 2, no. 2. 2017. page 11–28

<sup>11</sup>M. Arif, "Zakat as a Mode of Poverty Alleviation," *Int. J. Econ. Manag. Sci.*, vol. 06, 2017. page 06. doi: 10.4172/2162-6359.1000473.

<sup>12</sup>I. Mubarakah, I. S. Beik, and T. Irawan, "Dampak Zakat terhadap Kemiskinan dan Kesejahteraan Mustahik (Kasus: BAZNAS Provinsi Jawa Tengah)," *Al-Muzara'ah*, vol. 5, no. 1, Feb. 2018. page 37–50, doi: 10.29244/jam.5.1.37-50.

<sup>13</sup>U. Hasanah, "Peran Zakat Produktif di Badan Amil Zakat Nasional di Provinsi Sumatera Selatan untuk Meningkatkan Pendapatan Operasi Mustahik di Kertapati, Palembang," Universitas Islam Negeri Raden Fatah Palembang, 2018. hal 107.

<sup>14</sup>I. Triyuwono, "Metafora Zakat dan Shari'ah Enterprise Theory sebagai Konsep Dasar dalam Membentuk Akuntansi Syari'ah," *J. Akunt. dan Audit. Indones.*, vol. 5, no. 2. 2001., page 131–145.

<sup>15</sup>R. M. Aziz, "Teori H Sebagai Ilmu Wahyu dan Turats Dalam Islam," *J. Ushuluddin*, vol. 24, no. 1. Jun. 2016. page 103. doi: 10.24014/jush.v24i1.1347.

<sup>16</sup>I. S. Beik and L. D. Arsyianti, "Construction Of CIBEST Model as Measurement of Poverty and Welfare Indices From Islamic Perspective," *Al-Iqtishad J. Ilmu Ekon. Syariah*, vol. 7, no. 1. Jan. 2015. , page 87–104. doi: 10.15408/aiq.v7i1.1361.

<sup>17</sup>Surah al-Baqarah (2): ayat 254 and 267

many researchers calculate poverty and spiritual material together, specifically in the province of South Sumatra. Therefore, this study complements completeness in calculating zakat as a poverty reduction in relation to material and spiritual aspects. The author examines how the spiritual changes in household beneficiaries (mustahik) before and after getting productive zakat funds using the CIBEST method and the authors examine how changes in household income beneficiaries (mustahik) before and after getting productive zakat funds using the CIBEST method.

## B. Research Method

This type of research uses field research (descriptive exploratory) and applies a combined research design (mixed methodology). The research approach that is using a quantitative and empirical approach. Then the data source is the subject from which data can be obtained. Arikunto (2002)<sup>18</sup>The data sources used are primary data and secondary data. This research was conducted from December 2019 - February 2020 by taking locations in BAZNAS South Sumatra Province, BAZNAS Palembang City, BAZNAS PagarAlam City, BAZNAS MuaraEnim Regency. Data collection techniques applied were by interview, questionnaire and observation with population amounted to 150 people with a sample of 100 people who are mustahik who received the distribution of zakat from BAZNAS South Sumatra Province, BAZBAS Palembang City, BAZNAS PagarAlam City, BAZNAS MuaraEnim Regency.

Data analysis technique used the poverty index used in determining mustahik household conditions is to use the CIBEST (Center of Islamic Business and Economic Studies) method. The basic calculation in this study is the Material Value (MV) of household income per month and the household poverty line, MV serves to determine the material standards that must be met by households. MV is obtained by multiplying the price of goods and services consumed (Pi) with the minimum amount of goods and services needed (Mi). Beik and Arsyianti (2015)<sup>19</sup>.

Due to a various limitations and the absence of a survey in previous studies, the MV value used is the value of the Poverty Line (GK) in South Sumatra Province which will be converted into households per capita poverty line per month. The calculation of the household poverty line is obtained from the multiplication between the poverty line per capita per month and the average size of the household.

The average household size is obtained from the ratio of the total population to the number of households in the study area. The household poverty line for conditions prior to obtaining zakat fund assistance is based on the poverty line of the South Sumatra Province in March 2019 of 410,532 (BPS). The total number of poor people and the number of households respectively were 1,073,740 and 397,681 households before receiving government assistance and zakat.

$$\text{Average size of household} = \frac{1.073.740}{397.681} = 2.7$$

So that the household poverty line (MV) before getting government assistance and zakat funds are:

$$\text{MV} = \text{Rp}410,532 \times 2.7$$

$$\text{MV} = \text{Rp} 1,108,436 \text{ per household per month.}$$

Furthermore, the household poverty line after receiving government funding and zakat funds was obtained using the September poverty line in 2019, amounting to Rp 425,808. The total number

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<sup>18</sup>Arikunto, *Research Procedure A Practice Approach, Twelfth (Revised Edition V)*, Twelfth. Jakarta: PT RinekaCipta, 2002. hal 129

<sup>19</sup>Beik IS, Arsyianti LD. 2015. "Construction Of CIBEST Model as Measurement of Poverty and Welfare Indices From Islamic Perspective," *Al-Iqtishad J. IlmuEkon. Syariah*, vol. 7, no. 1. page87-90.

of poor people and households are 1,067,160 and 137,634 households, respectively. So that the household poverty line (MV) after getting government assistance and zakat funds is equal to:

Average household size

=  $\frac{1.067.169}{391.101} = 2.72$  then the household poverty line (MV) after receiving zakat funds is: MV = Rp. 425,808 x 2.72, MV = Rp 1,161,860 per household per month.

The spiritual poverty line is determined through the calculation of spiritual value (SV), which is a measurement taken to detect whether a household has met its spiritual needs. This measurement is based on the ability of a person or family to meet their spiritual needs. If what happens is inability then it will result in being spiritually poor. The calculation of fulfilling spiritual needs uses six standard variables of fulfillment, namely the implementation of prayer, fasting, zakat, household environment and government policy. To give an assessment of the scores on each of these variables using a likert scale between 1-5.

Table 1 Indicator of Spiritual Needs

Variable	Likert Scale					Standard Poverty
	1	2	3	4	5	
Salat	Prohibit other people from praying	Reject the concept of prayer	carrying out the obligatory prayer is not routine	performing the obligatory prayers routinely but not always in congregation	Performing the obligatory prayer regularly in congregation and carrying out the sunnah prayer	The average score for a spiritually poor family is 3 (SV = 3)
Fasting	Fasting Forbid others from fasting	Reject the concept of fasting	Carrying out compulsory fasting is not full	Only carry out compulsory fasting in full	Carry out compulsory fasting and fasting sunnah	
Zakat & Infaq	Prohibiting other people from tithing and giving shadaqah	Refuse zakat and infaq	Never give an infection even once a month	Paying zakat fitrah and zakat property	Paying zakat fitrah, shadaqah property and donations / shadaqah	
Family environment	Prohibit family members of worship	Refuse the implementation of worship	Regarding family members' personal affairs worship	Supports worship of family members	Build a family atmosphere that supports worship together	
government policy	Prohibit worship for each family	Refuse the implementation of worship	Regarding public private worship	Support worship	Creating an environment conducive to worship	

(Beik and Arsyanti 2015)<sup>20</sup>

Due to the limitations of the situation, time and conditions, regarding the score of spiritual needs, this study uses the perception approach of the head of the family. The head of the family as a representative of the condition of each spiritual indicator variable. Calculation of spiritual scores based on the following formula:

$$H_i = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{fi} + V_{gi}}{6}$$

Information:  $H_i$  = actual score of i-family member,  $V_p$  = prayer score of the i family member,  $V_z$  = zakat score of the i family member,  $V_h$  = family member family environment score i.  $V_g$  = government policy score of the i family member

### CIBEST Quadrant Classification

Based on the MV and SV calculation results, each household can be classified into quadrants. When the family income is greater than the MV value and the actual spiritual score of the household is greater than the SV value it can be interpreted that it is included in the quadrant I category which is materially rich and spiritually rich. Then when income is less than the MV value

<sup>20</sup>Beik IS, Arsyanti LD. 2015. "Construction Of CIBEST Model as Measurement of Poverty and Welfare Indices From Islamic Perspective," *Al-Iqtishad J. IlmuEkon. Syariah*, vol. 7, no. 1. page 96.

and the actual spiritual score of the household is greater than the SV value it means that the household falls into the quadrant II category, which is spiritually rich but materially poor.

If the household income is greater than the MV value and the actual spiritual score is smaller than the SV value then it is included in the quadrant III category, which is spiritually poor but materially rich. Finally, if a household that has income is less than MV and the actual spiritual score is smaller than the SV value, then that household falls into the quadrant IV category, which is spiritually poor and materially poor.

Table 2 Classification of the CIBEST Quadrant

Current score	$\leq$ MV value	$>$ MV value	SV value
	Rich in spiritual, Poor Material (Quadrant II)	Spiritually rich, materially rich (Quadrant I)	
$\leq$ SV value	Poor, materially poor (Quadrant IV)	Poor spiritual, materially rich (Quadrant III)	

(Beik and Arsiyanti 2015)<sup>21</sup>

### CIBEST Quadrant

This quadrant is a quadrant used to find families in four quadrants. The distribution of quadrants is obtained by knowing the ability of households to meet spiritual and material needs. This quadrant makes positive (+) and negative (-) symbols a sign to share the ability of households to meet spiritual and material needs. The function of the positive sign (+) indicates that the household can meet its needs well then the negative sign (-) illustrates that the household is not able to meet its household needs properly. Based on the picture below the spiritual poverty line is symbolized by the vertical axis and the material poverty line is represented by the horizontal axis.

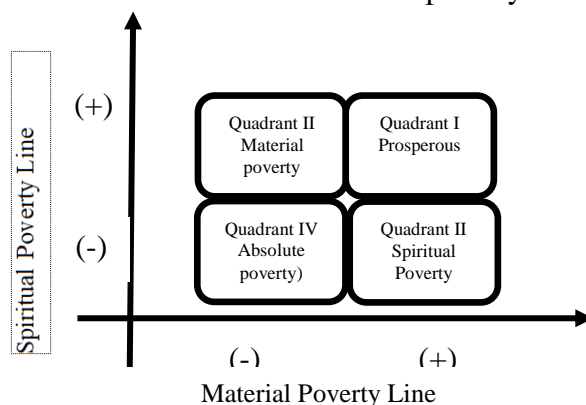


Figure 3 CIBEST Quadrant

In the four quadrants above have their respective functions, namely in the first quadrant, households can meet spiritual and material needs. So that the second sign is positive (+) then it is included in the prosperous quadrant category. The purpose of prosperity is when the family is considered capable both materially and spiritually that is as stated in Quran: "Whoever works in virtue, men and women in a state of faith, then surely we will reward which is better than what they have done ". In this verse implies that Allah SWT provides welfare to his servants until all their needs are met if everything is done on the basis of faith.<sup>22</sup>

The second quadrant, households can meet spiritual needs but cannot meet their material needs, well, so they can be categorized as material poor conditions. Material poverty is based on the

<sup>21</sup>Beik IS, Arsiyanti LD. 2015. "Construction Of CIBEST Model as Measurement of Poverty and Welfare Indices From Islamic Perspective," Al-Iqtishad J. IlmuEkon. Syariah, vol. 7, no. 1. page 104.

<sup>22</sup>Surah An-nahl (16): ayat97

inability to meet the full material needs such as food, clothing and shelter. Factors that cause economic inability are usually financial inability to meet basic needs of self and family, In accordance with the word of God in Quran "And We will surely test you with a little fear, hunger, lack of wealth, soul and fruit. And deliver good tidings to those who are patient ". In this verse Allah SWT explains that people who have difficulty in both hunger.<sup>23</sup>

*Third Quadrant*, households can meet material needs but cannot meet their spiritual needs, well, meaning that households experience a spiritual poor condition. Spiritual poverty is based on the inability to fulfill minimum spiritual needs through the implementation of worship that is required and recommended in Islam. Such conditions are according to the word of God: "So when they forget the warnings we have given them. We also opened all the doors of pleasure for them. So that when they rejoice with what has been given to them, we torture them suddenly, then when they are silent and despair."<sup>24</sup>

*Fourth Quadrant*, households are not able to meet their material and spiritual needs together, so the sign of both is (-). This is the worst condition that is in the category of absolute poverty, that is, materially and spiritually poor, as explained in the word of God: "And whoever turns away from my warning then truly he will lead a narrow life, and We will gather on the day of judgment in a blind."<sup>25</sup> The verse illustrates that the breaking up of spiritual needs will lead to a narrow life and also the fulfillment of physical needs. People who are in this condition will suffer both in this world and the hereafter. Therefore,

After dividing households into quadrants, one can calculate the Islamic poverty index. This index serves to calculate the number of residents who are in each quadrant. As for what is included in this index are spiritual poverty index (Ps), material poverty (Pm), absolute poverty index (Pa) and welfare index (W). The overall combination of the Islamic poverty index is as follows:  $W + Pm + Pa = 1$

### **Welfare Index**

The welfare index is an index used to find out the distribution of mustahik households which is in quadrant I or the welfare category. The formula for calculating the material poverty index:  $W = \frac{w}{N}$

Information:  $w$  = Number of prosperous families (materially and spiritually rich),  $W$  = Welfare index;  $0 \leq W \leq 1$ ,  $N$  = Number of household samples studied

### **Material Poverty Index**

Material poverty index means the index that is useful to know the total picture of mustahik households in quadrant II or the category of material poverty. Here is the formula for the material poverty index:  $Pm = \frac{Mp}{N}$

Information :  $Pm$  = Material poverty index  $0 \leq Pm \leq 1$ ,  $Mp$  = Number of families who are materially poor but spiritually rich,  $N$  = Number of household samples observed

### **Spiritual Poverty Index**

The spiritual poverty index is the index used to find out the total picture of mustahik households in quadrant III or spiritual poor category. The formula of the spiritual poverty index is as follows:  $Ps = \frac{Sp}{N}$

Information:  $Ps$  = Spiritual poverty index  $0 \leq Ps \leq 1$ ,  $Sp$  = Number of families who are spiritually

<sup>23</sup>Surah Al-Baqarah (2): ayat155-156

<sup>24</sup>Surah Al-An'am (6):ayat44

<sup>25</sup>Surah Thaha (20): ayat 124



poor materially rich, N = Number of household samples studied

### Absolute Poverty Index

Absolute poverty index is an index that functions as a total picture of mustahik households in quadrant IV or the category of spiritual poor. The formula for calculating this material poverty index is:  $Pa = \frac{Ap}{N}$ . Information: Pa = Absolute poverty index;  $0 \leq Pa \leq 1$ , Ap = Number of families spiritually and materially poor, N + Number of household samples studied. Two Sample Paired Sample t Test. Analysis of the data used by using the paired t-test t-test method. This method is a method of testing hypotheses using data that is not free (in pairs). In the two-sample paired t test, the object of research is subject to two different treatments which will finally be able to produce two kinds of sample data (Kurniawan 2008). This Two-Sample Paired Sample t Test serves to analyze the differences that occur in household income mustahik in conditions before and after getting productive zakat funds.

### C. Discussions

The total respondents in this study were 100 mustahik households. Mustahik households that become respondents are beneficiaries of productive zakat funds provided by BAZNAS South Sumatra Province, BAZNAS Palembang City, BAZNAS Kota PagarAlam, BAZNASMuaraEnim Regency. Characteristics of respondents seen by sex, age, marital status, education, number of dependents and employment. The characteristics of the respondent's data can be seen in the table below.

Table 3 Characteristics of Respondents' Householder

Demographic Characteristics	Classification	Amount	Percentage (%)
Gender	Male	37	37
	Girl	63	63
Age	15-40	52	52
	41-59	45	45
	> 60	3	3
Marital status	Marry	79	79
	Single	21	21
Education	No school	10	10
	> High school	4	4
	High school	71	71
	Middle School	20	20
Total dependents	Elementary school	5	5
	> 5	30	30
	3-5	57	57
Profession	1-2	13	13
	Labor	31	31
	Trader	41	41
	College student	6	6
<b>Total</b>	Others	22	22
		<b>100</b>	<b>100</b>

Source: Primary Data, 2020 (processed)

Based on the table above, the percentage of respondents' heads of families receiving productive zakat funds is male at 37%. But the opposite is the head of the family of female respondents as much as 63%. Based on age, it was found that most family heads were in the productive age of 15-40 years with the largest percentage of 52% then at the age of 41-59 years at 45% while those who were not productive but still working were > 60 years at 3%.

The total dependents of the majority family are in the size of 3-5 people at 57%. In terms of education, the most recent education is the majority of family heads with an elementary education rate of 5%, then followed by heads of households with 20% junior high school education, 71% of high school graduates, then above the high school or university level of 4%.

Most of the work of family heads is as a trader with a percentage of 41%, labor profession as much as 31%. Workers here are casual workers and construction workers building families with 6% status and 22% unemployed, the work is categorized as another job.

### Impact Analysis of Earning Zakat Funds Aid on Mustahik Household Income

Based on the results of the paired t test that was processed using SPSS 16.0 software produced a comparison of the average income of household mustahik before and after getting the zakat funds.

Tabel 4 Statistics Analysis

		Paired Samples Statistics			
		The mean	N	Std. Deviation	Std. Error Mean
Pair 1	Before	1108436.0000	100	97634.00790	9763,40079
	After	1161860.0000	100	99810.36868	9981.03687

		Paired Samples Correlations		
		N	Correlation	Sig.
Pair 1	Before & After	100	.996	.000

		Paired Samples Test							
		Paired Differences					t	Df	Sig. (2-tailed)
		The mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Before -	-	9304,76276	930.47628	-	-	-57,416	99	.000
	After	53424.0000			55270.2668	51577.7332			
		0			0	0			

The paired sample statistics above show that the average income before receiving zakat assistance is Rp.1,108,436 and the average income after receiving zakat assistance is Rp.1,161,860, the standard deviation refers to variations in data for each variable, the standard deviation income before getting zakat assistance amounted to 97634,007 and after getting zakat assistance amounted to 99810,368.

Then in (Paired Samples Correlation) shows the results of the correlation between the two variables that produce the number 0.996 with a significance value of 0.000 this shows that the correlation between income before and after getting the help of zakat is closely and truly related significantly. Based on these results states mustahik income is increasing after getting the help of zakat.

Table 5 Average changes in income

Information	Average income before getting donations	Average income after getting the zakat funds
Household income Mustahik BAZNAS	IDR 1,108,436	IDR 1,161,860
Increase in Average Income of All Mustahik After Getting Zakat	-	Rp. 53,424
Test probability t 0,000 ***		

Source: primary data, 2020 (processed)

Note: \*\*\* (significance level of 5%)

Based on the table above the average household income mustahik increased by Rp. 53,424. Household income mustahik BAZNAS South Sumatra Province, BAZNAS Palembang City BAZNAS Kota PagarAlam, BAZNAS MuaraEnim Regency after receiving productive zakat funds, the average income of mustahik household income rises respectively above the South Sumatra poverty line.

Table 6 Validity Test Analysis

Variable	r count	r table 5% (100)	Information
Salat	0.432	.195	Valid
Fasting	0.542	.195	Valid
Shadaqah	.477	.195	Valid
Family Environment	0.432	.195	Valid
Government policy	0.573	.195	Valid

The results of the calculation of Validity Test as the table above shows that all r counts > r table at a significance value (5%), then the results show valid.

Tabel 7 Analysis of Reliability Tests

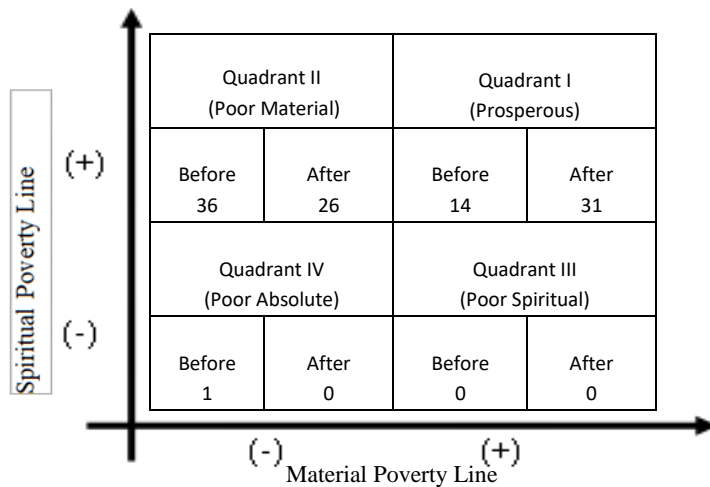
Variable	Alpha	r table 5% (100)	Information
Salat	0.255	.195	Valid
Fasting	0.255	.195	Valid
Shadaqah	0.255	.195	Valid
Family Environment	0.255	.195	Valid
Government policy	0.255	.195	Valid

Furthermore, for the reliability test obtained an alpha value of 0.255. This value is also greater than the value of rtable which is 0.195. This means that all variables used to determine the poverty level of family mustahik in this study are reliable.

#### **Analysis of CIBEST Model for Mustahik BAZNAS Households**

The productive zakat fund channeled through BAZNAS is in the form of business capital in the hope that it can improve the welfare of household mustahik, then it can reduce the level of material, spiritual and absolute poverty. Mustahik households are classified in the quadrant and CIBEST index with approaches before and after getting productive zakat funds. The quadrant analysis can be seen in the image below. Based on the CIBEST quadrant, there are at least 14 mustahik households that have been in the prosperous quadrant before receiving productive zakat funds. Then after getting productive zakat funds, prosperous mustahik households increased to 31 families.

The number of mustahik households in quadrant II before receiving productive zakat fund assistance was 36 families, after receiving assistance it has decreased to 26 families. In quadrant III there are no mustahik households in this quadrant. Furthermore, in quadrant IV the mustahik households that experienced absolute poverty decreased from 1 family to 0 families. Households that were previously in this quadrant have increased to be in quadrant II meaning that the household has experienced a spiritual increase.



Source: Primary Data, 2020 (processed)

**Figure 4 CIBEST Quadrant Mustahik BAZNAS**

**Table 8 Islamic poverty index of BAZNAS mustahik households**

Poverty Index	Formula	Before the help of zakat	After the help of zakat	Percentage Before Change	Percentage After Change (100% - % Before Change)	Information
Well-being	$W = w / N$	0.14	0.31	45.16	<b>55.84%</b>	<b>Increase</b>
Material poverty	$P_m = M_p / N$	0.36	0.26	72.22	<b>-27.77%</b>	<b>Decrease</b>
Spiritual Poverty	$P_s = S_p / N$	0	0	0	<b>0.00%</b>	<b>Stable</b>
Absolute poverty	$P_a = A_p / N$	0.01	0	100	<b>-100.00%</b>	<b>Decrease</b>
Household Spiritual Average Score of Mustahik		3.87	4026		<b>7.90</b>	<b>Increase</b>

Source: Primary Data, 2020 (processed)

After knowing each quadrant of mustahik households, the results of the Islamic poverty index analysts of mustahik households were obtained. Based on the above table, the value of the mustahik household welfare index before getting productive zakat funds is 0.14 then increasing to 0.31. It states that household welfare mustahik increased by 55.84%. This indicates that productive zakat assistance provided by BAZNAS can improve the welfare of mustahik households. This research is in line with the theory that if incorporating Islamic values into life, basic needs will be fulfilled, it can also make life more blessing. In accordance with research conducted by Beik (2015) Improvement of welfare index in this study shows that the zakat utilization program can improve the welfare of mustahik households.

The value of the material poverty index before getting the help of zakat funds was 0.36 then after getting the help of zakat funds the index value dropped to 0.26. This indicates that material poverty experienced by households must be reduced by 27.77%. The decline in the value of the material poverty index is influenced by the assistance of zakat funds provided by BAZNAS. The

decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely Beik (2009) and Widyaningsih (2016) that the provision of zakat funds in the form of venture capital can increase mustahik income or be able to reduce the material poverty index. BAZNAS in this study channeled zakat funds to be productive, namely to increase the business capital of small traders and traders, so that the traders acknowledged that before getting the help of zakat funds they lacked capital. Then, after getting productive zakat funds, they find it easier to get business capital. Besides providing material assistance. BAZNAS also provides guidance for these mustahik households in running their businesses.

Furthermore, in quadrant III there were no households that experienced spiritual poverty. This means that the household must have enough or can fulfill their spiritual needs before and after the provision of productive zakat. In addition to the four indices, it can be seen in table 7 that the overall average spiritual score of household mustahik shows a value of 3.87 before the earning of productive zakat and 4,026 after the existence of productive zakat assistance where the score is above SV (spiritual value). Mustahik households in quadrant IV (absolute poor) have decreased from 1 to 0 families, so it can be said absolute poverty can go down by 100% after receiving productive zakat funds. Mustahik households that were previously in this quadrant have experienced an increase in quadrant II, meaning that the household has increased spiritually.

In general, BAZNAS of South Sumatra Province, BAZNAS of Palembang City, BAZNAS of Kota PagarAlam and BAZNAS of MuaraEnim Regency have succeeded in reducing the poverty level of household mustahik material by 10 families or equivalent to 27.77%, able to reduce the absolute poverty rate by 100% and can improve welfare mustahik households by 55.84%.

Based on this, the decline in the four poverty indices in this study is in accordance with research conducted by previous researchers namely by Muslihah (2016), UswatunHasanah (2018), Salahuddin El Ayyubi (2018) and QurrohAyuniyyah (2018) stated that the provision of zakat funds in the form of venture capital has been right on target, able to increase the spiritual index and mustahik income and reduce the poverty index both materially and absolutely. Based on the results of this study the authors concluded that the productive zakat provided by BAZNAS was able to improve the welfare and spiritual well-being of mustahik households as well as being able to reduce material poverty and the absolute poverty level of mustahik households.

#### **D. Conclusion**

The program of empowering productive zakat funds with the help of venture capital in the form of cash or the supply of goods or carts provided by BAZNAS of South Sumatra Province, BAZNAS of Palembang City, BAZNAS of PagarAlam City and BAZNAS of MuaraEnim Regency have positive impacts. Impact on household income mustahik. This can be seen from the increase in income after receiving productive zakat funds with an average increase of Rp. 53,424 per person. The decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely Beik (2009) and Widyaningsih (2016) that giving zakat funds in the form of venture capital can increase income or can reduce the material poverty index.

Based on the classification of the CIBEST Model, the number of mustahik households that receive productive zakat funds provided by BAZNAS of South Sumatra Province, BAZNAS of Palembang City, BAZNAS City Nature Fence, and BAZNAS of MuaraEnim Regency can reduce the level of material poverty by 12.13%. Assistance from productive zakat funds can reduce absolute poverty by up to 100%. Then there are no mustahik households in quadrant III both before

and after receiving productive zakat funds, but based on spiritual scores the average mustahik household overall score is 3.87 before the existence of productive zakat assistance and 4.026 after the existence of productive zakat assistance, the score shows more than the SV standard (spiritual value) or a score above 3. In addition to reducing the level of poverty index, it can also improve the welfare of mustahik households, each by 21.5%.

BAZNAS should better optimize the collection of zakat funds so that the distribution of zakat given can benefit more broadly. It is hoped that the poverty reduction can increase from year to year and the ongoing spiritual development must be maintained and improved. The next research is expected to be able to add more research objects from institutions and even more samples

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